

The practice of womens social capital as the pillars of the family economic in rural area

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ABSTRACT

This study aims to find various forms of women's social practices as the pillars of the family economic in rural UIK. The research employs qualitative research method which involves a study case at Kacang Tore Small Enterprise. The data of the research were collected by using triangulation method covering observation, interview, and documentation, and those data obtained in this research were then analyzed using a forward stepwise model from Spradley. From the findings, it is stated that social capital is formed by the presence of several elements of social capital which created through social interactions between economic actors, and women workers. Its form can be seen through various forms of social capital such as beliefs, networks, norms, values of life based on religious teachings and ancestral cultural heritage which passed down over generations to generations by exchanging kindness. The practice of women's social capital, the pillars of the family economy, is found in terms of (1) building trust in a working relationship in all activities of the small business unit; (2) establishing social capital network which emerges from relationships between family members and friends; (3) maintaining kindness and reciprocity embedded in free knowledge sharing and giving loan; (4) preserving the values of life as having been explained in religious teachings and in cultural heritage passed down from the generation to generation; (5) implementing norms as the guideline for all economic actors to conduct their economic activities. These practices are essential to strengthen the existence of small business unit at the rural area, which then provide the recommendation for other small business units throughout Indonesia to empower women as the pillar of the family. Empowering women is believed to increase the family economy because women serve as the ideal capital resources for maintaining the economic resilience of the family.

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1. Introduction

Indonesia has the largest population among other countries in the world. Of the world's total population reaching 7,6 billions, Indonesia is ranked as the fourth place with the total population of 270.20 million people or constituting 3,44% of the total population of the world [1]. This figure presents a clear description that Indonesia is a big country and is expected to make a good use of its human and natural resources as the potential entity. The utilization of these resources can serve the solution to reduce social problems such as unemployment, which in turn alleviate the poverty rate. From Table 1 BPS data in 2021 the number of Indonesian women until 2020 is 134,266.4 million people and the number of men is 135,337.0 million people [2].

Table 1. The Number of Indonesia Men and Women 2018-2020

No	Year	Number of Men	Number of Woman
1	2018	132.683.0	131.478.7
2	2019	134.026.6	132.886.3
3	2020	135.337.0	134.266.4

Source: BPS, 2021

The proportion between male and female population indicates that the number of women is lower compared to that of men; as a result, the number of female workers continues to significantly decrease from year to year. This indicates that the lack amount of women has resulted in the number of female workers entering the workforce continuing to decline significantly from year to year. This can be seen in the fluctuating number of female workers in North Sulawesi who worked from 2016 as many as 383,309, in 2017 it fell to 340,809 people and in 2018 it rose slightly by 378,193 people [3]. The data show that the number of working women keeps decreasing, which then eventually brings the direct impact on the resilience of the family economy. This stems from the assumption that the increasing number of unproductive women will financially burden the government. Thus, the declining number of women participating in the working field poses certain challenge because women are possible to act as dual resources whose potential can be empowered[4]. This phenomenon greatly influence the economic resilience of the family due to the fact that women have strategic and productive role as the pillar contributing to the economic condition of the family. In other words, the family economy and the decreasing number of female workers have direct correlation because of their strategic and productive role in ensuring strong family economy. However, it is worth noting that women involve in the economic activities without adequate knowledge and skill. As a result, many policies issued by the government do not favor over women's interests[5]. To ensure the involvement of women in economic activity, the government needs to encourage the provision of a working opportunity which accommodates the female workers. This has been portrayed in Kacang Tore Small Enterprise as the local community business which has produced snack made of peanuts since 1951[6]. This business unit has hired women for different job specification, indicating that the employment absorption emphasizes the role of women as the backbone of the family. Besides that, according to reference [7] Micro, Small and Medium Enterprises (MSMEs) can also actively contribute to state revenue through taxes. This has an impact on increasing consumption growth which causes economic growth that is beneficial to national income[8]. Kacang Tore Small Enterprise specializes in producing local snacks and has developed within the social life of people in North Sulawesi for decade. The existence of this small business unit is inseparable from the social capital. Further, it gives a positive effect for female workers because approximately 70 % of the employees of Kacang Tore Small enterprise are female workers. It can be stated that these women become the breadwinner of the family. Women have more flexible characteristics in fostering social relation with the working environment, and it opens more access to economic resources. What needs to be the concern is the fact that women do not acquire sufficient knowledge, skill, and insight on technical business problem, which hamper them to compete. However, Kacang Tore Small Enterprise in North Sulawesi presents a different picture since it hires a large number of female workers. Kacang Tore Small Enterprise does not act as the independent business unit; instead, it correlates and establishes social capital with other economic actors such as farmers as the suppliers of the main ingredient, entrepreneurs, workers, traders, and consumers as the final target of the product. In short, the concept of social capital refers to the intertwined correlation among people and groups which ensures the effective and efficient economic activities. Due to the previous explanation, the research on the social capital practices prevailing in the activities of women as the pillar of family economy plays a significant contribution. This research attempts to provide in-detailed explanation on the implementation of social capital practices in the activities of women as the pillar of family economy found in Kacang Tore Small Enterprise. By pointing out this research problem, the research is hoped to formulate a new concept or new policy principles contributing to the strengthening of women as the social capital in Kacang Tore Small Enterprise for maintaining the economic resilience of the family. This research is important and presents different point of view from previous research as it emphasizes on the role of women as the pillar of the family and the practice of social capital found at Kacang Tore Small Enterprise. This study mainly focuses on elaborating in-depth analysis on the on the implementation of social capital practices in the activities of women as the pillar of family economy found in Kacang Tore Small Enterprise. This is a qualitative research method which involves a study case, and the data in the

research are analyzed using a forward stepwise model from Spradley which formulates the findings from the empirical research. The declining number of women participating in the working field poses certain challenge because women are possible to act as dual resources whose potential can be empowered. Unless the capacity of women can be fully empowered, the negative effect is unavoidable. In short, the concept of social capital refers to the intertwined correlation among people and groups which ensures the effective and efficient process [9].

2. Theoretical Framework

Social capital theory has been exist for a long time. Some scientists had invented this theory, Bourdie defines social capital theory as the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition[10]. made up of social obligations ('connections'), which is convertible, in certain conditions, into economic capital and may be institutionalized in the form of a title of nobility [10]. Further, Coleman defines Social capital is defined by its function. It is not a single entity, but a variety of different entities having two characteristics in common: They all consist of some aspect of social structure, and they facilitate certain actions of individuals who are within the structure [11]. Putnam himself defines social capital features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit [12]. Thus, it is not much vary from Fukuyama which defines social capital as the ability of people to work together for common purposes in groups and organizations [13]. Woolcock [14], divides into four parts the perspective of social capital includes: 1. Communitarian view, emphasizes the participation of members in various group activities as a measure of social capital. The greater the number of members of an association or association, the better the social capital in the community. 2. Network view, sees that strong group ties will bring community members to have an awareness of group identity and ultimately grow a sense of togetherness to pursue a common goal. 3. Institutional view, sees the strength of a community's network lies in the political, legal and institutional environment. 4. Synergy view, is a combination of network views and institutional views. The synergy view sees that the state and society can work together so that they both benefit from the cooperation. Social capital refers to social obligation, and the forms of social capital in the society are divided into three aspects (1) social capital in Institutional Economics (2) Social relation, and (c) Social order [6]. All these aspects flourish in the society and collaborates to establish a strength. Usman [15] argues that social relations are essential to gain economic and social advantages, and they strengthen the society bond and business unit among the society. In short, social capital serves as the strengthening aspect in a country. Faty [16] in her research reveals the roles of social capital to maintain economic resilience for 'ojek pangkalan'. It proves that social capital provides a significant effect for the life of society. The data from BPS explain that an industry refers to a business unit which perform multitude of economic activities aiming at producing goods and services. All these activities are centered in one building or specific location and have distinctive administrative documentation concerning the production and cost structure. Further, this business unit must be under the supervision of one person or more. Processing industries are divided 4 groups (1) Large industry, having at least 100 employees or more, (2) Medium-sized industry, having 20-99 employees, (2) Small Industry, having 5-19 employees, (4) Home Industry, employing 1-4 workers [17]. Small enterprises has main weakness in terms of their low capability to compete with product from large industries and imported products in domestic market. They also have low capability to compete in export market. Products of small enterprises in Indonesia have low global competitiveness and low product diversification. These weaknesses are the results of lingering problems that these small enterprises must deal with. Therefore, these problems slow down their development and growth. The economic resilience of a family greatly depends on some factors such as the number of family member, the length of marriage, and economic pressure. The first two aspects have positive correlation with the family resilience whereas economic pressure has negative correlation [18]. Small enterprises has undergone various obstacles [19] covering : less optimum marketing system, less professional financial report system, inadequate accessibility, poor communication networks, and lack of awareness and interest from the young generation to run small business. In order to alleviate these obstacles, some efforts have been conducted by optimizing the marketing of various products with the collaboration with government agencies, providing assistance in the making of good financial reports, establishing good communication with many parties in the effort to improve accessibility, and building an intense communication with the provider and government. These efforts are important considering that woman as the social capital in economic

activities in the society has strong association with gender equality and social inclusion. It has been explained that woman is a productive resource and becomes the strength in the sustainability in the family economy. This research reveals the strength of woman as the social capital in Kacang Tore small enterprise since these women are able to be the breadwinner of the family and ensure the economic resilience of the family. Many women experience failure due to their inability to establish harmonious relationship with the society. Thus, the success of a woman does not merely rely on financial and economic capital but also social capital. Social capital is defined as a set of informal values or norms disseminating among the members of the society which make them work together [20]. Putnam argues that social capital consists of social relationship, social norms, and trust [12].

3. Method

This research is conducted using qualitative research method [21]. It mainly focuses on social phenomenon associated with behavior and social interaction of female workers at Kacang Tore small enterprise. As having been explicated in research goal, a more in-detailed research focus is elaborated as to identify some factors in woman as social capital embedded in the business relation among farmers, producers, traders, and consumers. Moreover, the research is hoped to formulate a new concept or new policy principles contributing to the strengthening of women as the social capital in Kacang Tore Small Enterprise. Data for this research are gained from the informants having involved in any activities in Kacang Tore small enterprise, field research, and documents related with the data. Data collection in qualitative research is performed on preliminary information saturated level. Any prospective informants are selected by using snow ball technique; then, they are chosen randomly. The last information will reach saturated level if the answers from the informants have no variation.

Research is conducted in Kanonang Village since most women living in this village work in Kacang Tore small enterprises. They have different positions such as the owner, the laborers and the sellers. Data obtained in this research are then analyzed using a forward stepwise model from Spradley [22]. This model consists of domain, taxonomy, and componential analysis. Domain analysis reveals the element and roles of women as the social capital from the data obtained. It will also involves smaller categories such as cover term, included term or behavior and semantic relationship with connects cover term and included term.

The analysis begins by determining one of the semantic relationships and combining it with the findings that the researcher obtained during data collection in which the researcher interacted with the data sources at the farm and small industry. The subsequent step in the analysis process involves setting the categorical relationship between the veiled behavior and the part of the behavior. This process will be conducted until the researcher reaches the saturation point to find a list of domains regarded as a reflection of the perceptions and understanding of the elements and relations of social capital in accordance with what is understood and believed by the actors in the economic activity involving in this small industry as a research subject.

The next analysis process is carried out taxonomically aiming at explicating the terms relating to behavior in a specific domain and to organize these data to achieve research objectives. Therefore, the researcher chooses one of the domains that has semantic similarity. In this process, the researcher will also look for part terms through constructing structural questions. The result will form a taxonomy graphically or the relationships between the domain and its sub-sections with respect to the terms drawn from the stages found. The analysis is evaluated taxonomically on the data obtained through the intensive interaction between the researchers and data sources related of Kacang Tore small enterprise during the field research. Thus, the researcher conducts focused observations for checking. These findings are then described as findings regarding forms and designs and policies. Another analysis is compositional, in which the domain that has been set to be the focus is further elaborated. In applying taxonomic analysis, each similar elements for every domain is clustered. It can be done through focused observation and interviews and focused documentation. The last analysis is carried out by using theme analysis or discovering cultural themes in the attempt to find a red line that integrates all existing domains.

4. Results and Discussion

As such number of female workers in Indonesia who work in the working industry causes the contribution of North Sulawesi women's income to increase every year [23]. This indicates that the large number of female workers' participation is of course a strength for women as the pillars of the family economy. The magnitude of the engagement of women from Indonesia and North Sulawesi can be seen in table 2 below:

Table 2. The magnitude of the engagement of women from Indonesia and North Sulawesi 2018-2020

No	Year	Women North Sulawesi (%)	Women Indonesia (%)
1	2018	32.35	36.70
2	2019	32.39	37.10
3	2020	32.50	37.26

Source: BPS,2021

Various forms of social capital practice are formed through social interaction between women workers and business owners as well as several people around the place of activity by utilizing social relations including trust, social networks, values, norms to obtain economic benefits and social benefits (27). The forms of women's social capital practices in small-scale industrial enterprises (UIK) of Kacang Tore can be seen in Table 3 below:

Table 3. The forms of women's social capital practices in small-scale industrial enterprises (UIK) of Kacang Tore

NO	Bentuk-Bentuk Praktek Modal Sosial Perempuan
1	Building trust in a working relationship in all activities of the small business unit
2	Establishing social capital network which emerges from relationships between family members and friends
3	Maintaining kindness and reciprocity embedded in free knowledge sharing and giving loan
4	Preserving the values of life as having been explained in religious teachings and in cultural heritage passed down from the generation to generation
5	Implementing norms as the controlling factor for all economic actors to conduct their economic activities

Source: researcher interview results, 2021

The rate indicates the greater amount of participation shown by female workers, and it can serve as the strength for women to be the pillar to improve the family income. Various practices of social capital are represented by the interaction between workers and the business owner as well as other people near the business location. These practices empower social relations which include trust, social network, values, and norms to gain economic profit and social benefit [24]. Those practices are elaborated as follows:

4.1 Building trust as a social capital by establishing working relations between Kacang Tore entrepreneurs and female workers in all activities in this small enterprise.

Trust is the expectation that arises within a community of regular, honest, and cooperative behavior based on commonly shared norms. [25]. The practices of social capital in which women serve as the pillar of family economy embody in their daily activities. Mrs JW, a female business owner, has been running her business for 22 years. Her small business has frequently undergone a series of ups and down, but her persistence enables her to survive. She explains that:

“I began this business using small capital and it was only a trial and error. It turns out that this business is profitable and able to be the main economic pillar of my family. When starting this business, I was pessimistic because some of my friends failed to run the business. With my persistence to develop my Kacang Tore business, I can survive and my business runs well’.

Mrs. JW's statement implies that her determination and self-confidence become her stepping stone to run the business despite the lingering financial problems. Despite graduating from a high school only, she has high determination to develop this business, so it becomes the main source of her family income. She runs the business with her husband, Mr. JL and their 4 workers.

Mrs Jelly hires 4 workers with daily salary because the products of Kacang Tore small enterprise are not produced every day. The business are active on certain occasion. The production will be busier when the harvest time comes. Mrs JW entrusts the processing activities to her workers. These workers keep working based on their responsibility although Mrs Jelly does not supervise them. One of female workers, Mrs LW, explains:

"I have been working here for years since this job supports the income of my family. My husband is a farmer, so I have to work to fulfil our needs. Mrs JW and I are relatives; however, our family tie does not stop me from working with a sense of responsibility. We are family, so I must have a responsibility while working in this Kacang Tore small enterprise. It is no need to supervise all the workers because it has been our responsibility to finish our duty on time. We start working at 8 AM until we finish".

The statement above emphasizes the value of trust which has been given by the business owner to the workers; therefore, the owner does not need to supervise how they work. This fact proves the implementation of trust as a social capital in which the workers and the owner trust each other; therefore, the supervision is no longer important.

Similar experience is stated by Mrs NB who has been working for 15 years at small enterprise owned by Mr. MS. He has run this business for 20 years. The family relationship between them strengthens the sense of belonging because her working at Kacang Tore is her main occupation. She is the breadwinner of the family. She states that:

" I have worked here for 15 years and this is my main job. I can do many tasks at this small enterprise such as drying, cleaning, roasting, sorting, packing and selling the product. I am happy because the owner trusts me, and everything I do helps this small enterprise thrive".

The statement indicates that the owner puts his trust to Mrs NB which then gives her space to finish her responsibility. She does various tasks from drying to selling. The utmost trust which the owner gives to her does not become a burden; instead, she is happy doing her job even though it is not a part of her responsibility. For example, when a buyer comes by to buy Kacang Tore, she will take a charge in the selling process although she is doing something. When the owner is not around, she will also manage to sell the product when someone buys it. She explains that :

"When someone buy 10 litre of Kacang Tore, I will give 10 litre and report it to the owner. I will not reduce the amount nor take more profit".

Trust from the business owner leads the workers to have more responsibility in order to ensure the buying and selling process run smoothly. The trust which they develop will be advantageous. The capability of human resources which the workers have serves as the strength of this small business to strive among the fierce competition [26]. Because the Kacang Tore products are already known by the wider community, so many buyers, which are regular customers, believed in this product according to [27] brand image, experience, quality and service would bring customer loyalty to a satisfaction.

4.2 Family relation and friendship create strong network of social capital in providing an ideal job.

Network can be defined as a series of relationship which an individual has with everyone who lives around and centered on her/his own will [28]. The business relationship found in Kacang Tore small enterprises has various form. Mrs JW and LW are siblings. Mrs NB and Mr MS have a family relationship while Mrs CR and Mr JR are daughter and father. Mrs NT and Mrs VL are best friends. People involving in Kacang Tore small enterprise are tied together since they siblings, relatives, father and daughter, and friends. They work together to form strength which eventually makes this small enterprise a formidable economic pillar of the family. The strong social relations of workers and owners has brought positive influenced on employee's performance, it reduces work stress that arises due to strong work pressure. Because if it is not handled it will have a negative impact on workers as employees [29].

It is reflected from the statement of Mrs NB:

“I have been working with Mrs MS for 15 years. I used to open small shop, but I realize that working at Kacang Tore is more promising. I can send to study at the university and the economy of my family is still going strong. Previously, I had a doubt to work at Mr MS’s small enterprise; however, I can see that the business flourishes, so I join as it does not need complicated requirement. Moreover, Mr MS is my close relative, so it is not difficult for me to join”.

The statement above highlights that working at Kacang Tore small enterprise does not require complicated requirement due to strong family ties. Someone can directly work although he/she must follow the rules and regulations from the business owner. Mrs NB does not think that her job is such a burden because it is a common thing for a woman to be the pillar of the family economy.

As the daughter of Mr JR, one of the owner of Kacang Tore small industry, Mrs CR also presents similar opinion:

“It is easy for me to join and work at this small business because it belongs to my father. I have involved in every activities. Initially, I was only responsible for selling the product, but I see the promising prospect, so I decide to involve more and run this business. My parents will pass this business down to me, so I have big responsibility to sustain the business since it becomes the main income for the family. Moreover, our family has run this business for years”.

The explanation above shows that it is easy to involve and work at this small business due to family relationship. As the daughter of the business owner, Mrs CR has a strong sense of responsibility to sustain the business because she realizes that the family business becomes the main economic pillar of the family. Therefore, she has the obligation to grow the business and fosters responsibility to involve and manage it. Undeniably, the business also faces various problems, but all the obstacles can be well-managed.

Mrs LW also provides similar explanation:

“I work at Mr. JW’s home industry, and Mr. JW is my brother. Working here is a blessing for me because it is hard to find a job in the village. My brother, JW, asks me to help him run the business. It supports the economic condition of my family because I do not have regular job”.

The statement implies that Mrs. LW can easily get the job because the owner is her sibling; moreover, she is also grateful for working at this small enterprises. She obtains her skill step by step by learning directly from her brother.

She makes her working at the small scale industry unit her main job which is able to be the pillar to support the economic condition of the family.

Similar experience is also uttered by Mrs. NT who works at small scale industry unit which belongs to Mrs. VL, her friend. Mrs. NT gets the job from her friendship network. Mrs VL asks Mrs NT to work at her business place since they frequently meet at several occasions.

She explains that:

“I have worked here since 2012. Mrs VL and I did not each other because we do not have family relationship. However, we frequently meet at activities held by the church and at other occasion, so Mrs VL offers me to work at her home industry. I take this job opportunity because I do not own any land despite my former job as a farmer. I was so happy to work here because I could get income to fulfill the economic needs of my family”.

Her gratitude for working at Mrs VL’s small scale industry leads to foster big responsibility. Her previously non-permanent job with low salary makes her unable to fulfill the family need. By working at this small scale industry, Mrs NT can send her children to the higher level of education.

4.3 Obligation for mutual exchange of kindness in terms of sharing knowledge and giving soft loans.

Poloma (28) asserts that social exchange is based on the principles of elementary economic transactions. Mutual exchange of kindness is undeniably important to run Kacang Tore small enterprise because it leads to smooth operation of all involving activities. Reciprocity is represented in the following activities:

a. Free Knowledge Sharing

Free knowledge sharing is a common practice at Kacang Tore small enterprise. The owner and the prospective employees sincerely share their knowledge. The owner of Kacang Tore small enterprise or other workers will teach the new workers what they must do in processing stage of the bean because these new workers do not understand the steps. Mrs NT explains as follows:

“I used to work at this place as the babysitter for Mrs. VL’s children. When these children grows older, I was offered a job at this small scale industry. At first, I did not know anything, but Mrs VL taught me patiently how to process bean, and this knowledge helps me to be a professional worker”.

What Mrs NT explains emphasizes that she previously did not know anything, but she learns skill to process Kacang Tore.. In short, she becomes knowledgeable. The owner of Kacang Tore small industry teaches her for free, so Mrs, NT can work well. Mrs NT also teaches other people about this knowledge because she knows that it will be useful. In processing the kacang tore products, women workers and business owners always coordinate each other by continuing to innovate to produce products that can answer market needs that are believed to be the key to success by using an opportunity approach [30].

b. Soft Loans

One basic principle firmly held at Kacang Tore small enterprise is to help people as long as you can. For example, when Mr MS is not around, all the workers spontaneously bring Kacang Tore dried under the sunlight at home when the rain falls. It happens naturally because everyone involving in the activity at Kacang Tore small enterprise will help each other. Sometimes, the owner also lends some money to the workers if they need money. How these workers return the loan depends on mutual agreement. This loan has an implication leading to economic and social needs [31]. Concerning this matter, Mrs VL states that:

“Mrs NT has been working here for years. When she needs money to support her economic need, I give her loan. I do not charge any interest upon the loan returning, so she can pay at any time”.

The statement above emphasizes the giving of soft loan without any interest and long-term payment due which then maintain the harmonious relationship. Helping each other makes both parties comfortable, and it enables them to rely on each other.

Mrs NT is feeling grateful because she can work at Mrs VL’s Kacang Tore small enterprise although she does not have sufficient knowledge, She does not have high education, and working at the agricultural sector requires a strong physique. Thus, she thinks that working at Kacang Tore small enterprise is much easier. What she does is common activities for women and she also love doing it. By working at this small enterprise, she can earn the main income of the family and acts as the economic pillar of the family.

4.4 The strength of values of life based on religious teaching and cultural heritage

Value as a social capital plays an important role in all activities conducted at Kacang Tore small enterprise. The business will not run smoothly without the existence of value. Only some people are able to make a good use of the value as social capital to live. Value as social capital has been implemented by the women as the owner and the workers at Kacang Tore small business by giving appreciation to their work performance. This can be seen at their daily activities.

What is essential in working is to respect to each other. Mr JR and Mrs CR talk about this:

“In running all activities at my Kacang Tore small enterprise, my children and I always respect to each other. We always meet buyers and workers, and we must show our respect to other people from our way of talking and our attitude”.

Ms CR, the daughter of Mr JR, also agrees as she explains:

“In our family, our parents always teach us to show our respect to other people, and we have already firmly held this value for generations. The religious teaching strengthens our commitment to maintain this value. We believe that we can help other people. People around us feel comfortable with the way we treat them in the working place in terms of our attitude and utterance”

The explanation above implies that both Mr JR and Ms CR continue to implement long-prevailing values of life concerning belief and social value in the society. Therefore, they can protect all the workers at their small business in order to maintain good relationship. The way they talk and treat the workers give strength to the workers. They also help the workers solve their problems.

One of the workers explains that:

“I have been working here for years. I love working here because of the way the owners treat us. They always talk to us politely and never hurt our heart. They always show their respect and treat us as a family”.

Mutual respect becomes the main reason for the employees to work diligently. It also fortifies the relationship between the owners and the employees to perform good deeds based on religious teaching and cultural heritage.

4.5 Norms as the controlling aspect in the activities of the economic actors.

Norms existing at Kacang Tore small enterprise help to survive. These norms are usually tacit, but they have influential impacts. The breaking-away from norms results in a social sanction. The regulation is agreed upon two involving parties, so both parties must understand and perform it simultaneously. For example, the working hour at Kacang Tore small enterprise begins from 8 AM to 5 PM. Everyone knows the rule, therefore, the workers must follow the rule although the owner does not supervise them.

Mrs NB explains that:

“I am always punctual when starting my job. Other activities will not be done on time if I come late. However, I must have a strong reason if I come late to work, so I will always inform it in advance by phone. My coming late will prolong my working hour. It has been my responsibility to work on time”

Mr MS also expresses similar idea:

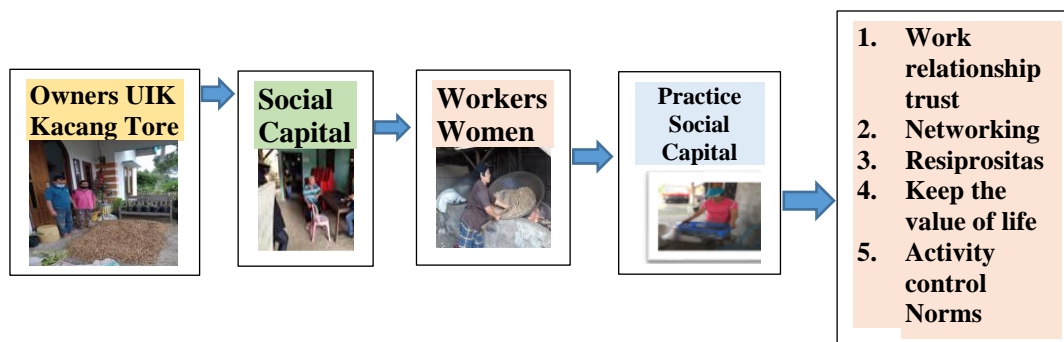
“It is true that all my employees always obey the rules. They have been working here for years, so they know what they must do. I don't have to worry and supervise their working hour. Everybody knows the rules”

A sense of responsibility prevents the employees and the owner to supervise every activities which also takes time. They work together to sustain the business, for they all believe that the business can serve as the main pillar to obtain income for the family

Mrs CR also explains that:

“Although this business belongs to my child, I will not carelessly manage the activities, for the obstruction of the rules leads to a fatal impact. To prevent this undesirable impact, I faithfully obey the rules established at Kacang Tore small enterprise concerning working hour and other activities”.

It implies that all regulations previously agreed should not be broken by everyone including the owners themselves in order to maintain harmonious working atmosphere. The obstruction of norms/regulations leads to fatal consequences and then disrupts all activities. Commitment to mutual agreement or rules is the unavoidable obligation to sustain the business. So the commitment to keep the rules that have been agreed is the fixed price of an effort to stay alive. The most important thing for us as a family is to maintain the quality of the kacang tore products and continue to promote our products in order to boost the market share consumer feedback requirement [32]. The practice of social capital formed among economic actors at the Peanut Tore UIK can be seen in the figure 1. Below:

Table 4. The Practice of Social Capital of Working Women at UIK Kacang Tore

Source: Researcher, 2021

5 Conclusion

The total number of female population in Indonesia reaches 133.54 million people or 49,42% from the total population in Indonesia. Meanwhile, the male population amounts to 136.66 million people or 50,58 % from the total population in Indonesia. The proportion between male and female population indicates that the number of women is lower compared to that of men; as a result, the number of female workers continues to significantly decrease from year to year. For example, the number of female workers in North Sulawesi declines from 383.309 people in 2016 to 322.466 people in 2018. The data show that the number of working women keeps decreasing, which then eventually brings the direct impact on the resilience of the family economy. This stems from the assumption that the increasing number of unproductive women will financially burden the government. Thus, the existence of Small Enterprise Unit at the rural area provides a good solution for the absorption of female workers. A majority of workers at this small enterprises are female workers. It is able to flourish due to the implementation of social capital in every activities, and these social capitals are created from the several aspects in social capital resulting from the network between the economic actors and the female workers, These various prevailing aspects of social capital covering trust, network, norms, religion-based value of life, cultural heritage, and reciprocity and kindness. Various social capital practices which represent the role of women as the pillar of the family economy include following activities; (1) building trust in a working relationship in all activities of the small business unit; (2) establishing social capital network which emerges from relationships between family members and friends; (3) maintaining kindness and reciprocity embedded in free knowledge sharing and giving loan; (4) preserving the values of life as having been explained in religious teachings and in cultural heritage passed down from the generation to generation; (5) implementing norms as the controlling factor for all economic actors to conduct their economic activities. These practices are essential to strengthen the existence of small business unit at the rural area, which then provide the recommendation for other small business units throughout Indonesia to empower women as the pillar of the family. Empowering women is believed to increase the family economy because women serves as the ideal capital resources for maintaining the economic resilience of the family.

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