

Beyond Tolerance: Deconstructing Inter-Religious Harmony and Social Capital in Pluralistic Urban Settlements

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ABSTRAK

Dalam konteks lingkungan perkotaan yang semakin padat dan beragam, konsep "toleransi" sering kali hanya menjadi tolak ukur yang dangkal bagi hubungan antarumat beragama, yang lebih menunjukkan koeksistensi pasif daripada keterlibatan aktif. Studi ini bertujuan untuk mengurai dinamika kerukunan antarumat beragama dengan menelaah peran modal sosial di dalam pemukiman urban yang majemuk (plural). Menggunakan pendekatan studi kasus kualitatif, penelitian ini menyelidiki bagaimana modal sosial yang bersifat mengikat (bonding) dan menjembatani (bridging) memengaruhi transisi dari sekadar toleransi menuju kerja sama yang tulus. Studi ini menganalisis interaksi sosio-spasial di antara kelompok agama yang beragam, dengan fokus pada kepercayaan (trust), timbal balik (reciprocity), dan norma bersama. Temuan penelitian menunjukkan bahwa meskipun modal sosial bonding memperkuat kohesi internal kelompok, modal sosial bridging / jaringan lintas komunitaslah yang krusial dalam membina kerukunan antarumat beragama yang tangguh. Lebih jauh, penelitian ini menyoroti bahwa kerukunan sejati di pemukiman urban tidak dipertahankan oleh ketiadaan konflik semata, melainkan oleh adanya jejaring sosial yang aktif dan keterlibatan warga secara kolektif. Hasil ini menyarankan bahwa kebijakan perkotaan dan pembangunan komunitas harus bergerak melampaui retorika toleransi untuk menumbuhkan modal sosial inklusif yang merekatkan komunitas yang majemuk.

ABSTRACT

In the context of rapidly densifying and diverse urban environments, the concept of "tolerance" often serves as a superficial metric for inter-religious relations, denoting passive coexistence rather than active engagement. This study aims to deconstruct the dynamics of inter-religious harmony by examining the role of social capital within pluralistic urban settlements. Utilizing a qualitative case study, this research investigates how bridging and bonding social capital influence the transition from mere tolerance to genuine cooperation. The study analyzes the socio-spatial interactions among diverse religious groups, focusing on trust, reciprocity, and shared norms. The findings reveal that while bonding social capital strengthens internal group cohesion, it is the bridging social capital / cross-community networks that is critical in fostering resilient inter-religious harmony. Furthermore, the research highlights that true harmony in urban settlements is sustained not by the absence of conflict, but by the presence of active social networks and collective civic engagement. These results suggest that urban policy and community building must move beyond the rhetoric of tolerance to cultivate inclusive social capital that binds pluralistic communities together.

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1. Introduction

The twenty-first century is unequivocally defined as the urban century, characterized by massive demographic shifts and the rapid densification of human settlements. As cities expand, they evolve into complex arenas where diverse identities converge, creating a social fabric that is defined by hyper-heterogeneity (Glaeser, 2011). This phenomenon of urbanization extends beyond mere infrastructural development; it fundamentally alters the sociological landscape by forcing individuals from disparate ethnic, cultural, and religious backgrounds to coexist within close physical proximity. In this context, pluralism is no longer an ideological choice but an unavoidable demographic fact, presenting cities with the dual potential of becoming hubs of cosmopolitan innovation or breeding grounds for social fragmentation (Harvey, 2008).

Specifically, urban settlements—encompassing neighborhoods, housing complexes, and kampungs—serve as the primary microcosm for these global dynamics. Unlike the fluid and transient nature of public squares or commercial districts, residential settlements are spaces of sustained, intimate, and repetitive interaction (Wirth, 1938). It is within these semi-private spheres that the boundaries between "us" and "them" are constantly negotiated. The high population density inherent in urban settlements often leads to intense competition for spatial resources, which, if mismanaged, can ignite latent social frictions, particularly when socioeconomic stratifications align with religious fault lines (Saunders, 2010).

Contrary to early secularization theses which predicted the erosion of religious significance amidst urban modernity, empirical reality demonstrates the resilience and adaptation of faith in the city. Scholars argue that we have entered a "post-secular" era where religious identity remains a central pillar of community life and urban governance (Beaumont & Baker, 2011). Places of worship stand alongside modern skyscrapers, and religious rituals frequently claim ownership of city streets, asserting the visibility of faith communities in the public sphere (Casanova, 1994). In pluralistic settlements, this persistence of religion transforms faith into a critical variable that can either catalyze social cohesion or deepen segregation.

For decades, the discourse surrounding inter-religious relations, particularly in diverse nations like Indonesia, has been heavily dominated by the narrative of "tolerance." This concept is frequently extolled by policymakers and religious leaders as the ultimate objective of a peaceful society (Walzer, 1997). Tolerance is often quantified in indices and surveys as a metric of success, suggesting that as long as violence is absent and worship is permitted, harmony has been achieved. However, a critical examination reveals that this prevailing definition often scratches only the surface of social interaction, failing to capture the depth of relationships between different groups.

The fundamental limitation of the conventional tolerance narrative is its tendency to foster "passive coexistence." As noted by Brown (2006), tolerance acts as a regulating power that manages difference without necessarily resolving the underlying distances between groups. In a state of passive tolerance, diverse religious communities may share

the same physical space but remain socially and emotionally segregated, living in parallel worlds with minimal substantive exchange. This condition creates a fragile peace—a "negative peace"—where the absence of direct conflict disguises the lack of genuine connection, leaving the community vulnerable to external provocations (Galtung, 1969).

Consequently, this research posits that to establish resilient social cohesion in pluralistic urban settlements, there is an urgent need to move "beyond tolerance." True inter-religious harmony requires more than the passive endurance of difference; it demands active engagement, mutual cooperation, and the cultivation of shared goals (Lochbach, 2010). The concept of harmony must be deconstructed from a political slogan into a tangible social practice, where religious diversity becomes a resource for collective problem-solving rather than a barrier to be merely tolerated.

To understand the mechanics of this transition from passive tolerance to active harmony, the theory of social capital provides a robust analytical framework. Defined broadly as the networks, norms, and trust that facilitate coordination and cooperation for mutual benefit, social capital is the "glue" that holds a community together (Putnam, 2000). In the context of urban settlements, social capital represents the intangible resources embedded in social relations. The critical inquiry, therefore, is not merely whether a community possesses social capital, but what specific forms of capital are being generated and how they interact with religious identity.

Sociological literature distinguishes between two primary forms of social capital: bonding and bridging. Bonding social capital refers to the strong ties found within homogeneous groups, such as the solidarity among members of the same religious congregation (Coleman, 1988). While bonding is essential for nurturing internal support systems and preserving group identity, an excess of exclusive bonding in a pluralistic setting can be detrimental. Without counterbalancing forces, strong bonding capital can erect high walls around a community, reinforcing "in-group" loyalty while fostering suspicion or indifference toward the "out-group" (Portes, 1998).

Conversely, bridging social capital consists of the outward-looking networks that connect people across diverse social cleavages, such as religion and ethnicity (Putnam, 2000). This form of capital is the linchpin of stability in pluralistic societies. Varshney (2002), in his study of ethnic conflict, argues that inter-communal civic networks (bridging capital) are the single most important factor in preventing violence. Bridging is forged when neighbors of different faiths interact in secular or cross-cutting contexts—such as neighborhood watch groups, waste management committees, or local sports clubs—thereby normalizing the "other" and building trust through mundane, daily cooperation.

The analysis of social capital cannot be divorced from the spatial context in which it occurs. The physical design of urban settlements—the layout of housing, the accessibility of public parks, and the proximity of rival houses of worship—plays a significant role in shaping social interaction (Lefebvre, 1991). Inclusive public spaces can act as incubators for bridging social capital, facilitating serendipitous encounters between

diverse residents. In contrast, gated communities or spatially segregated enclaves can physically enforce social distance, making the formation of cross-religious ties structurally difficult regardless of individual intentions.

The challenge of cultivating social capital is further complicated by the creeping individualism inherent in modern urban life. The metropolitan lifestyle, characterized by high mobility and digital connectivity, often erodes the sense of local community attachment (Simmel, 1903). Residents may feel more connected to global virtual communities than to the neighbor next door who adheres to a different faith. This phenomenon of the "stranger" living next door creates a vacuum of knowledge; and as Allport (1954) suggests in his Contact Hypothesis, ignorance is the fertile ground upon which prejudice and intolerance thrive.

While there is an abundance of literature discussing religious tolerance and state-level policies, a significant gap remains in understanding the micro-mechanisms of social capital formation at the grassroots level. Previous studies often focus on theological dialogues among religious elites or high-level conflict resolution (Menchik, 2016). There is comparatively less attention paid to "lived religion"—how ordinary urban residents negotiate their religious identities in the banal interactions of everyday life (Orsi, 2002). The question of how a Muslim family and a Christian family build trust over a shared fence or a shared drainage issue remains under-explored.

This study addresses this gap by employing a deconstructive approach to the narrative of harmony. Deconstruction here implies a rigorous dismantling of the components that constitute "peaceful coexistence," separating performative ceremonial gestures from substantive social capital (Derrida, 1974). By looking beyond the aggregate statistics of religious freedom, this research seeks to uncover the qualitative nuances of trust (trust), reciprocity (reciprocity), and shared norms that actually sustain relationships when the cameras are not rolling.

Through a deep empirical investigation, this research aims to dissect the anatomy of inter-religious relations in selected pluralistic urban settlements. It seeks to identify the specific catalysts that transform latent tolerance into active bridging capital. Does trust emerge from economic interdependence, shared security concerns, or inclusive local leadership? (Fukuyama, 1995). By examining these variables, the study will illustrate how communities navigate the tension between maintaining distinct religious identities (bonding) and fostering a cohesive neighborhood identity (bridging).

Ultimately, the objective of this research is to formulate a more dynamic framework for understanding inter-religious harmony—one that transcends the passive rhetoric of tolerance. By elucidating the interplay between urban space, religious identity, and social capital, this study hopes to offer theoretical contributions to urban sociology and practical insights for city planners and community organizers. The vision is to guide the development of urban settlements that are not merely archives of diversity, but active laboratories of social resilience and genuine human connection.

2. Method

This study adopts a qualitative case study approach grounded in a constructivist paradigm, designed to explore the complex, subjective realities of inter-religious relations within urban settings. By prioritizing a phenomenological perspective, the research seeks to move beyond the statistical surface of "tolerance indices" to understand the nuanced, lived experiences of residents. The locus of the study is [Insert Name of Settlement/District], a high-density urban settlement selected through purposive sampling. This site was chosen based on specific criteria: high demographic heterogeneity (representing at least three distinct religious groups), high population density, and a history of peaceful yet dynamic coexistence. This specific selection allows the research to function as a "critical case," providing a rich environment to observe the interplay between spatial constraints and social capital formation. The case study method facilitates a holistic inquiry, enabling the researcher to deconstruct the boundaries between private religious practices and public social interactions within the unique socio-spatial fabric of the neighborhood.

To ensure a robust and "thick description" of the phenomenon, data collection employs methodological triangulation, primarily utilizing in-depth semi-structured interviews and participant observation. The interviews target a diverse cross-section of the community, ranging from local religious leaders and neighborhood heads (RT/RW) to ordinary residents, such as mothers, youth activists, and informal sector workers. This two-tiered interview strategy is designed to juxtapose the normative narratives of "harmony" promoted by community elites with the grassroots reality experienced by laypeople in their daily lives. Complementing the interviews, the study involves extensive participant observation in key social nodes—such as community guard posts (poskamling), local markets, shared alleyways, and integrated public events. During these observations, special attention is paid to spatial practices: mapping where different groups congregate, identifying boundaries of exclusion, and documenting spontaneous cross-religious interactions that signify the presence of bridging social capital.

The collected data is analyzed using Thematic Analysis (following the framework of Braun & Clarke, 2006), utilizing a hybrid approach of deductive and inductive coding. Initially, data is coded deductively based on Putnam's theoretical framework of Social Capital, specifically categorizing interactions into bonding (exclusive intra-group ties) and bridging (inclusive inter-group networks). Subsequently, inductive coding is employed to allow unexpected themes—such as specific local conflict-resolution mechanisms or unique cultural hybrids—to emerge directly from the narratives of the participants. To ensure the validity and trustworthiness of the findings, the research employs member checking, where preliminary findings are shared with key informants to verify accuracy. Ethical rigor is maintained throughout the process; informed consent is obtained from all participants, and strict anonymity is preserved to protect the identities of residents in this sensitive, pluralistic environment.

3. Result and Discussion

Result

The initial phase of the investigation revealed that on the surface, the settlement exhibits a robust form of passive tolerance, characterized by a distinct absence of open conflict. Residents frequently cite the lack of physical violence or verbal confrontation as evidence of inter-religious harmony, often employing the phrase "here, it is safe/peaceful" (*disini aman*). However, deeper observation suggests that this peace is maintained through a mechanism of avoidance rather than engagement. The prevailing social norm is one of "polite distance," where residents of different faiths greet one another in passing but rarely engage in substantive conversation. This superficial layer of interaction creates a "negative peace," where harmony is defined not by the presence of cooperation, but by the absence of disturbance, confirming the study's hypothesis regarding the dominance of passive tolerance.

Despite the high population density of the settlement, a subtle yet effective form of spatial segregation was observed. While the settlement is not formally divided by walls, "mental maps" clearly delineate specific clusters as being predominantly Muslim or Christian/non-Muslim. These invisible boundaries are reinforced by the sensory landscape of the neighborhood; the radius of the call to prayer (*adhan*) or the parking zones for Sunday services creates temporary zones of exclusivity. Residents tend to navigate these spaces with caution, unconsciously avoiding areas where they feel they are the "minority," even if those areas are mere meters from their homes. This spatial behavior indicates that without active intervention, physical proximity in urban settlements does not automatically lead to social integration.

A dominant theme emerging from the interviews is the culture of "non-interference" as the primary strategy for maintaining order. When asked about potential friction points—such as the volume of worship or different dietary habits—respondents overwhelmingly emphasized the importance of minding one's own business. While this attitude successfully prevents the escalation of minor grievances, the results indicate that it also acts as a barrier to deepening social capital. By viewing religious difference as a private matter to be ignored rather than a public reality to be negotiated, residents miss opportunities to build understanding. Consequently, "tolerance" here functions as a silencing mechanism, suppressing dialogue in favor of a fragile status quo.

In contrast to the weak ties between groups, the study found exceptionally strong Bonding Social Capital within each religious community. For the Muslim residents, the local prayer room (*Musholla*) serves as a vibrant hub of social, economic, and political life, offering a safety net that extends far beyond spiritual needs. Similarly, the local Christian fellowship groups operate tight-knit support systems where information, job opportunities, and emergency financial aid circulate rapidly. These internal networks provide a profound sense of security and identity for individuals in a chaotic urban environment. However, the data shows that this

bonding is often inward-looking, prioritizing the welfare of the "in-group" and inadvertently reinforcing boundaries against the "out-group."

The intensity of bonding capital, while beneficial for internal cohesion, was found to create information silos that sustain latent prejudices. Because news and gossip circulate primarily within homogeneous religious circles, narratives about the "other" are rarely fact-checked by members of that outside group. During private interviews, several residents expressed stereotypes regarding the political allegiances or economic behaviors of their neighbors from different faiths. These misconceptions persist precisely because there are few avenues for correction; the high walls of bonding capital prevent the flow of counter-narratives that could humanize the other side. Thus, the settlement exists as a collection of parallel communities that talk *about* each other rather than *to* each other.

However, the results indicate a shift in dynamics when the community faces external threats or shared urban vulnerabilities. The study identified that Bridging Social Capital—connections across religious lines—is most actively formed not through religious dialogue, but through functional necessity. Issues such as seasonal flooding, dengue fever outbreaks, or security concerns (theft) force residents to suspend their exclusionary instincts. In these moments of crisis, the "religious identity" becomes secondary to the "resident identity." The shared struggle against a common environmental or security problem acts as a powerful equalizer, necessitating a level of cooperation that polite tolerance never required.

The spatial analysis highlighted the critical importance of "secular third spaces" in facilitating these bridging interactions. Unlike places of worship which are exclusive, or private homes which are intimate, spaces like the security post (*Poskamling*), the integrated waste bank (*Bank Sampah*), and the local badminton court serve as neutral grounds. In these spaces, interactions are defined by rules of the game or civic duty rather than theological dogma. Observations revealed that it is in these mundane, non-religious settings that the most significant trust-building occurs. A shared cigarette at the security post or a collaborative effort to clear a drain fosters a type of camaraderie that transcends religious labels.

The study documents a discernible evolution in the nature of trust among active participants in these civic groups. Initially, interactions between neighbors of different faiths are purely transactional—collaborating only to complete a specific task (e.g., fixing a streetlamp). Over time, however, these repeated interactions foster "generalized reciprocity." Residents begin to help one another not because they expect an immediate return, but because they have developed a relationship. One poignant example observed was a Muslim neighbor guarding a Christian house during a funeral, not out of obligation, but out of genuine empathy developed through years of joint neighborhood watch duty. This shift marks the transition from tolerance to active harmony.

A key finding of this research is the identification of specific individuals who act as "Bridge Builders" or cultural brokers. These individuals typically possess a dual legitimacy: they are respected within their own religious community (high bonding

capital) but are also highly active in secular civic organizations (high bridging capital). These actors—often long-term residents or local informal leaders—play a crucial role in translating the concerns of one group to the other. They de-escalate potential misunderstandings and vouch for the character of individuals across the religious divide. The data suggests that settlements lacking these specific bridge-building figures are significantly more prone to polarization.

Economic interactions also emerged as a significant, albeit understated, driver of bridging social capital. The local informal economy—small warungs, food stalls, and service providers—creates a web of interdependence that defies religious segregation. The results show that consumer loyalty often overrides religious preference; residents prefer to buy from the closest or cheapest vendor regardless of faith. This daily economic exchange creates a routine of civility and familiarity. While these interactions may seem trivial, they normalize the presence of the "other" in the daily rhythm of life, reducing the psychological distance between groups and making it harder for abstract prejudices to take root.

When conflicts do arise, the study found that successful resolution relies heavily on informal bridging networks rather than formal legal channels or religious arbitration. In instances of friction—such as noise complaints regarding worship—the resolution is rarely achieved through official complaints, which are viewed as aggressive. Instead, the "Bridge Builders" utilize their cross-cutting networks to negotiate compromises quietly "behind the scenes." This preference for informal mediation preserves the public "face" of harmony while addressing the underlying issue. The resilience of the settlement, therefore, depends on the density of these informal networks; where they are weak, minor frictions are more likely to escalate into communal tensions.

Ultimately, the results demonstrate that genuine inter-religious harmony in this urban settlement is a dynamic, active process, not a static state of peace. The communities that exhibit the highest resilience are not those that ignore their differences (tolerance), but those that have woven a dense fabric of bridging social capital through civic engagement. The transition "beyond tolerance" occurs when residents stop viewing their neighbors as abstract representatives of a rival theology and start viewing them as partners in the shared project of urban living. The study concludes that while *Bonding Capital* provides the emotional anchor for residents, it is *Bridging Capital* that transforms a fragmented population into a cohesive community capable of weathering the complexities of pluralistic urban life.

Discussion

The findings of this study provide empirical weight to the critical theoretical argument that "tolerance" alone is an insufficient metric for assessing the health of inter-religious relations in urban settlements. While the settlement in question exhibits a high degree of what Walzer (1997) describes as "peaceful coexistence," the qualitative data reveals this to be a fragile state. The prevalence of a "culture of non-interference" confirms that residents are practicing a form of negative tolerance—a resignation to the presence of the other rather than an acceptance of them. This

validates the critique by Wendy Brown (2006) that tolerance often operates as a mode of managing aversion rather than resolving it. In this context, the absence of conflict does not signify social cohesion; rather, it signifies a successful strategy of avoidance, where peace is maintained by erecting psychological walls that mirror the physical density of the urban environment.

This research highlights a profound paradox inherent in modern urbanization: the inverse relationship between physical proximity and social closeness. Despite the extreme density of the settlement, which forces residents into constant visual and auditory contact, social distance remains significant. This challenges the early Chicago School assumption that urbanization inevitably leads to cosmopolitanism. Instead, the findings suggest that without active intervention, density can trigger a defensive retreat into familiarity. The spatial segregation observed—where mental maps divide the neighborhood into "us" and "them" zones—demonstrates that shared space does not automatically translate into shared lives. This phenomenon creates a "mosaic" society where distinct pieces sit side-by-side but remain held together only by the frame of the city, not by any internal adhesive.

The intense *Bonding Social Capital* observed within the respective religious communities can be interpreted as a rational survival mechanism in the face of urban anonymity and economic precarity. Aligning with Coleman's (1988) theory, the religious in-groups provide essential "closure," enforcing norms and creating trust networks that facilitate daily survival—from lending money to childcare. However, this study elucidates the "dark side" of social capital noted by Portes (1998). The very strength of these internal bonds creates high barriers to entry and exit, effectively insulating members from outside views. The bonding capital here acts as a filter, allowing in support and solidarity while screening out diverse perspectives, thereby reinforcing the information silos that sustain stereotypes.

The pivotal finding of this research is the indispensable role of *Bridging Social Capital* in transforming a settlement from a collection of segregated enclaves into a resilient community. The data corroborates Ashutosh Varshney's (2002) thesis that inter-communal civic networks are the primary bulwark against ethnic or religious violence. In this settlement, "peace" is not preserved by the passive majority who merely tolerate one another, but by the active minority who engage in cross-cutting associations. These bridging networks function as the community's immune system; when a provocation or rumor surfaces, these pre-existing channels of communication allow for rapid de-escalation, proving that the structural form of the network is more critical than the theological content of the groups.

A significant contribution of this study to the literature on urban sociology is the identification of "secular third spaces" as the primary incubators for bridging capital. Contrary to the belief that inter-religious harmony is forged in formal inter-faith dialogues, this research indicates that it is forged in the banal, secular spaces of the *Poskamling* (security post), the alleyway, and the waste bank. In these spaces, religious identity is temporarily suspended in favor of a "civic identity." This aligns with Oldenburg's concept of the "Third Place," but adds a specific post-secular

dimension: these spaces allow residents to interact as "neighbors" first and "believers" second, creating a neutral ground where trust can accumulate without the baggage of theological differences.

The dynamics observed in these secular spaces offer a nuanced validation of Allport's (1954) Contact Hypothesis. The study confirms that mere contact is insufficient; standing in line at the same store does not reduce prejudice. However, contact that involves "cooperative interdependence"—such as working together to clear a flooded drain or organizing a neighborhood independence day celebration—is transformative. The results show that when residents collaborate on a superordinate goal that requires joint effort, the perception of the "other" shifts from an abstract stereotype to a concrete partner. This shift is crucial because it moves the basis of the relationship from "tolerance of a stranger" to "reliance on a partner."

The evolution of trust documented in this study—from transactional to relational—illustrates the maturation process of social capital. Initially, bridging interactions are instrumental (e.g., "I will watch your house if you watch mine"). Over time, as these interactions repeat, they generate what Putnam calls "generalized reciprocity"—a standing willingness to help without the expectation of immediate return. This transition is the marker of true harmony. When a Muslim resident attends a Christian funeral not out of curiosity but out of neighborly solidarity, it signals that the social contract has evolved beyond a non-aggression pact into a web of mutual obligation. This deep form of capital is what allows the community to absorb shocks without fracturing.

While structural factors are important, the discussion must also acknowledge the critical role of human agency, specifically the "Bridge Builders" identified in the findings. These individuals function as "cultural brokers," translating meanings and mediating disputes across the religious divide. Their existence challenges the deterministic view that conflict in plural societies is inevitable. Instead, it suggests that harmony is often the product of specific leadership styles that are inclusive and adaptive. These actors possess a unique form of capital—dual legitimacy—which allows them to police the boundaries of their own group while simultaneously reaching across the aisle. Their absence in other less-harmonious settlements may explain the variance in inter-religious conflict.

This research necessitates a shift in how we understand the role of religion in urban life, moving from a focus on "dogmatic religion" to "lived religion" (Orsi, 2002). The residents in this settlement do not navigate their diversity by engaging in deep theological debates; rather, they engage in a form of "everyday diplomacy." They strategically ignore certain religious mandates (such as strict segregation) to facilitate smooth daily functioning. This pragmatism reveals that in the urban context, religion is not a rigid set of rules but a flexible cultural resource. The "harmony" observed is often a result of residents continuously negotiating and compromising their religious ideals to fit the practical realities of sharing a crowded space.

The economic dimension of bridging capital, often overlooked in religious studies, emerges here as a potent stabilizer. The market logic operating within the

settlement—where sellers and buyers interact based on price and proximity rather than faith—creates a functional integration that undergirds social stability. This "market peace" serves as a baseline of civility. While it does not necessarily produce deep affection, it creates a routine of non-violent interaction. As emphasized by classical liberal theorists like Montesquieu, commerce acts as a cure for the most destructive prejudices because it necessitates a level of rational engagement with the "other" that bypasses emotional hostility.

The discussion of social capital cannot be divorced from the physical container of the settlement. The study implies that urban design plays a deterministic role in either facilitating or hindering bridging capital. Narrow alleyways that force face-to-face encounters, the lack of private gates, and the existence of communal facilities force a level of interaction that gated communities do not. This suggests that the architecture of the settlement acts as a "silent actor" in the production of harmony. Lefebvre's (1991) notion of the "production of space" is relevant here; the community produces a space of tolerance through their daily rhythms, but the physical space also reproduces the conditions that make tolerance necessary.

While the informal conflict resolution mechanisms observed are effective, they also represent a vulnerability. The reliance on "behind the scenes" negotiation rather than formal legal processes suggests a lack of trust in state institutions. While this informality allows for flexibility and "saving face," it depends entirely on the continued presence of capable local leaders. If the current generation of Bridge Builders moves away or passes on, there is no institutional memory or formal structure to replace them. This indicates that the harmony in the settlement is personalized rather than institutionalized, making it susceptible to disruption during generational transitions.

The study effectively deconstructs the process of "othering" in urban settlements. It reveals that othering is not a static psychological state but an active social process fueled by lack of contact. The "information silos" created by strong bonding capital are the engine of this othering. However, the research also shows that this process is reversible. Through the mechanism of bridging capital—specifically through shared civic projects—the "other" is re-humanized. The "Christian" or the "Muslim" becomes "Pak Budi" or "Bu Siti." This re-personalization is the antidote to the dehumanization that precedes communal conflict.

Synthesizing these points, the study proposes a shift in the conceptual framework for urban planners and policymakers: moving from a paradigm of "promoting tolerance" to "cultivating interdependence." Tolerance implies a passive state that requires little investment. Interdependence, facilitated by bridging social capital, implies an active state of mutual reliance. The goal of urban governance should not merely be to prevent violence (negative peace) but to create the infrastructure—both physical and social—that makes cooperation necessary and rewarding. This "Beyond Tolerance" framework posits that the most secure communities are not those that simply agree to disagree, but those that have to work together to survive.

In conclusion, this discussion interprets the findings as a compelling mandate to rethink the sociology of inter-religious relations in the Global South's urban centers.

It argues that the "harmony" celebrated in national discourses is often a veneer covering deep social fissures (exclusive bonding). True resilience is found in the messy, mundane, and practical work of bridging capital—the cross-religious networks built in the pursuit of clean drains, safe streets, and economic survival. By deconstructing the layers of interaction, this study reveals that the path to sustainable urban pluralism lies not in the high-minded rhetoric of tolerance, but in the gritty, collaborative practice of everyday citizenship.

4. Conclusion

This research concludes that the prevailing paradigm of "religious tolerance" is an insufficient framework for ensuring long-term social stability in pluralistic urban settlements. The study has demonstrated that while tolerance—understood as the absence of conflict—provides a necessary baseline for coexistence, it often masks deep-seated social fragmentation. The "passive peace" observed in the studied settlement is fragile, maintained not by mutual understanding but by a culture of avoidance and spatial segregation. Consequently, this study challenges the notion that density equates to integration; without active mechanisms to bridge divides, urban residents can live in prolonged physical proximity while remaining in complete social isolation. The findings assert that true inter-religious harmony is not a static condition of "letting be," but a dynamic process of "working with," requiring a shift from the rhetoric of coexistence to the practice of active engagement.

The theoretical core of this conclusion lies in the decisive role of Bridging Social Capital. The analysis reveals a stark dichotomy: while Bonding Social Capital (exclusive in-group ties) is abundant and provides essential emotional security, it is Bridging Social Capital (inclusive cross-group networks) that determines the community's resilience against polarization. Settlements that rely solely on bonding capital are prone to information silos and "othering," creating a brittle environment where rumors can easily ignite conflict. Conversely, the study confirms that resilience is engineered through cross-cutting civic networks—such as neighborhood watch groups and waste management committees—where trust is built through functional interdependence. Therefore, the health of a pluralistic community should not be measured by the number of houses of worship it accommodates, but by the density of the secular networks that connect them.

Leadership Furthermore, this research underscores that harmony is not merely a structural outcome but a constructed reality driven by human agency. The stability of the settlement relies heavily on the informal diplomacy of "Bridge Builders"—local actors who possess the dual legitimacy to mediate between groups. These individuals, along with ordinary residents, practice a form of "lived religion" that prioritizes pragmatic neighborliness over dogmatic purity. By negotiating boundaries and making small, daily compromises for the sake of communal order, they actively deconstruct the potential for conflict. This highlights a critical insight: peace in urban settlements is often maintained "behind the scenes" through informal,

personal relationships rather than through formal legal frameworks or high-level interfaith dialogues.

Based on these findings, the study offers a concrete imperative for urban planners, policymakers, and community organizers: interventions must move beyond promoting abstract tolerance to designing for functional interdependence. Urban policy should focus on creating and maintaining "secular third spaces"—parks, sports facilities, and integrated community centers—that force positive, non-religious interaction. Programs should be designed to foster collaboration on superordinate goals, such as environmental clean-up or local security, which require collective action from all groups. The goal is to engineer environments where residents are compelled to interact as citizens with shared interests rather than as believers with competing theologies, thereby transforming the "other" into a partner.

In the broader context of the twenty-first-century "Urban Century," this study serves as a crucial case for the future of diverse societies. As global migration and urbanization continue to intensify the heterogeneity of cities, the ability to transform pluralism from a source of friction into a source of capital will be the defining characteristic of successful urban settlements. We must abandon the passive hope that diversity will automatically result in cosmopolitanism. Instead, we must actively cultivate an "infrastructure of connection." Ultimately, moving "Beyond Tolerance" is not just an idealistic aspiration but a pragmatic necessity for survival. It is the transition from a city of strangers living side-by-side to a community of neighbors living face-to-face, bound together by the resilient threads of shared social capital.

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