The mechanism for collecting social capital at retail traders in the PG- Asembagus Market

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Abstract. This paper purposed to describe the mechanism of collecting social capital at retail traders in the PG-Asembagus market used a qualitative approach. The location of this research was the PG-Asembagus market. The method of determining the subject of research using purposive sampling method. Data collection techniques or information used the method of in-depth interviews and observations. The data analysis technique used the interactive model of mile and hubertman analysis. Whereas to fulfill validity of the data in this study used triangulation techniques. The results of the research are social capital formed from the interaction between retailers in the PG-Asembagus market and customers have economic benefits that can be used as economic capital for these business people. It meant this social capital had turning into economic capital. The economic benefit of this social capital is in the form of basic food savings packages implemented by retail traders in the Asembagus PG market. The mechanism for collecting social capital is carried out by implementing a basic food savings package, where the collection process is obtained from paying members from a range of Rp1,000- Rp5,000 per day for 315-317 days. The money collected is used by business people as capital for their business.

1. Introduction
The informal sector has an important role in economic growth both in the development and economic progress especially in developing countries. Today, the informal sector is of particular concern to the government in its empowerment and development. The current form of attention of the government is very much like the easy access to capital and capital loans. The efforts made by this government are nothing else because the informal sector has a positive impact on the country's economic growth. These MSBs are not only the growth of the national gross domestic product (GDP) but also employment creation [1]. In addition to giving an influence on Gross Domestic Gross (GDP), the informal sector has become a place for creating jobs for the community. This makes this business very attractive to them. The amount of interest from the middle class down is nothing else because this business activity is labor intensive so that this business can be run by anyone.

The existence of the informal sector in the national economic development system has shown a significant role [15]. The role given from the informal sector can be felt by the local government in the efforts of providers of employment and also an increase in PAD (Original Regional Income). Based on the point of view of the informal sector community, it also has a promising economic outlook. In fact, this informal sector has the ease of substitution and business flexibility and resilience. Based on this results obtained by the community enough to meet their needs a day. In addition to providing the role I have mentioned above, the informal sector also becomes an alternative for the community in their survival mechanism due to their helplessness in penetrating the formal sector.

The informal sector is a business that is very close to the community, can improve the economy of the community, and is easy to do. This effort can be carried out by anyone regardless of their social desirability. The Ministry of Manpower and Transmigration generally defines the informal sector as all commercial and non-commercial businesses (or economic activities) that are not registered, which do not have a formal organizational structure and generally have the following characteristics: family owned, small-scale, solid activities works, using technology that is adapted and depends on local resources [14]. The informal sector can be said that business activities are quite simple and easy to do,
considering that informal businesses are labor intensive, small scale businesses and still use conventional systems in carrying out them.

One type of informal sectors that many people run is retail or retail traders. Retail can be defined as an activity to sell goods and services to end consumers [17]. This type of business acts as an agent who buys, collects and provides goods / services to meet the needs or needs of the consumer.

This type of business is very easy for the community because the character of this business has a small barrier to entry. Thus, this business is very much carried out so as to create very high business competition. The existence of such cooperation makes retail owners must be truly competitive in carrying out their business, one of which is by selling complete goods so that consumers do not move elsewhere. This has become a challenge for these businesses given the perfect market competition. This code is one of the obstacles experienced by retailers at Pg-Asembagus Market.

The efforts of retailers in maximizing their business in fulfilling and providing consumer needs require relatively large capital. The strength of capital is one of the main weapons of retailers in maintaining their existence and running their businesses. Based on the results of the t test, the capital partially has a positive and significant effect on the income of MSMEs in the Imam Bonjol area of West Denpasar [20]. The existence of large capital provides retailers with greater space in serving consumer needs. The capital can present itself in the three fundamental guises: as economic capital, cultural capital, social capital, and social capital in the field in question. capital [6]. Bourdieu introduces forms of capital in three forms, namely economic capital, cultural capital, and social capital. These three forms of capital both have important roles in an effort to maintain the continuity of retail business in the PG-Asembagus market.

The resilience of retail businesses in the PG-Asembagus market is strongly influenced by these three forms of capital. Cultural capital in retail businesses can be reflected in the ability and skill in managing or running the business of these retail businesses. While economic capital can be seen in the form of assets or money owned by these business people. In line with Bourdieu Economic capital, which is immediately and directly convertible into money and may be institutionalized in the forms of property rights [6]. Economic capital in retail businesses is generally sourced from their own capital and loan capital. The source of financial capital can be of two types of owned capital and borrowed capital [8]. These two things have a considerable role in running this type of retail business.

Own capital is capital obtained from retailers themselves, and this depends on the amount of resources owned after being converted as venture capital. Own capital is obtained from the assets they have such as savings and so forth. The size of this type of capital varies due to the heterogeneous economic conditions of each individual. This reasoning makes the retail business generally open this business for the first time with minimal conditions with a relatively small and limited amount of goods provided. This factor then forced retailers to look for additional capital, namely loan capital to maintain their existence, run their businesses and develop their businesses.

This loan capital is capital that is generally obtained from outside parties, namely formal and informal financial institutions. Loan capital obtained from formal financial institutions is obtained from banks both from conventional and non-conventional banks, while loan capital that they obtain from informal financial institutions comes from non-bank financial institutions such as bank plecit, loan sharks, loans to relatives or their acquaintances. This loan capital is generally in the form of used credit for the operational needs of their business in an effort to develop their business so that their business remains in the midst of increasing business competition.

The existence of own capital and loan capital provides a considerable guarantee in an effort to run this type of business. Both types of capital complement each other. But in reality this is not the case, retail businesses in the PG-Asembagus market are still complaining about the strength of their capital that their capital has not fully matched what they wanted. This condition is caused by two things, namely 1) Source of self-capital which is still relatively small 2) Amount of loan capital obtained by this business actor is not in accordance with what is expected. The second point is a problem that is quite complicated for businesses because the amount of loan capital submitted to financial institutions both banks and non-banks is not what they want.

The problematic experience of these business actors makes them unable to fully expect from these two sources of capital, while the capital in question is self-capital and loan capital. Both of these sources of capital both have their respective weaknesses that make these business players need other
sources of capital or innovation in fulfilling capital requirements that are in line with the expectations of business people in carrying out and maintaining the existence of their businesses.

Meanwhile this retail business is a type of business that deals directly with consumers / buyers so that many relationships / networks are created in practice. These relationships / networks are often referred to as social capital. According to Bourdieu Social capital is the amount of resources, actual or virtual, which is gathered to an individual or group because it has a long-lasting network of introductory and acknowledged reciprocal relationships [9]. The relationship / network created can be utilized for retail business actors in obtaining capital resources in the form of money. This means that social capital has economic value if it is utilized properly by these business people. Because according to Tonkiss that social capital is only economical if it can help individuals or groups, for example to access financial resources, obtain information, find jobs, pioneer businesses, and minimize transaction costs [19]. In this study it was concluded “social capital has a significant influence on business performance” [18]; [2]; [4].

Social capital can be categorized as external social capital and internal social capital [3]. Social capital can be defined as external social relations such as loyal customers, suppliers, trade associations and creditors and intangible resources that ware are rooted in this connection. Whereas internal social capital reveals social relationships with friends, family, colleagues, business partners and employees, as well as intangible resources that are rooted in connections. Both categories of social capital can play a role in improving business performance. This study also concluded “there is a significant influence of internal social capital on business financial performance” [16]; [12]; [5]; [4].

Based on observations made on May 6, 2019, the efforts of several retail traders at PG-Asembagus Market to supplement their business capital, by running a basic food savings package. this basic food savings package system is a program created by shop owners who offer savings services for their customers (both regular customers and non-regular customers) who are paid in installments every year for one year of collection. Technically, the members who participate in this program save with a varied amount (1000-5000) for a year, then in that period they will get their rights in the form of groceries such as rice, ghuan kong wafers, cooking oil, syrup and others, depending on the type of basic food package followed by its members. In addition to providing benefits for retailers, this basic food package savings system is also beneficial for its members considering the basic items they receive can be used in preparation for idul fitri.

Based on the explanation above, this article will examine the mechanism of collecting social capital that provides economic benefits to retail businesses in the PG-Asembagus Market.

2. Method
In This study uses a descriptive qualitative approach. The location of this study was conducted at the PG Asembagus market in Asembagus sub-district, Situbondo district. The reason why researchers conducted the research at the site was because of the location of the many people who carried out this type of business. In addition, the determination of research sites is also influenced by the ability of researchers in terms of funds and time possessed by researchers.

The method of determining the subject in this research used purposive sampling method, namely by providing certain criteria in the process of determining the subject of research. The criteria used by researchers are as follows:
1. Retail traders in the PG Asembagus-market
2. Retail traders who have kiosks in the PG Asembagus-market
3. Retail trader who run a basic food savings package system for more than 3 years.

Data collection techniques or information used the method of in-depth interviews and observations. In-depth interviews are used to obtain information directly related to the process of forming the economic value of social and mechanism or technical capital from the collection of social capital from the savings package system. While observation or observation directly by using observations or systematic recording of the symptoms or phenomena investigated.

Data analysis techniques use the Interactive Model of Miles and Hubernam [13], that is, takes place or flows through four activities, namely the stages of data collection, data reduction, data display, and verification or conclusion. While to fulfill the validity and validity of the data in this study using triangulation techniques, which is a technique used to test the reliability of data (checking the validity
of data or verification of data). Triangulasi used is the source triangulation and method, which compares the results and methods of collecting data from in-depth interviews with observations directly in the field.

3. Results and Discussion

3.1 Retail/Retail Trader
Every business activity, whether selling goods or selling services, is basically a service provider to consumers. For the community as good as this type of business has promising economic prospects, this can be seen from the many retail businesses that grow and develop in the area. The growth and development of retail businesses in the Asembagus area is influenced by the appropriate location and strategic for this type of business. This appropriate and strategic meaning can be interpreted that the Asembagus area has 3 markets, namely the kampung market, asembagus market, and PG Asembagus market, which are the place settings for this research. In the research subjects, the research was retailers in PG Asembagus market, owned kiosks, and ran a savings package system of more than 3 years. The above explanation about the subject of this study is in accordance with the criteria on the method of determining the subject of research based on purposive sampling.

Retail / retail trade in the PG Asembagus market is generally known by the public as a type of business that provides and sells goods or services. Basically this business is directly related to consumers in making transactions. Retail can be defined as an activity to sell goods and services to end consumers [17]. This understanding means that this business relies heavily on good service to consumers so that they do not move to other retail traders. This is as stated by the research subject from the interview conducted said:

\[ I've\ \text{been\ running\ this\ business\ for\ a\ long\ time:\ \textit{it's\ almost\ fifteen\ years\ old, the\ reason\ I\ sell\ it\ on\ the\ market\ is\ because\ it\ doesn't\ have\ higher\ education\ so\ it\ can\ get\ decent work\ in\ large\ companies\ ...\ initially\ a\ little\ capital\ ...\ there\ are\ those\ who\ have\ capital\ myself\ and\ also\ borrow\ impressions\ here\ ...\ yes\ thank\ God\ now\ my\ business\ is\ smooth\ ...\ if\ running\ this\ business\ must\ be\ patient\ and\ diligent,\ if\ not\ like\ that\ later\ consumers\ might\ not\ buy\ again\ at\ my\ place.\ Yes\ ...\ this\ kid\ must\ really\ maintain\ good\ relations\ with\ consumers\ so\ they\ don't\ move.\ Even\ though\ there\ are\ consumers\ who\ often\ owe\ and\ pay\ a\ long\ time,\ they\ don't\ need\ to\ be\ too\ hard,\ it\ can\ be\ done\ by\ our\ good\ fellow\ human\ beings\ who\ help\ each\ other,\ except\ if\ we\ need\ it\ and\ we\ just\ bill\ it,\ but\ well,\ don't\ use\ emotions.\ 54\ years\ old)\]

\[ The\ reason\ I\ sell\ here\ is\ because\ it\ doesn't\ feel\ good\ if\ we\ work\ with\ people\ ...\ yes,\ my\ experience\ used\ to\ be\ a\ fussy\ employer\ /\ boss\ ...\ if\ I\ am\ wrong,\ I\ will\ immediately\ be\ scolded\ all\ the\ way\ ...\ Yes,\ I\ think\ to\ make\ my\ own\ business,\ coincidentally\ there\ was\ a\ kiosk\ that\ wanted\ to\ be\ sold,\ I\ bought\ it\ with\ money\ that\ I\ got\ from\ my\ previous\ job\ ...\ thank\ God\ I\ felt\ it\ was\ right\ to\ sell\ on\ the\ market,\ so\ I\ have\ been\ up\ to\ now.\ For\ this\ business,\ it's\ easy\ to\ be\ difficult,\ the\ important\ thing\ is\ that\ we\ are\ painstaking\ with\ the\ buyer\ ...\ especially\ if\ there\ are\ fussy\ buyers.\ (AMR\ 63\ years)\]

\[ This\ place\ of\ business\ used\ to\ have\ my\ mother,\ bro,\ because\ my\ mother\ was\ old,\ and\ rarely\ opened\ it\ first,\ so\ I\ had\ the\ desire\ to\ manage\ this\ place\ of\ business\ ...\ I\ used\ to\ work\ at\ the\ bank,\ then\ stop\ ...\ instead\ of\ want\ to\ vilify\ thitih\ bank\ but\ this\ business\ menurt\ me\ personally,\ more\ blessed\ man\ \ ...\ the\ point\ is\ if\ running\ this\ business\ which\ is\ important\ our\ service,\ bro,\ can\ be\ from\ the\ completeness\ of\ the\ goods\ provided\ and\ also\ good\ relations\ with\ the\ consumer\ alone.\ (IVN\ 36\ years\ old)\]

Based on the exposure of the subject of early research, the growth and development of this business was based on their inability to reach the formal sector, which made them in the informal sector. There are also things that are caused by discomfort from workers / professions that they did before. The beginning of establishing this business was obtained from their personal capital as well as loan capital from outside parties. In the process, this type of business requires extra patience and pressure in serving consumers in order to create good relations and loyalty to consumers. Broadly speaking, this business is a business engaged in service delivery. As described by shopiah and syhabudhin, all
businesses, both engaged in manufacturing with outcomes in the form of goods (goods) and service companies whose outcomes are clearly in the form of services, in their daily activities can not be separated from aspect of service [17].

The retail business in the PG-Asembagus market is a retail business in a small scale. Retail business or also called retail traders are generally clarified into two major groups, namely, large retail traders and small retail traders [17]. Retail pedals in the PG-Asembagus market can be clarified as small retailers. The retailer consists of small retailers based on small retail and not based. In this study the research subject studied was a small retail pedagnag based has its own kiosk, as has been conveyed by the research subjects in an interview conducted by the researcher.

The type of retail business in the PG-Asembagus market is included in the independent store category. This independent store has the freedom to determine the rules for opening shop hours so that it allows stores to operate late at night on Sundays or holidays [17]. Based on the explanation above, this retail business provides a large enough space for carrying out its daily activities. Another advantage of this business is its location which is easily accessible by consumers considering the geographical location of the PG- Asembagus market. In addition, this retail business can create emotional closeness with customers. The existence of emotional closeness is a manifestation of social capital that can be obtained by this type of business.

3.2 Social capital and economic benefits at PG-Asembagus Retail

Talking about retail business will not be separated from social capital that is formed from the interaction between sellers and buyers in this type of business. Social capital can be interpreted as a social network formed by individuals or groups that are durable and also have resources in it. According to Bourdieu social capital is the amount of resources, actual or virtual, that converge on an individual or group because it has a long-lasting network of introductory reciprocal relationships and recognition that is little institutionalized [9]. Based on the above explanation, social capital can be used by retail businesses due to having actual and virtual resources, as a result of reciprocal relationships between business actors and consumers.

The number of social networks owned by these business actors will affect the magnitude of the benefits of the resources they obtain. still according to Bourdieu he also recognizes that the bond value that an individual carries (or the volume of social capital owned by a particular agent) depends on the number of connections they have mobilized and the volume of capital (Culture, social and Economic)[9], the more networks that are formed, the greater the benefits that can be obtained by this business actor. Regarding the benefits of social capital, these business actors can obtain economic benefits in it. Because according to Tonkiss that social capital is only economical if it can help individuals or groups, for example to access financial resources, obtain information, find jobs, pioneer businesses, and minimize transaction costs [19]. The use of the economic benefits of social capital in this business can be applied by creating a "basic food savings package" which basically uses the benefits of network-nets formed by daily activities of this business so as to create economic value.

The economic benefits obtained from the formation of social capital are carried out by retailers in the PG-Asembagus market. The Sembako Savings Package which is carried out by these business operators can be said to be an economic benefit of social capital. In the context of economic prosperity, social capital affects welfare through access to credit, asset accumulation, and collective action [11]. The basic food packages are basically the same as daily savings for less than 1 year (around 300-320 days), however, they are then received / obtained in the form of basic necessities by members. Based on the results of interviews conducted on research subjects:

Initially there were some of my customers who saved me ... I could use enough for my shop capital ... I always felt the lack of capital for my business, looking for a loan to a bank or cooperative needed so much, then I ran a savings package this basic food ... the first one to join only the customers, the number of people is increasing, the basic food package package is quite helpful for my shop, for the capital needs of my shop ... the results are pretty good to be played back, so my shop is quite helped by this basic food savings package ... (Ibu NS 54 years old)
If you only rely on the existing capital, yes, my shop is less varied, because the customer's demand for goods changes, usually item A is more in demand, sometimes item B is more in demand, so to add stock I need capital for it ... a lot of benefits, bro, besides I got the business capital, this basic food savings package can also attract customers to buy in my shop ... usually take part in the package even though it is not a regular customer while paying for the savings package. (63-year-old AMR)

The intention was originally for the sake of the side, because there are many in my area who run this savings package ... it turns out the benefits are a lot for fulfilling the needs of my shop, for example, stall business capital, sometimes I make it for my personal needs too ... the important thing is to smartly set it up and not disappoint the members ... for example it's time to spend the package ... but it's not ... there's even a runaway in my area ... nauzubillahiminzalik. (IVN 36 years)

Based on the results of the interview above, the beginning of the formation of basic food savings packages was influenced by the trust and reciprocal relationship between retailers and their customers. The element of trust obtained by retailers causes some customers to save money to retailers who then use the money they collect for their business needs. Fukuyama which examines social capital and trust in complex economic societies, says that trust is beneficial for the creation of a superior economic order, because it can be relied on to reduce costs [10]. The benefits created on the basis of trust have a long existence, especially as this relates to the economic value of social capital in retail businesses in PG- Asembagus market. The economic value of social capital realized by the basic food savings package provides many benefits for retail businesses that run it. The benefits obtained are business capital for the needs of their stalls.

The application of basic food savings packages is because they cannot continue to rely on their own capital and also the amount of loan capital that is sometimes not in line with the expectations of these retail businesses. In line with the betes, networks can also provide financial access [7]. This proves that the economic benefits of social capital (basic food packages) can provide financial benefits in carrying out and maintaining their business. In addition to the trust element of this basic food savings package, there is also an element of reciprocity in that both parties both get the good, while the intended virtue is the economic capital for retailers and basic materials for their daily needs for their members.

3.3 Mechanism for Collecting Social Capital

Business activities (savings package systems) carried out by retailers in the PG-Asembagus market are mechanisms for collecting social capital that have economic benefits. The collection of social capital by retailers in the PG- Asembagus market is an alternative provider of their business capital. Social capital has been seen as market assets and labor; even when recruited through intermediaries, customers and workers are said to show greater loyalty and commitment than is possible among totally foreign people according to betes and Jones [9]. The basic food savings package that is carried out occurs because of mutual trust as a reciprocal of the network formed by the social capital.

The mechanism for collecting social capital is to save food packages almost the same as we save our money everyday. Technically this mechanism is quite varied depending on each business actor, but has the same goal of collecting business capital for the needs of their business. Based on interviews conducted by researchers:

I give various types of basic food packages, from packages 1 to 15 packages, and each of these packages is the basic needs obtained later ... as well as the amount of contributions per day that must be paid, for the contribution to use 315 days ... the fee is from Rp. 1,000 - Rp. 5,000 ... the reason for making many choices is that members can freely choose the package they want ... and also I think there are many people who are more likely to be attracted to ... sometimes also Members who join are more than 1 package, son, so that's not much like the mother ... (Ms. NS 54 years old)

The package fee that I run is Rp 5,000 per day for 317 ... I only apply one type for 6 types of Semabako savings packages ... but all that is obtained are different ... for example, there are people
who can browse and who do not, some can there are 2 liters of cooking oil that can get 1 liter of cooking oil and others ... then that the members who decide themselves want to go with which one ... (63-year-old AMR)

The basic food packages that I run are varied ... from the daily contribution of Rp1,000, Rp. 2000, Rp. 5,000, Rp. 5,000 for 315 days ... even though the fee is the same, the package is a lot different, last year. In this package, many are interested in members ... so this year, this package is what I offer ... if for example there is a member who proposes to offer another package, next year it might be different ... (IVN 36 years)

Based on interviews with research subjects, the technicalities was in collecting mechanisms for collecting social capital differ. The difference lies in the amount of contributions and the amount and type of basic food received later. There are research subjects that offer more both in terms of contributions and goods obtained, there are those who use the same nominal amount of contributions but the sambako obtained will differ both in type and quantity. In addition, there are also those that are adaptive regarding the demand for package types and contributions, meaning that the businessman is more aware of consumer demand regarding this basic food package. The scheme of the mechanism for collecting social capital of retail traders in the PG-Asembagus market is as follows:

![Figure 1](image)

**Figure 1.** scheme of the mechanism for collecting retail capital social capital in the PG-Asembagus market.

4. Conclusions
This The conclusion of this study is that social capital is formed from the interaction between retailers in the PG-Asembagus market, and customers have economic benefits that can be used as economic capital for these business people, in other words this social capital is transformed into economic capital. The economic benefit of this social capital is in the form of basic food savings packages implemented by retail traders in the PG-Asembagus market. The mechanism for collecting social capital is carried out by implementing a basic food savings package, where the collection process is obtained from paying members in the range of Rp1,000-Rp5,000 per day for 315-317 days. The money collected is used by business people as capital for their business.
Suggestions, retail business actors should be able to make the best use of this because capital in addition to forming a broad connection also has economic benefits for the continuity of their business.

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