

INFLUENCE OF *TA'AWUN* IN PROJECT MANAGEMENT AND FUNDING THROUGH FINANCIAL LITERACY IN SUSTAINING COMMUNITY VEGETABLE GARDENS

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ABSTRACT

Ta'awun is mutual cooperation among members who share common objectives and outcomes. *Ta'awun* has an influence in sustaining project management and funding of community projects. Financial literacy of *ta'awun* approach in funding and project management is practical for community vegetable gardens. This study obtained the views of the five groups who were involved in community vegetable garden projects through conversational interview with note-taking about the influence of *ta'awun* in funding and project management of community vegetables garden projects. The qualitative conversational interview follows the convention of interview procedures and protocols with adherence to research ethics. The study uses thematic analysis on the results of the interviews. The informants argued that the foundation for *ta'awun* is solidarity among members through financial literacy in the funding and project management for community projects. The influence of *ta'awun* (mutual cooperation) in this study is driven by the preferences and structure of the groups. Most of the groups are driven by structured-based *ta'awun* instead of its uniqueness. Structural *ta'awun* develops gradually. Despite this, the uniqueness-based *ta'awun* could be incorporated gradually or intensively in sustaining community vegetable gardens through financial literacy for project management and funding. Future research may want to adopt qualitative case study method involving several communities with vegetable garden projects to deeply explore the influence of *ta'awun* in financial literacy of project management and funding.

Keywords: *Financial literacy, ta'awun, community vegetable gardens*

1. INTRODUCTION

Community vegetable garden projects are becoming popular in urban society particularly during the COVID-19 pandemic. The United Nations' Agenda 2030 of Sustainable Development Goals also calls for the community to support the goals for justice, prosperity and unity in society (Lal, 2020; Nicholls *et al.*, 2020; Chenarides *et al.*, 2021). Project management and funding of sustainable projects is always a challenge (Arrosi *et al.*, 2014; Kuppuswamy & Bayus, 2017; Szetey *et al.*, 2021). There is a need for the society to cooperate mutually in the project management and funding of community projects (Kuppuswamy & Bayus, 2017; Szetey *et al.*, 2021). Community vegetable gardens need structured management and funding (Arrosi *et al.*, 2014; Kuppuswamy & Bayus, 2017). Community cooperative approach in project management and funding may be a solution for community vegetable gardens (Strohmaier, Zeng & Hafeez, 2019; Testa *et al.*, 2019). This paper explores the influence of *ta'awun* (mutual cooperation) in project management and funding for community vegetable gardens.

Project management and funding become living issues in any project. The source of funding for commercial projects comes from savings, investment and borrowing (Kuppuswamy & Bayus, 2017; Szetey *et al.*, 2021). For public projects, it comes from public grants or crowd funding. Sources of funding are related to the outcome of the project (Mhd. Sarif, 2018; 2020). For private or commercial projects, the funders are expecting a return on investment. As for public projects, the public is expecting benefits from the funding.

Ta'awun approach to project management and funding is based on mutual cooperation and understanding among members of the public. The mutual cooperation is established to achieve common objective and outcome (Mhd. Sarif, 2017, 2018, 2020). Mutual cooperation is developed over many years through socialization. Co-operatives have been in existence for many years complementing the private sector (Pestoff, 1992; McKillop & Wilson, 2015; Abd Rahman & Zakaria, 2018; McKee, Kagan & Ghosh, 2019; Adusei, Adeleye & Okafor, 2021). Apart from co-operatives, social enterprises are enhancing the social sector (Mazzarol & Rebound, 2020). Cooperatives could play the role other than just credit unions or micro credit institutions to the society (Adusei, Adeleye & Okafor, 2021). While cooperatives might be limited by regulatory monitoring, there are more opportunities to bring members of society to cooperate for goodness in social and economics (Abd Rahman & Zakaria, 2018).

Community projects are meant for the benefit of the public. Vegetable garden is a platform for the community to experience socialization when all members are working on the same garden. In the Sustainable Development Goals (SDGs) approach, vegetable gardens allow for consumers to channel the food waste into the garden through compost fertilizer (Lal, 2020; Nicholls *et al.*, 2020). Responsible consumers will try their best to reduce or avoid food waste, and thus not contribute to the landfill. Food waste contributes significantly to the total amount of domestic waste.

This study aims to explore the influence of *ta'awun* approach in project management and funding in sustaining vegetable garden projects. *Ta'awun* allows members of a community to share a sense of responsible and clean community.

The discussion of the paper is divided into a few sections.

2. LITERATURE REVIEW

Financial literacy is essential for project management and funding in any project. Financial literacy offers knowledge, skills, and abilities in objective-driven projects (Gustman, Steinmeier & Tabatabai, 2012; Danna & Danna, 2017; Balios, 2021). In other words, a project needs both

management and funding to make it operational and achieve its goals. Likewise, community projects also need financial literacy.

Community projects can be significant to the community. A good economic outcome requires good economic and financial education and literacy (Hastings, Madrian & Skimmyhorn, 2013). Every household should acquire financial knowledge and practice the knowledge (Gustman, Steinmeier & Tabatabai, 2012). Financial literacy enables every household to make sound financial decisions and action (Bel & Eberlein, 2015; Xiao & O'Neill, 2016). There is a need for institutional and collaborative effort to create and sustain financial literacy in the community (Danns & Danns, 2017). The importance of finance literacy applies to both the community and large companies. Big companies need to align with current trends like big data, corporate governance and sustainability (Balios et al., 2020; Balios, 2021). Small companies are struggling to survive and to prove themselves financially (Danns & Danns, 2017).

2.1 *Ta'awun*

Ta'awun reinforces social bonding among people to achieve collective social ends (Al-Haddad, 2015; Zar'um, 2016). Individuals might be able to face challenges in life and severe hardship with *ta'awun*, the mutual assistance that helps absorb the pain. Ultimately, *ta'awun* contributes towards social harmony and unity among members of the society. It has been observed that the practice of *ta'awun* has faded in urban neighbourhoods (Husin, Azahari & Ab Rahman, 2020).

Ta'awun (mutual cooperation and assistance) among members of a community is no longer a common practice. In the past, the community used to practice *ta'awun* in the forms of communal work (*gotong-royong*) due to the nature of traditional employment. However, the urbanized community has been occupied with multiple employments to meet multiple demands of urbanized life, thus could not spend much time in community activities.

People are becoming more motivated to restore communal work in the society. The individualistic lifestyle is not natural. Some people felt the need for socialization in the neighborhood. Community gardening is provided an alternative for social bonding (Sharif & Ujang, 2021). In the lockdown orders due to COVID-19 pandemic, community gardening provides stress relief (Ugolini et al, 2020). The lockdown means people have to be confined at home (Theodorou et al, 2021). There is a need for physical activity during the confinement time (Pears et al, 2021). People are starting to spend time socializing with neighbors (Sharif & Ujang, 2021; Ugolini et al, 2020; Theodorou et al, 2021).

Ta'awun requires unity and solidarity among members of the society (Mhd. Sarif, 2015). One needs a noble heart to produce noble work (Mhd. Sarif, 2017). *Taqwa* (piety) mobilises noble hearts (Mhd. Sarif, 2020). The dynamism of *ta'awun* enables sustainability (Mhd. Sarif, 2018).

2.2 Community Vegetable Garden

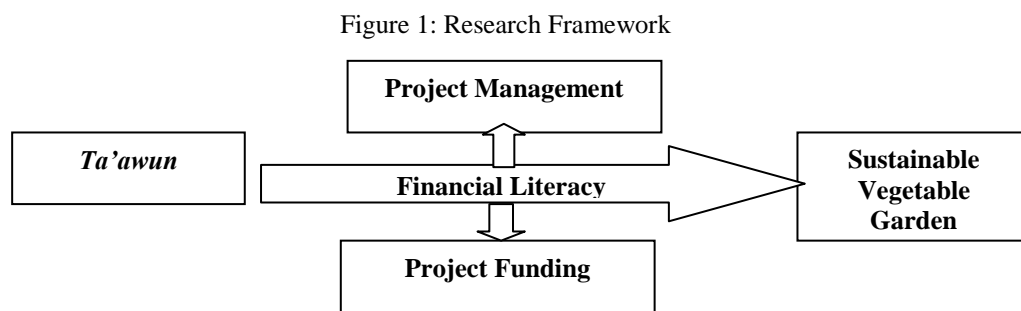
Community vegetable garden is a platform for the community to get together. While there are many other projects that could be created in the community, the creation of vegetable gardens is an easy platform to enable socialisation among neighbours (Ghazali, 2013). People engage in conversation and work together through common interest projects such as vegetable gardens.

Community vegetable garden is visible and physically available. The interaction among people in the community garden allows social bonding and creates food (Khor & Teoh, 2021). Vegetable gardens attract societal involvement (Tajuddin *et al.*, 2019). Some members of the community assess the perceived benefits for the activism in community vegetable gardening differently (Othman *et al.*, 2017; Othman *et al.*, 2020). People are expecting some transactional value in any activities (Othman et al., 2017). However, many would still be supportive of universal values for

community garden projects. For example, people would support community vegetable gardens that lead to a green economy and food security in the community (Ramaloo *et al.*, 2018). The green economy may have material and social bonding consequences to the community.

The organizers of vegetable gardens should plan for positive motivation and perception (Di Fiore, Specht, & Zanasi, 2021). People might have time and effort to participate in the vegetable garden project, but not by providing equipment and funding (Zainal & Rosmiza, 2021). Indeed, the community leaders should provide a big picture about the vegetable garden to manifest social responsibility in sustaining the environment for betterment of life (Ilias *et al.*, 2018). The sense of collective living among members is necessary (Mohamad Ali, Mohd Dom & Sahrum, 2018).

The study postulates that *Ta'awun* has an influence in sustaining vegetable gardens through financial literacy for project management and project funding. Figure 1 illustrates the influence of *Ta'awun* in project funding and management for sustainable vegetable gardens.



This research argues that *ta'awun* (mutual cooperation) in financial literacy with project management and project funding enables a sustainable community vegetable garden. *Ta'awun* (mutual cooperation) through financial literacy with project management and project funding enables the vegetable garden projects to be sustainable. *Ta'awun* is an outcome of solidarity among people after going through *ta'aruf* (get to know), *tafahum* (get to understand), and *takaful* (get to protect) processes. *Ta'aruf* (get to know) is an ice-breaking process among people.

People are not known to each other. When there is no reason for them to get to know each other, they do not naturally desire to know other people. *Tafahum* (get to understand) is the next stage of *ta'aruf* (get to know). After getting to know each other, people will focus on common objectives of the group and set aside their differences. After *tafahum* (get to understand), people will develop a sense of protection among them from any threat that could harm the unity among the people. Eventually, with *ta'aruf* (get to know), *tafahum* (get to understand) and *takaful* (get to protect), people will be ready for *ta'awun* (mutual cooperation) among people. With the *ta'awun* in place, the participants of community vegetable garden projects need to acquire knowledge and skills of finance. In the finance literacy activity, participants will learn about project management and project funding.

3. METHODOLOGY

The study uses personal interviews with community leaders. Personal interviews with community leaders require active engagement (MacDonald *et al.*, 2013; Ngozswana, 2018; Jimenez *et al.*, 2019). There is a need for preparation before the interview (Castillo-Montoya, 2016; Majid *et al.*, 2017), that is part of the interview protocol (Yeong *et al.*, 2018).

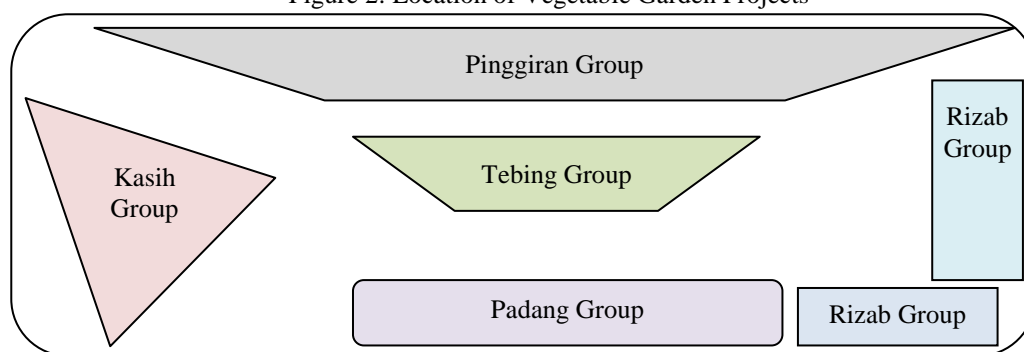
This study aims to explore the influence of *ta'awun* in project management and project funding approach in sustaining vegetable garden projects. Prior to the actual interview, the study developed an interview protocol that has been validated by experts in similar studies. The study obtained informed consent from the informants. It solicited feedback from the informants through conversational personal interviews with note-taking. The study uses thematic analysis on the interview results. The researchers coded interview results before creating the themes and topics.

In an attempt to conserve space, the financial literacy levels will be described as part of the main results section of the paper. Each project group develops its own financial literacy model. The key elements of project management include project proposal, milestone, activities, budget, and risk analysis. The project funding will be part of the project management activities. Each group might have a different experience or model of financial literacy with project management and funding, but there is a common feature which is about the involvement of the neighborhood.

4. MAIN RESULTS

This study aims to explore the influence of *ta'awun* approach in project management and project funding approach in sustaining vegetable garden projects. The results of the study are based on the personal interviews with five community leaders. There are leaders from Tebing Group, Padang Group, Kasih Group, Rizab Group and Pinggiran Group. All of the groups were given nicknames to honor their confidentiality. Figure 2 shows the location of the vegetable garden projects in a community.

Figure 2: Location of Vegetable Garden Projects



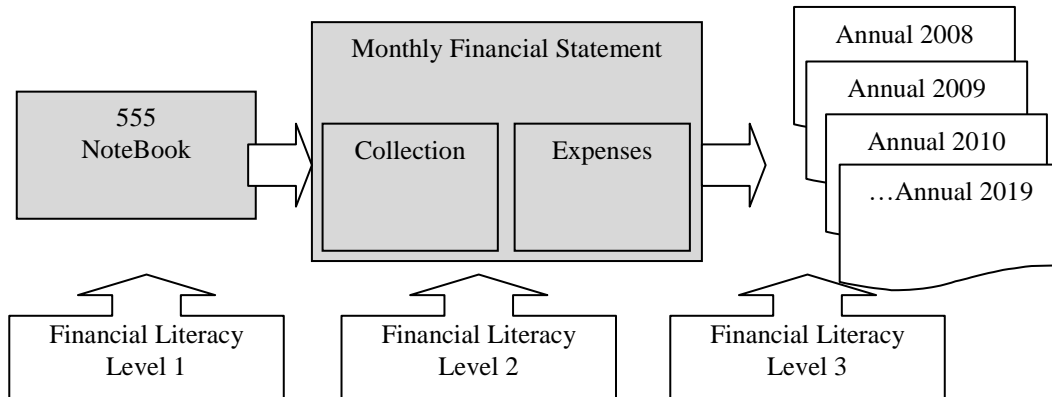
4.1 Tebing Group

Tebing Group started their vegetable garden projects with 10 participants in 2008. They converted the bush into a vegetable garden by growing water spinach, Brazilian spinach, lemongrass, and banana trees. They collected RM10 from each member, thus collected RM100. One of them was appointed as treasurer because of his banking background. The Tebing Group treasurer said: *“I do not use any bookkeeping to record this RM100. I just recorded it in the ‘555’ notebook for the name, home address and amount contributed. The group leader claimed from me cost of the purchase of seeds and polybags amounting RM80. So, I recorded it as expense. We had no meeting for the purchase as we did in proper procurement. I did not insist on it until a member demanded proper procedure for financial records. However, I objected to doing so due to some clerical work required even to do some bookkeeping.”*

Based on Tebing Group’s *ta'awun* approach in project management and project funding, the group adopted a gradual practice to transfer of knowledge among members. The group has commenced with basic project management and funding through “555 NoteBook” as “Financial Literacy Level 1.” After a month, the group introduced “Monthly Financial Statement” as “Financial Literacy Level 2.” Finally, the group developed “Annual Report” as “Financial Literacy Level 3.” The

experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now. Figure 3 shows the experience of *ta'awun* in project management and funding at Tebing Group.

Figure 3: Experience of *ta'awun* in project management and funding of Tebing Group



The *Ta'awun* (mutual cooperation) among members occurred at conceptual and practical levels. At the conceptual level, the group practiced “*usrah*” socialization (Mhd. Sarif, 2015, 2017). The group has weekly study circle or “*usrah*” organized at the “port” (a designated location) of the group within the garden itself. The practical part of the *ta'awun* is at the fieldwork where all members are given specific tasks in a duty roster.

Usrah platform allows for *ta'awun* development (Mhd. Sarif, 2015, 2017). The first step in *ta'awun* is *ta'aruf*. *Ta'aruf* is about getting to know or ice-breaking among members (Mhd. Sarif, 2017, 2018). The *ta'aruf* is not a one-off process. It requires a continuous process among members. After *ta'aruf*, members in the *usrah* will go through *tafahum* or getting to understand (*fahm*). This process allows members to ‘give and take’ and ‘tolerate’ for any differences but focuses on matters of common interest. The next step after *tafahum* is *takaful* (protection). In this step, members will protect the interest of members from any threat.

4.2 Padang Group

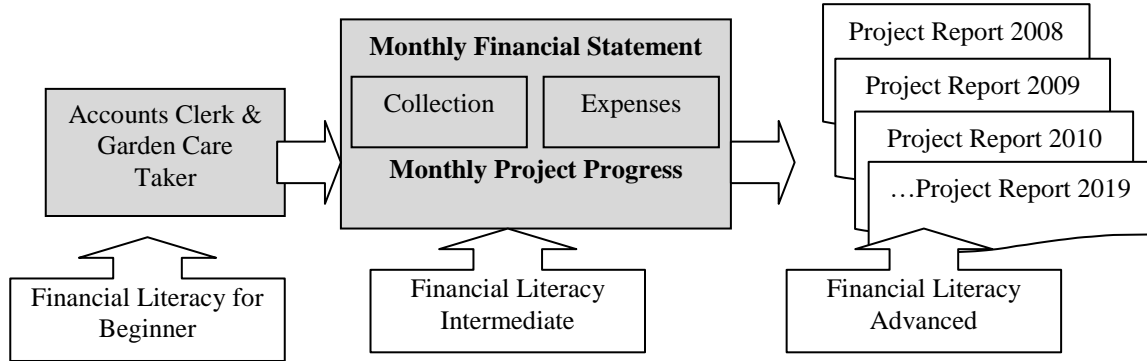
Inspired by the work of Tebing Group, a neighborhood created a vegetable garden project and called themselves Padang Group. Padang Group has identified an empty area near a football field to grow some vegetables too. This group raised money from their neighbors who were interested to join the group. The money will be used to manage the vegetable garden. One of the participants, a retiree, has offered to be a caretaker cum clerk. The group agreed to offer the job to the person with an allowance of RM100 per month. For this commitment, every participant is committed to pay RM10 per month for the allowance and other expenses. The clerk said: “*I offered my service because I do not want Padang Group to have quarrels over financial matters. I do my best in the book keeping and preparing monthly financial report. The group is happy with the clerical work and also the gardening work. This garden is a group project. My role is to maintain the garden during weekdays because the majority of the group is occupied during weekdays. We are happy to enjoy our fresh vegetables.*”

One of the members of Padang Group said: “*I don't mind contributing RM10 every month because my family could enjoy fresh vegetables from our own garden. We do not use any chemical fertilizer or insecticide in our garden. Pak Mat, the clerk, spends every morning to weed out the garden. He uses compost fertilizer. Everyone will put our food waste in the compost bin.*”

Padang Group emulated Tebing Group’s project management and project funding with *ta'awun* and financial literacy. The main difference between Tebing Group and Padang Group is the role of

the accounts clerk cum caretaker of the vegetable garden. Padang Group has developed a similar module but using different names such as “Financial Literacy for Beginner,” “Financial Literacy for Intermediate,” and “Financial Literacy for Advanced.” The experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now. Figure 4 shows the experience of *ta’awun* in project management and funding at Padang Group.

Figure 4: Experience of *ta’awun* in project management and funding of Padang Group



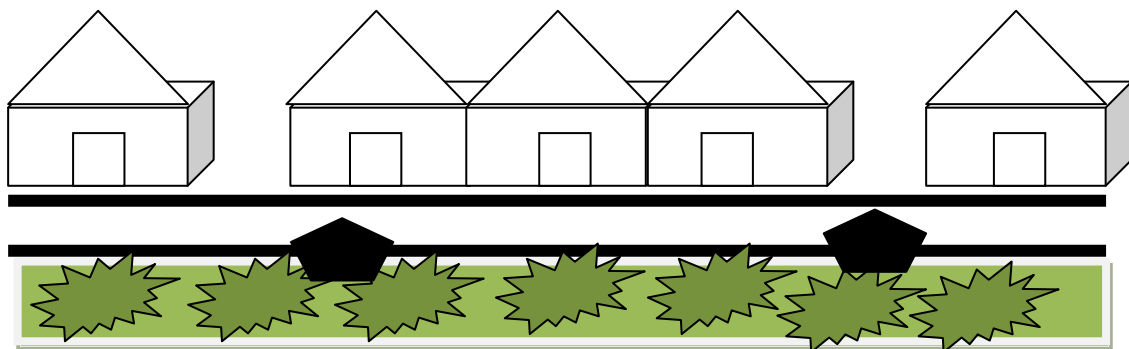
4.3 Kasih Group

There are a lot of vacant spaces in the neighborhood. More groups are created. The immediate area to the Padang Group is also empty. A group of people from another lane of the neighborhood formed Kasih Group to have their vegetables and edible garden. Unlike Padang and Tebing Groups, Kasih Group planted edible trees like lime, coconut, *rambutan*, and mangosteen trees. Some parts of the place are grown with vegetables. Since a member of Kasih Group is a former plantation manager, the group used a plantation financial management method. Instead of collecting monthly contributions, Kasih Group used a profit-sharing method. Kasih Group offered investment packages to the neighborhood in the vegetable garden projects. The investors will receive return on investment. An investor of Kasih Group said: *“I love vegetable gardens. But I do not want to do it like other groups. I just invested some money and the group will manage the garden. We have been operating the project for two years now and have received some dividends. We purchased fresh vegetables from Kasih Group.”*

The group leader said: *“We have obtained permission from the local authorities. This is part of neighborhood activities with some grants. We have secured permission from the local authorities and neighborhood for the community vegetable garden.”*

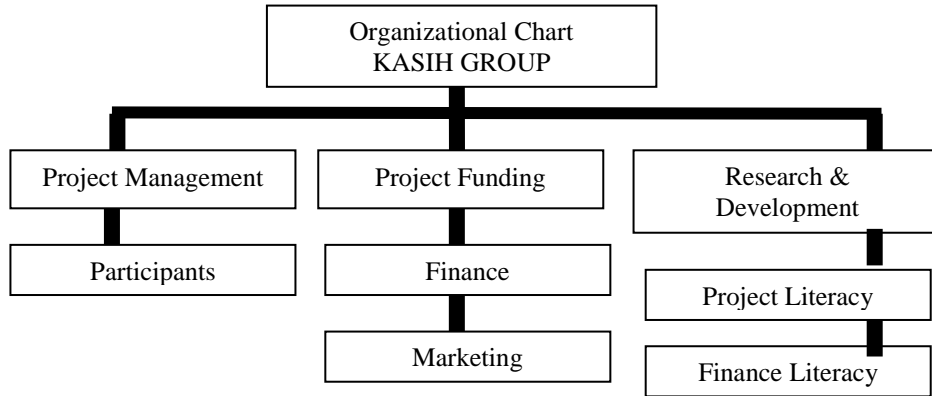
Figure 5 shows the location of the community vegetable garden in the empty spaces in front of the houses of the project’s members.

Figure 5: Location of Kasih Group’s Community Vegetable Garden



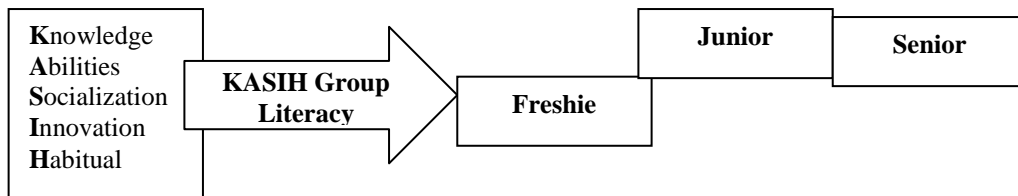
Kasih Group uses functional structure in managing the community vegetable garden. Both project management and funding are included as part of functional areas of the group. The experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now. Figure 6 shows the project management and funding with literacy development in Kasih Group.

Figure 6: Project management and funding of Kasih Group



Kasih Group developed its own *ta'awun* approach in project management and funding with knowledge, abilities, socialization, innovation, and habitual (KASIH) for literacy in project management and project funding. The experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now. Figure 7 depicts the experience of *ta'awun* in project management and funding at Kasih Group.

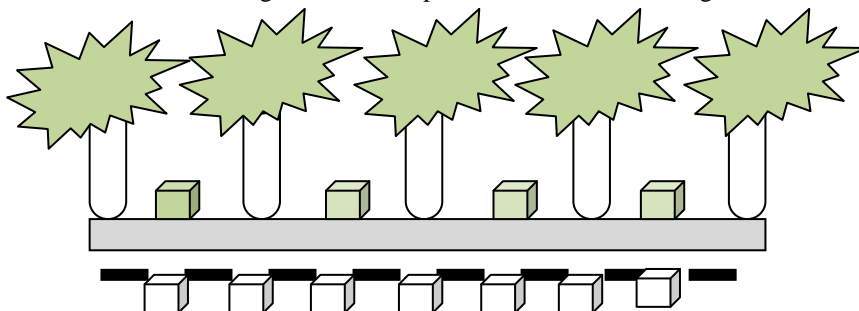
Figure 7: Experience of *ta'awun* in project management and funding at Kasih Group



4.4 Rizab Group

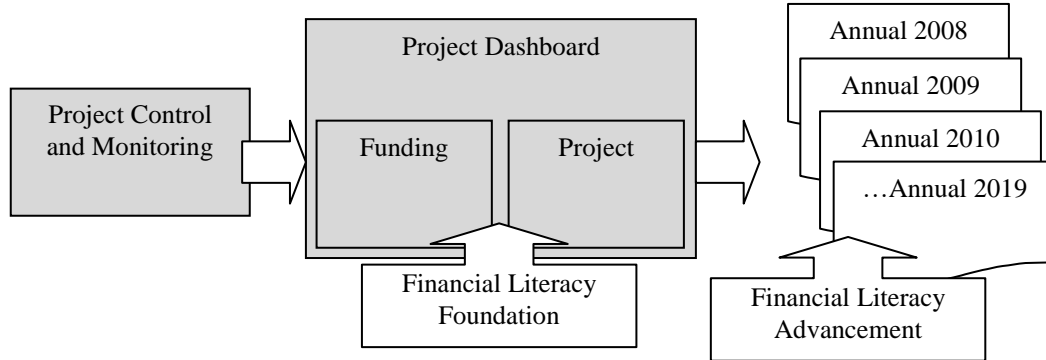
Rizab Group uses empty spaces along kerbs in front of their houses to plant vegetables. The group does not relocate the trees planted by local authorities. In fact, the group cuts the grass in the area. It does not plant the ground with vegetables and edible plants. The group places flower pots and polybags among the trees. The group leader said: *“We have obtained permission to put flower pots in the spaces between the trees. Since the kerbs are not located along the main road, the local authority has no objection to our project.”* Figure 8 illustrates the placement of the flower pots among the trees.

Figure 8: Flower pots in between trees along the kerbs



Rizab Group uses project control and monitoring mechanisms in the project management and funding of its vegetable garden. The *ta'awun* experience lies in the financial literacy courses provided by one of the participants who is teaching project management and corporate finance courses at a local university. The experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now. Figure 9 depicts the experience of *ta'awun* in project management and funding of Rizab Group.

Figure 9: Experience of *ta'awun* in project management and funding of Rizab Group



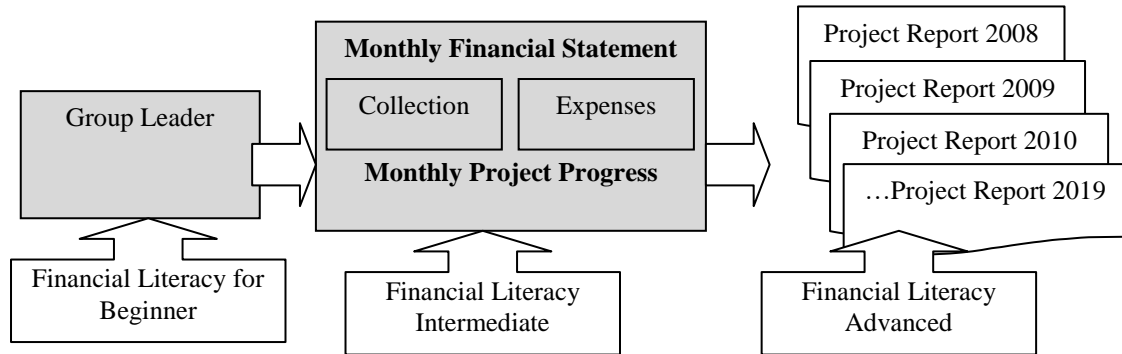
4.5 Pinggiran Group

Pinggiran Group has access to some empty spaces that act as a buffer to border the housing areas with river bank and private landfill. The river bank acts as a reserve for the river. During heavy rain, the river bank acts as a buffer from floods. However, an increase of the water level may cause floods in the area. There is the risk if the area is planted with vegetables or edible plants. Leader of the Pinggiran Group said: *“We have obtained verbal permission from the drainage caretaker who frequently cuts the grass at the river bank. With this understanding, the caretaker allows us to easily grow plants like tapioca or sweet potato. In case of flood, the plant would remain intact. The caretaker would not cut our tapioca and sweet potato plant. In fact, our group also organized gotong-royong with the drainage staff as part of river cleaning activities. We collected rubbish that was stuck at the river bank.”*

Pinggiran Group utilized the empty spaces near the neighborhood as a community vegetable garden project. The leader said: *“To start off our socialization, we organized a barbeque party with our immediate neighbors. We called our activity an ‘open table.’ Sometimes we organized impromptu ‘open table’ meets without barbeque, only with some fruits like rambutan that we brought from our home town. This is the story before PKP [Perintah Kawalan Pergerakan or Control Movement Order in relation to Covid-19 pandemic] that commenced on 18 March 2020. Until today, we don’t have any more socialization. Even the vegetable garden is abandoned. We have checked with the local authority that confirmed the community vegetable garden falls under social activity, thus should be suspended. However, each of us resumes planting vegetables in flower pots and polybags. We cannot socialize with our flower pot gardens because this is part of the negative sector in the full lockdown of PKP. We are not sure when we could resume our community vegetable garden. In fact, the drainage staff has sealed the area.”*

Pinggiran Group follows a structured *ta'awun* approach for financial literacy in project management and funding. The focal point of *ta'awun* is the group leader institution. The experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now. Figure 10 depicts the experience of *ta'awun* in project management and funding at Pinggiran Group.

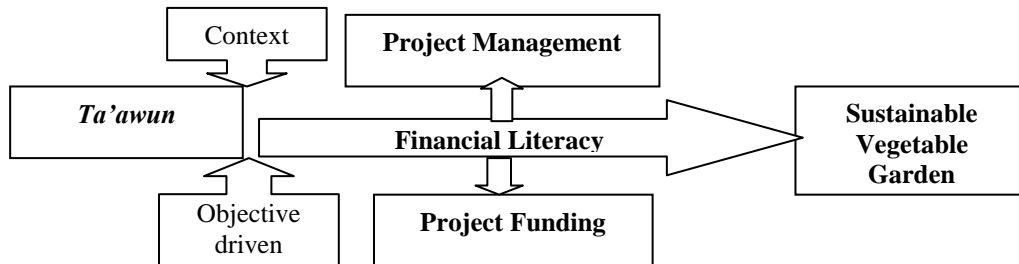
Figure 10: Experience of *ta'awun* in project management and funding of Pinggiran Group



The influence of *ta'awun* (mutual cooperation) is based on the preferences and structure decided by the groups. Padang Group and Tebing Group use objective-based *ta'awun* in financial literacy for project management and project funding. This *ta'awun* approach enables preservation and protection of members and the project.

As for Kasih Group, it has developed its benevolence *ta'awun* approach in project management and funding with knowledge, abilities, socialization, innovation, and habit for literacy in project. Rizab Group uses project control and monitoring mechanism in the project management and Pinggiran Group follows objective and structured *ta'awun* approach for financial literacy in project management. Figure 11 shows the influence of *ta'awun* with objective driven in sustaining community vegetable gardens through financial literacy for project management and funding.

Figure 11: Degree of *Ta'awun* in Financial Literacy for Project Management and Funding



4.6 Implications

The five cases presented in this paper provide an implication for theory on resource-based view with the degree of *ta'awun* in terms of objectives (*maqasid*) and benevolence (*rahmah*). The resource-based view of *ta'awun* suggests that project teams utilize the resources with distinctive competencies to enable respective individuals to contribute towards sustaining the projects' survival and performance. The type and level of *ta'awun* exhibited among the project members incorporated some elements of peer training in ensuring the survival and sustenance of their projects.

5. CONCLUSION

This study aims to explore the influence of *ta'awun* approach in project management and funding in sustaining vegetable garden projects. The influence of *ta'awun* (mutual cooperation) in this study is driven by the preferences and structure of the groups. Most of the groups are driven by structured-based *ta'awun* instead of *ta'awun* uniqueness. *Ta'awun* with structure operates on gradual development basis. Nevertheless, the uniqueness-based *ta'awun* could be incorporated into

both gradual and intensive basis in sustaining community vegetable gardens through financial literacy for project management and funding.

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