



Bonding and Bridging Social Capital: The Performance of MSME Groups

Salma Rivani Luawo¹, Widya Kurniati Mohi¹

¹Universitas Muhammadiyah Gorontalo, Indonesia

*Corresponding Author: Salma Rivani Luawo

Email: luaworiny@gmail.com



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Abstract

This study examines the utilization of social capital by members of the MSME group "H2 Rifal" in supporting their business performance. Two types of social capital serve as resources that enhance business performance. Bonding social capital refers to internal relationships or networks of family and relatives, which were utilized during the initial phase of business establishment. Meanwhile, bridging social capital refers to external relationships with various parties, which were utilized by H2 Rifal members during the business development stage. External relations with cooperatives, government institutions, and reseller agents have had positive impacts, providing various resources such as economic support, information, and educational assistance needed by group members. The research employs a descriptive qualitative method with six informants: (a) three group members who are business founders committed to running small enterprises in the pastry and cake production sector; (b) one reseller agent; (c) one staff member from the Social Affairs Office of North Gorontalo Regency; and (d) one staff member from the Cooperative and Trade Office of Gorontalo Province. The main contribution of this study is to emphasize the importance of social capital in the discourse on MSME empowerment. Business capital is not solely about financial capital but also includes non-economic capital. The argument concerning bonding and bridging social capital highlights that both are equally important as economic capital. Through the effective utilization of social capital, the H2 Rifal business group has demonstrated strong business performance, growth, independence, and sustained success over the past 20 years.

Introduction

Entrepreneurship is one of the national government's strategic agendas to stimulate state revenue. One government institution, the Ministry of Finance (2024), has issued regulations related to strengthening Micro, Small, and Medium Enterprises (MSMEs), including easier access to capital for micro and small business actors through unsecured People's Business Credit (KUR), digitalization training programs targeting 40 million MSMEs, and integrated business development programs (Maulidinah & Chainirun, 2025; Zuan et al., 2024; Suidarma et al., 2024). These initiatives are supported by a single MSME data system, simplification of business licensing (Job Creation Law), as well as the participation of business actors in supplying products for government procurement of goods and services, accompanied by assistance to facilitate access to export markets (Harland et al., 2019; Burhanudin et al., 2022; Heikal et al., 2022; Ababouch et al., 2023).

These programs have been followed up by several other ministries, including the Ministry of MSMEs (Kemenumkm, 2025), through flagship activities such as building inter-institutional collaboration, providing capital grants for new and growing businesses, and human resource capacity-building training. Collaboration with the Ministry of Tourism (2025) is reflected in

efforts to strengthen MSMEs through green and sustainable tourism programs, regarded as a fundamental need or foundation for the future of Indonesian tourism. The objective is for MSMEs to contribute to job creation, local livelihoods, and cultural preservation (Kumari, 2025; Maghfiroh, 2025).

At the local level, Bank Indonesia Representative Office of Gorontalo continuously implements MSME development programs through promotional activities such as exhibitions and national and international buyer meetings (Latif & Ardi, 2025; Noor & Ihsan, 2025). This demonstrates the strategic role of MSMEs as a key target of various institutions in driving national economic growth.

A review of the literature on MSME programs in the national context shows that the Ministry of Social Affairs is one of the state institutions that had long focused on improving the national economy through group-based entrepreneurship programs, namely the Joint Business Group (Kelompok Usaha Bersama/KUBE), implemented from 1983 to 2013. KUBE aims to promote productive economic activities among local communities, with a substantial budget allocation of approximately IDR 1.8 trillion over a four-decade period. However, based on data from the Research and Development Agency of the Ministry of Social Affairs, the outcomes of the KUBE program have not been optimal, with only about 1.28% achieving the criteria of self-reliance at the national level (Roebiyanto, 2013; Tampubolon, 2023).

From the various national MSME programs adopted at the regional level, there is currently a strong government commitment, supported by significant budget allocations and inter-ministerial collaboration as a breakthrough to build collective strength in achieving targeted outcomes (Mudau & Zwane, 2025). Thus, new entrepreneurs are expected to establish active and growing businesses, supported by the ease and facilities guaranteed by the state.

While the government has largely provided economic capital stimuli to encourage new entrepreneurship, survey results show that three women successfully established a new business without government assistance, progressing and developing with very limited capital. Over time, the business named “H2 Rifal,” located in Gentuma Village, North Gorontalo Regency, has been considered successful for more than two decades, from 2003 to 2026.

Group members come from families with weak economic backgrounds but are determined to jointly build a small business. Establishing a business is not easy; despite limited capital, they employed various strategies to initiate their enterprise (Szydło et al., 2022; Al Halbusi et al., 2024). The role of the family became a key factor during the business development phase. In other words, kinship relations were effectively utilized by group members. Furthermore, during business expansion, the role of external parties became substantial, as relationships with external actors brought diverse resources needed by the group members. This situation illustrates a contradiction: although economic capital is generally considered the determining factor in economic activities, as described in economic texts, members of H2 Rifal initiated and developed their business by utilizing kinship-based relationships, or what can be termed non-economic capital.

The utilization of kinship relations in the process of establishing and achieving business success indicates the use of social capital possessed by group members (Rodriguez-Aceves et al., 2023; Putro et al., 2022; Kussudyarsana et al., 2023; Ahmad, 2025). The role of social capital in MSME development has been identified in several studies. For example, Anugrah and Prasetyo (2022), based on Francis Fukuyama’s perspective, explain the formation of social capital in primordial- and franchise-based MSMEs, focusing on the values and trust elements of social capital that influence MSME success. Jannah et al. (2024) found that social capital is a

determining factor that enhances business performance among tofu and tempe MSMEs. The social capital referred to includes trust and norms upheld by business actors, which encourage an increase in the number of customers. These two studies explicitly explain the role of social capital in improving MSME performance, whereas this study elaborates on two types of social capital from Robert Putnam's perspective, bonding and bridging social capital utilized by MSME groups in the bakery business.

Methods

This study employs a descriptive qualitative research method, aiming to gain an in-depth understanding of the social phenomena occurring within the H2 Rifal business group, particularly regarding the utilization of bonding and bridging social capital in the early stage of and the process of business development. A qualitative approach is appropriate because focus on exploring the utilization of social capital by members group in that process.

The descriptive approach is used to systematically and factually portray social conditions, relationships among group members, and interactions between business actors and external stakeholders that contribute to the success of H2 Rifal. Descriptive qualitative research allows the researcher to present social reality as it occurs, based on the experiences and perceptions of informants, without manipulating the variables under investigation (Sugiyono, 2019).

The primary data sources were obtained through in-depth interviews with six purposively selected informants. These informants consisted of three female members of the H2 Rifal group three founders, who explain the history of bussines establishment. In addition, external informants were included to provide broader perspectives: one staff member from the Social Affairs Office of North Gorontalo Regency, one staff member from the Provincial Office of Cooperatives, Industry, and Trade of Gorontalo, one reseller agent. The external informant give some insights that the relationship between group member and some parties have brought impacts to the provision of resources to the development of H2 Rifal bussines. Purposive sampling was employed because informants were selected based on their direct involvement and knowledge of the business development process and social networks of the group (Patton, 2002).

Data collection was conducted through semi-structured interviews, allowing the researcher to explore informants' experiences in depth while providing flexibility for informants to express their views and personal narratives freely (Creswell, 2014). The data were further enriched with contextual information regarding the history of the business, kinship-based relationships, and various forms of cooperation with external parties.

Data analysis followed the interactive model proposed by Miles et al. (2014), which consists of data reduction, data display, and conclusion drawing. During the data reduction stage, interview data were selected and focused on information relevant to the research theme, namely the utilization of bonding and bridging social capital. The data were then presented in descriptive narrative form to identify patterns of social relationships and business development strategies. Conclusions were drawn by linking empirical findings with Robert Putnam's social capital framework.

The trustworthiness of the data was ensured through source triangulation, by comparing information obtained from group members and external informants. This technique enhances the credibility and reliability of the research findings (Lincoln & Guba, 1985). Overall, the descriptive qualitative approach enabled the researcher to comprehensively capture the role of social capital in the success of the H2 Rifal business within its specific social and cultural context.

Result and Discussion

The theory of bonding and bridging social capital was proposed by Robert Putnam in his work *Bowling Alone* (2000). The essence of Putnam's thought is that social capital consists of relationships that enable cooperation among members, norms, and mutual trust. According to Putnam, social capital comprises two aspects: bonding and bridging. Bonding social capital refers to internal and homogeneous relationships (family, relatives, and neighbors), characterized by internal solidarity, empathy, and strong reciprocal ties. These relationships provide emotional, material, and physical support. Bridging social capital, on the other hand, refers to external relationships between diverse and heterogeneous groups (across race, class, and religion). Based on Putnam's framework, Woolcock and Narayan (2000) add that bridging social capital is inclusive and open in nature, enabling individuals or groups to exchange resources, including cooperation and information sharing. Such relationships can accelerate the achievement of collective goals in building society effectively and efficiently.

Prior to Putnam, several scholars, including Pierre Bourdieu (1986), a French sociologist-anthropologist, introduced the concept of social capital as an invisible or non-economic form of capital that is equally important as economic capital (Anheier et al., 1995). Social capital, when effectively utilized by business actors, can help them maintain their position in business competition (Adib, 2012). In other words, social capital becomes a strategic resource leveraged in competition within a particular field (Atkin, 1999).

James Coleman (1988), an American sociologist, defined social capital as relationships that facilitate cooperation. Without social capital, or network-based relationships, achieving desired goals would be impossible. Individuals within such networks gain access to resources, including valuable information for personal development. In strengthening MSMEs, one of the flagship activities is training that provides information to business actors. As noted by Luawo (2025), various forms of educational information constitute a critical resource that strengthens MSME entrepreneurs.

Francis Fukuyama, a political and economic scholar, in his book *The Great Disruption* (2002), emphasized that social capital elements are essential and should continuously be cultivated within society. The social capital referred to by Fukuyama includes trust and informal cooperation norms that are beneficial for business development. In the modern era, trust and cooperation are valuable forms of social capital, as business development requires not only economic capital but also social capital as a key to sustainable growth. In general, social capital can be understood as the collection of resources embedded in social relationships that benefit individuals or group members within a network.

Bonding and Bridging Social Capital Supporting the Success of "H2 Rifal"

Bonding Social Capital Utilized during the Business Initiation Phase

The bonding social capital mobilized by members of the H2 Rifal group is evident during the business initiation phase. First, the kinship relationship between Mrs. Hapsa and Mrs. Inang, who are sisters, formed a commitment to establish a new business. This indicates that kinship relations contained inherent strength as initial capital. They then invited a relative who was also a neighbor, Mrs. Nunu, to jointly establish the small business. Their interactions fostered strong relationships and mutual cooperation in seeking customers together. They offered cookie production services, a business type chosen collectively as it was considered relatively easy to pursue. Both Mrs. Hapsa and Mrs. Inang had been involved in this activity since childhood, helping their mother produce and sell snacks in the market.

Kinship relations with aunts and cousins were also effectively utilized. Close family members volunteered to become the first customers. Solidarity emerged as Mrs. Hapsa and her colleagues lacked sufficient economic capital, prompting family members to assist by providing raw materials and paying service fees of IDR 5,000 per kilogram at the time. This amount was considered reasonable in 2003. With four customers, they earned a total service fee of IDR 40,000. Customer acquisition efforts were successful, as other relatives also ordered cookies for Eid celebrations and were willing to purchase the required materials.

Second, family support extended beyond service fees to material assistance, such as lending production equipment like ovens, which were relatively expensive. Promotional support from an older sibling residing in the city, who owned a food stall, was also significant. She became a regular customer, purchasing both cookies and sponge cakes to be promoted and resold at her stall. Sales in urban areas naturally created new customers, with high demand during major holidays such as Eid and Christmas. This contributed to increased revenue for H2 Rifal. Over an eight-year period, the business experienced a significant increase in turnover, as illustrated in Table 1. and Figure 1 below.

Table 1. “H2 Rifal’s Business Revenue Over Eight Years”

| Year | Total Income |
|------|----------------|
| 2003 | IDR 40.000 |
| 2004 | IDR 87.500 |
| 2005 | IDR 200.000 |
| 2006 | IDR 450.000 |
| 2007 | IDR 1.000.000 |
| 2008 | IDR 15.000.000 |

Source: Data of Business Performance ‘H2 Rifal’ between 2003-2008

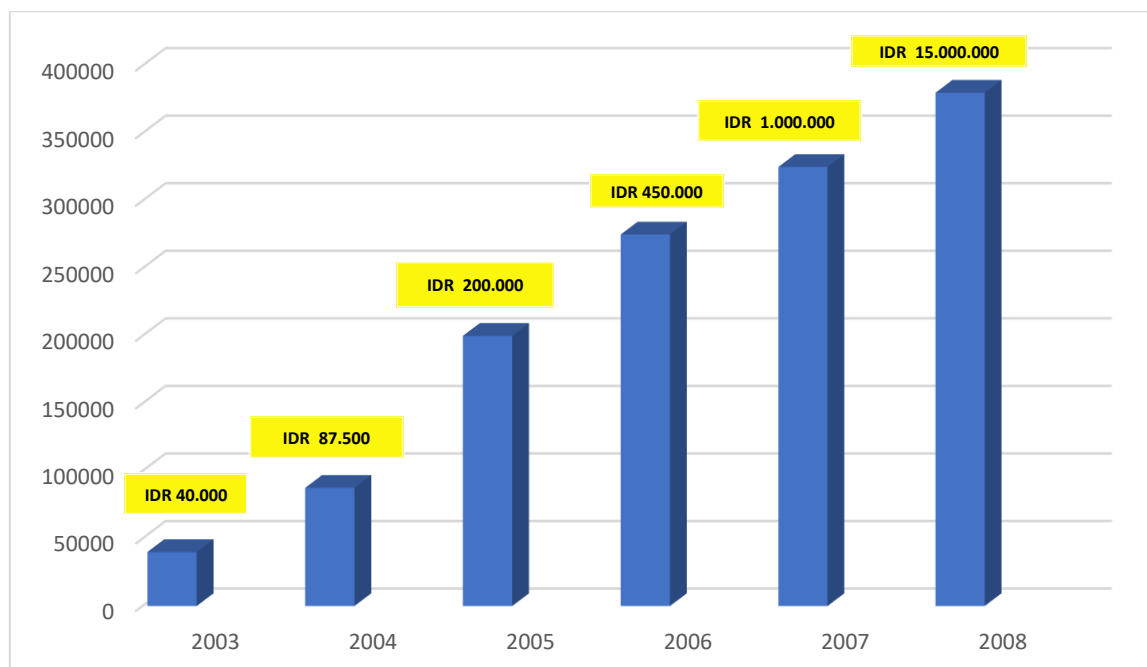


Figure 1. Total Income of Bussines “H2 Rifal over 8 years

The graph shows an upward trend in the business revenue of H2 Rifal from year to year. During the initial eight-year phase, bonding social capital was effectively utilized by group members.

Family ties and a strong sense of solidarity among relatives contributed positively to the business turnover of H2 Rifal.”

Bridging Social Capital Utilized by Members During the Business Start-Up Phase

As time progressed, the business continued to develop, and customers increasingly came from neighboring villages. The accumulation of economic capital supported an increase in cake production. The group decided to expand its product variants, including traditional wet cakes and sponge cakes. As the workload increased, two additional members joined the group. The division of labor became more effective and efficient, enabling the group to achieve its production targets.

Bridging social capital can be identified through relationships between group members and external parties. Kinship-based relations became more open, extending beyond the internal group to various external actors, and provided supporting benefits for business development.

First, the relationship with cooperation institutions played a crucial role. Cooperation functioned as accessible financial institutions for group members, particularly in providing additional economic capital through loans. As production volume and product variety increased, additional funding became unavoidable. In 2009, a cooperative provided a capital loan of IDR 2,000,000 without collateral, using a daily installment repayment scheme. The funds were used to purchase raw materials and add production-supporting equipment. This external relationship was well maintained, as group members were able to fulfill their repayment obligations, allowing them to apply for additional loans several times during the business development phase of H2 Rifal.

Second, relationships with government institutions were also beneficial. Government support contributed to capital assistance, the provision of production equipment, and access to educational and informational resources through various training programs conducted by different agencies; (a) the Social Affairs Office of North Gorontalo Regency provided a grant of IDR 20,000,000 in 2010, (b) the Provincial Office of Cooperatives and Trade (Koperindag) of Gorontalo conducted business development training in 2011; (c) the Health Office provided education on hygiene standards in 2013; and (d) Bank Indonesia offered training on halal certification and financial management in 2019. All the government programs not only benefits for the group member, but also has a beneficial effect to their performance as well.

Third, member of H2 Rifal established relationships with resellers, initially totaling 25 resellers. Over time, the number of resellers gradually increased across various areas, including districts, cities, and provinces, forming business partnerships with “H2 Rifal.” Some resellers independently approached the business to propose cooperation, while others were introduced through personal networks. One reseller from Sangihe Island recorded total sales of IDR 75,000,000 in 2013, while the lowest recorded sales among other resellers were approximately IDR 20,000,000. In subsequent years, sales continued to increase, reaching IDR 250,000,000 by 2015. By 2016, the number of resellers had grown to 35, and by 2023, additional resellers joined to market other products such as bread and sponge cake snacks, with partnerships continuing to the present.

These relationships fostered mutually beneficial cooperation. From the perspective of H2 Rifal, products were marketed in various locations without incurring promotion costs, transportation expenses, or rental fees for business premises. Sales were carried out by reseller agents, with operational costs borne individually by each reseller. Meanwhile, resellers benefited from

having products to sell without incurring large production costs or being required to provide deposits to the management of H2 Rifal. Relationships with resellers were built solely on trust.

The business initiated and developed by five women has demonstrated strong performance. Over two decades, from 2003 to 2025, income increased significantly from year to year. The growth and success of H2 Rifal can be identified based on business revenue data, using time-series samples from 2013–2015 and 2023–2025. Table 2 and Table 2, as well as the Figure 2 below illustrate the accumulation of revenue during the initial and development phases of the business.

Table 2. “H2 Rifal’s Business Revenue between 201-2015

| Year | Total income |
|------|-----------------|
| 2013 | IDR 125.000.000 |
| 2014 | IDR 153.000.000 |
| 2015 | IDR 250.000.000 |

Source: Business Performance Data of ‘H2 Rifal’, 2013-2015

Table 3. H2 Rifal’s bussines Revenue between 2023-2025

| Year | Total income |
|------|-------------------|
| 2023 | IDR 950.000.000 |
| 2024 | IDR 1.025.000.000 |
| 2025 | IDR 1.167.000.000 |

Source: Business Performance Data of ‘H2 Rifal’, 2023-2025

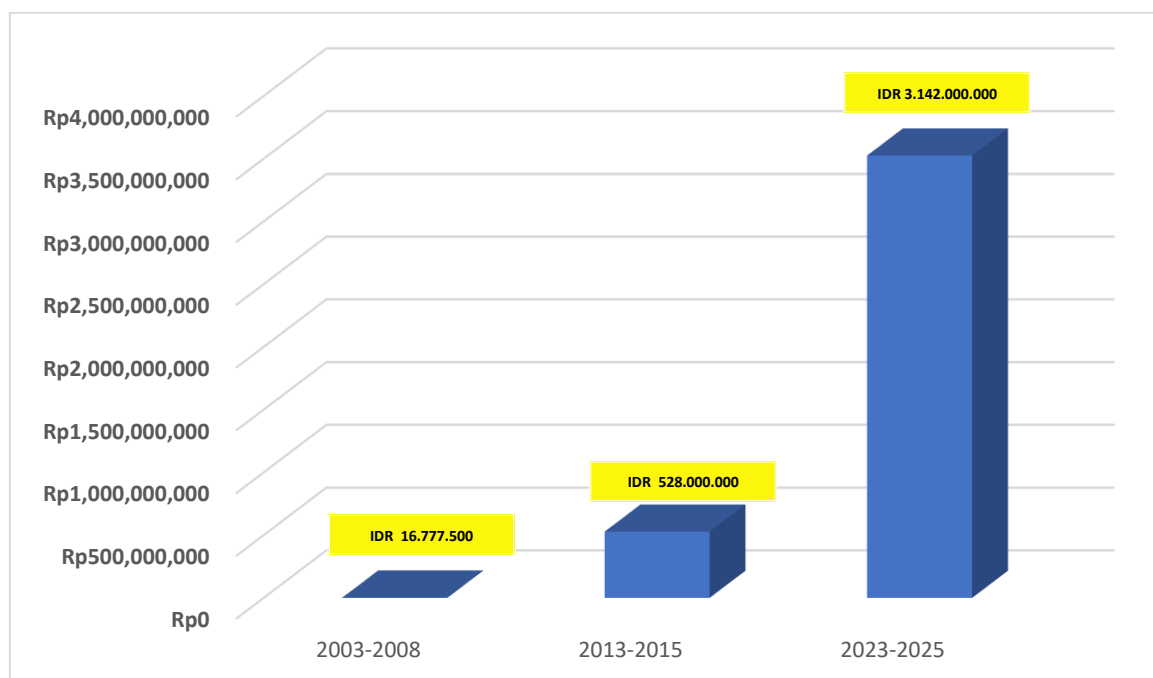


Figure 2. bussine performance of H2 Rifal over two decades

The data of the H2 Rifal’s revenue indicate strong business performance. The enterprise, which was established through the mobilization of both bonding and bridging social capital, has made a significant contribution to the accumulation of economic capital.

Conclusion

The views of the scholars discussed above and the findings of this study help to formulate the following conclusions;

First, bonding social capital is a relationship formed naturally and is characterized by strong kinship-based solidarity, whereas within bridging social capital networks, relationships are based on mutual benefits for both parties.

Secondly, the bonding social capital possessed by the H2 Rifal group enterprise has been effectively utilized, reflected in kinship networks involving siblings, cousins, and aunts, which served as key resources in initiating the group enterprise, and also collective support from family members and relatives, which functioned as non-economic capital manifested in the form of production material assistance and compensation for production-related services.

Thirdly, H2 Rifal group also possesses bridging social capital, in which the involvement of external actors became a key source of strength during the business development period, contributing to the enterprise's success. Thereby influencing its business performance. The utilization of bonding social capital in the H2 Rifal group enterprise is

To ensure the sustainability of the H2 Rifal enterprise, the author proposes several recommendations, for instance, it is important to maintain and nurture existing social capital, both bonding and bridging social capital, which has been proven to hold value equivalent to economic capital. Therefore, continuous efforts are needed to strengthen group members' awareness that shared values and collective norms provide reciprocal benefits for the sustainability of the H2 Rifal enterprise. Besides, the reinforcement highlighted in the first point should also receive attention from external stakeholders, particularly relevant government agencies and other supporting institutions, in efforts to improve the quality of human resources among group-based MSME (UMKM) entrepreneurs. This is necessary to develop a shared understanding that initiating and sustaining a business should not rely solely on economic capital, but also on other forms of capital embedded in social relationships.

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