CAPITALISM IN IMPLEMENTATION OF “LUHUR VALUE” OF THE JAVA COMMUNITY MATARAMAN ON BLITAR CITY

1st Nur Wahyu Rochmadi
Department of Law and Citizenship
Universitas Negeri Malang
Blitar, Indonesia
nur.wahyu.fis@um.ac.id

2nd Indah Iriani
Department of Law and Citizenship
Universitas Negeri Malang
Blitar, Indonesia
nur.wahyu.fis@um.ac.id

Abstract— Mataraman is a term for Javanese people who have the superiority of adherence and determination to the values of Javanese life. The problem is that compliance with these values turns out to have high costs for the perpetrators, as well as for people who interact with them. On the other hand, the income and resources possessed by these community groups are increasingly limited. This condition makes a shift in values as a reference for the behavior of the people of Mataraman in interacting with others. The dynamics of the existence and implementation of the luhur values of mataraman society in daily life requires the availability of capital. On the other hand, the resources to get capital are increasingly narrowed as a result of the development of knowledge and technology in each community group.

Keywords—capitalism, luhur values, mataraman

I. INTRODUCTION

Every human community has a reference in behavior, both when interacting with fellow human beings and when interacting with God. Typical references in this behavior, known as values, are then operationally known as norms. This value becomes the identity and personality of the community.

Mataraman is a Javanese community that is socially and culturally related, having a very strong influence from the culture of the Mataram Kingdom, both during the Hindu-Buddhist era and the era of the Mataram Sultanate centered in Yogyakarta and Surakarta. The Mataraman community in the Javanese community is known as a community group that has strong determination and adherence to the noble values of Javanese culture, compared to other Javanese communities. Known as a Javanese community group that has the highest level, nobility, nobility or Geertz is called priyayi.

The western part of East Java, known as the mataraman area, is due to the historical-genealogical, ethnographic, geopolitical and geocultural characteristics of the people affected by the Mataram kingdom culture centered in Yogyakarta and Surakarta. But in this study focused on mataraman people who are historically genealogical in the city of Blitar.

The mataraman community in the city of Blitar is a necessity, because their existence in the city of Blitar is genealogical. The existence of the mataraman community in the city of Blitar is related to the history of the Java War (De Java Orloog), which is a war carried out by Prince Ontowiroyo (Prince Diponegoro) with the VOC which occurred between 1825-1830. This Java War was the biggest and longest battle because this war involved all regions in Java [1]

The defeat of Prince Diponegoro in the war brought consequences, among others, Laskar Diponegoro fled a lot from Yogyakarta, to escape from the VOC. They are scattered in all directions to seek safety, by disguising them to open new hidden land. In fact they are willing to stay riding as magorsari (riding in the yard of someone else or living in the land owned by the state while working on the land).

The failure of Prince Diponegoro’s resistance to the Dutch provided an opportunity for the Dutch to control Java as part of their territory. Making the governance of Bumi Monconegoro government directly in the hands of the Dutch East Indies government both the appointment and dismissal of its officials [2]

Mataraman Village in the city of Blitar, grows and develops in several regions around the city of Blitar. It is called Mataraman Village, because in the region the area is inhabited by community groups from Yogyakarta and Solo. They fled from Yogyakarta and Solo, as a result of Prince Diponegoro’s defeat in the war against the Dutch (Interview with Mardiono).

The Mataraman community group that came to Blitar consisted of 3 waves. The First Wave was a group of Pangeran Diponegoro Warriors; the second wave was a group of aristocratic aristocrats or called relatives of the ndalem (sentana: large family of the court), and the third wave was also a capital / merchant group.

The Mataraman community group that came in the first wave around 1830 and above, the remnants of the Diponegoro army who fled from the Dutch pursuit. On average they disguised themselves in the countryside of the village, with village babad. To connect the brotherhood they made initials or a sign of his house with Sawo Kecik plants, Kepel, and some even added plants to life philosophy such as Kemuning and Jambu Darsono trees. Sawo Kecik as a symbol of wisdom (virtue and truth) planted in front of the house, this is a hope for goodness. Kepel behind the house, its meaning as a manunggaling but really gegayuhan is a
The development of the mataraman village in Blitar, led to a number of new community groups including: (1) Relatives of the Arab Village: for Arabs; (2) Sentanan: kerabat Ndalem; (3) Wiruyudan and familyness of Kediri and Ponorogo; (4) Kampung Mataram: familyness of the Jogja Sultanate; (5) Sentanan Barat: familyness of Surakarta; (6) Magersaren: The grandchild of Laskar Diponegoro who hitchhike; (7) Kampung Maduro: Perantau Madura.

The development of the times, mataraman people in Blitar city experienced a shift in various fields. The profession as a trader and ownership of shops in strategic places is shifting. After inheritance fell into the hands of grandchildren, many of the shopping areas were sold to Chinese traders, and the area turned into a Chinatown complex. Like narration ibu Sudiyah (90 tahun); "sakmeniko peken sampun sepen, lare-lare sampun mboten tlatos nenggani toko, pilih dipun sade dhateng tiyang sanes. Mboten kados rumiyin, piranti-piranti, ageman jawi, sesaji jawi, utg ubarame kagem tatanan jawi meniko njujugipun inggih dhateng toko Mataraman". Now the market is quiet, the children are not patiently waiting for their shop to choose to sell to someone else, unlike before, the Mataraman shop used to be the center for the purchase of goods from clothes until the ceremonial cassava was all there. The shift in store ownership is the starting point for a shift in the implementation of the mataraman society's noble values in interacting with others, especially those who live in the village of Mataraman, Blitar City.

II. METHOD

The research was carried out using a qualitative approach, with a descriptive type of research. Description of the shift in the noble values of the mataraman community in the Blitar City area.

The subject of the study was the people of Mataraman who lived in Kampung Mataraman, Blitar City. Data collection was carried out by going directly to Mataraman village and conducting interviews with the people of Mataraman, including Mbah Sujilah, Mr. Totok, Mbah Mardiono, Mrs. Puranangingsih, Mr. Willis Purwanto, Mr. Setyo Winarno, Mr. Sutadi, and Mrs. Dyah Palupi. In addition to interviews, observations and documentation were also carried out.

Data were analyzed with qualitative descriptive analysis techniques. This activity was carried out through brainstorming and focus group discussions. Data analysis techniques used refer to the interactive model proposed by Miles and Huberman (1992: 16-20).

III. FINDING AND DISCUSSION

A. Luhur Values in Mataraman Community

Based on the Javanese order, the values of Javanese character must be a guideline for Javanese people in interacting with fellow human beings and living in society, as well as in society. Javanese people who implement these values, people will give nicknames or names as Wong Beneh or people who have noble character, if the behavior is not in accordance with these values, it will be called “ora beneh”.

This was talking Mbah Mardiono; “tiang jawi meniko kedah mbeneneh. Tiang jawi meniko kedah manut manut kliyani utg ngikut dateng tatanan lan budaya jawi”. Totok as a descendant of Mataraman and a teacher, he emphasized that “Javanese, especially mataraman, must have noble character. His daily behavior in interacting with fellow human beings must be in accordance with Javanese order and culture”. Furthermore, Pak Totok said that “when man can behave in accordance with Javanese culture, Javanese noble values, is believed to meet salvation inwardly in his life, both himself [1]and his family”.

However, it is acknowledged that the noble values of Java at this time, not all are implemented in everyday life by Javanese people, including the people of Mataraman in Mataraman Blitar Village. This is in accordance with the following statement.

Narration Setyo Winarno (55 Tahun) as vilager Kampung Mataraman said; “menawi babagan basa lan trapsilo jawi tansah kulo ginakaken dhateng pasrawungan, senaoso mboten seratus persen, avit mboten mesti tiyang ingkang dipun jak ngendikan meniko kathuh ingkang mboten saged nampi, premilo basa ingkang dipun ginakaken nggih campuran, ingkang baku tembung tembung kriyo taksih ngginakaken krama inggih”. Furthermore, Pak Totok said...
that “although the noble values of Java are believed and the truth is recognized, but at this time many have not implemented, complicated, troublesome and expensive”. The same statement was also conveyed by Mrs. Dyah Palupi, that “there are many Javanese noble values that are no longer practiced, too troublesome and not in accordance with current and simple developments and equality”.

According to Mbah Mardiono, “karakteristik tiang jawi masyarakat meniko biasanipun sederhana, rukun, kaugungan budi pekeriti mawas diri meliputi nandhang sariro, ngukur sariro, tepa saliro, mulat salatro”. Similarly, Mr Totok said, the mataraman people have high respect for parents, are simple, wise, humble and not arrogant, can be seen from their homes, simple from the outside but luxurious. Besides that, mataraman people usually have high submission to God”. Whereas according to Ibu Sujilah that: “tiang mataraman meniko biasanipun nopo wontene, atos-atos uripe, rukun kalih liyane, khurmat kaliyan sapodho-podho. Namung sakmeniko kathah ingkang sampun berubah”.

The resource person also stated that the value of courtesy, board planks were still implanted but very simple as the story of Mr. Setyo Winarno (55 years) the residents of Mataraman Village stated “menawi babagan basa lan trapsilo jawi tansah kulo ginakaken dhateng pasrawangan awit sepisan nges, utawi luwes ngaten menawi dipun pirsani, kaping kalihbin ngtrias nguri-nguri budaya jawi, utaminipun menawi wawan rembang kalih pari pinsepuh meniko terkesan menghornati. Senoaso mboten seratus persen, awit mboten mesti tiyang ingkang dipun jak ngendikan meniko kathah ingkang mboten saged nampi, pramilo basa ingkang dipun ginakaken nggih campuran, ingkang baku tembung tembung kriyo taksih ngginakaken karma inggil”.

Ownership of respect for others, each family feels very necessary to preserve this value, as stated by Mr. Willis Purwanto Mataraman family, the following: “inggih, kagem tatanan jawi miturat kulo meniko sanget utami, awit sanget mboten mapan pantes menawi ningali wonten lare lare nunggak karma kalihan tiyang sepuh, menapa malih menawi ngantos mboten gadah wedi kalihan tiyang sepuh, mboten doive isin yen gadhah kalepdut, mboten sungkan nglampahi ingkang kiran sae, wzah .............kedadosanipun nggih dades lare kurang ajat”.

The narrative from Mrs. Purmaningsih the wife of Mr. Totok Supartomo is as follows “bapak kulo meniko dalang, saben saben tansah nembangaken sekar mijil meniko, ugi sinom naladha laku utama, naliko semanten kulo mesthi pitaken artinipun. Meniko pitutur luhur sedaya kulo tandurakan lumantur pitutur”. Kulo ngertos artinipun nanging mboten saged nembangaken”. Among the noble values inculcated include: Dedalane guna versus sekti, meaning that to be a useful person, or a successful person, Kudi andhap asor, meaning to be polite to others, not arrogant, put others higher, respect, Wani is not noble wekasean, meaning that in association you always succumb and does not mean losing, being able to control yourself. Tumungkulo yen is called, meaning that it does not fight, submit, accept input from others. Bapang den simppang, which means avoiding things that are not good, not spree, simple. Ana chess is possible, can be interpreted as quarrels, gossip, bad prejudice avoided.

Javanese religious values have rarely been done, such as ngampirne neton, with the means of abstaining from brothers, strong buceg, brokohan. The salvation is still there but the ingredients are not using Javanese facilities that are full of philosophy. As said by Mr. Setyo Winarno as follows “Insyaaallah meniko taksih, slametan meniko sae avit budaya, nanging kulo tansah nyuwun dhateng masyarakat sampun ngantos ukawis ukawis donga mboten nerak wewaler agami, umpami menawi rumiyin nyeniyuwanipun dumateng cikal bakal utawi dhanyangipun, nanging sakmeniko nyeniyuwanipun tumaja dhateng Gusti Ingkang Maha Kuaawos dene para leluhur ingkang sampun sumare dipun suwunaken pangapuntun supados anggenipun kondur dhateng Pangayunganing Gusti saged diapuro sedaya dosanipun, kaparingan papan ingkang sekeca”.

For example, the procession commemorating the birthday of “ngampirne neton” was rarely done, and was replaced with a “Birthday” process. Likewise facilities for salvation and place are not at home, but in restaurants, tourist attractions and so on. The atmosphere is full of excitement and not simplicity, full of excitement is not a concern. In the past, usually ngampirne neton was followed by fasting neton. At certain ceremonies, especially traditional ceremonies are still promoted as tourist destinations. Like the narration from Sutadi (56 years) the people of Mataram are as follows “Alhamduilah wonten italah kulo meniko taksih nguri nguri budaya, tradisi ugi taksih dipunlenggahai, biasanipun amargi meniko tradisi slametan kajatan meniko taksih glenggahai, slametan taksih wonten, sajen kajatan slametan taksih wonten meskipun tidak semua masayarakat kados dene siraman gong kyai pradh, amargi meniko tradisi animo masyarakat agen”.

Not all the values of Javanese permanence can be maintained properly, the average generation now considers “complicated”, time consuming, impractical and outdated. Currently starting from the 4th generation of Mataraman descendants, Java culture does not have to be followed, taken in accordance with the needs and interests of the times.

The value of self-control in association with fellow human beings is very important in Mataraman Village. Starting from the family, the attitude of feeling homestead, tepira salira began to be implanted, which is often done in symbolic language, in certain circumstances it is enough to use a symbol to place the index finger on the mother's mouth. For example, when the father was asleep, the mother put an index finger in her mouth while saying "hus, don't be noisy, you're sleeping). This is a form of extraordinary Tepa Saliro education effort. By giving that understanding, it has trained children to be introspective, mulat sariro. The child will feel when he is sleeping there is noise, it will be disturbed too.

The most visible family tradition in Mataraman is Sungkeman, like Sujilah's mother's greeting as follows "sungkemen menika always wants to know even, nanging until mboten kados rumis. Menawi kulo rumiyin taksih laku dhdhok, sakmeniko sampun mboten "(Sungkeman is still done every holiday, but it is not like it used to be, I used to walk squat as a sign of respect). Traditions in the Mataraman family each family gather. The son of a distant son went home. After the Id Prayer, take turns from the elderly to continue the young ones hold sungkeman, forgive
Based on the explanation above, the noble values of Mataraman Javanese society are: (1) simplicity, (2) respect for parents, (3) self-control, self-esteem, including nandhing sariro, ngukur sariro, tepa saliro, mulat saliro, (4) caution, (5) harmony, (6) submission to the power of God Almighty, (7) wise character, (8) inferiority and not arrogant, (9) gemi, nastiti, ati-ati and (10) exemplary.

### B. The Move Luhur Values in Mataraman Community

Based on the results of the interviews, it was known that the shift in the noble values of Mataraman community in the kampong Mataraman of Blitar City was explained Table 1.

<table>
<thead>
<tr>
<th>No</th>
<th>Values</th>
<th>Description</th>
<th>The Moving</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>For women: Gemi, setiti/nastiti ati-ati</td>
<td>Ora bocor daranging, ora nggoling hendhil</td>
<td>Some are still valid, there is male involvement to be gemi</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Gandhes lwues, merak ati</td>
<td>Some are still valid, and same are moved.</td>
</tr>
<tr>
<td>2.</td>
<td>For men: Lelangan jagat (Hedonisme laki laki)</td>
<td>Tugas bagi warga, olah olah, umbah umbah, mengkarep, milumah, momong bocah</td>
<td>Some are still valid, there is male involvement to be some of these tasks</td>
</tr>
<tr>
<td>3</td>
<td>Sopan santun dan empan papan, watak arif, sikap rendah hati dan tidak sombong</td>
<td>Andhap asor, Tumungkul, Bapang den simpang, Anacatur mengkur, Mbangun surat, Basa-trapsito, Patrap-pocap, Nyapuracang, Wedi, isin, sungkan, Andhap asor, Ora adigang adigang adiguno</td>
<td>Some are still valid.</td>
</tr>
<tr>
<td>4</td>
<td>Religi, Nikai kepasrahan pada kekuasaan Yang Maha Kuassa</td>
<td>Sikap sabar lan narimo, Sikap pasrah lan sumeleh, Pepesithen, Josho, rejeki, pati garise Pengaran, Eling sangkan parane damadi</td>
<td>It is still valid even though it is simpler and the shape shifts, it does not immediately surrender</td>
</tr>
<tr>
<td>5</td>
<td>Nilai kesederhanaan, reflected in the architectural style of the house outside</td>
<td>Prasaja</td>
<td>Some are still valid, there is a shift especially in the appearance of houses, clothing, and accessories</td>
</tr>
<tr>
<td>6</td>
<td>Nilai menghormati orang tua, orang lain tercermin dari unggah ungguh basa yang diselaraskan antara Patrap dan Pocap</td>
<td>Sungkeman</td>
<td>Some are still valid even though the shape shifts, not always sendiko davah, sungkeman just shakes hands.</td>
</tr>
<tr>
<td>7</td>
<td>Nilai pengendalian diri, Budi pekerti mawas diri meliputi nandhing sariro, ngukur sariro, tepa saliro, mulat saliro.</td>
<td>Tepa saliro</td>
<td>Still valid even though it is simpler and the shape shifts, tepo saliro, ngukur saliro is not always done.</td>
</tr>
<tr>
<td>8</td>
<td>Nilai kehati-hatian, gemi, nastiti, ati-ati, sederhana dan tidak boros. dalam segala hal melakukan sesuatu harus penuh perhitungan dan kehati-hatian, tidak grusa grusu</td>
<td>Ngakur saliro Gemi Nastiti Ati ati</td>
<td>Some are still valid even though the shape is shifted, no longer the ngremet waton slamet.</td>
</tr>
<tr>
<td>9</td>
<td>Nilai kerukunan, untuk mencapai keberhasilan harus gauy rukan, etah gauy baharib, Rukan agawe santosa</td>
<td>Craf agarwe baharib rukan agawe santosa</td>
<td>Some are still valid even though the shape shifts, it’s daring to be different.</td>
</tr>
<tr>
<td>10</td>
<td>Nilai keteladanan</td>
<td>Tanaman pohon Sawo Kecik sebagai lambung keberkalian atau kebaikan Penanaman pohon Jambu Darsono pelambung keteladahan</td>
<td>Some are still valid only the manifestation changes, no longer argue. As the only person who is exemplified.</td>
</tr>
</tbody>
</table>

The characteristics of the Mataraman community apart from being detected through architectural residences can also be detected through dress (traditional clothing), language used (tend to be smooth), typical food (tend to be sweet), tend to be indonesian (married to fellow Mataraman) and egalitarian [1]. The basic character that is the foundation of the Javanese is the attitude of nirma [3]. Nirmo is accepting everything with spiritual-psychological awareness, without feeling ngrundel (grumbling in the back because of disappointment). Whatever is received as a parisie is received with sincerity. In certain cases the attitude of Nirma is still implanted, this is to control oneself. As said by Mr. Sutadi, one of the descendants of Mataraman, when advising his son when choosing a job “Wis to le ditampa ae, nirma paringane sing kuwasa, aja nganja anja sing sumeleh” (it is accepted that all gifts are omnipotent, do not be ambitious,
do not achieve dreams that are not their rights, who are surrendered). This attitude provides guidance for extraordinary patience. Although not all take it for granted. This is also associated with garis pepesthen yang maha kuasa. For Javanese people, they really believe that jodoh, reje, pati are garis pepesthen Tuhan Yang Maha Kuasa.

Manners respect, the average is still applied primarily respecting parents. Through habituation that is done by the family, the pattern of interaction is closer to the mother, the tendency to interact reciprocally between the child and the mother is using Javanese bases, while with the average father using a manners base. Some of the reasons that underlie include mothers being more nurturing, more familiar, because they are often at home.

The way of life of the people of Mataraman is also still influenced by the living philosophy of Java. The Javanese way of life is a combination of traditional Javanese thought, Hindu or Buddhist beliefs, Indian philosophical teachings and Islamic mysticism. Whereas the basis of Javanese society is kinship, mutual cooperation and faith. Javanese character traits include: devotion, honesty, courtesy, tolerance, discipline, excellence, responsibility, gunupukkan, tepasaliro, boarding, boarding, mutual cooperation, [4].

It was further stated that the Javanese philosophy of life was first, endeavoring to open a path of mystery-covered understanding towards the clarity of reality. Second, think deeply about every symptom to be questioned, to arrive at general and universal conclusions. Third, look for clarity between causal relationships. Fourth, by using a system and method. Fifth, solve problems and find goals ".

According to Supartinah "the first princess was only worshiped as dewi ibu melahirkan anak and dianggap kanca wingking yang tugasnya olah-olah, umbah-umbah, mengkurep mlubah lan momong bocah [5]. After emancipation, the position of women is equal to that of men ". In some cases a shift in the female generation in Mataraman Village has taken place. The influence of emancipation is very high, so the attitude of smart attitude, critical and brave to express his opinion, becomes a prominent appearance of women now.

As stated by [6] Javanese children learn the principle of respect through 3 situations. Wedi, Isin, Sungkan, Wedi or fear, almost most Javanese children carry out orders with fear. Being our shared record is one of the factors that inhibit the pattern of inheritance. Isin or called a culture of shame, it means that doing everything that is not with excellence, doing it just because of the unpleasant feeling of the governor. The pattern of inheritance received by the inheritance is mostly 3 reasons above. When the heir is gone, euphoria happens. Excessive joy, because it is protected from the burdensome burdens. This burden is not only psychological but also material, because the implementation of these values require high costs.

Efforts to preserve noble values are also through habituation made by parents, parental activities and parents' fondness. In applying Javanese language and trapsilo there are two things that cannot be separated between "Pocap" and "Patrap" must be harmonious and balanced. "Pocap" is a choice of words spoken orally and "Patrap" is the balance of behavior when saying a word. For example when a child says the word "elih" yes, then it must be accompanied by a submissive head, half-bent body, hand "drafting". Unlike the sendakep (left hand held by the right hand, placed in the upper abdomen). Sedakep's attitude is for resignation, while ngaparrancung (both hands below the navel of the leg are stretched by the right hand held by the left hand as a sign of respect). Preservation of values is also done using "Waskat and patuladhan" and the language of the Symbol. The teacher in ancient times was very thick with trapsilo. Educate and teach in ancient times. Trapsilo becomes something that must be done obediently. The parenting style taught is Waskat (inherent supervision). Like the story of Mr. Setyo Winarno "Eyang Ilham meniko wiwit pangandikan, anggene acts, dhahar, sare, siram, ngatos ngadi dress dadas patuladhanipun lare-lare, awit mboten see how the paring dhawah menawi wonten trapsilo ingkang kirang leres, ugi kapurih asring maos kalawarti jawi, kagem pasinaon basa".

The implementation of noble values in the Mataraman community was also carried out firmly, if they made mistakes the children were immediately reprimanded, and justified patiently. So children are shy but not so scared. Sometimes you don't have to be reprimanded, enough with a hint of flickering your eyes, or widen your eyes has become a sign that must be followed.

Not all values of Javanese permanence can be maintained properly, the average generation now considers "complicated", time consuming, impractical and outdated. Currently starting from the 4th generation of Mataraman descendants, Java culture does not have to be followed, taken in accordance with the needs and interests of the times.

The change of values as a reference in mataraman society's behavior cannot be denied, the development of science and technology, as well as the social and government systems make the human position more equal, becoming more equal, which in the end every human being has the same opportunity to get welfare, no matter how his ancestral background.

This change makes a shift in one's socioeconomic status take place faster and easier, whether it becomes better or vice versa, and will happen to anyone.

The egalitarian nature of the mataraman community makes itself always different, better, more elite compared to other community groups. Changes in the socio-economic conditions of the community that took place openly made the people who had been outside the mataraman group able to display "elitist" behaviors which had only been carried out by mataraman groups, because they had more capital to finance the behavior. Likewise the opposite, changes in the socio-economic conditions of mataraman society make those concerned unable to finance behaviors that have been a reference in daily life. This limitation also makes other people limit themselves to interact with the person concerned. Because to interact with them requires a fee that is not cheap, especially those who are now connected do not have much resources or resources.

Based on this, it is known that the aspect of capital is very influential in the implementation of the noble values of mataraman society in interacting with fellow human beings. Capital limitations make a shift in values in people's lives
and in interacting with other communities. Limited resources for power also contributed to this shift.

IV. CONCLUSION

The mataraman community group is a term for Javanese people who have the advantage of being obedient to the values of Javanese life. Javanese community groups that have a high position in society.

The Diponegoro war event was the reason for their initial residence in the city of Blitar until now. The problem is that compliance with these values turns out to have high costs for the perpetrators, as well as for people who interact with them. On the other hand, the income and resources as well as the power resources owned by these community groups are increasingly limited.

This condition makes a shift in values as a reference for the behavior of the people of Mataraman in Blitar City in interacting with others. The dynamics of the existence and implementation of the noble values of mataraman society in daily life requires the availability of capital. On the other view, the resources to get capital are increasingly narrowed as a result of the development of knowledge and technology in each community group.

REFERENCES