



SOCIAL CAPITAL IN RIZKI BERKAH COOPERATIVE BUSINESS GROUP IN SEMPER TIMUR SUBDISTRICT, NORTH JAKARTA

Rotua Siringoringo¹, Triyanti Anugrahini²

Universitas Indonesia, Jakarta, indonesia

rotuaringo21@gmail.com

KEYWORDS	ABSTRACT
social capital, joint venture groups, social welfare.	Poverty is a serious problem faced by many developing countries, including Indonesia. This study aims to investigate the role played by social capital in achieving the success of the Joint Business Group (KUBE) program in Semper Timur Village, North Jakarta. To overcome this problem, the joint venture group program was implemented in North Jakarta by Jakarta Entrepreneurship. This study used a qualitative approach by conducting in-depth interviews and observing the Rizki Berkah joint venture group in North Jakarta. The research results show that social capital plays a vital role in achieving the success of joint venture groups in overcoming poverty. Trust, social networks, access to information, and support from group members are important elements in facilitating collaboration, exchanging knowledge and skills, and access to resources needed for business. Joint venture groups with high social capital tend to be more successful in facing challenges, taking advantage of opportunities, and achieving success in their businesses. Active involvement in social networks, strong trust between group members, and solid cooperation are important factors in building strong social capital. In addition, the joint business group program also provides support in the form of facilities and infrastructure, skills training, mentoring, and access to capital. The availability of these facilities provides additional impetus for joint venture groups to achieve success. This research makes an important contribution to understanding the role of social capital in joint business group programs. These findings can form the basis for developing policies and strategies more effectively alleviate poverty in North Jakarta and other parts of Indonesia.

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Corresponding Author: Rotua Siringoringo

E-mail: rotuaringo21@gmail.com

INTRODUCTION

Poverty is a social problem that always exists in many countries and hinders the progress of a country (Liu & An, 2023). As a developing country, Indonesia is also experiencing the same thing that is still struggling to alleviate poverty. Low incomes are characterized by low productivity, low income, low health, low level of education, and welfare, which shows powerlessness (Cieřlik & Parteka, 2021). Law Number 13 of 2011 explains that the forms of handling people experiencing poverty are: a) increasing individual capacity; b) providing food and clothing assistance; c) provision of housing services; d) provision of health services; e) provision educational services; f) provision of access to work and business opportunities; g) social services (Michelle, 2020). North Jakarta is one of the cities in DKI Jakarta whose poverty rate has increased over the last three years.

North Jakarta is an administrative city in the northern part of the Special Capital Region of Jakarta. The North Jakarta Mayor's Office is located in Tanjung Priok District. North Jakarta Administrative City has six districts with their respective areas: Koja District (12.25 km²), Kelapa Gading (14.87 km²), Tanjung Priok (22.52 km²), Pademangan (11.91 km²), Penjaringan (45.41 km²),

Cilincing (39.70 km²), as well as 31 other villages. The population of North Jakarta Administrative City is 1,864,471 people, with 939,951 males and 924,520 females. Moreover, the population density in this region is 12,723.48 people/km (North, 2022). Over the past three years, North Jakarta has been the city that has experienced the highest increase in poverty. The poverty rate in North Jakarta has moved from 5.04 percent in 2019; in 2020, there was an increase of 6.78 percent, and the peak occurred in 2021 at 7.24 percent (BPS, 2022).

The government has seriously addressed overcoming poverty in Indonesia through policies and efforts to reduce poverty that have been integrated into the Master Plan or Master Plan for Accelerating and Expansion of Indonesia's Poverty Reduction (MP3KI), launched in 2012. The MP3KI program was carried out to reduce the number of poor through programs that target people with low incomes directly.

The Joint Business Group (KUBE) is one of the *Jakarta Entrepreneurship fostered programs* that directly target poor community groups. This joint business group empowers community groups by managing Productive Economic Enterprises (UEP) in order to increase family income and social welfare (Sosial, 2019). The objectives of the joint venture group include: a) to improve the welfare of members; b) members who are increasingly skilled and have broader insights; c) increase members' self-confidence; d) raise the awareness of the members that it is essential to build a joint effort for the benefit of the members; e) members increasingly have a more decent life for the business initiated together; f) increase members' income through jointly managed businesses; g) carried out fairly and proportionally, meaning that it is fair in dividing tasks and results within the group (Lathifah, 2019).

The existence of joint business groups in the community environment becomes a social and economic force that can facilitate cooperation and improve the welfare of the group. Here are the benefits of joint business groups for the community: 1) Development of dynamic living conditions for less privileged community groups. 2) Joint business groups serve as a strengthening network for less privileged community groups. 3) Joint business groups act as motivators for the community to form economic and social strength in order to improve the welfare of less privileged community groups (Lathifah, 2019).

In the process, this joint venture group is not only assisted by the government but also teaches group members how to do business. Capacity building is also given to the community in the concept of the Jakpreneur program, which consists of the 7Ps as follows (Jakpreneur, 2023) :

1. Recruitment

Assistants carry out recruitment according to the partner's work area. In addition, residents also participated in socialization in places where many gathered, such as Posyandu, activities of PKK women, etc.

2. Training

The training provided to the community starts from *hard skills* and *soft skills*. *Hard skill* training includes hands-on practice such as sewing, making various dishes, etc. *Soft skills* are achieved by building an entrepreneurial mentality, the community's creative spirit, and preparing the community to compete with other business actors.

3. Accompaniment

If the entrepreneurs are product ready, they will be facilitated for certification such as halal MUI and IPR for brands and logos; those who do not have a packaging design will also be assisted in making packaging designs that are the same age as their products. In addition, training is also provided for the use of *e-commerce*, such as Gojek and Shop, to make it easier for people to do online marketing.

4. Licensing

At this stage, the entrepreneurial assistant will assist in making recommendations for Micro Small Business Permits (IUMK). One of the leading indicators of program success is the licensing carried out by Jakpreneur organizers in coordination with the Investment and One-Stop Services Office.

5. Marketing

Marketing is done *online* and *offline*. Access to *offline* marketing is carried out, such as involving entrepreneurs in national and international exhibition activities and marketing at the sub-district and provincial levels. Moreover, *online* is done via *WhatsApp*, *Shopee*, and *e-orders* (managed by the Jakpreneur Regional Organizer).

6. Finance report

Financial reporting is done through a financial reporting application, namely "Si Apik" from Bank Indonesia. Entrepreneurs only need to download this application on their respective cell phones. This application is beneficial to make it easier for entrepreneurs to make financial reports for their businesses. In addition, this application also makes it easier for entrepreneurs to access capital, for example, financial institutions.

7. Capital

Access to capital provided by banks or other institutions collaborating with the Provincial Government of DKI Jakarta has the advantage of being subject to lighter credit to entrepreneurs, especially businesses that have been running for less than six months (Jakpreneur, 2023).

In addition, business actors are also provided with the following facilities and infrastructure:

1. Provision of facility assistance in the form of work tools to support business actors in developing their businesses.
2. Entrepreneurship Clinic Infrastructure, namely in the form of optimizing existing business premises, for example, through collaboration with parties in payments with the cashier application, business development facilities in the form of carts, storefronts, more attractive display places, and other forms of facilitation.

One joint venture group that is still active and benefits its members is the Rizki Berkah joint venture group located in the Semper Timur sub-district, North Jakarta. Many challenges were faced, especially when facing the Covid-19 pandemic in Indonesia, but this joint business group could still survive. The way for the business group with Rizki Berkah to survive and continue to provide benefits is interesting to discuss, considering that the group members have financial limitations. This does not allow them to support themselves on a material basis alone.

Based on the description of the background above, this research aims to investigate the role of social capital in achieving the success of the Joint Business Group (KUBE) program in Semper Timur Village, North Jakarta.

METHODS

This study uses a qualitative approach to understand the role of social capital in the success of joint business groups. A qualitative approach was chosen to obtain in-depth and accurate data adapted to the field conditions (Neuman, 2014). This research aims to find a complete and in-depth picture based on facts and information about social capital on the success of joint venture groups, so researchers use descriptive research types. The determination of informants was carried out by purposive sampling. In purposive sampling, the sample (in this case, the informant) is selected based on the consideration that the informant can provide a clear understanding and comprehensive view of what is being researched (Rubin et al., 2017).

Data collection methods used in this study are:

1. Interview. In-depth interviews were carried out by providing several questions that were adjusted to the interview guidelines that had been prepared previously so that there was a possibility that these questions could be developed more broadly according to the needs and situations during the interview process, in other words, to be more flexible. Interviews were conducted with seven participating informants, including four members of the joint venture group, one mentor, one member of another business group, and one from the government (Neuman, 2014).
2. Documentation studies are conducted to obtain secondary data to develop a framework for thinking and data analysis. Documentation studies through printed documents that are not public such as daily bulletins, organizational charts, report booklets, minutes of meetings, memos, internal and external correspondence, and others.
3. Direct observation. The observation process requires researchers to make direct observations in the field using participatory techniques to understand the community's social conditions. In this observation, it is hoped that researchers can observe behavior and phenomena by giving spatial distance to the object being studied directly or indirectly.

RESULTS AND DISCUSSION

Various experts have developed the concept of social capital from various fields, such as sociology, economics, and political science. However, some of the main theories related to social capital are as follows: According to Bourdieu defines, social capital refers to a collection of existing and potential resources associated with individuals or groups due to network ownership of institutionalized mutual knowing and recognizing relationships (Hanum et al., 2016). That is, a person will get support from shared capital when the person is a group member. When someone becomes a member of a collaborative business group, they will get support from social capital that group members share. This social capital includes resources such as information, skills, access to markets, and support from social networks formed in groups. This shared support and capital can give joint venture groups an advantage in overcoming challenges, taking advantage of opportunities, and achieving success within the group.

Bourdieu also explained that understanding the social world's structure and way of functioning is about more than just discussing capital that exists in economic theory (Pearl et al., 2020). There are other capitals, such as social relations, power, position, and so on, that must be known. If the immaterial capital is utilized optimally, it will bring material benefits. For example, an individual with a comprehensive and valuable social network, such as knowing essential people or people with influence. In China, it is challenging to see a doctor because of each doctor's limited quota and the large number of patients who line up daily. Because having a network of relationships with these doctors makes it easier for individuals to consult by phone for some health problems simply. So it can save time and money if the situation is mild (Huang, 2019).

When joint venture groups can understand and make the most of this immaterial capital, they can generate significant material benefits. For example, by leveraging solid social relations, joint venture groups can obtain business innovation opportunities, expand marketing networks, or obtain support from relevant parties. Social capital can be a driving force in developing social enterprises (Hidalgo et al., 2021).

A similar definition was also put forward by Coleman, explaining that social capital is defined by its function (defined by its function) (Rosadi, 2021). Coleman explains social capital not as what social capital is for but for its function and how it is placed in the social structure (Martínez & Úcar, 2022). Coleman emphasizes the functionality of social capital in the context of the success of joint venture groups. In joint business groups, social capital is essential for achieving success. Its function is

to support collaboration, exchange of information, collaboration, and access to resources needed in business operations and development. By understanding the functionality of social capital and making good use of it, joint venture groups can increase their businesses' efficiency, sustainability, and success.

According to Putnam, social capital plays a vital role in the success of joint business groups (Muhtar & Noviana, 2016). Social capital includes trust, networks, and norms facilitating cooperation and mutual benefit. In Putnam's view, social capital consists of a network of community involvement bound by the same norms and values, facilitating cooperation for the common good.

Putnam also believes that social capital helps increase economic growth in society (Kurniawan, 2018). As in social capital, trust is needed, becoming a societal binder. As Putnam explained, there is economic growth in East Asia because the community's economic activities are based on the development of social capital in society. As an example mentioned by Putnam, networks and trust between the domestic Chinese community and the overseas Chinese community made them build a business social network.

Meanwhile, the same emphasis was also explained by Fukuyama, explaining that social capital can be formed through reciprocal norms that encourage cooperation within groups (Cahyono & Adhiatma, 2023). In a joint venture group, the reciprocal norm is essential in establishing a strong, honest, and trustworthy relationship between group members. This shows that in a joint venture group, the social capital resulting from the norm of reciprocity will affect the bonds and trust between members. Fukuyama emphasizes the importance of trust in achieving economic success. He uses the element of trust as an indicator to measure the level of social capital, including in the context of joint business groups (Santoso, 2020).

Furthermore, other studies explain that the existence of social capital in a society can be an adhesive for community groups against other groups (Adi & Community, 2013). In the context of joint venture groups, social capital has the potential to become an adhesive for joint venture groups against other groups. Social capital includes the rules, norms, beliefs, and networks that strengthen the bonds between group members in a joint venture. In addition, social capital can also regulate the behavior of community members involved in the collaborative business group. Therefore, social capital in joint venture groups can be essential in strengthening internal group relations and increasing the group's ability to interact with other groups in the broader environment.

Meanwhile, Woolcock & Narayan put forward social capital as norms and networks that enable people to work together effectively (Engbers et al., 2017). In the context of a joint venture, this includes relationships with family, friends, and associates who can help achieve goals and gain material benefits, for example, by taking advantage of relationships with friends in good positions to get a job. In addition, social capital can also function as the last safety net in difficult situations. All of this depends on the social relationships we have. Woolcock & Narayan also explained that social capital plays a role in establishing cooperation between the state, corporations, and civil society. So that when the state, corporations, and civil society synergize, they can achieve common goals and create more sustainable development (Witjaksono, 2015).

Meanwhile, other previous studies explained two concepts of social capital, namely 'bridging' and 'bonding' (Engbers et al., 2017). 'Bridging' social capital illustrates that the structure of individual relationships is connected to other individuals. This relationship can provide information access to each other. The amount and intensity of social relations between individuals judge the quality of 'bridging' social capital. For example, 'bridging' social capital allows entrepreneurs to build coalitions to increase economic growth.

In contrast to bridging social capital, bonding social capital is based more on relationship quality (Engbers et al., 2017). This means there may be few relationships in bonding social capital, but the

existing relationships have high trust. Usually, these are found in connection with shared experiences. Countries with solid trust norms produce more significant innovation than societies without trust (Engbers et al., 2017).

In bonding social capital, it also emphasizes the need for community-based groups. This group will later become an incubator of solid social ties and foster mutual trust to achieve their social goals. Thus the economic development activities coordinated with these groups can run. Moreover, able to influence the economic welfare of the community in connection with creating jobs for the community.

Two concepts of social capital are relevant to the success of joint business groups, namely 'bridging' and 'bonding' (Engbers et al., 2017).

1. Social capital 'bridging' refers to the relationship structure of individuals connected with other individuals. This relationship provides access to information between these individuals. The quality of 'bridging' social capital is assessed based on the number and intensity of social relations between individuals. For example, 'bridging' social capital allows entrepreneurs to build coalitions promoting economic growth. In the context of joint venture groups, 'bridging' social capital enables groups to broaden their networks, gain access to relevant information, and take advantage of collaboration opportunities to enhance their businesses success.
2. Social capital 'bonding' is more focused on the quality of relationships. Although the relations in 'bonding' social capital may not be as numerous as in 'bridging' social capital, the existing relations are marked by a high level of trust. Usually, the relationship in social capital 'bonding' is formed through shared experiences. Countries or societies that have strong belief norms have more significant innovation potential. In the context of joint business groups, 'bonding' social capital emphasizes the need for community-based groups to become incubators of strong social bonds and foster trust between group members. This creates an environment conducive to achieving social goals and coordinating economic development activities. Thus, joint venture groups that can build 'bonding' social capital can influence the community's economic welfare through job creation and increased economic activity. By understanding and utilizing both 'bridging' and 'bonding' social capital, joint venture groups can improve their business performance by expanding their networks, taking advantage of information and collaboration opportunities, and building trust and strong social bonds between group members.

Overall, social capital has diverse roots and originates from various disciplines. However, the concept has been adopted by academics and practitioners to understand the importance of social networks and norms that enable people to work together effectively in various contexts, including joint venture groups. Four themes emerge from the analysis of social capital data in joint venture groups, including 1) Trust, cooperation, and norms; 2) Exchange of knowledge and skills; 3) Access to resources; 4) Support and Network.

1) Trust, cooperation, and norms

Social capital is essential in building trust, cooperation, and norms among joint venture group members. High trust encourages the formation of solid cooperation in decision-making, division of tasks, and effective management of resources. This can be seen from Mrs. Sri's answer, "*Here we already trust each other. It is like brothers... because we also work together, right Mba, so trust in each other appears in us. If you borrow money in a group, you already know each other, you are no longer afraid ...*"

While practical cooperation strengthens trust between members so that collaborative business groups can maximize members' potential, reduce internal conflicts, and increase their productivity and business performance. Mrs. Sri, "*We, Ma'am, already know each other's work. However, even though we already know each other's work, we still cooperate; it is also a group, right?*" The norms

that group members accept and internalize strengthen trust and guide mutually supportive behavior. Trust, cooperation, and strong and positive norms in joint venture groups provide a solid foundation for achieving common goals, overcoming challenges, and achieving business success.

The high enthusiasm of members of the Rizki Berkah joint business group became one of the triggers for the activities of the Rizki Berkah Joint business group to continue, such as the activeness of group members in carrying out routine activities and the discipline of group members in managing finances and administration. A strong sense of brotherhood among members of the joint venture group can be seen from the attitude of mutual assistance, cooperation, mutual help, and good cooperation of each member of the joint venture group seen by researchers based on the results of direct observations. This was also corroborated by Mrs. Nani's words, "*Here we have divided the tasks right Mba, but we still just help each other. if for example one is overwhelmed to do the work, we still help each other because this is for the good of our group as well. It is also a group name; you must be together. We are like brothers here*". The members develop a sibling relationship because of working together, which allows them to get to know each other more and become like brothers. Social capital can help build trust between group members to work together better to achieve common goals.

The high level of public trust in collaborative business groups is reflected in the practice of savings, loans, and artisans. Mrs. Lela's words corroborated this, "*We also have money that the group can borrow; if there are members who need it, just borrow it. We already know how to come to our needs and tell each other too; we will not be afraid of running away the money either; we are like brothers here. If it is too late to return it, we will ask why; oh well, it has returned*". This activity is governed by rules that aim to ensure the smooth running of artisan and savings and loans, including provisions that loans to group members must be repaid in a timely manner.

Although these rules exist, they are flexible. If you are late paying, they will ask each other what the reason is. Brotherhood bonds have been formed, so the rules are flexible. Interest will be charged for borrowers, such as when borrowing Rp. One hundred thousand will be subject to interest of Rp. 10,000, and the interest will still be used for the benefit of the group. If a member is sick, the loan interest money can be used to visit him. Mrs. Sri also confirmed this: "*So if someone borrows money, there is interest. Later the interest remains for our group as well. If someone is sick or grieving in our group, we will use the money there too, so we already know each other, and it is for us too*." Conflicts within the group rarely occur because the members know each other with certainty where the money is.

Other rules that apply in this group must be obeyed by all members, including the distribution of schedules that must be followed on time, work must also be carried out properly, and tasks must be divided relatively while maintaining cooperation. Although these rules exist, they are flexible, and the most emphasized is the cooperation of members in carrying out each activity. There are no strict sanctions if there are minor violations in the group. Regular members emphasize helping each other and working together. This was reinforced by Mrs. Yeni's words, "*Here we share the tasks; if we want to get together for this activity, we have to be on time, and we have to maintain cleanliness as well. It is just that we have informed each other, right? Even if someone is late informing each other, there are no strict rules. If it is too late to borrow money, we will ask for it; there are no strict rules. Because we are like family here*."

In addition, the joint venture group also distributes profits fairly to each member. From the sale proceeds, business capital will be deducted, some will be used as additional group cash (social contributions), and profits will be distributed equally. According to an interview with the joint

venture group Rizki Berkah secretary in November 2022, each member earns between IDR 500,000 and IDR 1,200,000 monthly.

2) Exchange of knowledge and skills

Social capital facilitates the exchange of knowledge and skills among members of a joint venture group. Joint venture groups can increase their competency and innovation by sharing experiences, information, and best practices. This exchange of knowledge and skills helps business groups overcome business challenges, increase operational efficiency, and develop better strategies. Mrs. Sri's words also corroborated this, *"So we have each other's experiences, for example, making cakes, right? So this mother knows how to make these cakes, just teach each other. For example, I once made food from Moringa leaves, so I just distributed it in groups, so we processed the Betawi lunkhead, mixed the Moringa leaves, and became Betawi Moringa lunkhead, and Moringa drink too."*

The Rizki Berkah, joint venture group produces products with regional characteristics, such as Betawi dodol. However, group members try to present it with an exciting touch. Group members actively discuss and provide ideas to each other, intending to create superior-quality products. Finally, group members agreed to innovate their products. Thanks to the group members who have expertise in farming, they decided to plant Moringa.

Furthermore, group members combined Moringa as an additional ingredient in making their Betawi dodol, thus creating Betawi moringa dodo. The group members also developed various drinks that use Moringa leaves as the main ingredient. With the existence of social capital owned by groups, members share knowledge, experiences, and the ability to learn from each other.

3) Access to resources

Social capital enables business groups to access essential resources like capital, technology, information, and markets. Local communities and joint venture groups can gain more accessible and cheaper access to these resources through solid networks and relationships with group members. Thus, they have a more significant opportunity to develop their business successfully.

In addition to internal cooperation within the group, the joint business group Rizki Berkah is also actively discussing with other business groups. There was a meeting organized by the Social Service to provide outreach to members of the joint venture group in the Cilincing sub-district, which sparked discussions among the business groups. In addition, mutual assistance in marketing products reflects the solid relationship between the Rizki Berkah joint venture group and other joint venture groups. This is because each joint venture group has different businesses.

4) Support and network

Social capital expands the social network of joint venture groups and provides the necessary support. Through solid relationships with members of the local community, government agencies, non-governmental organizations, and business partners, joint ventures can find support, assistance, and opportunities for collaboration. Their extensive network allows them to obtain advice, mentorship, financing, and access to a broader market.

Since operating in 2014, the Rizki Berkah joint venture group (KUBE) has received support through a North Jakarta Social Service mentoring program. In this business group with Rizki Berkah, one companion is provided. The assistance includes several stages, starting from recruitment by outreach to groups, training in both soft skills and hard skills, and assistance in the process of obtaining permits and certification such as Halal MUI, HAKI, brands, and logos. The business group and Rizki Berkah also assisted in making Micro Small Business Permits (IUMK). Assistance also includes marketing aspects, both online and offline, by involving groups in bazaars and exhibitions. The group is also assisted in the financial reporting of business results. In addition, capital facilities

are also provided to groups, including access to banking, as well as assistance with working tools such as carts, display cases, mixers, and other equipment to support business development. This social assistance strengthens the relationship between the Rizki Berkah joint venture group and its members, allowing group members to overcome various problems.

CONCLUSION

Social capital plays a crucial role in fostering trust, cooperation, and norms within joint venture groups. The presence of trust leads to robust cooperation in decision-making, task allocation, and resource management. Accepted norms further strengthen trust and guide supportive behavior among group members. In the specific case of Rizki Berkah joint business group, trust and cooperation are established through member enthusiasm, mutual assistance, cooperation, and effective collaboration. Social capital facilitates the exchange of knowledge and skills among group members, contributing to their competency and innovation. Rizki Berkah's success is attributed to the sharing of experiences, information, and best practices through discussions, idea sharing, and the creation of innovative products. Social capital also enables joint venture groups to access vital resources such as capital, technology, information, and markets. Strong networks and relationships with group members, local communities, government agencies, and non-governmental organizations provide easier and more affordable access to these resources. Rizki Berkah's collaboration with the Social Service and other partners in mentoring, training, capital provision, and market access exemplifies the benefits of social capital. By effectively utilizing social capital, the Rizki Berkah joint business group achieved success, enhancing productivity and the well-being of its members. Trust, cooperation, knowledge exchange, resource access, and social network support serve as critical foundations for joint venture groups, with social capital playing a vital role in their accomplishments.

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