

Social Capital and Economic Development: Learning From Kasih Sayang Village

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Abstract— Economic development generally relies on economic capital as the main determinant of economic growth. Whereas social capital such as the spirit of cooperation, mutual cooperation, and love can also be used as development capital. This study aims to explain whether social capital (love) can be used to drive the economy. It uses the qualitative approach where Kasih Sayang Village, also known as Perkampungan Majelis Ta'lim Fardhu 'Ain (MAFTA) is chosen as the research location. With the goal to explore how Kasih Sayang Village empowers economy by using social capital, the findings reveal that Kasih Sayang Village community constructs their economy through the basis of mutual understanding about the bond of love among all community. With that understanding, they manage many potential economic resources to fulfill community needs with a principle: from, by and for the sake of the community. The use of social capital appears to be effective in making Kasih Sayang Village as one of an economically self-sufficient villages in North Sumatra.

Keywords: *social capital, bond of love, empowerment, economic development, congregation*

I. INTRODUCTION

It is commonly known that economic development relies mainly on economic capital. There is even an assumption that without economic capital, economic development will not be made possible. However, this assumption is not necessarily true. Economic capital is indeed a main aspect of economic development but it also needs other aspects to make it possible such as collaboration, cooperation, and trust among society. These three aspects are known as social capital [1].

Social capital may refer to a social resource that can be used to bring out togetherness, trust and mutual benefit for the development and the advancement as a group. People with high social capital will find it easier to resolve the complexity of development issues, especially in the field of economics. Based on the results of studies in various countries, such as; Japan, Hong Kong, Taiwan, Italy, Fukuyama [1] and the research conducted by Patrick Francois [2], it is found that strong social capital stimulates economic growth due to high trust and close relationships among fellow economic actors.

Despite the importance of social capital in economic development, in practice most societies including those in Indonesia have not paid much attention of its role. For Indonesian people, this phenomenon is quite unexpected since the spirit collaboration, cooperation, and togetherness is reflected in their daily activities. Unfortunately, in terms of economic development, this spirit is not really reflected which may be caused by their limited knowledge of the role of social capital which is as important as economic capital.

Thus, it is necessary to encourage society's understanding of the importance of social capital. One of the effective way to do this could be through the implementation Islamic teachings. Islam contains a number of teachings that put forward strong values and norms in human relations. Ta'awun (mutual assistance), takaful (mutual insurance), and tadamun (solidarity) are parts of Islamic teachings which have great potential to be the source of social capital.

An example of a group of society who tries to define social capital according to Islamic teachings in reality is Ta'lim Fardhu 'Ain (MAFTA) Indonesia. MAFTA tries to explain the values of brotherhood, unity, compassion, and peace in economic activities. They believe that economy is served as a place where compassion and brotherhood can be defined perfectly. This belief reflects their collective perspective, which appears to be very successful as they become the only self-sufficient Muslim village in terms of the provision of food, health, education, and housing.

In regard with this positive result, it is important to conduct a study analysing (1) why and how this community includes social capital in their economic activities and (2) what are the benefits of including social capital in their economic activities. This study provide information of how to use social capital in economic development. From the practical point of view, it is also hoped that what MAFTA has done could be a role model to other communities in developing their economy.

II. THEORETICAL FRAMEWORK

A. Social Capital

Economic (financial) capital is closely related to Empowerment. However, it is not the only factor that runs empowerment. In fact, economic capital together with physical capital which has been used as a basis for empowerment is generally less effective if it does not incentivize the community to develop themselves and their abilities. For example, government assistance to help the poor through the programs such as Direct Cash Assistance, Poor Rice, Soft Credit Assistance, and so on, turn to be ineffective as they produce opportunists and non-creative community group. Several studies show that development is not only driven by the availability of natural resources, the size of financial capital or the high level of economic investment and industrialization. Development is related to the social dimension, especially social capital. Therefore it is not excessive if Bourdieu expresses his criticism of the terminology of capital in conventional economics and explains that capital is not just a means of production, but has a broader understanding and can be classified into three groups, namely: economic capital (economic capital), cultural capital (cultural capital), and social capital (social capital) [3]. Fukuyama assured that social capital has the power to influence the principles underlying economic progress and social welfare of a country [4]. Countries which are categorized as high trust societies, according to Fukuyama, tend to have amazing economic success. Conversely, low trust societies tend to have more slow and inferior economic progress and behavior.

Social capital is a social resource that can be seen as an investment to gain new resources in a society. Putnam [5] states that social capital is the existence of social organizations in trust, norms (reciprocity), and networks (the community) that can improve the people's efficiency by facilitating co-ordination and cooperation to get the mutual profit. Fukuyama [4] defines social

capital with a set of values that enable the fellow members of society work cooperatively. Meanwhile, Nan Lin [6] states that social capital is an investment in the form of social relationships which are expected to provide benefits in a market individually or as a group. According to him, the individual benefit can be the advantages which allow someone to explore certain hidden resources so that he or she gets a better life. Then, the social benefit as a group means as a series of human relationships supported by networks, social norms, and beliefs that generate efficient and effective coordination and cooperation for mutual benefit.

Coleman define social capital by its function. It is not a single entity, but a variety of different entities, having two characteristics in common: they all consist of some aspect of social structure, and facilitates certain actions of actors whether persons or corporate actors-within the structure [7]. Based on those definitions, it can be concluded that social capital is a resource that comes up from the results of interaction within a community, both among individuals and among institution that generate emotional bonds of trust, mutual relationship, the social networks and values or norms that make up the community structures and are useful for the coordination and cooperation in achieving common goals.

Social capital is a relatively new theory and concept, but has been widely used in various fields both business, politics, and sociology. According to Woolcock, the study of social capital began long ago around 1916 by Lyda J. Hanifan, but the study then disappeared [8]. In the 1970s Pierre Bourdieu later published a paper on social capital entitled *Le Capital Social: Notes Provisoires*, which was published in the *Acts de la Recherche Sciences Sociales* [3]. However, because the publication was in French, not many social scientists (especially sociology and economics) were paying attention. Modern studies of social capital were then carried out in the late 20th century pioneered by James S. Coleman (1987, 1988, 1989), Robert D. Putnam (1993, 1995), and Francis Fukuyama. Of the three modern figures, the theory of social capital became a topic of discussion among sociologists and economists after James S. Coleman published his work in 1987. Finally, many believed that Coleman was the first scientist to introduce the concept

In the context of human development, social capital has a great influence because several dimensions of human development are greatly influenced by social capital [10], for examples; the ability to solve complex and common problems, to encourage rapid change in a society, to raise a collective awareness in order to improve the quality of life and to seek opportunities for prosperity. Fukuyama [4] demonstrates the results of studies in various countries which show that strong social capital will stimulate the growth of various economic sectors due to high level of trust and linkage in the widely grown network among fellow economic actors. Sunderland [11] states that the customs of mutual assistance and mutual advise among

individuals in a village community reflect the spirit of reciprocity, trust and social networking. The industrial development in society with high social capital will rapidly develop because the social capital will produce collective energy that generates motivations and entrepreneurial spirit in society which will improve the business world.

According to Fukuyama [4], the key of social capital is trust. With trust, people can cooperate well because there is a willingness among them to place common interests above personal gain.

Islamic teachings are actually potential to be the social capital for the activities of community development. Islam has a number of teachings that if developed properly will be able to encourage Muslims to work together, pay attention, and motivate the fellow Muslims who are experiencing distress and able to foster mutual trust among Muslims. It is possible because some studies [12] [13] have also proven that religion can be a social capital. Ta'awun (mutual assistance), takaful (mutual insurance), and tadhmun (solidarity) are parts of Islamic teachings which have great potential to be the source of social capital. According to Rafiq and Asyhabuddin [14]), Islamic values and concepts about the ummah wahidah, ukhuwah, ta'awun, ihsan and leadership can serve as tools for shaping the social capital. Candland [12] conducted a study investigating four religious organizations namely Nahdlatul Ulama of Indonesia, Jamaati Islami of Pakistan, Lanka Jathika Sarvodaya Shramadana Sangamaya of Sri Lanka and Santi Asok of Thailand and found that religion can be used as a social capital.

A research by Wetterberg and Grootaert [15] also showed that there is a correlation between social capital and family welfare. A family with a high social capital tends to be more prosperous since their asset income and savings are increasing. In this research, social capital was measured through six dimensions namely level of participation, heterogeneity index, activeness in meetings, participation, productivity, and society's orientation. The findings of the study conducted by Jumirah and Wahyuni [16] also echoes Wetterberg and Grootaert's one. Thus, they recommended that the policy decision makers should consider the impact of social capital on welfare and support the increase of individuals' participating in community activities

B. The Collective Perspective of MATFA

Perkampungan (village) Majelis Ta'lim Fardhu 'Ain (MAFTA) Indonesia is located in Desa Telaga Said, Sei Lelan District, Langkat Regency. The area is included in two sub-districts, one belongs to Dusun III Desa Telaga Said the district of Sei Lelan, and the other one belongs to Desa Buluh Telang the district of Padang Tualang. MAFTA is an institution founded by K.H. Ali Mas'ud who is called as Yang Mulia Tuan Guru. He was born in Jambi in 1938, Desa Kuala Tungkal the district of Kuala Tungkal, Jambi province. In 1972, Yang Mulia Tuan Guru arrived in Buluh Telang precisely in a place called Jati Tunggal. Looking at the Islamic da'wah that seems undeveloped

in that heterogeneous society, step by step, Yang Mulia Tuan Guru tries to preach the Islamic teachings by coming to the small mosque which is not often used. There, he invited the society to perform congregational prayers and learn the Islamic teachings. After preaching the Islamic teachings for about 43 years, Yang Mulia Tuan Guru passed away on Sunday afternoon (before maghrib) on November 12, 2011. His successor was Muhammad Imam Hanafi who is called as Tuan Imam. Even though Tuan Imam is still young (27 years old), but he was asked to continue his father's aspirations.

Under the leadership of Yang Mulia Tuan Imam, the science of farthu 'ain is not only studied as what has been done by people when his father was alive, but it should also be performed so that it will be beneficial for all mankind regardless of tribe, nation, religion, and customs. Tuan Imam taught his followers that unity based on compassion is manifested if no one man controls another. Islam teaches universal compassion, mercy and virtue because Islam is the blessing of all nature, the rahmatan lil'alamin, and it finally makes MAFTA Indonesia to build communication and silaturahmi with various public figures and social institutions and government agencies. As the successor of his father, Tuan Imam build a community called MAFTA Indonesia. Tuan Imam is respected and managed to build a village by uniting the entire treasures of society. The people who collect all of their possessions whether in form of property, enery, or science united and build their economic activities from zero. The constructions are carried out with the spirit of togetherness and compassion. The people who are the members of MAFTA consist of diverse educational background and profession. They work in MAFTA in accordance with their hobbies and professions. Under the leadership and guidance of Tuan Imam, the members of MAFTA are able to independently meet their own needs and do not depend on donations. From the perspective of economics, their needs come from the MAFTA community managed by the members of MAFTA for the MAFTA Community in Indonesia.

Beside of preaching the Islamic teachings, Tuan Imam also teaches the way of life as a nation. According to Tuan Imam, a man who perform his religion correctly will perform his duties as a member of his nation correctly. There are nine requirements given by Tuan Imam for his followers: (1) be obedient to his leader's orders; (2) perform good deeds to fellow human regardless religion, tribe, or nation; (3) Perform the first and most important religious sharia which consist of being compassionate to fellow mankind, nature, and God; (4) Abandon the prohibition of religious sharia, such as; severing ties, slandering, reveal someone's disgrace; (5) not abandoning someone for more than three days no matter what; (6) Following the activities in MAFTA at best; (7) If he is a disciple, he should obey his teacher by practicing the knowledge his teacher taught him; (8) If she's a wife, then she's obliged to obey his husband's command and prohibition; and (9) if he's a child, he should listen to his parent's advice.

Put a trust on the leader is the main capital of peace in MAFTA community. This is due to the belief of people in this community that the leader's happiness is giving happiness to the people he leads and the difficulties that a leader has is unable to remove the distress of his followers. Besides, according to Tuan Imam, compassion is the core of all religions, especially Islam. If compassion becomes the basic of all human activities, it will give pleasure and happiness in this life.

The concept of togetherness and compassion taught by Tuan Imam doesn't aim to have a high – low positions. Whatever the conditions are, happy or sad, every member will stay together supporting each other. For those who have some possessions, then he will sacrifice his wealth for his brothers and sisters, not for Tuan Imam. For those who do not have property, they will manage and treasure it well. The management of the property is conducted in various business sectors, the profits are submitted to *baitul mal*, and there is no payroll system. The profits obtained from this effort are distributed according to the needs of the people in the community and are set aside for the capital development of the property.

III. METHOD

This research is descriptive qualitative. It was conducted in MAFTA village Indonesia which is located in Desa telada Said, the district of Sei Lapan, Langkat regency.

The source of data came from primary data collected through in-depth interview with 4 informants from MAFTA village Indonesia, they are Muhammad Sani, Abdul Kholik, and Aldi Nasution (MAFTA senior member) and the key informant; Tuan Imam – the leader of MAFTA village Indonesia.

The data were analyzed by using the technique proposed by Miles and Huberman [17], and it consists of data reduction, data presentation, data interpretation, and conclusion. To strengthen the validity of findings, the Lincoln and Guba's [18] standards were used that consist of credibility, transferability, dependency, and assertiveness.

IV. RESULTS AND DISCUSSION

MAFTA village Indonesia is inhabited by 1600 people consisting of approximately 260 families. Initially the village of MATFA Indonesia stood on the 7-hectare family land of the Tuwanku Imam for villagers who were also members of the Fardhu Ain Indonesia Taklim congregation. This village was built with love. From one kindness to the other, the village area increased to 16 hectares by turning the forest into a village with all the equipment needed by the residents. Tuan Imam became the most respected leader and managed to build a village by uniting all the treasures of the congregation. The congregation gathers all that is owned, both in the form of property, labor, and knowledge to be united and from the zero point of building the economy together. Development is carried out with a spirit of togetherness and love.

The people of Kampung MATFA Indonesia have a diverse educational and professional background. They take part in Kampung MATFA Indonesia according to their previous hobbies or professions. If before becoming a member of the village of MATFA, the profession that one had was a teacher, then when he became a member of the MATFA community he would teach. If previously he was a fisherman, his role in the MATFA community was also a fisherman, and so on.

It is interesting to see how the process of internalizing the social capital in Kampung MAFTA. The process started from the beginning of Tuan Imam became the village leader. He did not want to be appointed as the leader if the community did not want to fulfill the nine requirements he proposed. The requirements include the compulsion of being obedient to the leader, having *akhlakul karimah* regardless ethnicity, religion, or nation, it is not permissible to silence fellow brothers and sisters for more than three days regardless of the problem, following the *Ta'lim Fardhu 'Ain* activities, a student must obey the teacher, a wife must obey her husband and a child must obey his parents. This concept is actually a basic concept of leadership in Islam that requires adherence to leaders [19]

By practicing and fulfilling these nine requirements, the Village which is inhabited by 260 heads of family is taught to share and be compassionate. Thousands of citizens are even forbidden to fight with each other. Even if there are those who do not greet for three days, they will be subject to sanctions ranging from reprimand to other penalties. The leader of this village, Muhammad Imam Hanafi or Tuan Imam requires his followers to spread love.

According to Tuan Imam, compassion is at the core of all religions, especially Islam. Imam who is called by the name of Tuan Imam explained that human affection for fellow human beings, the universe, and God is the core teaching of all religions that have ever existed on the face of the earth. In line with that, compassion is a universal value that is understood in various languages from all the tribes on the face of the earth.

When compassion is the basis of all human activities, it will be the source of pleasure and happiness in this life. The key to life's pleasure according to the understanding of MATFA Indonesia is not to demand what humans give us, and never demand what the state has given us, never claim what nature has done for us, but demand what we have given to humans, country and nature. [20] Because damages on land, at sea, and in nature are caused by human hands.

The concept of togetherness and compassion taught by Tuan Imam does not want the existence of high and low positions. Whatever conditions are experienced, either happiness or difficulty, they should be faced together. For those who have property, they sacrifice their wealth for fellow brothers, not for Tuan Imam. For those who do not have assets, they need to manage the assets properly. The results of the management of these assets to various business sectors are handed over to *Baitul*

Mall (house of wealth) so there is no payroll system. The results obtained from these businesses are distributed according to the priority needs of pilgrims and are also set aside for the capital of property development. What is done by Tuwanku Imam is in line with Fukuyama theory [1] which explains how social capital is able to move the community in developing their country

Tuan Imam always reminds his people that he is leading them not to make them people of rank or wealth, but he wants to make them human beings who benefit others. According to Tuan Imam, the soul builder is loving, and the body builder is caring. If the Indonesian people have been loving and caring each, Indonesia will prosper. But the selfish nature has dominated most of the people of Indonesia, so that mutual hostility appears and the nature of wanting to dominate one another. Indonesia is a rich country with overloading natural resources. Thus, it should be able to meet its own needs. However, because of the greed of few people, Indonesia is still colonized in terms of the economy.

Based on these shared perspectives and teachings, the Village of MAFTA began its construction. They live and work according to their own expertise. All activities are based on the spirit of togetherness and compassion for each other. All business profits from various business sectors are submitted and managed by Baitul Mal in MAFTA Indonesia. The citizens work without salaries. However, as compensation, some of the money that goes to Baitul Mal is used to buy all needs for the members of MAFTA society. The people of MAFTA village Indonesia have no personal ownership of property. All property is collected and managed by Baitul Mal and devoted to common good.

Currently, the resources managed can be differentiated into various forms of business, one of their example is trade. The people of MAFTA cooperatively manages 18 shops on the main road leading to the entrance to their village. The shops are equipped with a 24 – hour pharmacy, a restaurant, a salon, electronics, craftsman and fish market run by a supervisor. The income of Baitul Mal in MAFTA Indonesia also comes from the home Industry business sector, such as; chips, donuts, and various snacks. Besides, the residents of MAFTA village also do other jobs, such as; mining, agriculture, fisheries, and other businesses. All profits from the management of food, services, and industry are handed over to Baitul Mal which is hold by someone trusted. The important decisions related to the village will be discussed with Tuan Imam.

Moreover, the concept of togetherness and compassion in MAFTA village Indonesia can be seen from the consumption. They have a system called “one door” for food management. The food comes from a public kitchen cooked by people in turns of three shifts; morning shift, afternoon shift, and evening shift. There are about 25 housewives gather and cooked in the kitchen. They prepare lunch for 1,600 residents in the village. They cook their food in three large frying pans. They put the rice in 260

large bowls that have been arranged neatly to be brought to resident’s homes. They also wrapped the rice, the side dish, and the vegetables into a packet of rice given to villagers who are working outside the settlement.

The needs of side dish and vegetables are given by the residents themselves. If the crops are more than they need, they will sell the rest and put the profit in Baitul Mal. To meet the need of side dishes, there are more than 12 fish ponds in this village, 20.000 chickens, 9 cows, and 10 fish boats that can produce 400 kilograms of fish per day. The rest of the livestock and fishery products are sold and the profit is given to Baitul Mal.

The empowerment of MAFTA residents through various economic programs is one of the implementation of doctrine which is based on unity and togetherness. A number of business sectors are developed jointly based on the principles from the member for the member. Basically, the community empowerment program through various efforts and economic activities are done by members of MAFTA community and based on their expertise and voluntary involvements.

Basically, all sectors in MAFTA are the consequences of fulfilling the needs of their members in the field of religion, education, health, security, environment, housing and facilities, and economy.

All these sectors are coordinated by a responsible coordinator who will report to Tuan Imam. Any activity conducted or developed will be discussed and consulted to Tuan Imam and other members of MAFTA.

In the context of MAFTA, empowerment is developed into different things. According to MAFTA community, once they put their decision as a part of MAFTA, they actually become people who have nothing and no one. Although previously they have a lot of property, once they settle in MAFTA, the their property was left entirely for the Baitul Mal to be managed for the common good.

Based on the observations conducted on the implementation of collective economic empowerment by MAFTA Indonesia, at least there are several things to be considered; First, the doctrine which becomes the strenght and foundation of MAFTA community; Second, the system and model of economic empowerment conducted; and Third, MAFTA’s continuity in its development and interaction with outsiders.

The successful implementation of the doctrine of unity and compassion cannot be separated from the presence of Tuan Imam as a charismatic figure and religous leader. Tuan Imam seems to be very aware that economy becomes the most crucial thing if you want to raise the dignity of a nation. The weak economy resilience will affect all other sectors, such as education and health.

Tuan Imam wants to build a classless society, although this is not explicitly mentioned. However, looking at the house of MAFTA's members, the public kitchen, and other forms of togetherness obviously can be seen as classless society. Indeed, what makes MAFTA different from other Majlis Ta'lim communities is the strong emotional bond of their members. In the perspective of Islamic economics, the principles of monotheism, ukhuwah, mashalat, and ta'awun are all practiced in MAFTA. Tawheed and ukhuwah will make them have strong bonds and sense of family not only in their social relations but also their theological relations. The line of *Habl min Allah* and *Habl min al-nas* in the MAFTA is unbroken. This concept as revealed by al-Shalabi [21] is the true of happiness in Islam, where one feels happy or well off when someone else (his brother) has met his needs. Of course this concept is not entirely acceptable if welfare is measured by material possessed by someone personally.

The difference in MAFTA's economic concept with the Islamic economic concept in general is; on private ownership., Islam recognizes the existence of private ownership, even many hadiths that explain how the importance of private ownership is regulated so that it can prosper the owner. Such ownership causes one to be materially unequal, some rich and some poor. [22] The collective ownership in the perspective of togetherness takes precedence over MAFTA. The implication of this concept is that in MAFTA people will not compete economically. There will be no gap between the rich and the poor. There is no need for social cuddling because they believe that what their brother will produce belongs together. The issue is related to the work ethic. In this context, MAFTA has a totally different view from the concept of ownership in Islam. In the long run, it is not impossible that there are MAFTA members who have more income, not satisfied with this concept, because from psychology perspective, one of the achiever's motives is because he will get rewards. There is no rewards, there is no achievement. Not surprisingly in capitalist society, the work ethic of the people is generally high. Unlike MAFTA, it is the awareness of sharing and brotherhood which become motivation for the members to increase their work productivity. Strictly speaking, the concept of MAFTA economic is for those who have high work ethic but at the same time, they have absolutely no desire for the property obtained.

V. CONCLUSION

Under the leadership of Tuan Imam, MAFTA tries different life models, a live which is based on compassion, brotherhood, and unity. From this concept, collective economic perspective arises which is a model of economy-oriented to the togetherness of society. In collective economic perspective, personal desires that tend not to know the point of stopping are attempted to be pressed to the point of low but not denied. Furthermore, togetherness and sharing will create other people happiness. Finally, everyone will make his life meaningful to others. In the economic activity, everyone doesn't work for himself, but for

his brother which is essentially also part of himself. Everyone is encouraged to work hard, pursue his favorite field. The well-being of the MAFTA community is actually acquired when it becomes meaningful to the other members in MAFTA.

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