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THE ROLE OF GENDER-BASED SOCIAL CAPITAL ON ALLEVIATING POVERTY: AN EMPIRICAL INVESTIGATION OF KACANG TORE MSMEs IN NORTH SULAWESI

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ABSTRACT

This study elucidates the significance of women's social capital in facilitating economic development through Kacang Tore MSMEs in Kawangkoan, North Sulawesi. Utilizing a qualitative methodology with a case study design and the Spradley method, the research identifies six dimensions of women's social capital: business networks and social relations, cooperation and collaboration, capacity building and innovation, access to local government support, trust, and norms of honesty and discipline. These dimensions substantially contribute to poverty alleviation by enhancing income and generating employment opportunities. The research presents a novel empirical focus on women's social capital within local food-based MSMEs in Eastern Indonesia, specifically Kacang Tore MSMEs, which are deeply rooted in tradition yet capable of adapting to contemporary market dynamics. The study concludes that women's social capital is a strategic asset for inclusive and sustainable community-based economic development. The research is limited by its geographic scope and concentration on a single type of MSME; thus, future research is advised to expand the context and explore social capital mobilization mechanisms in greater depth.

KEYWORDS: Social Capital; Women; MSMEs; Economic Development; Poverty

1. INTRODUCTION

Poverty continues to pose a significant challenge to economic development in numerous developing nations, including Indonesia (Prayitno *et al.*, 2023). Poverty is not solely associated with low-income levels; it also involves restricted access to education, healthcare, employment opportunities, and social participation (Biju & Tantia, 2024; Le Borgne, 2024). Consequently, effective poverty alleviation strategies must extend beyond a singular focus on macroeconomic growth, as such growth does not uniformly benefit all societal strata. An inclusive development approach necessitates policies and programs that actively engage marginalized and vulnerable groups, ensuring that the advantages of development are widely distributed. Community empowerment is crucial in this context, as enhancing the capacity, access, and participation of communities in economic and social activities fosters self-reliance and contributes to sustainable development.

Furthermore, development oriented towards community empowerment involves strengthening human resources through education, skills training, and access to essential services such as healthcare and finance. This fosters an environment conducive to social and economic inclusion, thereby narrowing disparities. Thus, poverty alleviation strategies must be holistically designed, integrating economic growth with social policies that ensure an equitable and sustainable distribution of benefits, as advocated by Kanth & Sinha (2025) and Woldehanna *et al.* (2024).

In the realm of national economic development, Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role. MSMEs serve not only as the backbone of the economy but also as the largest employers and primary income sources for low-income communities (Kimbal & Londa, 2023; Maharani *et al.*, 2025). The presence of MSMEs at the local level functions as a catalyst for the micro economy and as a vital instrument in achieving equitable income distribution within society. By operating in rural and semi-urban areas, MSMEs absorb local labor, thereby reducing unemployment rates and increasing household incomes. This directly fortifies the economic structure of local communities, as the income generated is not concentrated within a specific group but is more evenly distributed across various societal layers. Moreover, thriving local MSMEs stimulate the emergence of new economic activities and strengthen socio-economic networks, enhancing community resilience to external economic shocks.

Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in enhancing the economic resilience of communities, particularly in regions with limited access to resources and larger markets. Due to their inherent flexibility and adaptability, MSMEs can tailor their products and services to meet local demands, thereby maintaining business continuity even amidst fluctuations in macroeconomic conditions. The presence of MSMEs also fosters economic diversification in rural and semi-urban areas, reducing dependency on solely agricultural or large industrial sectors. Consequently, MSMEs serve as a fundamental pillar in sustainable and inclusive economic development, simultaneously fortifying the economic foundation of communities to better withstand crises. Furthermore, MSMEs contribute significantly to inclusive economic growth by generating employment opportunities and enhancing community welfare. The sustainability of MSMEs is largely contingent upon their capacity to adapt and empower vulnerable groups, including women, who play a substantial role in managing and advancing this sector.

Consequently, the involvement of women in micro, small, and medium enterprises (MSMEs) not only bolsters household economies but also enhances the overall economic resilience of society. MSMEs thus emerge as a crucial pillar in fostering inclusive and sustainable economic growth, while fortifying the foundation of a more resilient community economy in times of crisis. Women contribute significantly to the MSME sector, particularly within household industries and traditional food businesses. Numerous studies indicate that women-led MSMEs play a pivotal role in advancing economic empowerment and improving the quality of life within local communities. Research further demonstrates that women-led MSMEs are instrumental in enhancing family welfare, expanding employment opportunities for other women, and reducing household poverty rates (Chang & Zhang, 2024; Mahato & Kumar Jha, 2025). However, women entrepreneurs in MSMEs frequently encounter limited access to financial capital, technology, and formal markets, which impedes the optimal development of their enterprises (Maharani *et al.*, 2025). In addressing these challenges, social capital emerges as a vital resource for women MSME entrepreneurs. Social capital encompasses social networks, trust, norms, and values that facilitate effective collaboration towards common objectives (Berhe, 2024; Zhang & Zhao, 2025). The presence of social capital enables MSME participants to enhance

collaboration, share information, and collectively seize opportunities, thereby overcoming obstacles in production, marketing, and business development processes. With robust social capital, women in MSMEs can access previously inaccessible resources, such as financial capital, technical knowledge, and moral support, all of which contribute to the sustainability and growth of their enterprises. From an economic development perspective, social capital serves to reduce transaction costs, improve resource access, and strengthen business resilience amid economic uncertainties (Sabet & Khaksar, 2024; Wang et al., 2025; Wu & Guo, 2023). This enhances operational efficiency and business stability amid market fluctuations or uncertain economic conditions. Furthermore, social capital reinforces business resilience by fostering solidarity and support networks that are responsive to changes in the external environment. This enables women MSME entrepreneurs to be more adaptive and innovative in addressing challenges while strengthening their bargaining position within both local and regional economic ecosystems.

Social capital constitutes a fundamental basis for the advancement of micro, small, and medium enterprises (MSMEs), particularly for women entrepreneurs who often face various structural and social obstacles. Through social capital, women involved in MSMEs can access broader networks, obtain both moral and material support, and exchange critical information necessary for informed business decision-making. This not only enhances operational efficiency but also strengthens their bargaining power in economic and social interactions, thereby facilitating opportunities for more strategic collaborations and partnerships.

Furthermore, social capital cultivates bonds of solidarity that promote business sustainability through mechanisms of mutual trust and cooperation. This solidarity enables women in MSMEs to construct resilient and adaptive communities in response to market fluctuations and social conditions. Numerous studies have demonstrated that social capital functions not only as an economic asset but also as a socio-cultural resource that augments women's capacity to sustain and develop their businesses sustainably (Justitia et al., 2021; Supriatna et al., 2022). However, empirical research specifically investigating the role of women's social capital in poverty alleviation through food-based MSMEs in Eastern Indonesia remains relatively scarce (Aysa, 2021; Jumalia Mannayong et al., 2024; Wardhani & Romas, 2022). These studies highlight the importance of strengthening women's

social capital, yet more in-depth and comprehensive studies are necessary to understand the dynamics of social capital within specific local contexts, including the factors that influence its effectiveness in supporting local food-based MSMEs. Follow-up research is crucial to identify the specific needs and challenges faced by women in managing MSMEs. With a thorough understanding of the factors that affect success and existing obstacles, empowerment policies and programs can be designed more effectively and in a more targeted manner. This will support business sustainability as well as the overall improvement of women's welfare, while also contributing to sustainable poverty alleviation in various regions.

An illustration of such empowerment is evident in the Kacang Tore MSME in Kawangkoan, North Sulawesi, which has been managed for generations by women and plays a significant role in the development of the local economy based on traditional food. The existence of this MSME not only strengthens women's position in the local economy but also preserves the culture and food traditions that hold significant economic and social value for the local community. Fundamentally, the sustainability of the Kacang Tore MSME depends not only on economic aspects such as profitability and business growth but is also greatly influenced by the strength of the social networks established between business actors and the surrounding community. These social networks create support mechanisms that include information exchange, resource assistance, and collaboration in overcoming business challenges, thereby strengthening the business's resilience in the long term. Moreover, local values held in common—such as mutual assistance, trust, and social responsibility—serve as an important foundation tying MSME actors to the community, creating mutually beneficial and sustainable relationships (Purnomo & Suci Purwandari, 2024; Riswandi & Permadi, 2022; Saiful Subhan et al., 2025).

Furthermore, the Kacang Tore MSME has exerted a substantial impact on the socio-economic welfare of the local community. By serving as a source of livelihood for numerous families, this MSME not only generates employment but also enhances household income and strengthens the community's economic stability. Its presence contributes to the reduction of unemployment rates and encourages active community participation in local economic activities, thereby simultaneously reinforcing both social and economic structures. The sustainability of the business is evaluated not solely by financial profit but also by its ability to empower the community and

maintain social harmony in its vicinity. In this context, this study elucidates how women's social capital operates concretely within the practice of local MSMEs and how such social capital directly contributes to local economic development and poverty alleviation. The novelty of this research lies in uncovering the specific mechanisms through which women's social capital functions in local MSME practice—a topic rarely explored in depth in the literature on women-based economic development. This study is significant as it provides new insights into how women's social capital not only fortifies social networks but also directly propels local economic growth and poverty reduction. These findings can serve as a foundation for more effective policies on women's empowerment and small business development, positioning social capital as a strategic asset in sustainable community-level economic development.

2. RESEARCH METHODOLOGY

This study employs a qualitative methodology with a case study design to achieve a comprehensive understanding of the role of women's social capital in local economic development aimed at poverty alleviation through MSMEs (Creswell & Creswell, 2018). The qualitative approach was selected due to its capacity to capture the meanings, experiences, and social practices of women MSME actors within the context of their real lives (Spradley, 1980). The research was conducted in Kawangkoan District, North Sulawesi, recognized as a hub for Kacang Tore MSMEs based on home industries. The research informants comprised eight women involved in Kacang Tore MSMEs, each having operated their businesses for a minimum of 10 years. Informants were chosen purposively and further developed using snowball sampling until data saturation was achieved (Creswell, 2014). Data collection methods included semi-structured in-depth interviews with women informants, participant observation of production, distribution, and marketing processes, and documentation in the form of business records, activity photographs, and supporting archives. The triangulation technique was employed to enhance the validity and reliability of the data (Denzin & Lincoln, 2018). Through triangulation, researchers were able to obtain a more comprehensive and in-depth understanding of the phenomenon under investigation. Additionally, this technique aids in ensuring data consistency and strengthens the arguments constructed in the research analysis. Data analysis was conducted by applying the Spradley model in stages through four main phases: domain

analysis to identify the primary categories in the data, taxonomic analysis to organize these categories into a hierarchical structure, componential analysis to compare elements within the categories to identify differences and similarities, and cultural theme analysis to extract deeper meanings and patterns that reflect values and norms within the cultural context being studied. This approach enables researchers to achieve a systematic and comprehensive understanding of qualitative data, allowing the results of the analysis to describe the phenomenon holistically and contextually. Consequently, the Spradley model supports the validity of research interpretations through an organized and layered analytical structure. This model facilitates the identification of patterns of women's social capital and their relationship to local economic development and poverty mitigation (Natung *et al.*, 2025; Wang *et al.*, 2025; Wu & Guo, 2023). Researchers systematically identify patterns of women's social capital that contribute to strengthening social networks and collaboration within local MSMEs, thereby making tangible contributions to community-based economic development. Furthermore, this model elucidates the connection between women's social capital and poverty alleviation efforts, through enhanced access to resources, social support, and sustainable economic empowerment within their surrounding environment.

3. FINDINGS

3.1. *Women's Social Networks as the Foundation of MSME Sustainability*

Social networks constitute the primary form of social capital for women entrepreneurs within the Kacang Tore micro, small, and medium enterprises (MSMEs). These networks are developed through enduring relationships with peanut farmers, workers, traders, and consumers. Such social connections are personal, grounded in trust, and frequently originate from kinship bonds or close community ties. This scenario illustrates that the economic activities of MSMEs are deeply intertwined with the historically established local social structure. The presence of social networks enables MSME actors to secure a steady supply of raw materials, maintain production stability, and expand market access. Furthermore, these networks function as a business safety net during periods of price fluctuations or shifts in market demand. In the context of small enterprises, social networks compensate for limited access to formal market mechanisms and financial institutions, thereby playing a crucial role in

sustaining business operations. One female informant, Mrs. MS, disclosed that the long-term social relationships she has nurtured have been the key to her business's sustainability. She stated:

"We've known the peanut farmers for a long time. So even if prices go up and down, we always have supplies. They trust us because we've never broken a promise." ("Torang ini sudah lama baku kenal dengan petani kacang. Jadi walaupun harga naik turun, bahan baku tetap ada. Mereka percaya karena dari dulu torang tidak pernah ingkar janji.")

The informant's statement suggests that social networks function not only as economic relations but also as a system of trust that underpins business continuity. The trust cultivated within social networks fosters mutual commitment between MSME actors and their business partners. This observation aligns with the social capital theory proposed by Putnam and Coleman, as cited in (Arejiogbe et al., 2023), which posits that social networks, trust, and shared norms facilitate coordination and economic cooperation. In the context of MSMEs, women's social networks contribute to reducing transaction costs and enhancing business resilience to external risks (Dada et al., 2023; Ogbari et al., 2024). This is further corroborated by the perspectives of (Li et al., 2021; Mas-Tur, 2022), who assert that social capital enhances economic efficiency by strengthening relationships among economic actors. Additionally, this finding can be elucidated through the theory of socio-economic networks advanced by Granovetter, which emphasizes that economic activities are embedded within social relations (Hidalgo et al., 2024). Long-term relationships between women MSME actors and farmers, suppliers, and consumers exemplify the embeddedness of economic activity within local social structures. In this context, social networks serve as conduits for information distribution, supply stabilization, and the strengthening of the bargaining position of small business actors.

In addition to facilitating economic exchange, women's social networks within the Kacang Tore MSMEs serve as a mechanism to enhance the bargaining power of business actors at the local level. The enduring relationships established enable women entrepreneurs in MSMEs to mitigate their reliance on formal market mechanisms, which frequently disadvantage small businesses. In this context, social networks can be conceptualized as a form of informal insurance that safeguards business sustainability against price fluctuations and supply uncertainties. The social networks cultivated by women in MSMEs are also adaptive and dynamic.

When market demand shifts, information can be disseminated rapidly through established social connections. This indicates that social networks function not only in a static capacity but also as strategic conduits for economic information. Consequently, women's social capital contributes to enhancing local economic efficiency and fortifying the resilience of MSMEs in the long term, ultimately supporting community economic development and poverty alleviation (Bastian et al., 2023; de Hoop et al., 2022).

3.2. Collaboration in labor Creation

Collaboration constitutes a form of social capital that significantly influences the production processes of Kacang Tore micro, small, and medium enterprises (MSMEs). Female entrepreneurs engage family members and the local community as labor, particularly during the processing and packaging phases. The work pattern employed is characterized by flexibility and trust, enabling numerous community members, especially women and housewives, to engage in economic activities and earn supplementary income without relinquishing their domestic responsibilities. This cooperative approach not only enhances the production capacity of MSMEs but also broadens income distribution at the community level. The revenue generated from MSME production activities is not solely concentrated with the business proprietors but is instead distributed among the workers and their families. This distribution has a direct impact on mitigating household economic vulnerability and contributes to efforts aimed at reducing poverty rates at the local level. A housewife noted that the involvement of the local community in the production process has become a pivotal strategy in meeting market demand and creating employment opportunities for other women. She stated:

"If there are a lot of orders, we invite the local women to help. They don't have to work full-time, but what matters is that they earn some income." ("Kalau pesanan banyak, torang ajak ibu-ibu sekitar untuk bantu. Tidak harus kerja penuh, tapi yang penting mereka dapat penghasilan.")

The statement from the head of the neighborhood association underscores that the Tore peanuts MSME functions not only as an economic production unit but also as a mechanism for generating community-based employment that is inclusive and responsive to the social needs of the community. The cooperation established within women's MSMEs exemplifies the role of social capital in facilitating the equitable distribution of economic benefits. Bourdieu and Portes, as cited in (Brogan & Dooley, 2024; Mahato & Jha, 2024), emphasize that social capital enables

individuals and groups to access economic resources through collective social relationships. In the context of the Tore peanuts MSME, cooperation founded on trust allows women entrepreneurs to engage the community without the necessity for rigid formal contractual mechanisms.

Furthermore, community involvement in production activities enhances social cohesion and collective well-being (Machio *et al.*, 2024). This perspective aligns with the views of Kabeer and the OECD, who assert that women's economic participation in small enterprises contributes to strengthening women's social standing and the equitable distribution of developmental benefits (Aysa, 2021; Wardhani & Romas, 2022). From an economic development standpoint, the creation of employment opportunities through MSMEs is an effective strategy for alleviating structural poverty at the local level, particularly in areas with limited access to formal labor markets (Jumalia Mannayong *et al.*, 2024; Purnomo & Suci Purwandari, 2024; Riswandi & Permadi, 2022).

The collaboration framework established within Kacang Tore micro, small, and medium enterprises (MSMEs) exemplifies a distinct form of employment relationship, contrasting with the formal employment structures prevalent in large industrial sectors. Employment relationships within women's MSMEs are characterized by greater flexibility, reliance on trust, and adaptation to the social conditions of the workforce, including family responsibilities and domestic roles. This model facilitates the economic engagement of vulnerable groups, particularly women and housewives, who are frequently marginalized in the formal labor market. Moreover, the collaborative dynamics fostered within these enterprises contribute to a more equitable distribution of income at the community level. The revenue generated by MSMEs is not solely concentrated in the hands of business proprietors but is instead distributed among workers and their families, thereby reinforcing the role of MSMEs as instruments for economic equity and the reduction of social disparities. Consequently, the cooperation and collaboration inherent in women's MSMEs not only enhance production but also directly advance the objectives of inclusive and sustainable economic development.

3.3. Trust as the Main Capital for Business Sustainability

Trust constitutes a fundamental element in the relationship between women-led micro, small, and medium enterprises (MSMEs) and their consumers, suppliers, and employees. This trust is cultivated

through consistent product quality, transparency in pricing, and a commitment to sustainable service practices. In the context of Kacang Tore MSMEs, such trust fosters customer loyalty and demand stability, which are crucial for the sustainability of the business and the stability of income. The trust established within Kacang Tore MSMEs not only fortifies the relationship between entrepreneurs and consumers but also serves as the primary foundation for cultivating enduring loyalty. Robust consumer loyalty subsequently contributes to stable product demand, which is essential for maintaining operational continuity and ensuring long-term business income. Furthermore, this trust functions as valuable social capital, particularly for MSMEs with limited access to formal promotional avenues and extensive market networks. Consequently, trust is not merely an intangible asset but also a critical instrument in enhancing the competitiveness and sustainability of MSMEs within the local market. The business reputation derived from consumer trust becomes an indispensable asset in sustaining a business's position amidst increasingly intense market competition. Mrs. LM underscores that honesty and consistency are pivotal in maintaining relationships with consumers. She asserts:

"If we're not honest, we could lose customers. So we maintain quality and price so people continue to trust us." ("Kalau sudah tidak jujur, pelanggan bisa hilang. Jadi torang jaga kualitas dan harga supaya orang tetap percaya.")

The informant's statement suggests that women entrepreneurs in MSMEs perceive trust as fundamental to business sustainability, rather than merely a short-term marketing tactic. Trust is a crucial component in social capital theory, as it aids in reducing transaction costs and enhancing economic efficiency (Li *et al.*, 2021). Bastian *et al.* (2023) argue that trust facilitates economic interactions without the necessity for stringent formal oversight, thereby accelerating exchange and cooperation processes. In the context of women-led MSMEs, trust functions as social capital that fortifies long-term relationships with consumers and suppliers, establishing a foundation for sustainable business stability. Trust-based relationships diminish transactional uncertainty and bolster loyalty, which in turn strengthens MSMEs' positions within competitive local market networks. Consequently, trust not only supports operational continuity but also serves as a strategic tool for expanding access to resources and collaboration opportunities essential for community-based small business development. From an economic development perspective, trust also reinforces long-term market relationships and

supports income stability. Mahato & Jha (2024) demonstrate that high levels of trust within the community enhance economic performance by reinforcing social relations and business reputation. Thus, trust contributes to sustainable local economic development, particularly in the context of community-based small enterprises (Aysa, 2021; Jumalia Mannayong et al., 2024; Justitia et al., 2021).

The trust cultivated by women MSME entrepreneurs does not emerge instantaneously but rather through a prolonged and consistent process. Consistency in maintaining product quality, pricing, and social relationships enhances a business's reputation in the eyes of consumers and business partners. This reputation becomes a strategic asset that is difficult for competitors to replicate, providing a long-term competitive advantage for MSMEs. Furthermore, trust functions as a mechanism of social control within business management. MSME actors are encouraged to uphold ethical standards and honesty because the social repercussions of breaching trust are significant and can jeopardize business sustainability. Therefore, trust not only increases consumer loyalty but also fosters internal discipline that strengthens the resilience and long-term sustainability of women's MSMEs.

3.4. Norms of Honesty and Discipline in MSME Governance

The norms of honesty and discipline play a crucial role in regulating the working relationship between business owners and employees within Kacang Tore MSMEs. These norms facilitate a fair allocation of tasks, establish clear work commitments, and promote ethical business management. The implementation of these norms fosters a harmonious working environment, enhances employee loyalty, and supports the long-term sustainability of the business.

In the context of women-led MSMEs, social norms function as behavioral guidelines that compensate for the absence of formal written rules. Honesty and discipline serve as the foundational principles for maintaining trust-based working relationships, both between business owners and employees and with other business partners. Consequently, MSME governance is reliant not only on administrative mechanisms but also on social values that are collectively embraced and upheld. Mrs. RS emphasized that honesty and discipline are the core principles in managing a business and establishing sustainable working relationships. She stated:

"We teach workers to be honest and disciplined. This business is not just about making a profit, but about living together." ("Torang ajar pekerja untuk jujur dan disiplin.

Usaha ini bukan hanya cari untung, tapi untuk hidup bersama.")

The informant's statement indicates that women-led MSMEs prioritize not only economic profit but also the sustainability of social relationships and collective well-being within business communities. Social norms function as mechanisms for regulating economic behavior and enhancing social cohesion (Biju & Tantia, 2024). Shared norms and values facilitate the coordination of economic actions among individuals and groups, reducing reliance on formal regulations (Aysa, 2021; Le Borgne, 2024). In women-led MSMEs, norms of honesty and discipline contribute to sustainable business governance and bolster both internal and external trust. From an institutional theory perspective, North emphasizes that informal institutions, such as norms and social values, play a crucial role in reducing uncertainty and enhancing economic performance. The norms of honesty and discipline in Kacang Tore MSMEs act as informal institutions that regulate daily economic behavior and promote business efficiency (Supriatna et al., 2022). This perspective is supported by findings that demonstrate how social norms enhance the effectiveness of social capital in fostering community-based economic development (Justitia et al., 2021; Wardhani & Romas, 2022). The consistent application of norms fosters a stable and trustworthy work environment. This stability enhances worker loyalty, mitigates the potential for internal conflicts, and enables MSMEs to operate more efficiently. Hence, the norms of honesty and discipline function as instruments for strengthening informal institutions that support local economic development and reinforce the long-term resilience of women-led MSMEs.

3.5. Knowledge and Innovation Transfer

Social capital plays a crucial role in facilitating the transfer of knowledge and skills within informal business settings (Prayitno et al., 2023; Wu & Guo, 2023). Established social networks, trust, and collaborative relationships enable joint learning processes between business owners and employees (Woldehanna et al., 2024). This perspective aligns with the assertions of Putnam and Woolcock, who argue that social capital fosters collective learning and enhances economic productivity (Supriatna et al., 2022). Moreover, the innovations implemented by women entrepreneurs in Kacang Tore MSMEs illustrate that innovation is not necessarily synonymous with high technology or substantial investments. In the context of small enterprises, innovation is often incremental, involving improvements in flavor quality, packaging, service,

and marketing strategies. Such innovation is more pertinent to the conditions faced by MSMEs and can sustainably enhance their competitiveness (Jumalia Mannayong *et al.*, 2024; Justitia *et al.*, 2021; Riswandi & Permadi, 2022).

These initiatives are reflected in the transfer of knowledge for capacity development, with innovation serving as a vital strategy for women entrepreneurs of Kacang Tore MSMEs as they confront increasingly competitive market challenges. Despite the limited formal education of most informants, they actively engage in informal learning through business experience, training, and social media utilization. This learning process enables women MSME entrepreneurs to continuously adapt to market dynamics and evolving consumer preferences. Consequently, this collective learning process becomes a strategic mechanism that links individual capacity building with community empowerment, ultimately contributing to the sustainability and competitiveness of MSMEs at the local level.

The learning processes undertaken by women MSME entrepreneurs not only facilitate individual adaptation to market changes and consumer preferences but also serve as a foundation for building robust social capital within the business community. Through systematic knowledge transfer to employees, this collective learning strengthens the internal networks of MSMEs and creates synergies that enhance overall product and service quality. Therefore, this learning mechanism not only augments individual capacity but also reinforces the social structure and collaboration within MSMEs, ultimately supporting the business's sustainability and competitiveness holistically and sustainably at the local level. Capacity development efforts focus not only on enhancing the abilities of business owners themselves but are also extended to employees to ensure consistent product and service quality. This knowledge transfer fosters a collective learning process within the business environment, ensuring that capacity building is not isolated but impacts the overall performance of the MSMEs. Mrs. YT expressed that limited formal education is not a barrier to continuous learning and business development. She emphasized:

"Even though my education is limited, I still learn from training sessions and social media. I also teach my employees so that they can grow as well. If the business grows, everyone benefits." ("Walaupun pendidikan saya terbatas, saya tetap belajar dari pelatihan dan media sosial. Karyawan juga saya ajarkan supaya bisa ikut berkembang. Kalau usaha berkembang, semua ikut merasakan.")

These statements imply that women entrepreneurs

in MSMEs perceive innovation as a collective strategy to enhance welfare for both business owners and their employees. These findings support the notion that enhancing the quality of human resources is a crucial factor in economic development and poverty reduction. Sen and Duflo, as discussed in (Biju & Tantia, 2024; Le Borgne, 2024), highlight that the development of individual capabilities and skills broadens economic opportunities and improves long-term well-being. In the context of women-led MSMEs, informal learning and capacity building have emerged as primary strategies to bolster business competitiveness despite financial limitations. The development of capacity and experience-based innovation also bolsters women's self-confidence as economic agents (Kanth & Sinha, 2025; Woldehanna *et al.*, 2024). The processes of self-learning and knowledge sharing with employees foster a participatory and collaborative business environment. Consequently, women's social capital serves as a conduit for collective learning, which drives increased productivity, business sustainability, and the sustainable enhancement of community income and welfare (Berhe, 2024; Sabet & Khaksar, 2024).

3.6. Collective Learning in Expanding Employment Opportunities within the MSME Environment

Poverty alleviation in the context of Kacang Tore MSMEs involves not only increasing income but also enhancing the overall quality of life for families and the community. Women entrepreneurs in MSMEs play a pivotal role in generating employment opportunities, engaging family members and local residents in production activities, and ensuring a more equitable distribution of income. This practice contributes to reducing household economic vulnerability while simultaneously strengthening collective well-being at the community level (Chang & Zhang, 2024; Purnomo & Suci Purwandari, 2024; Supriatna *et al.*, 2022).

The contribution of women-led MSMEs to poverty alleviation is evident in their capacity to establish relatively stable and sustainable sources of income. The income generated is utilized not only to fulfill basic needs but also to support the long-term requirements of households, such as education and healthcare. Kacang Tore MSMEs function not only as microeconomic entities but also as agents of social change, facilitating capacity building and enhancing the welfare of local communities.

The self-development strategies and skills transfer implemented by entrepreneurs, as exemplified by Mrs. YT, reflect tangible social capital practices in

strengthening social networks and collaboration among MSME actors. This approach underscores that the success of MSMEs in navigating market competition relies not solely on economic factors but also on the empowerment of human resources and the overall enhancement of community quality of life. Mrs. YT explains;

"Even though I am only a high school graduate, I still strive for self-development, such as participating in training and learning from social media. I also teach my employees how to process and market the products. If the products sell, income increases, and family well-being can be achieved because our needs are met." ("Meskipun saya hanya lulusan SMA, pengembangan diri tetap saya lakukan seperti mengikuti pelatihan dan belajar dari media sosial. Karyawan juga saya ajarkan bagaimana mengolah dan memasarkan produk. Kalau produk laku, pendapatan meningkat, dan kesejahteraan keluarga bisa tercapai karena kebutuhan hidup terpenuhi.")

The informant's statement indicates that MSMEs serve not only as a source of income but also as a means to enhance quality of life by improving skills, self-confidence, and family economic capacity. These findings align with the capability approach, which argues that development and poverty alleviation should focus on enhancing individuals' abilities to lead meaningful lives. Le Borgne (2024) asserts that income growth will have a more significant impact if it is accompanied by advancements in skills, knowledge, and opportunities for participation in economic activities. In the context of women-led MSMEs, this enhancement of capabilities is evident in the ability of business owners and workers to sustainably develop production and marketing skills.

Furthermore, Kanth and Sinha (2025), Mahato and Kumar Jha (2025), and Woldehanna et al. (2024) contend that income growth, when paired with the strengthening of human resource capacity, results in a more sustainable welfare impact compared to short-term economic interventions. The active participation of women and the community in MSMEs strengthens household economic resilience and reduces vulnerability to structural poverty (Kimbal & Londa, 2023).

Women's social capital plays a crucial role in facilitating the poverty alleviation process. Through social networks, collective learning, and community solidarity, women MSME actors can transfer skills and knowledge to workers and family members. This aligns with the perspectives of Arejiogbe et al. (2023), who emphasize that social capital enhances the effectiveness of community-based economic development and fosters more inclusive welfare. Poverty alleviation through Kacang Tore MSMEs is also reflected in changes in lifestyle and aspirations

among business-owning families. A relatively stable income enables these families to better plan for the future, particularly concerning children's education and health maintenance. This impact demonstrates that the contribution of women-led MSMEs is long-term and cross-generational, as investment in education and health will enhance the next generation's economic opportunities.

Additionally, the involvement of family members in MSME activities strengthens family solidarity and improves the efficiency of household resource utilization. MSMEs serve as an economic learning environment for family members, especially the younger generation, facilitating the transfer of values such as hard work, independence, and economic responsibility. Thus, women-led MSMEs contribute not only to alleviating economic poverty but also to sustainable social development at the family and community levels.

4. DISCUSSION

The analysis of data presented by the women entrepreneurs of Tore Peanuts has revealed the significant role of social capital in their business survival strategies amid the constant influx of global products into the local market. An analytical and critical reflection on these findings can be formulated in the following syntheses:

4.1. Synthesis of the Role of Women's Social Capital in Local Economic Development

The findings of this research indicate that women's social capital in the Kacang Tore MSMEs does not exist as a standalone element, but rather as a socio-economic system that is interconnected. Social networks, cooperation, capacity building, trust, and business norms all form a local economic ecosystem that enables MSMEs to survive and develop sustainably. Women's social capital functions as social infrastructure that supports economic activities amid limitations in financial capital and technology (Arejiogbe et al., 2023; Ogbari et al., 2024). In the context of local economic development, women's social capital acts as a primary driver that bridges the interests of individuals, families, and communities. Female MSME actors are oriented not only toward business profit, but also toward the sustainability of social relationships and collective welfare. This pattern reinforces the argument that MSME-based economic development must be understood as an integrated social process, not merely as a market activity (Justitia et al., 2021; Natung et al., 2025; Wu & Guo, 2023). One informant, Mrs. MS, emphasized that business sustainability cannot be separated from consistently maintained social relationships:

"If we only think about our own profit, the business won't last long. But because we maintain good relationships with everyone, this business has managed to survive until now." ("Kalau torang hanya pikir untung sendiri, usaha tidak akan lama. Tapi karena torang jaga hubungan baik dengan semua orang, usaha ini bisa bertahan sampai sekarang.")

The statement underscores the significance of the quality of social relationships within the community as a crucial factor influencing the sustainability of women-led MSMEs. Strong social connections allow MSME participants to share information, resources, and emotional support, all of which are vital for overcoming business challenges. With a robust social network, women entrepreneurs can fortify their market position, enhance their self-confidence, and access broader business opportunities and learning experiences.

Moreover, the quality of social relationships cultivated within the community fosters a collaborative atmosphere that promotes innovation and adaptation to changes in the business environment. Intensive and positive interactions among community members facilitate the exchange of experiences and effective strategies, thereby bolstering the long-term resilience of women's MSMEs. Thus, the sustainability of women-led MSMEs relies not only on internal factors such as capital and skills but is also greatly influenced by the quality of social relationships they build and maintain within their communities. This shows that social and institutional aspects play a strategic role in strengthening the competitiveness and resilience of women's MSMEs in the market.

These findings reinforce the institutional perspective that places norms, values, and social relations as the main foundation for economic performance (Arejiogbe *et al.*, 2023). Women's social capital functions as an informal institution that regulates economic behavior, reduces uncertainty, and improves collective efficiency. Therefore, Kacang Tore MSMEs are not only units of production, but also social institutions that support local economic development.

4.2. Synthesis of Women's Social Capital as a Mechanism for Household Economic Resilience

The social capital of women involved in Kacang Tore MSMEs significantly contributes to household economic resilience. This resilience is evidenced by the family's capacity to fulfill basic needs, withstand economic shocks, and maintain income stability over the long term. The income derived from MSMEs is allocated not only for daily consumption but also for children's education, healthcare, and family savings.

Women engaged in MSMEs assume dual roles as primary earners and financial managers of the household. This combination of roles facilitates the optimal utilization of income to enhance the family's quality of life. This suggests that women's MSMEs exert a substantial multiplier effect on household welfare (Ogbari *et al.*, 2024). A housewife stated:

"From this business, we can pay for our children's schooling and household needs. Although it's not much, it's enough and we don't have to depend on others." ("Dari usaha ini, torang bisa biayai sekolah anak dan kebutuhan rumah. Walaupun tidak besar, tapi cukup dan tidak bergantung orang lain.")

The statement highlights that the capability approach prioritizes economic freedom and household self-reliance as essential components of sustainable development. By creating opportunities for MSME actors to earn a stable income, this approach not only improves individual well-being but also fortifies the economic foundation of families. The freedom to manage resources and economic activities allows households to adapt more effectively to social and economic changes, thereby enhancing their bargaining power within society. The informant's statement aligns with the capability approach, which emphasizes the significance of economic freedom and household self-reliance in development (Hidalgo *et al.*, 2024). A stable income from MSMEs bolsters household economic resilience and mitigates vulnerability to structural poverty (de Hoop *et al.*, 2022). This stable income plays a crucial role in reducing the risk of structural poverty, which is often persistent and challenging to overcome. The economic resilience that households gain from this income source enables families to consistently meet basic needs and decreases reliance on external assistance. Thus, MSMEs serve not only as a source of income but also as a strategic tool in inclusive development that thoroughly empowers communities.

4.3. Synthesis of the Gender Dimension in Social Capital and Economic Development

The findings of this study indicate that women's social capital has characteristics that differ from men's social capital in the economic context. Women's social capital tends to be based more on long-term relationships, empathy, and social responsibility. These characteristics strengthen the inclusiveness and sustainability of MSMEs, especially in the context of local communities. With social capital oriented toward close, supportive interpersonal relationships, women are able to create a more collaborative and sustainable business climate, particularly in interdependent local communities.

In addition, women's social capital, rooted in values of solidarity and social concern, contributes to strengthening MSMEs' resilience to various economic and social challenges. This approach enables women-led MSMEs to be more adaptive and responsive to changes in the business environment and the needs of the surrounding community. Women's social capital also fosters the creation of informal support networks that can become vital resources in overcoming limitations in financial capital and market access. Thus, the role of women's social capital is not only as an individual asset, but also as a strategic instrument that reinforces the socio-economic structure of communities, supports inclusive economic development, and ensures the long-term sustainability of micro, small, and medium enterprises.

Women MSME actors not only play an economic role through the development of their businesses, but also play an important part in building and maintaining strong social networks. These networks serve not only as a means to expand business opportunities, but also as mechanisms to maintain social harmony and solidarity within their communities. Consequently, women in MSMEs become agents of change who integrate social and gender values into their economic activities, creating an inclusive and sustainable development model.

In addition, this sensitivity to social and gender aspects enables women MSME actors to offer a more holistic approach to economic development. They do not focus solely on financial profit, but also pay attention to the social impact of their business activities, such as women's empowerment, strengthening the role of local communities, and reducing social inequalities. This approach positions women-led MSMEs as strategic instruments in economic development that is not only growth-oriented, but also enhances the overall quality of life in society. This makes women-led MSMEs instruments for economic development that are sensitive to social and gender aspects (Brogan & Dooley, 2024; Mahato & Jha, 2024). Mrs. RS stated: "When we work, we're not just thinking about ourselves. We're also thinking about our employees and their families." These findings reinforce the literature on feminist economics, which emphasizes the role of women in creating a more just and inclusive economic development (Mas-Tur, 2022). Women's social capital functions as a mechanism for redistributing economic benefits at the community level. Through the social networks they build and maintain, women MSME actors not only expand access to economic resources, but also ensure that the

benefits of economic growth are felt more evenly among community members. This social capital includes trust, norms, and reciprocal relationships that strengthen social solidarity, enabling women MSME actors to serve as connectors among various groups in society. Moreover, women's social capital also plays a role in creating an environment conducive to collaboration and mutual support, which in turn increases the collective capacity of communities to face economic challenges. Through these mechanisms, women are able to initiate and manage empowerment programs that not only improve individual welfare, but also reinforce social cohesion and economic inclusion. Thus, women's social capital becomes a strategic instrument in sustainable and inclusive community-based economic development, synergistically integrating social and economic aspects. Ultimately, this study aligns with research findings showing that social capital has a positive contribution to MSME performance and poverty reduction (Justitia et al., 2021; Riswandi & Permadi, 2022; Saiful Subhan et al., 2025). However, this study offers a new contribution by highlighting the specific role of women in mobilizing social capital in the local food sector in Eastern Indonesia. In this context, women are not only economic actors, but also primary drivers in building strong and sustainable social networks, which act as a vital foundation for local food business development. Women are able to connect various actors in the community, from farmers and traders to consumers, thus creating an inclusive and supportive economic ecosystem. Furthermore, the role of women in mobilizing social capital also encompasses their ability to manage the norms, trust, and cultural values that underlie social interactions in society. In this way, women become agents of change who can harmoniously integrate social and economic aspects, strengthen community solidarity, and increase the resilience of local food systems against various challenges, such as climate change and market dynamics. This study therefore expands the understanding of how social capital mobilized by women can be an effective strategy in sustainable community-based economic development in Eastern Indonesia. The uniqueness of this inquiry lies in the local context of Kacang Tore MSMEs, which are tradition-based yet able to adapt to modern market dynamics. This broadens our understanding of how women's social capital works in local economic contexts that have not been widely explored in the international literature. The findings underscore that women are not only economic actors, but also key drivers in building social networks that strengthen

the sustainability and inclusiveness of small and medium enterprises. Thus, this research makes an important contribution to understanding the integration of social capital, gender roles, and market adaptation in community-based economic development.

4.4. Synthesis of the Implicative Relevance of Women's Social Capital for Poverty Alleviation Based on MSMEs

Based on research findings, there are several important policy implications for MSME-based economic development and poverty alleviation. First, MSME development policies need to explicitly integrate the strengthening of women's social capital through the facilitation of business networks, community-based training, and the enhancement of local institutional capacities. This approach is essential to ensure that policy interventions do not focus solely on financial aspects, but also reinforce the social dimensions that underpin the sustainability of MSMEs (Riswandi & Permadi, 2022; Supriatna *et al.*, 2022).

Second, poverty alleviation programs should position women MSME actors as key agents in local economic development, not merely as beneficiaries. Recognizing the role of women as drivers of community economies will increase policy effectiveness and strengthen the long-term impact on family and community welfare (Berhe, 2024; Kanth & Sinha, 2025). Third, local governments need to strengthen the synergy between the informal social capital possessed by women MSME actors and the formal support provided by the government. Such support can take the form of providing marketing infrastructure, access to ongoing training, and policies that encourage collaboration between MSMEs, the government, and other stakeholders. This synergy is vital to create an inclusive and sustainable MSME ecosystem, and to accelerate the achievement of local economic development goals and poverty reduction (Justitia *et al.*, 2021; Purnomo & Suci Purwandari, 2024; Wardhani & Romas, 2022).

5. CONCLUSION

This study asserts that women's social capital is a pivotal component in the economic development of communities through Kacang Tore MSMEs in Kawangkoan, North Sulawesi. This social capital is embodied in robust social networks, cooperation, trust, norms, and collective values, which collectively form the foundation of a sustainable and inclusive business ecosystem. The principal findings indicate that women's social capital not only enhances MSME performance but also fortifies household economic

resilience, improves family quality of life, and fosters more equitable income distribution at the community level. Consequently, women who manage MSMEs act as strategic agents, integrating social and gender dimensions into local economic development.

The synthesis of the discussion underscores that the success of women-led MSMEs in this context is evaluated not solely from an economic standpoint but also from their capacity to establish and sustain social networks that support community collaboration and solidarity. This holistic approach reinforces social cohesion and economic inclusion, creating a model of development that is sustainable and adaptable to the dynamics of the modern market. The novelty of this research lies in its empirical focus on the role of women's social capital in local food-based MSMEs in Eastern Indonesia, particularly in Kacang Tore MSMEs, which are rooted in tradition yet capable of adapting to market changes. This study enriches the literature by highlighting how women's social capital becomes a strategic asset in community-based economic development, an area that has rarely been explored in depth.

The limitations of the study include a geographically restricted scope to a single region and focus on one MSME type, thus the generalization of the findings must be tested in broader contexts. Recommendations for future research include expanding studies by involving various MSME sectors and different regions, as well as exploring more deeply the mechanisms for mobilizing women's social capital in addressing contemporary economic challenges.

DECLARATION OF CONFLICTING INTERESTS

The authors declare that there are no potential conflicts of interest concerning the research, authorship, or publication of this article.

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