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SOCIAL CAPITAL AND CIVIC ENGAGEMENT IN TIMES OF TENSION: An Evidence from Interethnic Relation Developed in Stella Maris Credit Union Pontianak, West Kalimantan

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ABSTRACT

This paper begins by questioning the sustainability of civic engagement with the notion of 'social capital' as the key concept of Peace and Conflict Studies. The main question is: to what extent does socio-political tension affect forms of civic engagement? This paper examines interethnic relations (Dayak, Malay, Chinese, and Javanese) developed in the Stella Maris Credit Union (SMCU) in Pontianak, West Kalimantan, Indonesia under the context of ethnic tension. SMCU is a microfinance association where people with various backgrounds (religion, race, and ethnicity) interact in an economic community, sharing benefits and values. In the beginning, SMCU was initiated as an economic program of Stella Maris Catholic Church in North Pontianak. This church did not only serve the church members, but also for all ethnicities and religions through Pontianak. As a site drastically impacted by ethnic conflict in the post-Suharto era, Pontianak recently has been growing as a city of ethnic diversity. However, the recent rise of ethnic tension has contested this growing multiethnic coexistence. It is important to see the strength of civic engagement in responding to issues of conflict in a multiethnic society. This study explores SMCU members and their personal experiences, wondering whether the tension may or may not affect the forms of civic engagement. It argues civic engagement can sustain under the moment of socio-political tension. Developing economy and peace education are the main reasons for interethnic relations among SMCU members. Moreover, although there are treats for the plural society, experiencing diversity in the form of associational and neighborhood relations contributes to social coexistence. This study finds that forms of civic engagement among the members shape expressions and attitudes of resilience in facing social tension.

Keywords: civic engagement; tension; interethnic relation; credit union; Pontianak

INTRODUCTION

Discourses on civic engagement refer to the participation of civil society in responding to social issues. On one hand, civil society is significant for bolstering peace relations among communities. In cases of post-ethnic violence, it plays the main role in preventing conflict escalation. For instance, Varshney (2002) argues that civil society is the 'focal point' in shaping societies of non-violent conflict. He observes Hindu-Muslim relations in Indian society where the violence rises throughout a decade. The religious conflict is a part of ethnic conflict where religion, language, and race are seen as ascriptive identity (Horowitz, 1985). Varshney's argument reconstructs frameworks of peaceful relations among religious and ethnic groups using associational engagement such as game community or cross-community engagement. It is useful mainly in reducing ethnic tension. From the case of ethnic and religious conflict, Varshney found that engaging civil society is the key aspect of building inter-communal relations. Therefore, it is important to promote civic networks such as a socio-economic movement to create better interethnic relations. On the other hand, it is crucial to have a good understanding of civil society aspects specifically in the reconciliation of ethnic violence. Paffenholz and Spurk (2006) suggest that support for civil society does not automatically lead to peacebuilding.

Moreover, studies on intergroup relationships have shown that civic engagement and coexistence are not necessarily stable. Bartels in his study on Ambon society, for example, shows the decline of civic engagement and social cohesion because of greater socio-cultural changes (Bartels, 1977). The social changing phenomena led the society into polarization which followed by ethnic conflict. Moreover, others view that the potential conflict among civil societies in the grass-root level is triggered under the momentum of the political situation (Bertrand, 2004; Van Klinken, 2007; Koodoh et al., 2018). Within this point, it is important to reexamine forms of civic engagement in a different context. This paper examines how the existing civic engagement may be sustained in the context of communal tension. It is based on fieldwork of interethnic relations developed in the Stella Maris Credit Union (SMCU) Pontianak, West Kalimantan. SMCU is an economic association where people with various ethnic backgrounds (Dayak, Malay, Chinese, and others) interact by sharing benefits and values to improve the socio-economic condition for the other members. The study investigates the civic engagement roles of SMCU and their impact on the social cohesion among ethnic groups during rising tensions in the 2018 West Kalimantan elections. It explores the personal experiences of SMCU members and staff to understand their roles in civic engagement and their responses to the tension.

This paper argues that civic engagement can sustain under circumstances of ethnic tension. Although the recent rise of socio-political tension in Pontianak has created a potential conflict that threatens ethnic diversity, civic engagement developed in credit unions, in this case, SMCU Pontianak, contributes to preserving a positive interethnic relation. Economic engagement and developing peace education for members significantly impact shaping peace expressions and attitudes of resilience toward rising social tensions. The personal experience among the SMCU members illustrates norms and values are considered as a form of social capital in encouraging the members to engage in interethnic relations. These forms of civic engagement are significant to promote community resilience in facing the rise of socio-political tension. In other words, norms and values of SMCU have a significant role to create forms of interethnic engagement in preventing conflict escalation during the tension.

This paper mainly discusses civic engagement and social capital relationships as a conceptual framework for understanding interethnic relations developed through SMCU Pontianak. This paper will explore social capital and civic engagement of interethnic relations, built from multiethnic neighborhood relations then practiced in forms of economic engagement initiated by SMCU. The result shows that SMCU has impacted the extension of interethnic relations. The social capital is based on the multiethnic neighborhood relationship around Pontianak society. SMCU uses this capital as values and norms in engaging the members. In other words, the social capital is manifested in civic engagement that solidifies the members.

SMCU could be seen as part of a civil society association. An important characteristic of civil society is how it works to support the state in which those works are in line with public service or making the demands of the state (Diamond, 1994). In other words, civil society takes part in social improvement. It takes the position between the grassroots level and state actors. Although there is no single definition of civic engagement, it can be defined as various methods of citizen participation to improve the social condition of their community members (Adler & Goggin, 2005). With the civil society framework, SMCU focuses on improving socio-economic equality. It promotes a developing economy through offering financial loans to all members. The loans help them to build capacity within their industries or farms (Interview with Pak Kristianus, an SMCU staff). However, SMCU is not merely an economic matter, and thus it is interesting to look at the impacts on interethnic relations developed in SMCU as the form of civic engagement. SMCU has facilitated conversations between members to

improve their economic conditions such as microeconomic activities either as individuals or as group empowerment. The members' participation in SMCU has an interesting impact on strengthening the attitudes of living coexistence among different ethnic groups. It is formed through peace education, neighborhood interaction, and economic activities among SMCU members. The form of interethnic engagement could be found in the fish group village (Malay, Chinese, and Madurese ethnicities), initiated by SMCU. Moreover, peace education in member training material tightens the norms and values of multiethnic coexistence among the members. Expression and attitudes of receiving others are shown in the personal experience of the members after they join and participate in the training.

Within this context, this paper suggests social capital and civic engagement are strongly interconnected. Some literature (Putnam, 1993; Schneider, 2008) has shown that civic engagement and social capital are similar, but essentially different. Each of the terms has a significant role in building human relationships. Scholars discuss social capital as referring to "things" that closely attach the level of idea or value (Putnam, 1993; Fukuyama, 2001). In short, social capital could be seen as a shared value that leads people to live together. For instance, becoming native people of Ambon could be seen as a social capital that unites them even with religious differences. They are affiliated with *Pela-Gandong*, the shared tradition of Ambonese (Ernas, 2016). It is significant in building interreligious relationships among them to gain social capital. From this example, social capital is a significant intrinsic value that promotes inter-communal relations. Moreover, civic engagement is the best way to understand social capital manifested in practice. The practice of economic association among Hindu-Muslim relations is a sufficient example of civic engagement (Varshney, 2002). In this sense, the use of civic engagement refers to social engagement as an integral link between the structure of civil society and specifically the role of civic engagement in the reconciliation of communal violence (Varshney, 2002). Thus, social capital could motivate the practice of civic engagement.

As aforementioned, social capital is essential to peacebuilding. However, some studies have investigated the decline of social capital, thereby reducing forms of civic engagement that lead to inter-communal conflict. The rise of ethnic conflict and violence, in the Indonesian context, is escalated by political and capital resources in the post-Suharto era (Van Klinken, 2007; Aspinall, 2011; Aragon, 2001). It has degraded social cohesion mainly at the grass-root level. Tadjoeeddin (2004) reveals that ethnic conflict in Indonesia mostly occurs in rural areas such as the Muslim-Christian communities in Ambon and Poso.

The religious and ethnic conflict between 1999-2002 has damaged their social capital as the indigenous people of Ambon (*Jong Ambon*) (Rumahuru at.al., 2012; Rumahuru, 2016). Since the colonialization era, Muslim-Christian relationships have been shaped in a segregated area as the impact of colonial politics (Bartels, 1997). The segregation has challenged the relationship among generations who did not experience ethnic conflict (Sholeh, 2013). The process increasingly crystallized communicative channels, thereby producing narratives of conflict and violence (Bunbandt, 2009). This case illustrated that tension among communities is triggered by reducing social capital and various shared values. In the other case, South Kalimantan has experienced ethnic tension between Dayak and Banjar communities. This conflict is unique, because the two groups have used the same language for centuries and even share a common ancestor who upholds Meratus Mountain in South Kalimantan. Thus, the tension has developed alongside broader socio-cultural change (Mujiburrahman at.al., 2011). The cases notably warn that the weakness of networks probably lead to the absence of social cohesion among communities.

In a broader sense, the strong relationship among communities is contested by socio-political dynamics, as they consider the changing phenomena that degrade social capital. There are at least three reasons for social capital and civic engagement could be weakened or even broken. *First*, there is the decline of local culture. It has steered society into an alienated division. An anthropological finding of Bartels (1997) on the erosion of local culture in Ambon provides a cultural explanation of how the Christian-Muslim relationship for being in Ambon has become more distant. He notes the reduction of everyday language as what so-called *Bahasa Tanah*, used in the song *Kapata* (a traditional song of Ambon) following the religious conflict among them. With the other context, Hyung Jun (in Ahnaf at.al., 2017) reports that old religious traditions like *Kenduri* and *Tahlilan* among the Javanese community in Yogyakarta gradually have been left. This new trend, according to Ahnaf, links to the high tension on religious intolerance in Yogyakarta today.

Second, there are demographic changes that trigger tensions among communities in terms of socio-economic competition. McGibbon's finding (2004) might assist with the competitive relationship that contributes to escalating ethnic tension. When investigating inter-communal tension in the context of Papua, Indonesia, he raises attention to critical features that contribute to changing the society such as modernization (well-educated settlers and extractive industrial projects) and immigration (migrant labor along with transmigration programs). In the case of Papua, the ethnic

tension is mostly constellated with the rivalry, not only between the local community and the new settlers, but also internally among the community through competing economic opportunities. This instance reminds us that the potential tension rises interdependently with the economic growth and the changes in the socio-economic structure.

Third, the seasons of local campaigning and the ensuing elections shape societal polarization. The temporary tension during local elections has furthered segregation by imposing further ethnic and religious barriers. The report Series of Religious and Cross-Cultural Studies (2017) found that local elections have contributed to the reproduction of intolerance by mobilizing social power in the name of the ethnic and religious causes. Cases of religious intolerance in Sampang, Bekasi, and Kupang during the regional election prove this. The findings show political competition using identity politics that impact the dynamics of ethnic and religious relationships. *Lingkar Survei Indonesia* (LSI) found that in some territories, the same ethnic and religious identity is an important aspect of how the voter is involved in the regional election. As Aspinall (2011) explains, voters are less willing to vote for candidates from different ethnic backgrounds in gubernatorial or *Bupati* elections.

In this matter, the potential conflict in the 2018 West Kalimantan election became a significant warning in the context of interethnic and interreligious relationships. The elites from the majority ethnicities (Dayak and Malay) were in rivalry (IPAC, 2017), while in the previous election, they equitably shared power in the local government with equal representation for their groups. Although there is not brief evidence explaining the relation between the current tension and the gubernatorial election, this paper attempts to identify social and political issues that impact ethnic and religious tension. Furthermore, it shows the interethnic engagement among SMCU members in response to the current day events.

FORMS OF CIVIC ENGAGEMENT DEVELOPED IN SMCU PONTIANAK

Established in 1995, the Stella Maris Credit Union (SMCU) is one of 12 Credit Unions (CUs) in West Kalimantan under the CU Network Association, the Kalimantan CU Coordinating Board (Puskopdit Kalimantan). Based on the 2017 report, it has 10,015 members with total assets of 120 billion Rupiahs. Every year the assets and the number of members from various ethnic communities increase by an average of 10%. SMCU has 4 service offices (2 in Pontianak City, 2 more in the suburban border area between Pontianak City and Mempawah District). On their website, SMCU defines a Credit Union as

an economic association of trust within each other, unifying people to save their money as the shared capital which distributed as loans for the members in need with an approved bank interest due to productive income (Puskopdit BKCU Kalimantan, 2018).

The presence of a Credit Union, in this case, Stella Maris Credit Union (SMCU) Pontianak, has created two important points in how it develops civil society, that impacts interethnic relation. There are interethnic economic mutual relationships and the involvement in strengthening multiethnic neighborhood relationships. SMCU facilitates their members to improve their economic condition. For example, Bu Nurul Badriah, a 40 years old Malay Muslim woman, shared her experience and reasons why she was interested in joining the SMCU;

Gali lobang tutup lobang saya alami sampai 3 tahun. Awalnya saya mengajukan pinjaman ke koperasi ini sejak 2014. Baru satu tahun ini saya lancar nabung disini. Sejak dua tahun ini usaha saya sudah agak lumayan alhamdulillah. Saya tidak lihat CU ini dari agamanya. Awal mulanya dengar ada isu kata orang ada hipnotis untuk masuk Kristen jika masuk disini. Dari awal saya masuk sini, isu tersebut tidak benar. Karena saya masuk kesini karena ingin pinjam untuk usaha saya. Saya ikut juga pelatihan untuk menjadi anggota. Jika kita mau pinjam kita harus ada yang menjadi penjamin. Nah, waktu itu saya ambil nomor HP anggota dari suku Jawa, Dayak, dan lain-lain. Mereka sebagai penjamin waktu saya pinjam uang di CU.

(I experienced borrowing money to pay my debt for three years. Initially, I applied for a loan from this cooperative in 2014. Only a year ago, I have been able to save here fluently. For the past two years my business has been rather good, thank God. I do not see this CU from religion. At first, there were rumors that people said there is hypnosis to convert to Christianity if they entered here. From the beginning I entered here, the issue was not true. I joined this CU for my trading. I also participated in training to become a member. If we want to lend money, we should have other members as the guarantor. Well, at that time I took the cellphone number of members from the Javanese, Dayak tribes, and others. They were guarantors when I lent money at this CU).

This form of engagement is not limited to individuals. SMCU also provides networks for members to engage in group-centered collaboration. It facilitated the establishment of micro-economic groups such as *Usaha Ikan Asin* or salted fish group in a Malay Village in Jungkat, Pontianak, and a farm group in a Dayak village. The former group consists of Malay, Bugis, and

Madura women producing salted fish and selling them through networks in SMCU. The other group is a Dayak-Chinese collaboration in a farming fork.

The economic engagement in SMCU conditions members to help each other. For example, the experience of a Chinese couple, Pak Asang and Bu Nina is very telling. Pak Asang uses a soft loan from the credit union to sell kites in his village, while his wife, Bu Nina, using a similar loan, can sustain her business of selling beef and chicken steaks in street stalls. The economic relationship in this multiethnic neighborhood has created fostered positive economic interaction. Nina says that usually her customers buy her cake in the morning for breakfast. By becoming an SMCU member, Pak Asang and his wife can fulfill their daily needs. Following their experience as SMCU members, Pak Asang tells (an interview with Pak Asang and Bu Nina in SMCU office):

Saye Asang asal Pontianak sini. Saye berjualan layang-layang. Dah 10 tahun jualan. Kadang di rumah, kadang saye keliling. Disini dah biase dah hidup macam-macam suku agama. Mau die Cine ke, Melayu ke, Dayak ke same jak. Yang penting kite mau bekawan jak terus kite baik same orang. Di CU juga, kami jadi lebih sering ketemu lain-lain suku agama terumame pas kite ade pelatihan anggota. Jadi, sejak gabung di CU ini, saye same istri lebih sering jualan keliling. Langganan jadi tambah banyak hahaaa. CU ini bantu masalah ekonomi kami umpame kami sedang kepepet soal keuangan, kami bise pinjam dan bayar dengan mencicil. Dengan adenye pinjaman ini jualan saye dan istri lebih lancer.” His wife adds “*Langganan saye banyak orang Melayu same Dayak. Mereka rate-rate anggota di CU.*”

(I am Asang from Pontianak. I have sold kites for 10 years. Sometimes I sell them at home and sometimes I sell them around the streets. It is a common life here with various ethnicities and religions (Chinese, Malay Muslim, and Dayak). The important thing is that we desire to have friendship and be kind people. In this CU, we have much interaction with other people from different ethnic groups and religions, especially when we joined the membership training. So, my wife and I have traded with street vendors more frequently since we joined this CU. We have more customers than before, hahaha. This CU helps to solve the problem of the economy mainly when our trades are in a financial crisis. We can apply for a credit loan. With this loan, we can trade more fluently than before). His wife adds: (I have many customers from Malay and Dayak and mostly they are also CU members.)

The other impact on interethnic engagement, SMCU has encouraged the

multiethnic neighborhood relationship. Bu Maria¹ recognizes that SMCU facilitates the interaction among the members by involving them to the religious great days such as *Lebaran* day or Christmas. She tells:

Saya pikir selama ini (Credit Union) punya dampak yang bagus, misalnya Lebaran. Biasanya ada anggota yang mengundang kami untuk datang ke rumahnya ketika lebaran, maka kami datang. Kami kadang-kadang keliling juga ke rumah anggota walaupun tidak semua. Itu hal-hal kecil yang kami lakukan. Ketika imlek, staf-staf juga datang. Lebaran kita datang ke yang Madura, Natal kita datang ke yang Kristen. Kita juga terlibat ketika ada acara 17-an dan acara Robo-Robo juga. Atau kadang-kadang kami juga datang ketika ada pengajian ibu-ibu Muslim.

(I think Credit Unions have had a good impact. For example, in the moment of Eid, usually there are members who invite us to come to his house when *Lebaran*, so we come. We sometimes also go to members' homes, despite not all. It's the little things we do. During the Chinese New Year, the staff also came. On Eid, we come to Madura, on Christmas we come to the Christian. We are also involved when there are 17s (National Independence Day) and Robo-Robo events too. Or sometimes we also come when there is Islamic recitation (*Pengajian*) of Muslim mothers).

The tradition of visiting each other during religious holidays in West Kalimantan, especially in Pontianak has been experienced in neighborhoods. The presence of SMCU strengthens this form of relationship. This practice is related to what Prasojo (2017) explained as the symbol of interethnic relationships in West Kalimantan which is popular with what so-called *Tidayu* (Chinese, Dayak, and Malay). It mentions the local people or indigenous people of West Kalimantan. This pattern of relationship was evidenced when I visited Bu Ratna² in North Pontianak where Malay, Chinese, Javanese, and Madurese ethnic are living together in a neighborhood. She recognizes that by joining CU "Stella Maris", the multiethnic relations among members are more active than before. Through direct observation, I found that Malay, Chinese, and Javanese work together as a fisherman team in Bu Ratna's village in Jungkat, North Pontianak. Some of them have a night in the sea to catch fish, while others bring the fish from the boat to the market in the morning.

¹ Ibu Maria is the General Manager of CU "Stella Maris." The interview is arranged on January 7th 2019.

² Bu Ratna is a Malay Muslim member of SMCU. She and her friends produce *ikan asin* (salted fish) and trade their product through SMCU networks. They are from diverse ethnic backgrounds such as Malay, Bugis, Maduranese, and Chinese. According to her, they have been living in a neighborhood relationship. On every religious day, they visit each other as not only the attitude of the neighborhood, but also as the attitude of respecting others.

From my observation, I saw there are no ethnic barriers. Besides that, family relations in this village are supported by cross-ethnic marriage as the other factor in how diversity is experienced in this area.³

The practice of economic engagement in SMCU reflects what Fukuyama (2001) urged in building social capital as well as building socio-economic development. In a similar reflection, Varshney (2002) suggests that:

“If vibrant organizations serving the economic, cultural, and social needs of the two communities exist, the support for communal peace not only tends to be strong but it can also be more solidly expressed. Everyday forms of engagement may make associational forms possible, but associations can often serve interests that are not the object of quotidian interactions.”

THE RISING TENSION IN PONTIANAK

In 2012, tension involving the ethnic and religious community in Pontianak mainly emerges as the disputes between the two major ethnic and religious groups; a group Dayak people and Muslim community represented by Islamic Front Defender (FPI), an extremist Muslim group (Jakarta Post, 2012). The tension creates fear in both the Dayak community and also the Malay community, assuming here that Malay is automatically the Muslim community as the native of West Kalimantan. The situation in Pontianak was unstable, although the two communities were going calming post escalated tension. However, this incident is unforgettable among the two ethnic and religious groups. Five years after that, in 2017 tensions repeated until the 2018 Governor election. In contrast to previous tension, this incident involved the former Governor of West Kalimantan, Cornelis who is the Dayak elite and the leader of *Majelis Adat* (tradition) of Dayak Association.

Data show that the incident in the two major rallies (A group of Dayak people and FPI) created serious tension among ethnic groups. It started with the protest against Cornelis who delivered a provocative speech that, in the view of some Muslims, invites a religious tendency and could be considered blasphemy against Islam. The Muslim rally, represented by FPI West Kalimantan and *POM (Persatuan Orang Melayu)* the Malay Muslim association, reported Cornelis to the regional Police Chief. This tension triggered by the expulsion of Sobri Lubis, the national head of FPI, by West Kalimantan security forces that sparked a wave of protests from the Malay Muslim group. Some media described the incident as a situation of tension⁴. Notably, the incident has led

³ The Interview with Ibu Ratna on January 13th 2019.

⁴ Some of the media include Tempo.com, Kompas.com, and Detik.com.

a similar pattern with the Jakarta 212 rally that indicates the racial politics during the head election where the politics of identity raises in the name of religion (IPAC; 2017). Differently, the power of the Muslim community is challenged by the native community, Dayaks (BBC Indonesia, 2017). On one side, a group of Dayak people as the indigenous community condemns the presence of FPI in West Kalimantan. Instead, a group of Dayak people intercepts Tengku Zulkarnain, deputy general secretary of Indonesian Ulama Council (MUI), from leaving a plane at Sintang airport. They urge to campaign for anti-FPI in West Kalimantan (Nasional Tempo, 2017). On the other side, the protest wave of the Muslim community is coupled with *Aksi Bela Ulama 205* in Pontianak.

There is not a shred of adequate evidence to conclude the incidents are part of the ethnic and religious conflict that links to the 2018 Governor Election. However, the situation has led to tension between Malays, as well as the Muslim community, and the Dayak people. Both are considered indigenous communities of West Kalimantan. The religious issue extends the tension. FPI supported by *Persatuan Orang Melayu* against the group of Dayak people who are responsible for the expulsion of Ulama. Dayaks and Malays were living in harmony, although there was an ethnic conflict against Chinese and Madurese in the post-Suharto era (Prasojo, 2011). However, the current situation involves the issue of religion and the issue of intolerance at stake. Ema, the Chief of the Sociology Master Program of Tanjungpura University, mentions that there is a pattern of ethnic radicalism attributed to the Dayak community (Populicenter, 2017). Meanwhile, the group of Dayak people claims that there are intolerant and radical ways of FPI delivering the *Dakwah*. Pak Kristianus, in an interview, confirmed that this is clear as the political situation where political elites attempt to use the religious and ethnic issues for political goals. The issue of ethnicity and religion triggered the incident into tension (Populicenter, 2017). It is centered in Jalan Gajah Mada, Pontianak where the two major rallies happened. However, some media polarized the incident as part of ethnic and religious tension. This incident becomes a source of anxiety because it correlates to case *Aksi 212* in Jakarta (IPAC, 2018). Fortunately, the tension does not widely impact societal life. The local security and peace activists represented the ethnic and religious groups initiated to prevent a large escalation by organizing a peace agreement (Pontianak Post, 2017). Moreover, it is important to note the tension is reminiscent of post-ethnic conflict in West Kalimantan 1966-2008 (Kristianus, 2017; Asriati & Bahari, 2010).

Since the reformation era, West Kalimantan has witnessed ethnic identity politics, in this case, the competition between Malay and Dayak elite in

a bargaining position in national bureaucracy and the local government. Cornelis, a Dayak elite who was elected West Kalimantan governor from 2008-2018, has not had an ethnic Malay Vice-Governor. An investigation has shown, under the Cornelis regime, the number of ethnic Dayak bureaucrats has increased by 50% in 2013 (Hartriani, 2014). The finding is not without historical notes. Davidson (2002), who has done research since the break of this ethnic conflict, suggests that ethnic identity politics plays a crucial role in shaping the local politics of West Kalimantan. In his political analysis, ethnic conflict is important as the keynote to look at the political maneuver of Dayak and Malay elites involved in the political competition including the elite competition in the West Kalimantan election 2018.

There is no significant evidence whether or not the ethnic and religious issue is part of the political constellations during the 2018 election. However, notes on the political competition of ethnic identity and incidents during the 2012 and 2018 elections provide space for the competition between Dayak and Malay elites in the regional government. The incidents have created tension. This pattern is quietly similar to what Ahnaf (by citing Antonio Gramsci) said as the war of position in looking at the *Bela Islam* movement in Jakarta (CRCS UGM; 2016). However, the tension is locally concentrated in Pontianak as the capital arena for political competition.

Some of the most recent incidents have also become evidence of threats to widen the escalation of the ethnic conflict. In this regard, according to Alqadrie (2002), the second ethnic problem is increasingly complicated because ethnic and religious identification is integrated into ethnic groups. As a reflection of this conflict, the incident in Pontianak represents the potential for latent conflict between dominant groups in West Kalimantan. The question is: does the increase of rising tension contribute to reducing the social capital of interethnic relations in Pontianak? The information shows that there is no significant physical violence, including the recent rise of social tension, involving ethnicity in West Kalimantan. It could be the indicator that nowadays, West Kalimantan is in a peaceful situation wherein the multiethnic society coexists. Then, what are the keys to peace sustenance preventing conflict escalation in times of tension?

PARTICIPANTS OF SMCU AND THEIR ROLES IN CIVIC ENGAGEMENT

This part interprets responses of the SMCU members practicing an economic engagement in the context of ethnic tension. As has been identified previously, the recent situation shows a potential conflict involving two major groups;

the Dayak group and the Muslim community. From the incident, there is a crucial note in how ethnic polarization in the incident on May 20th, 2017 has had a similar polarization of ethnic affiliation in the election as shown by the Institute for Policy and Analyst or IPAC (Understanding Conflict, 2017). However, the tension does not significantly impact the interethnic relations in SMCU. Interestingly, the interethnic engagement in SMCU exists in facing the tension. The concept of social capital and civic engagement are adequate in reasoning the sustainability of interethnic relations.

This study finds that civic engagement in SMCU is strengthened by the social capital existing in society. For instance, participants of SMCU in Jungkat, North Pontianak have experienced multiethnic neighborhood relations. Bu Ratna, a member, and her Muslim family live in a neighborhood with Chinese, Dayak, and Javanese people. She said that thereby the important aspect of social capital is trust and openness. These principles are also portrayed by the multiethnic fishery group in the village where Malay, Chinese, and Javanese collaborate in fish trading. This value is accommodated by SMCU to engage them in the economic community. Pak Yusuf, a Javanese Muslim member, said that SMCU does not only give financial support for them, but also encourages them in training and education to become official members. In this forum, as confirmed by Pak Kristianus (one of the SMCU founders), the members are facilitated with training materials such as financial management and peace education. He is also one of the trainees. He gives training material about living peacefully in multiethnic society as the fundamental value to become a CU member. In an interview, he describes multiethnic peace relation to members with heterogeneity in the training forum;

“kalau saya yang memberi pelatihan biasanya saya tambahkan juga dengan karakter etnisitas yang seolah-olah menjadi stereotype dan kita bantah bersama, apakah benar Madura itu pencuri. Itu apakah benar atau tidak mari kita cek. Apakah ada orang Dayak yang mencuri? Jawabannya ada. Apakah ada orang China yang mencuri? Jawabannya ada. Nah kalau begitu ungkapan orang Madura pencuri tidak benar. Karna karakter mencuri itu ada pada semua suku. Jadi mereka (anggota) yang membongkar steretipe tadi. Itu bagian dari materi harmonisasi dalam pelatihan anggota.”⁵

(If I give the training, I usually speak about the character of ethnicity that becomes a stereotype to a certain ethnic group in society. In the forum, I suppose they respond to my question; is it true that Madurese are always thieves? To know the answer, come to learn. Are there Dayaks

5 Interview with Pak Kristianus in January 10th 2019

who steal? The answer is yes. Are there Chinese who steal? The answer is yes. As such, the phrase *Madurese thief* is not right. Stealing exists in every ethnic community. So, they (members) confirmed the Madurese stereotype is incorrect. That is a part of the harmonization material in member training).

Within this forum, SMCU promotes the values of trust, openness, and togetherness that have existed in the multiethnic society of Pontianak. These values are also manifested in the principles and vision of SMCU. By encouraging these principles, SMCU runs to manage financial capital collected from the members and further to improve their economic condition. Related to their responses on the issues of ethnic tension in Pontianak, Pak Yusuf, convinces;

“sekarang kan orang udah dewasa ndak macam dulu. Jadi kejadian tu ndak ade pengaruh...kalau Karolin yang jadi kite tetap ke laut, kalau Pak Miji yang jadi kite pun tetap ke laut kan..hahaha. mau siapa pun yang jadi yang penting aman jak.”

(Nowadays, people are mature. They have not been like this in the past. So, the incident does not influence us. If Karoline wins, we maintain fishing and if Pak Miji wins, we maintain fishing, hahaha... Whoever wins the election we expect the peace situation).

The response that reflects a resilient attitude to social tension is indirectly tied to his experience as a part of the credit union. For 4 years, he has organized a fisherman group from different ethnic backgrounds (Malay, Javanese, and Chinese). He recognizes that the Credit Union has provided them interethnic contact, not only through formal meetings, but also through interactions in the fish trading. Almost every day, he must interact with people from different ethnic groups like Malay and Chinese. Recognizing the role of the credit union he said,

“Ya kan kita sebelum menjadi anggota kan dikasih pendidikan dulu. Jadi adanya CU ini untuk mensejahterakan masyarakat di lingkungannya. Bahkan ada anggota CU yang pergi umroh dengan pinjaman dari CU. Malah CU ini semacam Syariah dah.”

(To become an active member, we are required to participate in membership education. So, the presence of the Credit Union is to increase the social welfare of the surrounding society. Even, there is a member who uses the loan for visiting *Mecca*. I look for a Credit Union such as Shariah Islamic law).

Through this economic engagement, the members interact without ethnic barriers. Moreover, participation in SMCU creates progressive economic development and shared values in neighborhood relations. It promotes inter-ethnic cohesion that can be essential in preventing the community from taking part in socio-political tension.

Interethnic networks in SMCU indirectly improve interaction in both formal and informal contact. SMCU does not have a specific program for building interethnic solidarity, but obviously, it facilitates the social cohesion naturally. Bu Dwi (A Dayak manager of SMCU in Wonobaru, Pontianak) realizes that the interaction happens intensively. She explains that when the new member brings on two other members as guarantors to apply for a loan. As a personal response to the rising tension in Pontianak, she said,

“Saya ndak ada sangkut pautnya, Itu urusan orang yang berpolitik, mungkin tidak puas dengan apa yang diinginkan. Yang penting ndak mengganggu kita ya karena kita juga ndak paham apa tujuan mereka. Ya saya termasuk orang yang trauma dengan kerusuhan sih, saya korban kerusuhan tahun 1997 kami diungsikan. Tapi ya Namanya kita adalah lembaga keuangan yang memiliki anggota yang beragam, jadi kita harus netral, agama apapun dia, suku apapun dia.

(I am not part of the political business. It is the business of politicians who do not satisfy their expectations. The important thing is that they are not annoying us. We do not understand their goal. I am among those who are traumatized by the 1997 riot. I was a victim. We have to be neutral to the matter of religion or ethnicity because we organize financial institutions whose members are from different backgrounds).

Participation in credit unions has a significant role in strengthening peace attitudes to express the disapproval of rising conflict. The interaction and contact among different communities in the economic community become an important reason in ways to keep a conducive situation. This means a lot for building community resilience to conflict during the tension in Pontianak.

It is clear from here that the presence of a credit union affects potential conflict. In the context of rising tension, SMCU is an important institution to solidify interethnic relations in facing a potential conflict. It is also an important practice related to the context of West Kalimantan that has a record of ethnic conflict in 1997 to 1999 (De Jonge & Nooteboom, 2006). Moreover, multiethnic society in Pontianak opens the chance for potential clash and friction along with the emerging ethnic and religious identity politics in West Kalimantan (Tanasaldy, 2007; Prasajo, 2017a). The participation of

SMCU members reflects conceptual frameworks and ways to reconstruct the interactive spectrum for the interethnic peace relationship as the counter-practice to avoid the escalation of tension in Pontianak.

CONCLUSION

To see the role of civic engagement in SMCU, it is important to consider interethnic relations solidified by social capital that have existed in the context of Pontianak society, and further SMCU promotes the shared value for building trust and openness among its members. This capital is important to improving civic engagement practiced in economic development. From this practice, social capital and civic engagement are the key conceptions to construct peaceful relations. In short, interethnic relations and peace practiced by SMCU members are the results of social capital and civic engagement correlations. This paper shows the important role of a Credit Union and an economic community to maintaining social cohesion. The main instrument of developing social cohesion for interethnic relations in CU is the economy. Beside developing mutual economic relationships among diverse ethnic communities, the credit union improves its role of civic engagement through peace education for its members in formal meetings. In other words, it develops the economic value instead of providing spaces for connecting multiethnic society. The benefits are not only limited to sharing the economic benefit for personal interest, but also to facilitating interethnic relations by creating multiethnic groups to encourage ethnic diversity in neighborhood relationships.

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