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Social Capital Bonding in Lok Baintan Floating Market-a Defensive Strategy or Barriers

Abstract

Floating market Lok Baintan, a traditional market in Indonesia, has been existing until the present time. Such condition is in contrast to common traditional and the other floating markets. Previous research results mention this is due to internal and external factors. This study aims to find out and comprehend the social capital bonding in the activities of economic actors in Lok Baintan floating market and whether it is a strategy to survive or as an obstacle in increasing the traders' income.

This study used a qualitative study using phenomenology approach. Phenomenological study is looking closely at the individuals' interpretation of their experiences and attempting to understand the meaning of an experience from the perspective of the participants.

The social bonding capital which is still maintained by economic actors in Lok Baintan floating market has become one of the causes of their survivals. The social capital also contributes to increasing traders' income. It is synergized with social capital bridging and linking to maintain the existence of floating market Lok Baintan and as an effort to increase the income. In macro economy, this brings impact on the economic improvement of Lok Baintan and the surrounding communities.

Keywords: Floating Market Lok Baintan; Social Capital Bonding; Defensive Strategy; Barriers; Phenomenology Approach

JEL Classification: D47; A13; B52; B41

1. Introduction

It is widely agreed by scholar such as Putnam (1998); Woolcock (1998); Fisher (2013) that social relation can change into a resources and development for economy activity, particularly for entrepreneurs. The article focuses on one specific concept, social capital to explore questions on whether various social relation is an asset or responsibility for entrepreneurship activity. The analysis was based on the research conducted in the Lok Baintan floating market South Borneo or

South Kalimantan. For the society in South Kalimantan, the role of traditional market is replaced by floating market for people dwelling along the river bank.

One of the actors in the floating market is traders. In the floating market, traders are dominated by women and housewives. Their profession is performed during their sparetime of managing their households. Most of them also consider this as their main way of making a living.

The life of traders in the floating market faces both external and internal threat. The external one includes improved land infrastructures causing a replacement of river culture to a development of globalization. The transportation facilities or local small boats such as *jukung* and *kelotok* are replaced by motor cycles and vehicles. Rivers are narrower and narrower with a demand of more road extension and residential areas. The internal threat comes from the society's behaviour changes to a more practical way of life living their river culture, which then indicates a worse condition for the existence of floating market (Utari, et al, 2012)

The contrastive condition occurs in Lok Baintan floating market. The market still exists at present and becomes more hectic and busier in a condition where other floating markets are disappearing. Tourism Board of Kabupaten Banjar South Kalimantan data (2017) shows that during the period of 2015-2016 the domestic and international visitors of the market increase 42 % from 25,935 to 44,830 individuals. Such significant increase is signalling an active economy activity in South Kalimantan particularly in Lok Baintan area.

The existence and the development of floating market Lok Baintan cannot be separated from the role of one of market players, the traders. Traders in Lok Baintan is one of three top jobs after farmers and laborers. Stimulating the economy in Lok Baintan is the key to improve the economy of Lok Baintan society. The improved economy level of the traders is expected to stimulate the economy development in Lok Baintan.

The fact is the risk faced by the traders in the floating market is greater compared to that of the traditional market in land. The traders in the floating market occasionally sail their boat in fast flowing current particularly in the rainy season to reach the location of the floating market. Such condition is not a barrier for traders to remain active in the market. It means there are other factors making the traders stay and exist in the market. One of the factors is an emotional bonding as a social capital.

What makes it interesting is that social capital is a concept gaining attention to be discussed in the last decade. However, it is rarely discussed in the realm of business development. The

findings in this paper direct us towards the important relation of social capital and the existence of traders in the floating market. The studies recently explore more on the relation between social capital and the existence of traditional market such as those by Andriani and Ali 2013; Febrianty, 2013; Suryadarma and McCulloch, 2007). Other researches concerning floating market merely exposed the decline of the existence of Muara Kuin Floating Market. This study, researchers focuses on findings which indicates the capability of social network for traders to remain existing in Lok Baintan floating market in Banjar Regency South Kalimantan. The analysis emphasizes the importance of social network to deal with capital limit, imperfect information as well as market range.

Firstly, this paper discusses literature on social capital, indication of bonding social capital towards the existence of the floating market. Secondly, it will explain briefly the condition and the method used in this research. Finally, the researchers discuss the finding and the implication of the policy, exposing a number consideration for policy makers to plan programs for the existence of the floating market. Hence, this research attempted to reveal the existence of the Lok Baintan floating market through bonding social capital network considered as barriers or as defense strategy.

2. *Literature and Empirical Review*

2.1 *Social Capital and Economy Development*

The social experts has agreed upon geographic, culture and social variables are important to understand economy life (Granovetter (1985); Martin et al., 1994). The culture and social variables are depicted in the social capital. According to Cecchi & Molinas (2006) social capital plays its role in the development through three main ways: first, in the micro level, informal social network of kinship and neighborhood are significant areas to develop assurance mechanism and to construct defense strategy. Secondly, social capital can improve the capability of poor society, particularly in the remote areas in which market institution has failed and the country's role is limited. The social capital bond and social capital bridge and encourage information diffusion and trust, contract enforcement, and informal credit network innovation, or access to formal credit. Specifically, social capital can be regarded as a key asset to develop small business. Thirdly, social capital can assist poor society to improve their way of life by collective actions, enabling people

to do advocacy and activity lobbying. In the macro level, social capital can indirectly play its role to decrease poverty and gap through a positive influence to economy development.

A widely agreed definition on social capital is the one described by Putnam, stating that social capital is a part of social life such as network, norm and trust encouraging the participant to act together more effectively to reach their objectives (in Kilpatrick, et al., 2003). In addition, Olajide (2013) mentions that social capital is a concept understood as a social relation network characterized by trust norms and vice versa. The core of social capital is the quality of social relation. The relation quality, is understood as the use of social capital concept, affecting the people capacity to come together collectively to deal with problems they are facing and to reach the benefit of their goals.

Chou (2006) states that social capital bonding refers to the relations amongst families, close friends and neighbours. The bonding relation within groups facilitates interaction and collective actions. Meanwhile, Babaei, et al. (2012) explains that bonding social capital relates the individuals with similar social and economy positions and demographical characteristics. Thus, groups defined in the relation have high homogeneity level. Similarly, the same argument also proposed by Oztok, et al.(2015), social capital bonding refers to strong relation amongst relatively homogeny individuals by enabling the individuals to share their history and experiences as well as to share their shared values and their pro social goals.

The double roles of social capital bonding are creation of shared identity and individual reputation; local reciprocity development and trust, the provision of emotional closeness as well as social supports. High solidarity in a group structure can effectively mobilize individuals and resources. Bonding social capital such as family structure is considered as a pondation to develop, bridge and connect relation with other groups (Babaei et al., 2012).

Bonding social capital involves the relation or strong relation in the group with individual thoughts such as family and society of small traders which corresponds the more-localized network (Grafton, 2017). The strong bond is useful in the trading context since they interact based on trust and collaboration. This has encouraged the continuity of economy interaction amongst traders and affects indirectly the sustainable trading activity.

Woolcock and Narayan (2000) explain that the characteristic of poor society is the limit to access for particular social modal, network and institutions. Evans (1996), further believe that

obstacles faced by the the poor society is started by their member inability to increase their ⁸ **micro level social capital and their social action to political level and effective economy.**

2.2 ⁹ *The Important Role of Bonding Social Capital in the Economy Activity*

The crucial role of social bonding has been studied by both international and local researchers. Olajide (2013) emphasizes high cohesion and traditional norms amongst the homogeneous society of custom society (social capital bonding) as the factors to success. Other important matters are effective management of collective action, capital modal to bridge and to connect. It is also important since they do not only assist the external resource mobilization but also promotes social capital bonding. Dahal and Adhikari (2008) also draw a similar conclusion that when linking social capital is introduced without investing the social bonding and bridging, it will results in negative organization development.

Fisher(2013) emphasizes the importance of social capital level role to develop and to provide opportunity for the acquisition of information and the exchange of knowledge. It occurs through trust exploration as an important catalyst enabling passive information changing into useful knowledge. Social bonding capital is important to encourage knowledge exchange amongst farmers, despite overly close relation is evidenced as causing potentials to form exclusive network resulting in distrust development.

The main characteristics of bonding social capital is its potentials on power related closely to the group size. The more members the group has, the better social capital is formed. However, social bonding capital will not constantly be good for economy development. In several cases, horizontal association does not grow well consistently since personal interests can appear by particular lobbying bringing up personal advantages but also causes loss for the entire society. (Babaei et al., 2012)

In correspond to the context of interaction existence amongst the market players in Lok Baintan floating market, the strong bonding amongst the group enables traders gaining the *asymmetric information*.

Figure1: The Conceptual Framework



2.3 The Ellucidation

According to Putnam the collaboration will be easier in a community with strong emotional relation such as similarity in ethnics, kinship or cultures. This study attempts to illustrate the relationship amongst the traders or between traders and market players through the social capital variable such as trust, network, norms or feedback. Such interaction is expected to have effects for the sales increase. The profit will results in traders surviving and affect the existence of Lok Baintan Floating market at present.

3. Research Method

This study applies qualitative approach since it aims at comprehending in-depth the social interaction, meaning of the data and unclear research problems, individual feelings, and developing theories as well as ensuring the correct data in the field (Fatchan, 2013). To describe the phenomena occurring amongst traders' interaction in Lok Baintan floating market, the researcher used Phenomenological approach. Pietersen (2002) and Anderson (2007) stated that phenomenological studies is not encouraged by previously formed theoretical construction and the hypothesis, but by the willingness to describe a specific phenomena'.

The research took place in Lok Baintan floating market in Lok Baintan village in the District of Sungai Tabuk, Banjar Regency, and South Kalimantan Province. Lok Baintan village

is one of 21 villages located in the District of Sungai Tabuk (District of Sungai Tabuk in Numbers, 2014).

Early observation showed that there were 200 to 300 traders in Lok Baintan, who were mostly women. They were flocking the market during the fruit season in October to December because they came to trade their harvest in the market.

² Lok Baintan floating market is now different from it was the early time of its appearance. In the last few years, it gained special attention from the local government for the provision of several access both in transportation and communication. This then became the researchers' particular interest to see the effect to bonding social capital amongst the traders. The informants participated in this study is the sources who directly involve in the activity of Lok Baintan floating market and who could provide information on the phenomena being research such as wholesalers, retailers and consumers.

The technique used to select the informants were snowballing technique to find informants continually from one informant to the other within the district and the village. Informant consisted of the figure of the society, religious figures to obtain rich, complete and in-depth data. Snowball technique was stopped when data saturation occurred.

4. Result and discussion

In the social bonding capital framework, the social capital is developed with strong bonding in within the group in the society (Babaei et al., 2012). The kinship and the bonding are surely affected by the social and cultural background of the surroundings. In this context, the float market surroundings becomes the place for traders and buyers to meet. The intensity of their daily routines forms a bonding affecting their behaviour and individual's action in the group. Following is the bonding relation amongst the traders during their activity in the floating market.

4.1 Social capital construction

Spouse supports in the form of trust becomes the main capital asset. The occupation of Lok Baintan villagers are dominated by farmers in as much as 44,47%, labour for farming in 18,43% and construction labor of 11,52%. (RPJPD Banjar, 2005). Such condition causes sub sistem family economy condition. The housewives attempted to assist the family economy by doing positive activities without leaving their roles as a housewife and a mother.

The wives helped to increase the family income based on their ability and skill. Trading becomes the alternative. Trading in floating market requires specific skill. Aside from their trading skill, they have to possess the ability to sail by *jukung* (traditional boat without machine) since the market is located in the river. It is different from the traditional market. Generally, the basic skill to sail with *Jukung* has been inherited by Lok Baintan society including their women.

Figure 2: The activity of Lok Baintan floating market South Kalimantan Indonesia



The wives' intention to help the family economy condition cannot be performed without husbands' permission. Support from husbands is a form of trust given to their wives and also a strong motivation for them to help the family. This becomes the reason why traders are dominated by women.

a. **Social interaction and economy within the family and relatives as the traders' capital source**

The first capital used by newbie traders to start business is their own. For *Dukuh* (first level traders playing as the wholesaler), the capital is not in a considerable amount. The commodity they sell comes from their own yard and was taken to the market by *Jukung*. Meanwhile, *penyambang* (second level traders), the first capital is bigger than that of *dukuh*. *Penyambang* sells the commodity to consumers in Lok Baintan floating market and buys the commodity from *dukuh*.

It is widely known that smaller traders are facing problem with the small amount of capital. Lok Baintan traders are currently lacking of capital. Support on capital shortage is obtained from the closest individuals, which in this case family becomes priority, as explained by one of *dukuh*, Hj. Bustan:

Bausaha banar supaya kada sampai tehutang, tapi kadang karena acilnya jua kadang menjual kada dibayar langsung sama yang menukari, dahanu 2 hari, 3 hari hanyar dibayar sedang bajualan musti hari-hari dan yang meminta barang dua acil banyak jua jadi sepalih acil mainjam barang jualan lawan dingsanak. Kebelujuran dingsanak ada jua yang menyambang di sini (wawancara tanggal 25 September 2014).

(I try so hard not to borrow some money. but sometimes I sell commodities and people do not pay all of them. Some will pay after 2 days or 3 days. I trade everyday and the demand for those commodities is increasing. So, I borrowed some commodities from my relatives who are also penyambang here).

Hj Bastan explained that during their shortage of capital, they prefer borrowing from their close relatives. The reason for this was that borrowing does not involve a complicated requirements.

Traders in Lok Baintan floating market does not have a fixed income that the loan payment time cannot be arranged or set up. Loan payment is done once they have money. It means that the bonding occurring in Lok Baintan is in line with Mulunga's (2014) opinion stating that social capital bonding refers to intra community bonding where members can rely on each other. Such relation can be a precious service source.

b. Assisting relation appears from friendship networking

As mention previously, the capital needed by *dukuh* is not as big ans that required by *penyambang*. During its progress, *dukuh* does not really sell their commodities. Occasionally *dukuh* also obtain the commodities from their counterparts. The relation amongst *dukuhs* is complementary. As stated by Hj. Bustan:

Barang yang cagar dijual sudah disiapkan sehari sebelumnya. Kadang buhan penyambang sudah betampah dulu sebelum meambil tukaran, jadi kawa disiapkan badahulu. Mun kebelujuran barang yang dicari pembeli kededa di wadah acil, acil meambilakan lawan papadaan acil. Acil kada meambil hujungan. Sepembari nang mainjami modal ja. Bisa jua Mainjam buah atawa sayur dari petani lain, kena mengganti sejumlah buah dan sayur yang diinjam. Kada batantu pabila membayarnya, tatapi kebiasaan acil selaknya kawa mengganti, langsung ditahuri (Intervie on 25th September 2014).

(The commodities to sell has been prepared a day before. Sometimes, the commodities from penyambang has been ordered before taking the commodities. We prepare for that. When the commodities demanded by the buyers are not available in Acil place, Acil will take it from papadaan acil. Acil does not take any profit. It is up to the capital lender. I also can borrow fruit or vegetables from other farmers and after that I pay it as much as the commodities I borrow. I cannot set up the payment, I usually pay as soon as possible).

The statement above describes the relation amongst *dukuhs* required trust as its foundation. The trust amongst traders results in sincerity of helping others. Shortage of capital is regarded an opportunity to open network of friendship. Friendship network function similarly as kinship one, both as buffer for traders when shortage of capital occurs.

4.2 Agreement on Price

Selling and buying interaction in Lok Baintan floating market has been formed for hundreds of years starting from the Banjar Kingdom ruling. As a result, the interaction is based on Banjar custom tradition values affecting the way of thinking, and behaviours of the traders functioning as unwritten norms in the market. If the rule is broken, he or she will be sacked from Lok Baintan floating market.

Such condition indicates that trust becomes the norms for performing transaction including the price agreement. The following explains the price agreement through social bonding capital:

- a. *The culture of more or less (“kurang labih”); a solution for the ¹problems in price agreement due to “Papadaan” bonding*

The similar background and family relation has made it easy to deal with price agreement. People of Banjar named this ‘papadaan’. *Papadaan* is caused by kinship, family trees, similar background or similar tribe. *Papadaan* becomes bonding amongst the market player in the floating market that each transaction cannot be separated from the bonding.

Problems might occur during Buying and selling transaction in the floating market. The solution to this problem is “*kurang labih*”. The value of “*kurang labih*” will force the traders or buyers change the price and the number of commodities to sell. Consequently, traders will offers

the commodities in an unfixed price as preferred by the traders. Similar condition applies to the buyers. “*Kurang lebih*” is explained by Hj. Bustan in the following example:

Mun manjual barang dua langganan acil kada mengharuskan dapat hujungan sesuai kahandak saurang misalnya dalam Rp.100.000 behujung Rp 10.000. behujung Rp 5.000 acil hakun ja. Acil jadi kurang lebih karena bepikir mudahan dapat untung di lain lebih banyak. Bisa jua kurang lebih itu diartikan kaya ini nah. Acil manjual 3 bungkalang. Masih ada sisa sabungkalang. Nang sisa ini acil kada mehargai sama dua jualan sebelumnya, bisa lebih murah. Hitung-hitung acil bawa bulik pulang. Jadi soal harganya kurang lebih ja. Baakuran ja. Nang manukari kaya itu jua. Hakun jua batetukar kada sesuai kehandak, bisa betetukar lebih pada nang dikahandaki, asal didapat harga barang yang dikahandaki (Wawancara tanggal 25 September 2014)

(When we sell the commodities to our loyal customers, we do not expect the profit as we want it. For example, we sell Rp 100.000 and the profit is Rp 10.000. Sometimes the profit is only Rp 5.000 acil takes it. *Acil* becomes “*kurang lebih*” (more or less) since I think I will get more next time. “*kurang lebih*” means this way. *Acil* sells 3 bungkalangs I still have one more left. The rest can cost lower than the previous three. I sell it in lower price instead of taking it home with me. The price is “*kurang lebih ja*”. It is agreed already. The costumers are also the same, sometimes they buy more, sometimes they buy less as long as they get the demanded stuffs in preferred price)

The statement describes the culture of “*kurang lebih*” which becomes a balanced price. The seller might sell commodities with unsimilar price expected previously and the buyer might buy stuff in an unsimilar amount as expected earlier. There is a reciprocal relation between the seller and the buyer. It occurs as a result of the strength of “*papadaan*” during the transaction. The Culture of “*kurang lebih*” is not found in the modern market.

The economy implication of “*kurang lebih*” culture is the balance price. Traders still obtain a normal profit. Customers are also satisfied with the commodities they buy despite different number of commodities bought. However, the commodities they plan to buy can be obtained in a desired price.

In the modern market, the culture of “*kurang lebih*” never exists. All prices are considered fixed on the commodities tag. The transaction occurring between the seller and the buyer are rigid. Seller obtains commodities by agreement with the wholesaler. This is done to minimize loss that might occur since the buying is done in bulk. Therefore, the commodities being stored should pass several requirements which brings profit for modern market. The buyers come to modern market, buy the desired goods without bargaining process. When the desired stuff is available, they directly pay the price.

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b. *The Intensive personal relation emerging the trust to ease price agreement*

One of the characteristics of traditional market is a direct encounter between buyers and sellers. Lok Baintan floating market as a part of traditional market also shares the same character. The encounter between the buyers either household customers or *penyambang* and sellers in the process of commodities exchange is preceded by bargaining done by both parties which consequently brings up the price agreement. However, in bonding relation, the kinship bonding is quite high, the bargaining never goes rigidly as those in common traditional market. It is because the individuals performing transaction has previously been involved in personal relationship.

The trust appearing in the bonding relation causes a more relax exchange of commodities from seller to buyers. It means the price agreement is easily achieved, as explained by Acil Abasiah:

Betukar barang dengan ampun barang kada bahimat betawaran. Sudah beketahuan lawan sudah lawas bausaha kaya ini. (Interviewed on 1st Desember 2014).

(Don't be over bargain when you buy the commodities. Everbody knows how to deal with the business).

The statement above illustrates that the bargaining process in the floating market is not as rigid as the land traditional market due to personal relationship of the buyers and sellers, e.g. kinship, family, relatives and long term friends, and intense meeting to make a trustworthy relation. This is in line with what Heenan (2010) mention that the strong community spirit can exists for a very limited association activities. Based on bonding social capital explained above, the complexity of relation amongst economy actors is presented briefly in table 1 below:

Table 1: Summary of the Scope of Bonding Social Capital

Elements/ aspects	Social scope	Description
Micro network	Inter and Intra traders	Increase of market and customers network
Norms dan reciprocity	Inter and intra traders	Assisting behaviour generated form trust of coming from the similar bond.
Transaction cost	Inter traders, family, and relatives	Interaction in the scope of family, relatives in the form of capital without a long procedur.
Relational attachment	Inter traders	Interaction amongst the traders to help shortage of capital
Collective action	Inter traders	Traders' success followed by other member of the family
Utility Function	Inter traders	Reciprocity that exists is to help each other both in terms of providing goods that other buyers want and facilitate the occurrence of barter and exchange transactions

Source: Data processed (2017)

5. Conclusion

The findings demonstrate how strong bonding social capital in traders' survival in **Lok Baintan floating market in Banjar regency**. It is reflected from the relationship formed by bonding social capital which then at the end provide easiness to traders for capital, price agreement and trading transaction.

The bonding social capital results in a more relax family relation. The market actors will easily get extra capital without a complicated procedure. The agreement on price flows where the market goes with no one considered it as a loss. It means that the bonding finally reduces the transaction cost.

Furthermore, the bonding social capital will reduce cost from market transaction as mentioned previously. The bonding relation brings up economy implication such as the increased income of traders and the sustainability of business through cost reduction. The market actors realize that the bonding relation amongst them provides solution to their problems which then increases their income. To sum up, the bonding social capital owned by traders through trust, network and norms affects the sales. Besides profit making, the existence of Lok Baintan floating market is caused by bonding social capital.

Bonding social capital amongst the market players is basically assisting and supporting the economy activities in Lok Baintan floating market. This research further explains that despite bonding social capital as one of the reasons why traders survive in the market, yet the bonding social capital collaboration with other social capital such as bridging and linking, which is not explained in this research are also needed to increase the existence of traders in Lok Baintan floating market in South. This occurs since Lok Baintan floating market does not play the roles as a market but also becomes the tourist attraction for its uniqueness of trading. The government through the tourism board also has interest in the existence of Lok Baintan floating market.

This research corresponds to the study of Dahal and Adhikari (2008) which explains that when linking social capital is introduced without bonding, and bridging will result in negative development of organization. The external intervention to support the social capital should detect the dynamic process so that there will be no negative effect.

The Implication for Policy Makers and Entrepreneurs

The findings and analysis presented in this research provides implication for policy makers and entrepreneurs. First, the findings present insights for the local government on how to improve the existence of the floating market as one of alternatives to increase the local government revenues. Both from economy activities and tourism. By studying the existence in Lok Baintan floating market, the local government can obtain insights related to policy making supporting the floating market development based on social capital.

Second, this research contributes to the consideration of business actors working in the tourism industry to focus on developing the floating market due to its prospective high selling power when it is optimally managed. The development of the floating market will foster the small scale businesses particularly for the souvenir business for the tourists.

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