IN SEARCH OF THE INFORMAL CAPITAL OF COMMUNITY

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Essays on Deepening the American Dream

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PREFACE
DEEPENING THE AMERICAN DREAM

During the past several decades, many observers of our culture have suggested that faith in the American dream is dying, that a collective vision of hope for the future is fading from view. It has taken a series of national crises—placing us all in direct awareness of our own vulnerability and mortality—to awaken us to the truth that the American dream is not dying but deepening. Recognition of this truth has never been more essential as we struggle to respond with compassionate strength to the tensions of the modern world.

The Fetzer Institute's project on deepening the American dream began in 1999 to explore the relationship between the inner life of spirit and the outer life of service. Through commissioned essays and in dialogue with such writers as Huston Smith, Jacob Needleman, Gerald May, Carolyn Brown, Elaine Pagels, and Parker Palmer, we are learning a great deal about the intrinsic nature of this human relationship. These essays describe some of the ways in which attention to this relationship (in communities and nations as well as among individuals) invariably leads to more compassionate and more effective action in the world. In the 1930s, the poet Langston Hughes observed that the origin of a deeper American dream is not to be found in some distant, abstract idea but very near, in the story of our own lives. His insight rings true to this day:

> An ever-living seed,
> Its dream
> Lies deep in the heart of me.

The deepening we seek can be found in our own hearts, if only we have the courage to read what is written there.

Robert F. Lehman,
Chair of the Board,
Fetzer Institute

From Hughes, L. "Let America Be America Again." In *The Collected Poems of Langston Hughes*. New York: Knopf, 1994. Copyright © 1994 the Estate of Langston Hughes.

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To my grandmother, Lee Shee,
and my mother, Patricia Miriam Low,
who saw something special in me,
and to Jennifer Mei,
who sees who I am.

IN SEARCH OF THE INFORMAL CAPITAL OF COMMUNITY

Hanmin Liu

THIS ESSAY REPRESENTS THE CULMINATION of more than a decade of research in which my colleagues and I have been exploring how communities work and how change occurs. Our research has led us to discover a resource that has proved essential for harnessing the strength of communities. We have chosen to call this resource "informal capital." Informal capital is found in the set of community relationships, the unofficial leaders, and the activities that form the "glue" of support within a community.[1] With this understanding, we are better able to know how to support communities in their efforts to strive toward realizing their goals and their dreams.

Informal capital is an intrinsic and largely invisible wealth in the community that accumulates over time and brings about decision making and collective action in thoughtful and effective ways. Informal capital is not dependent on financial or material assets but instead stems from local talent and resources organized by the community to achieve meaningful results for the commons. Informal capital mends relationships and strengthens connectedness within families, among friends, and between individuals throughout the community.

I have come to believe that informal capital is a prerequisite for growth and prosperity. Wherever I go in America, elders, parents, and children of modest means tell their stories about the struggles in their daily lives and about the social isolation they faced in America. But for those fortunate to live in a community that has a strong source of informal capital, the fabric of the community is woven in a way that supports them and helps them solve their own and others' daily problems. By using informal capital, these communities are generating positive change such as that reflected in a greater number of young people finishing high school on time, a drop in gang membership, and an increase in family home ownership.

In these pages, I will explain our understanding of informal capital and tell you stories of our successes and our failures in identifying and in working with informal capital. I will also point out some of the relevant academic research in this area along with our own research at Wildflowers. If you have spent any time working in communities, I hope that this will ring true with your experience and give you new ideas and ways of proceeding in future work. Ultimately, what I am most excited to share with you is our process at Wildflowers Institute for identifying informal capital and how we plan to invest in it.

A Seemingly Ordinary Man

To his colleagues at Alameda County Medical Center, Kao Chiem Chao is known for his full-time job as an interpreter of three Southeast Asian languages and another half-time job as a medical records technician. But what most of Chao's colleagues are unaware of is that he devotes countless hours a week to volunteering as a leader in his community. Each day, Chao commutes from Oakland, where he is one of five thousand members of the Iu Mien tribe who emigrated from Laos after the Vietnam War and is very active in the life of his community.

Chao has always acted as a leader even though he does not have a formal institutional position or receive any compensation for his time. When I met Chao in the fall of 1999, I was immediately struck by his soft-spoken manner and how content he was to stay in the background. Yet he is often the one that people turn to in difficult times. For instance, when a young man in his community was killed in a shooting, Chao and other leaders worked with the police, counseled the family, and raised money for and organized the burial and memorial service. When an infant was removed from his parents and later died in foster care, Chao worked with others to organize a protest at San Francisco City Hall. When a couple got into a marital dispute, Chao invited the couple's whole family over, along with two other volunteer leaders and a priest, to talk through the issues all Sunday and late into the night.

Chao's father was a merchant who had been elected a village leader in the highlands of Laos. As such, he came up with a plan to fool the communists into leaving his village and then successfully evacuated 360 villagers through the forest in silence to the banks of the Mekong River, where Thai boat drivers were waiting to ferry them to safety. Following his father's example, Chao first stepped into a leadership position in the refugee camps in Thailand in 1975, where he was one of the few Iu Mien who spoke Thai and could work with the officials. Upon immigrating to the San Francisco Bay Area, Chao became an organizer, and once he turned thirty, the traditional minimum age for Iu Mien leaders, he was, like his father before him, elected to a leadership position, to serve as the chairman of the Iu Mien district council.

The Iu Mien district council has met for years in the living room of a modest old house. The council is not a formal organization and has no lawful power, but it is well respected; indeed, although it has no budget and is not registered with the IRS or the state, it can nevertheless raise thousands of dollars for community efforts. Over the years, it has tackled every issue in the community from gang violence and immigration to elders' problems of isolation and high school graduation rates. Despite not being listed in any phone book, the district council has such well-established personal contacts that it has been able to draw in crowds for health services, build a $750,000 community center in East Oakland, and hold cultural festivals every year for the past fifteen years without outside support. Currently, the council is planning a child care center to be staffed by elders who will volunteer and teach the Iu Mien language.

Due to term limits he instituted years ago, Chao no longer serves on the district council, but he continues to volunteer as an informal leader in other activities. Current council members still come to him for advice, and I see him holding court under a tree outside the community center. Kao Chiem Chao's leadership and the activities he volunteers for are examples of the power of informal capital in the Iu Mien community.

What Is Informal Capital?

Informal capital is responsible for the way things really get done in any community. It includes the unofficial leaders who quietly make change, the inherent ways people are organized, coping mechanisms that people rely on in everyday life, and the shared activities organized around art, common endeavors, and culture that build relationships.

Informal capital consists mainly of relationships and activities. The relationships form the network of support, care, and community that people rely on every day. The activities may seem relatively commonplace, but they build informal capital by providing opportunities for people to engage in shared experiences and conversation in the community. Other activities draw on informal capital to solve problems when official methods are not fast or effective enough. Yet for all its importance, this informal capital is usually invisible to outsiders.

Informal capital is the barber in East Palo Alto who acts as a trusted counselor to youths struggling with gang pressure. Informal capital is the network of volunteers who mediate family disputes for immigrants in East Oakland at all hours of the day and night. Informal capital is the weekly spiritual ceremonies and gatherings that provide a support group for men and women in Albuquerque struggling with sobriety. Informal capital is the neighborhood minister who takes the time to talk to kids skipping class in Boston about what is at stake when they miss out on school.

Informal capital builds on the spirit of goodness, the tradition of neighbors helping one another, and the countless favors done without expectation of return. Projects that draw on informal capital can have an outsized impact in the community because they draw heavily on volunteerism. All these relationships and activities take advantage of local knowledge to find solutions to problems and further advance progress in the community.

We learn about the informal capital of communities through our relationships with many communities. We have seen that each community has its own unique structures that nourish, protect, and inspire—its own form of informal capital. Here are some examples of the kinds of activities that build relationships and informal capital. These examples may seem ordinary, but that's how easy it is to overlook informal capital. The activities are almost secondary to the conversations that occur.

- The African American community in East Palo Alto spends time around church and temple activities, the barbershops, domino games in senior center parking lots, backyard barbecues, and artistic cultural spaces.
- The Chichicaxtepec, of Oaxaca, holds community events at the cultural music center and fiestas in the plaza, and its elders sit together on the sidelines of the outdoor basketball court watching their grandchildren play. The women make tamales in family courtyards while their children (accompanied by grandparents) walk about a half mile each day to and from school.
- Filipinos in San Francisco come together around social and cultural activities organized by churches in the city's South of Market district and nearby Daly City, by grandparents and parents outside the elementary and high schools, by youth and their mentors at their cultural studios, and in the homes of certain families in the community.

- Members of the Iu Mien community spend time together at events and meals at their community center, at the King Pan Buddha Light Palace, and at spiritual ceremonies held over the weekend in the homes of families and their clan.
- Latinos in East Palo Alto share in their informal plaza in front of their church, the schoolyard and auditorium of César Chávez Elementary School, and homes of unofficial leaders.
- The Red Wolf Band of Albuquerque gathers every Friday afternoon to participate in Inipi ceremonies and to share in a potluck meal after the ceremonies. The group takes part in Sun Dance ceremony each year. Members also get together to cultivate organic family gardens in their community.

Each structure is locally generated and reflects the values, social order, and sensibilities of the group, working towards reaching their common aspirations. The very essence of the structures is a group of informal leaders carrying out generative activities in social spaces. The power of the community resides in these self-organized activities.

What Social Science Knows About Informal Capital

In 1942, University of Chicago sociologists Clifford Shaw and Henry McKay published their influential "theory of social disorganization," which demonstrated that the disruption of community social organization led to an increase in crime and delinquency.[2] Social organization—and its opposite, social disorganization—refers to the ability of a community to realize the common values of its residents and maintain effective social control.[3] Harvard professor Robert Sampson and University of Wisconsin professor W. Bryon Grove tested Shaw and McKay's theory in 1989 in 10,905 white, black, South Asian, and mixed households located in all of Great Britain's 238 official municipalities. They found that statistically, "community social disorganization" accounted for over one-half of the effect of the traditional demographic indicators on crime (socioeconomic status, race, and whether residents grew up in the neighborhood).[4] But Sampson and Grove reported that each of the following was significantly related to lower crime rates:

- Community supervision of street corner groups, ranging from kids just hanging out to gangs
- Density of local friendship and acquaintanceship ties, which in turn were influenced by how long community members had lived in the neighborhood

- Participation in committees and clubs (although these did not affect the rates of property or violent offences)

These are perfect examples of the power of informal capital. In this study, informal capital, rather than the usual, harder-to-change factors that we tend to focus on, was credited with having a significant impact on crime.

Harvard political scientist Robert Putnam brought attention to the concept of "social capital" in the 1990s when he argued that levels of social capital were linked to the health of democratic institutions. Although Putnam's studies focused on more formal organizations that were easier to track, his definition of social capital is included in the Wildflowers concept of "informal capital": "social networks and the norms of reciprocity and trustworthiness that arise from them."[5]

In 2000, senior World Bank social scientist Michael Woolcock and Deepa Narayan reviewed a model of social capital that is very similar to what Wildflowers means by informal capital. They summarized power and flexibility of social capital as opposed to more conventional forms of capital in this way: "The social capital residing in a given network can be leveraged or utilized more efficiently, which is essentially the genius of group-based credit programs such as the well-known Grameen Bank in Bangladesh."[6] Efficiency comes from drawing on the experiences of people familiar with their ways of working together and from the trust formed by these experiences over time. Sometimes what is popularly termed social capital is exactly what Wildflowers means by informal capital, but because of the many different definitions of social capital, we use our own term to avoid confusion.

The insights into the power of informal networks and their activities go back even further. John McKnight, the pioneer and leader in developing the asset-based community development model at Northwestern University, draws on Alexis de Tocqueville's observations of America in 1831. McKnight writes, "He [Tocqueville] describes a unique form of local structures and relationships. In Europe, he noted, decisions were made by elected officials, bureaucrats, nobility, professors, doctors, lawyers, engineers, etc. In the United States, however, he found critical decisions being made by the most common of people—every Tom, Dick, and Mary. It was not their individual decision-making that he found unique. Rather, it was that they came together in small self-appointed groups to solve problems, create new approaches to production and celebrate the local society."[7] Tocqueville was astounded by the range of such associations, from the commercial to the recreational, and "frequently admired the boundless skill of Americans in setting large numbers of people to work towards a common goal and inducing them to strive toward that goal voluntarily."[8] This is just what Wildflowers means by informal capital, and it is key that the efforts be voluntary and that the solution be one that the community itself agrees on.

Sometimes these small, self-organized activities provide important community spaces and ways to stay connected that have nothing to do with the activities' primary purpose. Unless we are mindful of the social connectedness of daily activities, we can make decisions that have unintended consequences for the fabric of the community. The anthropologist Susan Friend Harding conducted an extensive study of the village of Ibieca in northeastern Spain from 1950 to 1975.[9] It was during this period that Spain transitioned from a rural to an industrial economy. Harding observed that the village women's gossip had played a vital role in circulating information and helped hold the community together, within and among families. This sharing of information happened around the village washbasin, where the women would routinely gather to wash clothes. Such conversations would also happen in bread-baking, sewing, and knitting circles. But when the women purchased washing machines and when a bakery and a general store opened in Ibieca, the opportunities for these important conversations vanished. And subsequently, the frequency of collective action and engagement diminished significantly.

So how do communities grow while keeping what they have that is precious to them? This is a quintessential question for all communities and for all who work to help communities. Had the villagers of Ibieca been more conscious of the women's role in weaving the social fabric of their community, they might have figured a way to continue the circles of engagement and collective action while also adopting washing machines and bakeries into their lives.

The American Dream and the Challenges of Building on Informal Capital

The American dream is not a dream of motor cars
and high wages merely, but a dream of social order
in which each man and each woman shall be able to attain
to the fullest stature of which they are innately capable,
and be recognized by others for what they are,
regardless of the fortuitous circumstances
of birth or position.

James Truslow Adams, *The Epic of America,* 1931

This is the quote that gave rise to the concept of the "American dream," but Adams's description of the social order as part of this dream has been forgotten. Many institutions today insist that they try to help people achieve the American dream, but they tend to focus mainly on the first part of Adams's description. They do not seem as interested in or capable of supporting people in attaining their full stature or becoming "what they are" and what "they are innately capable" of.

In contrast, Wildflowers has observed over the past three decades that communities are places where individuals are recognized for their contributions to the commons and are supported by their community to attain their fullest stature. And if people's unique strengths are built on, the community's effectiveness in problem solving are greater and their solutions are more sustainable. In many cases, communities have their own approach to addressing their social problems. Communities draw heavily on their sense, formed by their history, culture, and local experiences, of what seems to work and is sustainable. It is these quiet approaches to problem solving and ways of organizing that we call the informal capital of a community. The challenge, for all organizations and institutions based outside of the communities they serve, is to see the informal capital—to see what is actually working—and support it as the people in the community strive toward their dreams. Through this, they would be supporting the community to become what they are innately capable of, the true manifestation of the American dream.

One of the things the United States has done better than most countries is to help immigrants become Americans and to live together in communities in relative harmony. As reflected in Tocqueville's observations, our nation has valued the participation of local citizens in making change in their communities. But we are in a critical new phase of our democracy. The grass roots are much more complex and culturally diverse than more than 230 years ago when our forefathers built this nation. According to the U.S. Census Bureau, in 2006 the United States was 66 percent white and 34 percent people of color. California is among a handful of states where the minority is the majority. In addition, there is a growing disparity of income: the income of 80 percent of Americans has not grown over the past two decades, and it is very likely that their income will substantially decrease over the next decade. According to Census Bureau data from 2000, the income of only the top 5 percentile of households has grown substantially, and this group is predominantly white.

Even though representation of minorities is increasing in all walks of life, the great majority of elected officials do not see the innate power of ethnic, indigenous, and racial communities. Thus a cultural disconnect often exists between the grass roots and the efforts of their representatives. I have heard community leaders all over the country express frustration that they are largely invisible and that solutions imposed from the outside rarely meet their priorities and needs. Their power to preserve their heritage and maximize their development potential for their own goals is underused.

How groups of people, from those with middle income to those in poverty, are able to rely on one another to respond collectively can make all the difference as to whether or not their community will survive and be self-sustaining. Sadly, the most vulnerable communities often do not have many formal structures or a commons where people can freely gather. Recognizing the strengths in their community and the ways they can foster informal capital can be immensely helpful to a struggling community.

Challenges to Strengthening Communities

There are unintentional consequences of contemporary society that lead to the disruption of the innate social order of community and the fragmentation and isolation of individuals, families, and groups in communities. At a recent meeting hosted by Wildflowers and The Christensen Fund, fifty-four diaspora leaders from fifteen different communities indicated the severity of disorder in every one of their communities. Many participants revealed that their community is fragmented and their kinship, cultural, and spiritual structures are disrupted. We heard concerns that family structures are breaking down and intergenerational relationships are weakening. Some reported an out-migration of the brightest and most talented young people. In response to these challenges, there are individuals and groups working around the clock to weave the fabric of community. But supporting these groups raises four challenges.

First, how do we strengthen authentic leaders without undermining their power? We have come to call these individuals the “informal leaders” because they work in the informal sector of a community. Their influence and standing in their community come from being reliable and dependable and having established a high degree of social trust with others. Singling out informal leaders and raising their profile through access to training or project funding risks disrupting their embedded status. Elevating informal leaders may raise a question within the community of whether their motivation has become personal rather than collective and may undermine the trust that is central to their positions and their effectiveness.

Second, how does the community create and maintain a dynamic balance between the informal and formal sectors? In communities with robust institutions and an active informal sector, we have observed that over time the balance tips toward the formal sector and a diminishing of the values, principles, and beliefs of the core. We have also observed that the social realities of people working in the formal institutional sector—government agencies, service providers, and businesses—are vastly different from those of informal leaders. Those in the formal institutional sector tend to rely on financial capital to grow and be sustainable, whereas informal leaders build social safety and trust and lay the foundation for people to be open and generous with their time and energy.

Informal leaders' rewards are essentially personal and social and come from building the community of which they are a part. The reward system for the formal sector has its intrinsic elements as well, but it relies heavily on recognizing individual achievements through personal promotion, often coupled with monetary gain. While the informal sector—the leaders and their structures and relationships—creates the foundation of the community's cohesion, the formal, institutional sector provides financial capital, social services, and employment opportunities. Both sectors are assets that contribute to the community's long-term viability. So it is important to develop mechanisms through which these sectors can interact without undermining their respective significance and contributions.

Third, how do government, funders, and others identify and effectively interact with informal leaders and other aspects of the community's architecture? Funding sources have tried numerous strategies for interacting with local communities, but most of these have fallen short. Too often, funders hold their own definitions of success and seek out and rely on an existing or newly created community-based organization or a community foundation to reflect their interests and to serve as a link to the community's infrastructure. But as noted earlier, without the full endorsement of the informal infrastructure, it is very unlikely that new programs and projects will be sustainable after external funding ends.

Fourth, how do we help communities bring different cultures together on a level playing field? Most individuals and groups are at their best in their own cultural environment, and only a small percentage of the population has the capacity to traverse different cultures and languages seamlessly. On the one hand, it seems inappropriate and unwise to take people out of their natural milieu, especially when the goal is to nurture, heal, and replenish community members. On the other hand, we recognize that some of the most significant divides come from major political and religious differences. We suspect that effectively bridging these differences involves having shared experiences among leaders of cultural and social groups that lead to greater personal respect of each other.

Our goals are to figure out how to help communities without distorting their innate power and balance and how to strengthen the community's relationship with local government, funders, nonprofit organizations, and other communities. Our experiences with the Iu Mien community and in varying degree with other communities lead us to focus on leadership and the importance of strengthening a sense of identity and social connectedness within communities. In effect, our overarching strategy serves as a catalyst to incubate and proliferate self-organized structures for the good of the commons. It seems to us that in the building of community, the starting point is the strengthening of informal structures that weave the fabric of community. Although a good deal more must happen in building community—greater attention to services, incubation spaces, and wealth creation—it is likely that some form of a social order is a prerequisite for the operating and functioning of a whole community.

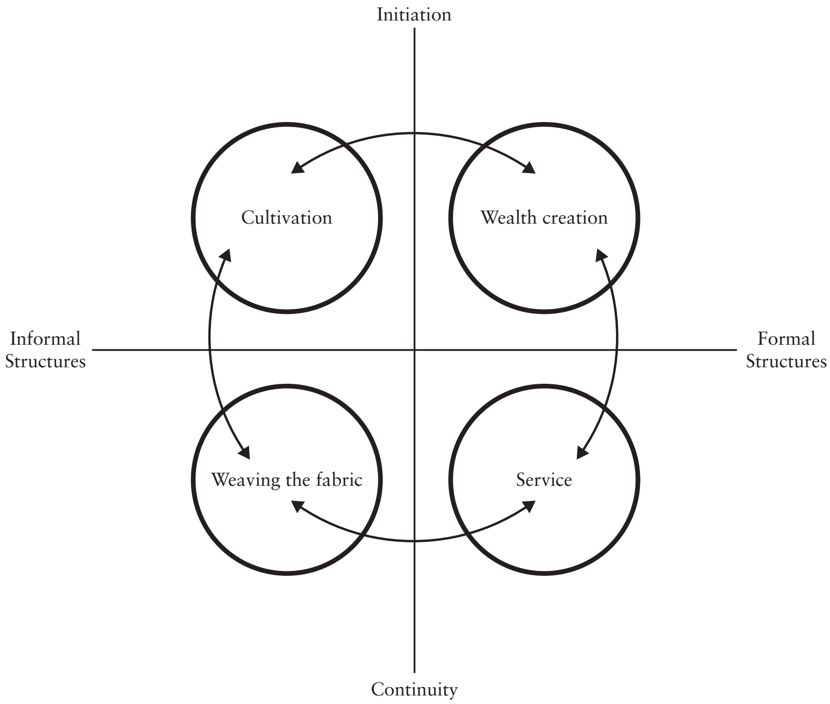
Keeping the Whole Community in Mind

To work with communities, one must know their internal strengths and the sources of informal capital that forms their social fabric. To better understand these dynamics, Wildflowers has developed a graph (shown on the following page) that represents a holistic view of many different kinds of self-organized activities in a community. This view highlights the four most important functions that are salient to communities in contemporary times. This graph is a reminder for us that the four functions are interdependent and stresses how important it is for leaders to build links between all four.

The graph identifies two major sources of informal capital on the left and two major sources of formal capital on the right. We have found that people in the top half of the graph, such as students and entrepreneurs, are more likely to initiate ideas, whereas people in the bottom half, such as family, friends, or health care providers, continue their established ways. This tension between initiation and continuity is an observation from our recent research, and we plan to explore this observation further.

Weaving the fabric refers to the activities that bring groups of people together in the community, such as family and clan events and spiritual, artistic, and recreational programs. Whenever people come together, they chat and inevitably discuss ways to help each other solve many of their daily problems. Shared activities are a great way to encourage this kind of informal but generative conversation and assistance and thus build

Community Functions



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informal capital. Think again of Susan Harding's research on women doing chores together and thus talking through interfamily disputes.

Cultivation refers to people's voluntary efforts to build individual skills and carry out one-on-one coaching in an informal context. A wealth of relevant expertise among community members is quietly handed down and ends up increasing opportunities for mentees. Further informal capital exists when a person uses the skills he or she has learned to give back and solve problems in the community. I have seen countless examples of this, from the math teacher in San Jose who tutors kids in need after school to the law school student who comes back to serve her community as a public defender.

Wealth creation is self-initiated economic development within the community. Entrepreneurs and small teams of people with shared interests start up projects to make something happen. Such individuals voluntarily give most, if not all, of what they have to realize their business aspirations.

There is already a field of organizational theory on this matter, but one aspect of entrepreneurialism often overlooked is the role that informal capital plays in the success and daily operations of businesses. I have witnessed a lot of important activities planned and decisions made, not in meetings or according to the organizational chart, but through informal conversations, day and night, in many different settings. For small businesses and startups in particular, informal capital is essential for survival as friends and family are called in to assist with myriad tasks.

Service is what nonprofits and government agencies provide to community members. Here, informal capital often takes the form of volunteers, legions of whom many institutions rely on as the backbone of their efforts. The use of volunteers, thereby involving a greater portion of the community, also expands the impact of their efforts. The informal relationships are important to agencies too, as well-connected but otherwise unassuming residents are called on to bring in their constituents in considerable numbers or give their opinions on future directions and plans.

Overlooking Informal Capital

Before I outline the Wildflowers process for finding informal capital, I want to tell a story from the early days of our research that shows how easy it is to miss the informal capital in communities. In June 2000, a group of fifteen philanthropists from national, regional, and local foundations visited the Cambodian community in Park Village in Stockton, California, for a three-day seminar to learn about the strengths of different Asian communities.[10]

We went into an auditorium where Im Chan was sitting in the front speaking softly in Cambodian, often looking down as if peering at an invisible mirror illuminating what she had to say. Im Chan said that she wasn't sure how she endured all the tragedies life had brought her. Her only answer was "*at tmut.*"

At tmut means persevering through hardship. *At tmut* means staying anchored and not being distracted by anger. *At tmut* means accepting your fate.

"I can't say enough about *at tmut,*" said Im Chan. "I learned *at tmut* from my parents and from my society. I learned it by observing everything around me."

Im Chan needed *at tmut* to cope with losing most of her family before she turned thirty. It gave her strength as her family members were rounded up from their village by Khmer Rouge soldiers and held in camp after camp. And it kept her going when her parents, her husband, and her youngest son all perished from starvation. Only Im Chan and her other son, eight-year-old Raa, survived. Im Chan and Raa escaped through the jungle and spent five years in Thai refugee camps and two years in Texas. Finally, after eight years of being relocated, in 1986, Im Chan arrived in Stockton's Park Village housing complex with her new husband, Chun Keut, sixteen-year-old Raa, and four young children.[11]

But three years later, tragedy struck again in Im Chan's life. During recess at Cleveland Elementary School, a deranged man rushed into the schoolyard and sprayed bullets randomly, sending children running in all directions. Her seven-year-old daughter, Ram, was one of the casualties.

While Im Chan was speaking, a group of Buddhist monks were sitting behind her on rugs on the stage, listening quietly. On the other side of the room elders, parents, and children from the Cambodian community were also listening. An aroma of spices filled the room. As Im Chan was telling her story, Cambodian elders began to line up on the side of the auditorium with a basket in one hand. The line became longer and longer, and the elders proceeded to walk behind Im Chan as she continued speaking. The elders quietly walked up to the stage, crawled on their knees, and bowed to the monks. Showing great respect to the Buddhist monks, the elders opened three-tiered silver containers and offered traditional dishes of cooked vegetarian food to them. There must have been twenty or so elders on stage making their offerings and then taking a seat on a rug in a circle looking attentively and intensively to see what food dishes the monks enjoyed the most.

Meanwhile, Im Chan finished her story and quietly got up from her chair and stood at the side of the room. The group of us from outside the community felt confused by the course of events. None of us visiting that day knew what to make of all this or how to respond except to quietly express our sympathy to Im Chan. We left after hearing a few more stories and presentations. We had all made it clear that there was no promise of funding attached to our visit, and I don't think any of us ended up working with the Cambodian community in Park Village as a result of our time there. But years later, I think I more fully understood Im Chan's learning of *at tmut* "by observing everything around me."

In our introductions to the Cambodian community, the importance of the local Buddhist temple had been obvious. In our prior focus groups with community members, the Buddhist temple had been consistently mentioned, and in several depictions, it was placed at the center of the community, though physically the temple was located a few miles away. We did hear that the community had raised thousands of dollars to help

Im Chan pay for the traditional weeklong Buddhist ceremony at the time of her daughter's funeral, but this hint was lost in the mention of a Red Cross donation of $3,000 as well. In retrospect, I realized that the Buddhist temple was a major source of informal capital for the Cambodian community.

I suspect that the Buddhist temple and monks were not respected only out of religious devotion but also because they unified the community and helped people get over their traumas. Im Chan may have experienced more tragedies than others, but our interviews with the Cambodian community members in Park Village revealed that the Khmer Rouge's terror continues to linger for many. Some thirty years later, nightmares continue to rise up and haunt members of the community. Community leaders reported considerable difficulties in rebuilding trust among their members. But somehow the community was coping just as Im Chan was, and notable progress had been made.

Thinking back on our site visit in 2000, I learned two lessons about finding and understanding informal capital. First, informal capital is often invisible to outsiders, and signs of it can pass by right before your eyes. At Park Village, Wildflowers had done the usual literature review, demographic research, and focus groups and had even worked with an experienced long-form journalist to conduct interviews. Although the importance of Buddhism certainly came up, it never occurred to any of us that it had any impact or benefits outside the realm of belief. Like most researchers, we visited the community for no more than two days at a time, and our process was no different from a standard site visit. I now believe that this is not nearly enough. We need to get as close as we can to actually living with the community even to begin to understand what is going on, much less where the informal capital is.

Second, you need a really good guide from within the community who can point out the informal capital and help you understand the local knowledge and culture. In Park Village, we worked with employees of a prominent local NGO to organize our research sessions, but we never thought to ask them for cultural interpretation, only language translations. In hindsight, one of the elders in the community probably could have been a very good cultural guide for us, as he had given us an offhand analysis of the community and the centrality of the Buddhist temple that later proved to be absolutely correct. But his limited English and general tendency to stay quietly in the background kept us from asking him to become our partner. Since 2000, our experience has been that such people are often the best guides because they have no self-interest to promote. But we have also recognized that any such guide must first come to trust us and be willing to be on call for many hours as we take the time to immerse ourselves in the community.

Making Informal Capital Visible

The Wildflowers approach to learning about the informal capital of community has evolved over more than a decade of research and experience.[12] Our lessons from the experience in Park Village were just the start. Now that we have a fuller understanding of the importance of informal capital, we want to help proliferate it as a critical resource for communities and their residents.

Two commitments need to be made before the process of discovering informal capital can begin. The community needs to trust the process and be committed to it. So first, it is important to be invited into the community by a respected leader before beginning any work. Second, a lot of time will need to be spent in the community, not just in meetings and events but also in observing daily life. So Wildflowers, or whatever outside group, needs to be committed to the community and the time it takes to do the work.

To learn about informal capital, we have developed a three-stage process of discovering the often invisible ways that things get done in a community.

Stage 1: Finding Fellows to Serve as Guides

Because informal capital is often hard to identify, Wildflowers has created a fellowship program to train community leaders to map the important activities, relationships, and people that are the key generators of informal capital. Since 1999, Wildflowers has selected fifty fellows in thirteen different communities for training in our patented process and three-stage research methodology. They now serve as guides for Wildflowers and other outsiders in their communities. Many of our fellows have worked with us for years, but we only ask them to serve for one year at a time.

To find suitable fellows, we meet with people from as many different groups as possible to hear broad and diverse points of view. In these meetings, we are looking for guides who meet the following four criteria:

- They are longtime residents.
- They are comfortable dealing with outsiders.
- Their community work is done on a volunteer basis.

- They are trusted for their track record of getting the community what it needs.

We use digital media to record all of these meetings because we often find that we miss a lot in the moment and need to review what we saw and heard. The community members that stand out based on these four criteria are later invited to become fellows and go through our training program.

We are very pleased that thirteen new fellows have joined our ranks recently. Almost all of our new fellows come from vulnerable communities. The new fellows are providing leadership in the African American, Chinese, Ethiopian, Filipino, indigenous Indian, Iu Mien, Japanese, Kazakh, Laz (Kurdish), and Mexican communities in the United States.

Stage 2: Building a Map of the Informal and Formal Capital

The ultimate goal of this stage is to train the fellows to create a visual map of all the informal and formal capital in the community. We are acutely aware that the realities we see in communities are filtered by our value and belief systems. To go beyond our own mental borders, we have developed a unique, patented process called Wildflowers Model-building. This process, derived from sand play therapy, invites people to construct their lens of their community, which in turn reveals their universe and framework, as well as the community's social order, culture, and the inherent resources. Over the course of Model-building sessions, we gain the best possible picture of their cultural and indigenous ways.

We train our fellows in Model-building to gather local intelligence and identify how community members are solving their own problems, who and what activities they consider important, and the unspoken premises that govern their behavior.[13] Part of the training process involves bringing fellows from different communities together to observe and try their hand at facilitating a Model-building session in another community. Our experience is that if fellows can learn to see informal capital in other communities, they will be more self-aware about it in their own communities. This training in cross-cultural exchanges is also essential to make the fellows comfortable working with other ethnic and religious groups and eventually to become good guides for outsiders. To develop the cultural map of a community, Wildflowers and the fellows organize dozens of focus groups, interviews, and dialogue sessions and participate in community events to gather information. Wildflowers fellows facilitate all of their research sessions in a Socratic manner to ensure that their findings reflect the community's voice and not their own.

The Model-building process invites people to construct three-dimensional models of their community and thus express both what they consciously and unconsciously value. The process combines ethnographic and psychological techniques to get beyond idealized views to the elements that seem too ordinary to mention but are actually important. Using geometric shapes and figurines, individuals build their own models and then gather in small groups to work on a common model. Finally, each small group chooses a representative to work with others and build a complete model of their community. Over many sessions with different groups in the community, these complete group models are shared and discussed until a unified final model can be agreed on. This unified final model is the map of the community that shows all the formal and informal capital.

All of the Model-building sessions, interviews, and community events are videotaped, and we work with our fellows to edit this footage down to thematic documentaries. To see an example of a model that a young African American man built of his community in south central Los Angeles, please go to http://www.wildflowers.org/bird.html.

Next, the Model-building process helps create a visual vocabulary for everyone to use in discussing salient resources and to share, explore, and identify the common challenges within and across communities. For outsiders, the models are especially useful in guiding any working relationship with the community and avoiding disagreements and confusion. It helps those on the outside see and honor the values, beliefs, and social order of the community. The models also reveal activities of the formal and informal structures and thus make explicit how outside assistance can help maintain some balance between these very different structures in the community.

The Model-building process also helps identify the informal leaders, the individuals who have the most to do with the informal capital. For many years, we looked for people with positional power. But we discovered that they are not the ones that touch the hearts and minds of people in communities. We learned that the authentic leaders in a community are the ones others defer to, but such informal leaders do not seek recognition, nor do they generally speak up and lead community meetings. So it took time to figure out how to identify such powerful but "invisible" leaders. We learned that informal leaders share certain characteristics:

- They have a long track record of dealing successfully with all kinds of pressing issues.

- They are recognized for their good deeds and are trusted and well known by most community members.
- They are modest and do not seek personal or media attention or political positions.
- Their role and authority are created by the community without external mandates.
- They are motivated to help others and not by money.
- They often are invisible to outsiders in part because they do not work for institutions.

To double-check whether the Model-building exercise has accurately identified the informal leaders, we developed a series of additional techniques to use in groups:

1. Arrive early at a meeting or event, and make notes and take photos of who is doing the final preparation and who is giving instructions to whom.
2. Sit in the front of the room facing the gathering so that we can see the facial expressions of others. When serious problems or questions arise, we turn and look at the audience and make note of where the eyes go in the room.
3. Observe, and document by photo, clusters of people visiting with one another before and after the meeting.
4. Invite members of the community to bring in photos and videos that they have taken of their community activities. We ask them to identify who organized the activity and to point out other figures who seem to be playing an important role.

Once we are positive that we have identified informal leaders, we try to build a strong relationship with them. We bring them into the mapping process to get their feedback on drafts and their explanations of the informal capital. In many communities, the formal and informal leaders are not all unified or used to following a hierarchy, so the mapping process helps us navigate the politics and figure out who can serve as bridges between groups.

Stage 3: Double-Checking the Map and Agreeing on Proposed Action

To produce the final map of the community that shows all the formal and informal capital, we give photos of the unified final model to a digital illustrator. The illustrator's mockups and edited video explaining each aspect of the model are then shown to the community to check for accuracy. Thus begins a back-and-forth process of revision and verification in which the map serves as a mirror for the community as we make sure it is true to life. The very process of checking and revising the map of the community makes everyone inside and outside the community realize what is important and worth preserving.

Once a final rendering and video explanation of the map have been agreed on, the community proposes new projects and endeavors based on the available informal capital. Wildflowers and its fellows then also share the map and their findings with other communities and interested outside institutions.

A Walk Through a Model-building Session

In 2004, Wildflowers was invited by the government of the city of Ningbo, China, to train social workers in our approach to building community. One day, we had the rare opportunity to visit a migrant community in one of the city's neighborhoods. The migrant workers come from a province called Anhui and describe their community as "Anhui Street." The residents are very proud of their community and where they came from. But their province is actually very poor. These are people who, by virtue of the terrain in Anhui Provence, have had to go to different parts of China to work in low-level jobs as service workers, maids, construction workers, and in this case, steelworkers. There is a steel factory right next to this community.

In April 2006, we carried out the Wildflowers Model-building process to help us understand the informal capital of a migrant worker community and how these community members addressed the challenges of being new residents in the neighborhood. A Wildflowers fellow facilitated the Model-building session, and we had a Chinese anthropologist as our evaluator. We had met and worked with countless government leaders and academics in communities across China, but the person we chose to be a fellow was one of the few with extensive experience working in the grass roots. We invited her to the United States for a month for a special training program that included several sessions on Model-building and site visits to see examples of informal capital in action. Another person selected to be a Wildflowers fellow was an Anhui barber living in Ningbo. This man was invited to become a fellow after he participated in a training program that was mostly for social workers and government officials. We had been impressed by his particular insight into the way his community worked and the model he had built.

Our half-day Model-building session was in the Anhui community center with a small group of ten community volunteers and a couple of government representatives. Local governments all over China rarely allow foreign institutions to work in their communities. Wildflowers was the first foreign organization allowed to have contact with the ordinary residents of Anhui. We asked everyone attending the session to build a model independently depicting their community. Then we asked everyone to come together and build one group model, reflecting the community as a whole.

Much of the group's model focused on the half-kilometer stretch of blocks nicknamed "Anhui Street" by a local television program. This street was in the center of the Anhui community in Ningbo and was the main area where people congregated. The barber said, "Actually, the street is not very big, but in our hearts, it's very big. We feel really proud of this street." Another resident in the Model-building session agreed: "What they said is important too, but this is a lifelong memory. When I go back to my village in Anhui, I hope when I go back I can tell my grandparents and parents and my children, when I was in Ningbo, when I was there, there was a street there and I can tell them how it was like."

Although there was no running water and the buildings were rudimentary, residents were very proud of how clean the street was and that the local television crew had come to highlight this and disprove stereotypes about them. They talked about plans to line the street with trees and pointed out that they had honored their volunteer leaders on a billboard.

The major theme that came out of the Model-building session that day was the struggles of migrant workers adjusting to and being accepted into the larger neighborhood. We learned that there has been significant tension between new and old residents and also about the sources of informal capital that are addressing this tension.

❍ A one-room community center was set up for old residents and new residents to read newspapers and magazines, play mah-jongg and Chinese chess, and sing and dance. Several residents commented that this had successfully eased the tension. For Wildflowers, this was a demonstration of the power of seemingly common shared activities to build informal capital by bringing people together and getting them talking.

❍ A nighttime security patrol staffed by volunteers was established. Our anthropologist evaluator explored this a bit further, and residents were quick to credit the patrol with preventing incidents from occurring and thereby making the community safe.

❍ One of the most important places where informal capital was built was easy to overlook: the bridge over the river at the end of the street.

The bridge was a popular place for community members to hang out, enabling both old and new residents to build friendships. The barber said, “Over time, that’s how we get to know each other. There are many people on the bridge on summer nights.”

❍ Another activity room, located halfway down the street, was for grandchildren and grandparents to play together.

❍ The barber described how he had placed a pool table outside the small shack he lived in. The area outside his house thus became a space for young people to gather in the evenings.

❍ A teacher from Anhui was giving free classes on a range of subjects, such as hygiene, to children of the new residents. The teacher was lauded for the compassion he showed to migrant children, with one resident going so far as to say, “This is the classroom of love. Every community has such a classroom of loving heart so that the children of the new residents can be taught, can go to school.”

A few months later, we came back to check our initial draft of the map along with edited video explanations of the informal capital. We heard from several residents that the efforts expressed in the group model were still going well and that tension between the migrant workers from Anhui and the older Ningbo residents had eased. Multiple residents who had participated in the Model-building session were even willing to speak out about the value of their efforts, despite the new Communist Party secretary there discouraging further contact with foreign institutions.

Although we wish the Communist Party secretary had been open to more Model-building sessions with other groups of Anhui residents, we were delighted to have had the opportunity to learn how the residents had quietly solved many of their own problems. It would have taken many more Model-building sessions to produce a complete map of the informal capital, but in just that half-day, I think we were able at least to get a viable outline.

Where a Map Could Have Unlocked the Secret of Success

Recently, I was in Italy at a convent outside of the small Tuscan village of Cetona. In many ways, this was no ordinary convent: the residents were thirty-six former addicts, alcoholics, and other troubled souls. And the main attraction was a small thirty-seat restaurant quietly considered one of the best fine-dining experiences in Tuscany since the 1980s. Each guest was given a personalized menu created by a watercolor artist, and no guest ever eats the same meal twice. The meal was indeed the best I ever had in Tuscany, but it was the community that I became increasingly interested in.

The convent's grounds and rooms are immaculately kept and decorated with painstakingly handcrafted art—remarkably, not all of it of a Christian or religious nature. Someone donated a large golden Buddha statue that is used to show that the convent welcomes all faiths. Upstairs there are seven rooms for guests appointed in a homey manner, though there is no television, phone, or Internet access. The convent's own food products, handmade toys, and wine are sold in a shop near the entrance. For the particularly well heeled, there is a helipad outside.

The convent turned out to be one of forty "Mondo X" (Italian for "World X") self-sufficient communities set up by a Father Eligio in 1975. Father Eligio got his start in 1961 and organized a toll-free drug help line three years later that attracted hundreds of volunteers. The convent itself, La Frateria di Padre Eligio, was built in 1212 by Saint Francis of Assisi and donated to the Mondo X community.

As with all the Mondo X communities, this convent was restored over the course of twelve years through the work of volunteers and the former drug addicts who had joined the community. Most of the Mondo X communities are working farms, which supply everything from boar and rabbit to capers and honey to each other and sell to the general public as well. One of these Mondo X communities is a small private island off the western coast of Sicily that can be rented out for retreat programs during the day.

The men and women of the Mondo X communities are not expected to follow any particular religion or therapeutic program, except to support each other and overcome their demons through sheer willpower. There is no minimum length of stay, though most stay four to five years, and some have devoted the better part of their lives. Others and I noted that there was seemingly little hierarchy. One older gentleman whom I saw doing manual labor during the day turned up that evening in a tuxedo running the dinner service and acting as a sommelier.

Mondo X is more than an organizational model for rehabilitation: it is its own sustainable community. It was definitely the kind of community that was powered by informal capital. With relatively few community members and seemingly little overhead, this convent, like the whole network of Mondo X communities, has accomplished more on its own than most multimillion-dollar programs. I wanted to invest in Mondo X, but

I did not know how to do so beyond writing a personal check for unrestricted support.

I wondered just how this community functioned: How did the community work so well together? Was there a hierarchy? How did it cultivate new members and give them relevant skills? What other kinds of activities were going on in the other Mondo X communities? Where were they generating the most money, and was it enough? Due to the language barrier and my short stay, I never had the chance to explore these questions with any of the members of the community. But if I ever have the chance to go back, I would definitely ask them to go through the Wildflowers mapping process and build models to figure out just what are the key elements that make the whole Mondo X community work so well.

Using the Map to Invest Effectively in the Community

In addition to helping funders and policymakers understand and support communities' informal capital, Wildflowers is starting a "social investment fund." The aim of the Wildflowers Social Investment Fund is to help communities grow and to make modest profits that are invested back into the community. La Cocina incubator kitchen in the South of Market neighborhood in San Francisco is an example of a project we would be interested in. La Cocina attracts individuals who are skilled in making authentic traditional foods and are involved in the food business. The incubator rents out its commercial kitchen and offers business training and mentoring to about twenty independent food entrepreneurs. Their enterprises are catering and selling their food products at farmer's markets and local food stores in the San Francisco Bay Area. Our intent is to help projects like La Cocina create wealth and to see some of that wealth reinvested in the form of grants to strengthen and proliferate the informal capital of the community.

The strategy of the Social Investment Fund is based on Wildflowers' unique ability to identify and leverage the informal capital of a community. The fundamental premise guiding the fund is that informal capital makes projects and the community more sustainable and generates greater financial and social returns. This is because it is more cost-effective to invest in projects that draw on local intelligence, volunteer networks, and activities that are already working. In 2011, we will begin our mapping process in the San Francisco Bay Area with the Ethiopian community, the Filipino community in Daly City, an intertribal Indian community in Oakland, the Iu Mien community, and possibly other communities. We will work closely with each community to detail the local structure for the fund and scout for business and program related investment opportunities.

The Wildflowers Social Investment Fund fills a gap in building community that philanthropy and double-bottom-line investments have not addressed. Many philanthropic organizations and other social investment funds focus entirely on the needs of people in communities by encouraging the development of government policies and by strengthening the capacity of organizations to provide needed services. While these human services are essential to maintaining and improving the health and well-being of a community, these services alone are not sufficient. What has been overlooked is the informal capital of the community that is self-organized and already working, as has been true everywhere Wildflowers has studied. Informal capital makes things happen in selfless ways and for the good of the commons. Ensuring that the informal capital is an integral part of the design of the project is essential to its sustainability. Wildflowers intends to invest in both formal and informal capital in its communities because we have found them to be mutually reinforcing.

Wildflowers seeks out worthy community projects that draw on the local talent, time-tested approaches to problem solving, and local resources and have great potential for being self-sustaining. We invest in projects led by individuals with prior experience in the area. We single out projects that fulfill a need and demand in the community. We have designated three groups in each community to help us identify investment opportunities and stay up to date on local intelligence:

❍ Our Wildflowers fellows will be responsible for soliciting investment opportunities, formally proposing the best ones, tracking projects, and ensuring equal and fair access to the Wildflowers Social Investment Fund. To avoid any conflicts of interest, Wildflowers fellows active in the institute's programs and projects will not draw a salary from any investment or accept a grant from the fund, although they will be given modest compensation when they work for the fund. Over the next year, Wildflowers and our fellows will hold meetings in each community to develop a detailed strategy to get the word out that the fund is soliciting ideas and to ensure that the fellows do not become gatekeepers. The strategy will be based on the Wildflowers map so that our fellows are invited into the major neighborhood activities to give as many community members as possible a chance to present proposals.

❍ The second group that the Wildflowers network will bring to the investment fund is the informal leaders in the community. They will provide the fund with the best local knowledge and also keep tabs on how the local investments are doing. We will also ask the informal leaders to keep an eye out for promising investment opportunities, but unlike the fellows, they will need to agree to not disclose that they are responsible for recommending proposals. We are well aware that informal leaders are, by definition, motivated by the good of the commons, so being directly associated with the process of making grants and investments could affect their standing and relationships adversely. We will not provide salaries to them, nor will we compensate them for their time in helping us with the fund.

❍ A local advisory board will be set up for each community as a third-party organ responsible for providing professional expertise and vetting investments. The makeup and structure of the advisory board will depend on the needs of the investment projects and the expertise available in the community. But for every investment proposal, the local advisory board will conduct a market analysis and, if the results are promising, help the projects navigate the local government hurdles and deal with such issues as structural racism. They will also be expected to reach out to their network to find any additional resources the projects need. Finally, the advisory board will be charged with spotting any conflicts of interest or issues that would compromise the informal nature of the activities. Before the investments begin, Wildflowers will hold a meeting with all of its fellows and the informal leaders in the community to help them decide who should be on the advisory board. The members of the advisory board will not necessarily be just the community members but will also include nearby professionals whose expertise is relevant to the project and whose volunteer services the community values. Owing to the changing nature of the investments, the advisory board members will serve for a year at a time, though we also expect many to stay in their roles over the long term.

We know from experience that the introduction of money can alter the power and personal dynamics in any community, so Wildflowers will work with each community to customize the details of the structure for the funds the community receives. This is one reason why the mapping is so important: so that we can be sure we understand all the formal and informal stakeholders and the relationships among them. We have confidence that much of the usual political infighting can be avoided if we rely on the community hierarchy and relationships that are time-tested. The hope is that these three groups will be able to work together and manage their community's investment fund eventually on their own.

In addition to the three groups, the fund will have general partners, limited partners, outside financial advisers, consultants with relevant expertise on the projects, and staff who will run the day-to-day operations and help the communities with their investment projects. Prominent San Francisco business leaders serve as financial advisers: Penelope Douglas, founder of Pacific Community Ventures; Carol Duffield and Michael Fontanello, partners in the accounting firm Fontanello, Duffield, and Otake LLP; and Thurman White, chief executive officer of Progress Investment Management Company. The advisers will work with the local advisory board to help make investment decisions.

The Wildflowers Social Investment Fund will be structured to meet all the requirements to operate as an investor in nonprofit and profit-making entities. The fund will focus on three categories of projects:

❍ The first category is matching grants to support activities that bring people together and build informal capital in one or more communities. The match by the community can be in monetary form, or it can be in-kind donations of time, energy, products, and services. This category is not intended to generate a financial return but rather to recognize the power of people to build friendships and help one another when they participate in activities together. This power is also noticeably generated in the conversations on the sidelines during large events such as cultural and art festivals and spiritual celebrations. But it is also just as prevalent in small groups such as community gardens or meetings of otherwise isolated elders. All of these conversations together will build trust and strengthen the community as a whole if done with increasingly frequency. And our grants will support not just activities within a single community but also opportunities to bring different communities together. Wildflowers fellows have enthusiastically approved of block celebrations of art, food, and dialogue that bridge different groups in a single neighborhood. Wildflowers will rely on its fellows and the informal leaders to be in touch with their respective networks and thus ensure that the activities are having an impact and are aligned with the values expressed by the community.

❍ The second category is low-interest loans for developing talent within the communities through scholarships and travel and living stipends for learning experiences at outside institutions. Recipients who gain particularly important skills may be given the option of repaying their loans through programs where they teach what they have learned to others in the community. For example, loans may go to scholarships for students with good college and graduate school prospects, cultural exchange programs, or advanced instruction for promising artists and athletes. The purpose of this category of funds is to build up the available skills over the long term within communities.

❍ The third category is investments for economic development that will range from conservative low-growth businesses to ambitious and innovative projects. The investments will take the form of program-related investments, mortgage-backed guarantees, or possibly equity stakes in those rare start-up teams that have the potential for great growth. Lower-interest loans will be given to projects that improve the social health of the community. The Wildflowers fellows, local advisory board, and the institute's financial advisers may decide to invest in opportunities outside their communities if the potential returns could be used to support other projects in the community.

Wildflowers will conduct midpoint, final, and random periodic assessments of the investment projects.

Finally, we want to be mindful of the challenges that we have seen come up again and again with any philanthropic, government, or economic investment. The first is to create and maintain some dynamic balance between the informal and formal sectors of community. Both informal and formal capital provides assets that can contribute to the community's long-term viability. Informal capital is so invisible that it can be accidentally undermined, even with the best of intentions (just as Susan Harding found with the Spanish women who bought washing machines and began relying on the general store). So with the Wildflowers Social Investment Fund and in all of our work, we want not only to support both the informal and formal capital but also to invest in the balance between the two without undermining the respective significance and contributions of either form of capital.

Looking Back . . . and Ahead

It has taken us a decade to learn enough about informal capital to be able to spot it, and we will surely continue learning more in the years to come. But I am convinced of the integral role informal capital plays in helping people rise to meet their daily struggles, and I therefore see an unheralded opportunity to invest in it. For all the problems that we hear about in communities all over the world, somehow people have found ways to persevere and even be happy. Because these community ways have already been refined and tested, I am confident that they will continue to be sustainable if their activities proliferate and are strengthened.

In every community, there are powerful leaders and webs of relationships and activities that can pull together to solve problems and to make a difference in the community: the Boston elder who can call in an army of volunteers in an hour, quietly effective leaders like Kao Chiem Chao in Oakland, and common activities with important benefits such as the Native American sweat lodge sessions for sobriety in Albuquerque. This is the informal capital that academics have found evidence of over the years but has never been fully leveraged as a resource for social good.

Today we are coming closer to realizing James Truslow Adams's dream of a social order in America of people being recognized for "what they are" and what they are "innately capable" of doing. There is no better intelligence than local intelligence when it comes to knowing people and their capacities. By making a community map of the people, activities, and relationships, we can see who is weaving the fabric of the community, who is incubating ideas, who is mentoring the next generation of young people, which people and organizations are serving others, and who is creating wealth. The map reveals the informal and formal capital, and it serves as a guide for everyone inside and outside the community. The map helps everyone hold the same worldview as they go about their work independently and together. In essence, the map mirrors the innate social order of the community.

Having the knowledge of the social order of community is the foundation to Wildflowers' work in making strategic investments. We use the community map as a social investment tool to assess the influence of proposed grants and loans on the balance between the informal and formal sectors of a community. We look for projects that draw on and strengthen the informal capital and contribute to wealth creation. The Wildflowers fellows are the key to developing and applying this knowledge of the community. Through their efforts, they strengthen the fabric to address the social disruption and fragmentation in communities.

I hope this essay helps you understand the thinking behind the work that we are doing at Wildflowers Institute. I want to hear from you about what you think of our ideas, strategies, and programs in helping communities succeed. This work will evolve and improve with new perspectives and strategies. I look forward to continuing to learn about communities and to support them as they use their informal capital to improve their lives and strengthen the bonds of community.

NOTES

1. Although many people identify communities by geographical boundaries, at Wildflowers we define community by using an established sociological definition: a community is "a complex system of friendship and kinship networks and formal and informal associational ties." John Kasarda and Morris Janowitz, "Community Attachment in Mass Society," *American Sociological Review,* 1974, *39,* 329.
2. Clifford Shaw and Henry McKay, *Juvenile Delinquency and Urban Areas* (Chicago: University of Chicago Press, 1942).
3. See Ruth Kornhauser, *Social Sources of Delinquency* (Chicago: University of Chicago Press, 1978), or Robert J. Bursik, "Ecological Theories of Crime and Delinquency Since Shaw and McKay," paper presented at the annual meeting of the American Society of Criminology, Cincinnati, 1984.
4. Robert J. Sampson and W. Byron Groves, "Community Structure and Crime: Testing Social-Disorganization Theory," *American Journal of Sociology,* 1989, *94,* 774–802.
5. Robert Putnam, *Bowling Alone: The Collapse and Revival of American Community* (New York: Simon & Schuster, 2000), p. 19.
6. Michael Woolcock and Deepa Narayan, "Social Capital: Implications for Development Theory, Research, and Policy," *World Bank Observer,* 2000, *15*(2): 9.
7. John L. McKnight, *A Twenty-First Century Map for Healthy Communities* (Evanston, Ill.: Institute for Policy Research, Northwestern University, 1996), pp. 4–5.
8. Alexis de Tocqueville, *Democracy in America*, trans. Arthur Goldhammer (New York, Library of America, 2004), p. 595. (Originally published 1835)
9. Susan Friend Harding, *Remaking Ibieca: Rural Life in Aragon Under Franco* (Chapel Hill: University of North Carolina Press, 1984).
10. The effort was organized by Wildflowers Institute with the assistance of the Asian Americans/Pacific Islanders in Philanthropy and the Northern California Grantmakers. The funders heard firsthand accounts about the challenges and about the approaches the communities were taking to address these problems.

11. See Pamela Burdman, *At Tmut, a Cambodian Virtue: Perseverance Through Hardship,* Studies 2000 Notebook: Discovering the Cultural Formations of Asian and Pacific Island Communities (San Francisco: Wildflowers Institute, 2000).
12. Wildflowers' original research methodology is summarized at http://www.wildflowers.org/monograph.html.
13. The anthropologists George Foster, Hsiao-Tung Fei, and Chih-I-Chang described *premises* as "sets of assumptions . . . not usually recognized by those who hold them . . . which determine the behavior of a people, underlie all the institutions of a community, and give them unity." These premises are the guiding principles of the informal capital. *Earthbound China: A Study of Rural Economy in Yunnan* (Chicago: University of Chicago Press, 1945), pp. 81–82.

THE AUTHOR

Throughout his life, Dr. Hanmin Liu has gravitated toward communities. He was first attracted to community through watching his father volunteer in San Francisco's Chinatown. While in graduate school, Liu led an effort with his classmates to produce a children's play to improve dental health for the Lower East Side of Manhattan that attracted the attention of the *New York Times* and television news. Eight years later, he went back for a second degree to study education and learning through social and interactive processes. Then he, his partner Jennifer Mei, and Dr. Sadja Greenwood established a community health center offering women's health, internal medicine, adolescent medicine, traditional Chinese medicine, and dentistry. In early 1980, he started an international education exchange program between the United States and China to strengthen services for children, youth, and families. After nearly twenty years at the United States–China Educational Institute, where he trained over four hundred professionals, Liu decided to shift his focus from service and learning to studying how communities are organically organized and grow.

In 1997 he founded Wildflowers Institute and began researching the inner strength of communities, what he terms "informal capital," and how communities tap this informal capital to address and solve their problems. Through his research, he developed a unique methodology to identify these often invisible assets and enable outsiders to support the communities. He has established a training program for using this methodology in communities across the country.

In 1999, through Wildflowers, Liu deepened his work in five different Asian communities in Northern California by helping them ascertain their informal capital and build on this strength to resolve community issues. Between 2001 and 2006, Liu was invited to China on numerous occasions to train government leaders, academics, and social workers in the Wildflowers methodology. He continues to work as a consultant for foundations and local governments, helping them improve their work in communities. He is currently involved in organizing a yearlong training program for local community leaders in the African American, Chinese, Ethiopian, Filipino, indigenous Indian, Iu Mien, Japanese, Kazakh, Laz (Kurdish), and Mexican communities in the United States. He is also starting up a social investment fund to leverage his understanding of how communities work.

Liu was elected to the board of trustees of the W. K. Kellogg Foundation in 1996 and continues to serve on the board today. He was its chairman from 2003 to 2005. His experiences at the Kellogg Foundation have exposed him to communities around the world and have helped him think more deeply about change theories, grantmaking strategies, social impact, and accountability.

Liu is a 2009 Distinguished Scholar in Residence at the Clinton School of Public Service, Center on Community Philanthropy, University of Arkansas; a 2006 Purpose Prize Fellow; and a Gerbode Fellow. In 2006, the U.S. Patent Office awarded Liu a patent on the breakthrough technology invention known as the Wildflowers Model-building process.

THE FETZER INSTITUTE

The Fetzer Institute is a private operating foundation whose mission is to foster awareness of the power of love and forgiveness in the emerging global community. This mission rests on the conviction that efforts to address the critical issues facing the world must go beyond political, social, and economic strategies to the psychological and spiritual roots of these issues.

Inspired by the vision of John E. Fetzer, the Institute's guiding purpose is to awaken into and serve Spirit for the transformation of self and society, based on the principles of wholeness of reality, freedom of spirit, and unconditional love. The Institute believes that the critical issues in the world can best be served by integrating the inner life of mind and spirit with the outer life of action and service in the world. This is the "common work" of the Fetzer Institute community and the emerging global culture. Please visit our Web site at http://www.fetzer.org.

CULMINATION OF THE DEEPENING THE AMERICAN DREAM SERIES

THIS ESSAY BY HANMIN LIU is the last in the *Deepening the American Dream* series. In his essay, Liu illustrates how the informal capital of community, its inner life and strength, is used to serve the commons or the whole community. It is a worthy essay to draw to a close a project that asked people from all walks of life to explore the relationship between the inner life of spirit and the outer life of service, answering the question "What constitutes the American dream now?"

From 2003 through 2010, the Fetzer Institute has been fortunate to engage a wide range of thoughtful leaders from many diverse fields in this project. As you can see from the names and titles in following section, many aspects and experiences of a dream for a better world have been explored. Though this project culminates with this essay, we ask you to continue to reflect on what constitutes your dream for our world today.

Our thanks go to the staff at Jossey-Bass for their partnership in creating these pamphlets, over one hundred thousand copies of which are now in the hands of thought leaders around the world. The staff consistently provided a level of quality workmanship, flexibility, and creativity that further enhanced the content of the essays. And we are especially grateful to all the authors who brought such rich and thoughtful perspectives to their essays.

PUBLICATIONS SPONSORED BY THE FETZER INSTITUTE IN PARTNERSHIP WITH JOSSEY-BASS

Anthology on Deepening the American Dream

Deepening the American Dream: Reflections on the Inner Life and Spirit of Democracy, edited by Mark Nepo. A collection of reflections on the spiritual meaning of being American in today's world from some of our most respected thinkers: Gerald May, Jacob Needleman, Elaine Pagels, Robert Inchausti, Parker Palmer, and others. The book explores the inner life of democracy and the way citizens are formed and considers the spiritual aspects of the American dream—life, liberty, and the pursuit of happiness.

> This thought-provoking volume of essays challenges us to ponder the American Dream and discuss the spiritual values that can help transform the country. The interplay between history, spirituality, and current events is what makes this volume such a soul-stirring experience. It is indeed hopeful and salutary that this cultural document puts so much emphasis on spiritual values as being crucial to the health and enduring value of democracy in the twenty-first century.
>
> *Spirituality & Health Magazine*

> *Deepening the American Dream* communicates a determined and magnanimous solidarity to a fragmented age of confusion and escalating resentments. The collection is . . . a gesture of peace and goodwill that summons us to come together. It's a powerfully uplifting book that shines light in the direction of incarnate hope. That rare happening of people actually talking to each other. I highly recommend it.
>
> David Dark, *The Christian Century*

Essays on Deepening the American Dream

Essay #1, Winter 2003: Two Dreams of America, Jacob Needleman. The inaugural essay in the series posed an important question: "What of the American dream?" Is it a vision or an illusion? Do we need to deepen this dream or awaken from it? Can anyone doubt the importance of this question? In one form or another, it is a question that has been gathering strength for decades, and it now stands squarely in the path not just of every American but, such is the planetary influence of America, of every man and woman in the world. What really is America? What does America mean?

Essay #2, Spring 2003: From Cruelty to Compassion: The Crucible of Personal Transformation, Gerald G. May. This essay is a compelling journey to the perennial bottom of who we are, at our best and our worst, and how to use that knowledge to live together from a place of spirit and compassion.

Essay #3, Fall 2003: Footprints of the Soul: Uniting Spirit with Action in the World, Carolyn T. Brown. This essay speaks deeply about the gifts and frictions that exist between our authentic self and the society we live in and grow in, and how returning to the well of spirit keeps forming who we are in the world.

Essay #4, Winter 2004: Created Equal: Exclusion and Inclusion in the American Dream, Elaine H. Pagels. In this essay, the renowned religious historian Elaine Pagels provides a convincing exploration of the ways we have interpreted equality as expressed in the Declaration of Independence. More than ever, she says, we need to ask, who is included in the American dream? What do we make of this dream in a waking reality? How shall we take this vision to shape our sense of who we are—as a people, a nation, a community? She calls us to deepen our understanding of the American dream and commit ourselves to extending it to all people worldwide who would share in its promises, blessings, and responsibilities.

Essay #5, Spring 2004: Breaking the Cultural Trance: Insight and Vision in America, Robert Inchausti. This essay is a convincing look at how we see and, just as important, how living in America has impaired our deepest seeing; it also recognizes education as the sacred medicine that is entrusted in each generation with restoring the deeper sight that lets us know that we are each other.

Essay #6, Fall 2004: The Grace and Power of Civility: Commitment and Tolerance in the American Experience, David M. Abshire. In a time when our country is more polarized than ever, David Abshire, a former ambassador to NATO and a historian himself, traces the history of commitment and tolerance in an effort to revitalize the respect, listening, and dialogue that constitute civility. "Which . . . is the true America?" he asks. "The America of division or the America of unity? The America of endless public and partisan warfare or the America of cooperation, civility, and common purpose? The America of many or the America of one?"

Essay #7, Winter 2005: Opening the Dream: Beyond the Limits of Otherness, Rev. Charles Gibbs. This essay explores America's relationship with the rest of the world. As executive director of the United Religions Initiative, Rev. Gibbs proposes that "the future of America cannot be separated from the future of the rest of the world. There are no longer chasms deep enough or walls high enough to protect us or to protect others from us. So what do we do? We might begin by seeing ourselves as citizens of Earth and children of the abiding Mystery at the heart of all that is."

Essay #8, Spring 2005: The Politics of the Broken-Hearted: On Holding the Tensions of Democracy, Parker J. Palmer. With his usual penetrating insight, Parker Palmer speaks to the conflicts and contradictions of twenty-first-century life that are breaking the American heart and threatening to compromise our democratic values.

Essay #9, Winter 2006: The Almost-Chosen People, Huston Smith and Kendra Smith. In this far-reaching essay, Huston Smith, a renowned historian of religion, and his wife, the scholar Kendra Smith, trace the American sense of liberty as a spiritual concept that has both inspired us and eluded us through a checkered history in which we have trampled many in the name of the very equality and freedom we hold so sacred. They trace the erosion of the American dream in the twentieth century and look toward our inevitable membership in the global family of nations that is forming in the world today.

Essay #10, Spring 2006: Prophetic Religion in a Democratic Society, Robert N. Bellah. Steering between what the distinguished sociologist of religion Robert Bellah calls "Enlightenment fundamentalists" on the one hand and religious fundamentalists on the other, this essay argues against both the common secularist view that religion should be excluded from public life and the dogmatic view that would exclude all secular and religious views except one. Instead it proposes a more moderate, nuanced, and robust role for faith and religion in the common life of America and Americans.

Essay #11, Fall 2006: The Common Cradle of Concern, Howard Zinn. In the winter of 2004, the legendary historian Howard Zinn explored the nature of being an American today with Mark Nepo through several conversations. This essay gathers the insights of those conversations, edited by both Zinn and Nepo, into a meditation on America, moral progress, and the myths of freedom.

Essay #12, Spring 2007: The American Dream and the Economic Myth, Betty Sue Flowers. This provocative essay examines the limitations and deeper opportunities of the economic myth that governs our society today. It asks how we might articulate a common good through which we might treat each other as citizens and not just consumers. We are challenged to imagine ourselves anew: "We can't hold up a myth of community and wait for it to take hold. We have to work within our own myth, however impoverished it seems to us. To deepen the American dream is to engage the imagination—to create better stories of who we are and who we might become."

Essay #13, Fall 2007: The Truth Can Set Us Free: Toward a Politics of Grace and Healing, Rev. W. Douglas Tanner Jr. The founder of the Faith and Politics Institute traces his own journey, from growing up in the South to his own formation as a spiritual leader to his commitment to supporting the inner life of those called to govern our country.

Essay #14, Winter 2008: Is America Possible? A Letter to My Young Companions on the Journey of Hope, Vincent Harding. This elder of the civil rights movement suggests that the dream is never finished but endlessly unfolding. He suggests that America's most important possibility for the world is not to dominate, threaten, or compete but to help each other in a search for common ground. He suggests that when we simply attempt to replicate our free-market materialism, we miss our most vital connections. From this, he opens the possibility that a new conversation may begin—one that might initiate a deeper journey concerning the possibilities of human community across all geographical lines.

Essay #15, Winter 2009: Maturing the American Dream: Archetypal American Narratives Meet the Twenty-First Century, Carol Pearson. This essay is written out of concern about the great challenges facing the United States and the world today. Its purpose is to identify the strengths that can help us tap into what is best about us and guard against our weaknesses so that we might use our power as wisely as possible and in ways that promote the common global good.

Essay #16, Winter 2010: Opening Doors in a Closed Society, Gov. William F. Winter. In this essay, former Mississippi governor William Winter reflects on the long journey from the closed society of the South when James Meredith became the first African American student at the University of Mississippi to the election of President Barack Obama. Though progress has been made, Winter points out that there are still forces that threaten to divide us and speaks to the importance of informed and responsible participation of the public in order to fulfill the American dream for all.

Essay #17, Winter 2011: In Search of the Informal Capital of Community, Hanmin Liu. Hanmin Liu, president and CEO of Wildflowers Institute, writes of his exploration and understanding of the often invisible strengths and resources in communities, what he calls informal capital. He then describes models and processes to support communities in their efforts toward realizing their goals and their dreams.

Essays on Exploring a Global Dream

Essay #1, Spring 2006: Bridges, Not Barriers: The American Dream and the Global Community, Abdul Aziz Said. As the inaugural essay in the global series, this leading peace studies educator and scholar examines both the American dream and the emerging global community with insight into the complex state of international relations while envisioning a shift in world values that might give rise to a common world based on the spiritual conception of love and cooperation.

Essay #2, Spring 2009: The Power of Partnership: Building Healing Bridges Across Historic Divides, Ocean Robbins. The founder and director of YES! ("Helping Visionary Young Leaders Build a Better World") and coauthor of *Choices for Our Future: A Generation Rising for Life on Earth* writes of his experiences in meeting and working with people from diverse backgrounds and countries and how, even at times of conflict, they have built bridges of friendship and understanding.

Essay #3, Winter 2009: Milestones for a Spiritual Jihad: Toward an Islam of Grace, Asra Q. Nomani. In this essay, Asra Nomani, a former reporter for the *Wall Street Journal* for fifteen years and the author of

Standing Alone: An American Woman's Struggle for the Soul of Islam, writes of her personal journey as a Muslim American journalist and single mother. Drawing on her own experience and the teachings of Islam, she calls on the universal values of Islam that carry with it grace, compassion, and love.

Essay #4, Fall 2010: The Poetic Unfolding of the Human Spirit, John Paul Lederach. John Paul Lederach, widely known for his pioneering work on conflict transformation, writes of the remarkable people he has met in his work around the world, people who face violence and yet respond with peaceful means. This poetic travelogue contains many touchstones that will open your heart and mind.

Essay #5: Spring 2011: Forgiveness and the Maternal Body: An African Ethics of Interconnectedness, Pumla Gobodo-Madikizela. In this essay, Pumla Gobodo-Madikizela draws from her experience and observations as a member of the South African Truth and Reconciliation Commission. She discusses the relationship between empathy and the victims' capacity to forgive perpetrators and argues that empathy toward others is the essence of our ethical responsibility. She evokes the word *inimba* in her native Xhosa language, which can be translated as "umbilical cord," to locate the origins of the response of empathy in the body. She draws insights from Emanuel Levinas's ethics to argue that the maternal is fundamental in both ethics and politics and that it bears some significance for the embodied politics of forgiveness in the aftermath of trauma.