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Bonding, Bridging, Linking Social Capital in Post-Pandemic Micro-Enterprise Resilience in Kuningan

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Abstract

Background: Micro-enterprises in rural Indonesia face post-pandemic shocks with limited access to formal finance, making social relations their most readily mobilizable resource. Existing studies treat social capital as an aggregate variable, leaving unclear which forms work, when, and through what mechanisms.
Objective: This study analyzes how bonding, bridging, and linking social capital are configured and mobilized across the survival, adaptation, and transformation phases of economic resilience among rural processed-food micro-entrepreneurs in Kuningan Regency, West Java.
Method: A qualitative multiple-case study involved micro-entrepreneurs and key informants from three villages. Data were collected through timeline-based in-depth interviews, qualitative ego-network mapping, participant observation, focus group discussions, and documentation, and analyzed through deductive–inductive coding with within-case and cross-case analysis.
Results: Bonding functioned as a buffer in the survival phase, bridging as a channel for adaptation, and linking as a lever for transformation, achieved only by actors with intermediary figures. Four configurations emerged: Vulnerable-Isolated, Defensive-Locked, Adaptive Networking, and Transformative-Connected, with religious-communal networks as a hybrid form. Reciprocity obligations, exclusion, elite control of programs, and dependence on collectors limited resilience.
Conclusion: The study proposes the Phased Social Capital Configuration Model (KMSB) as a framework for further testing and recommends configuration-based empowerment policies rather than uniform programs.

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are the main pillars of the people's economy in Indonesia, but the COVID-19 pandemic has shown how fragile this sector is to shocks. A qualitative study in Padang City found that the pandemic has created continuous business barriers and cash sufficiency issues that lead to financial fragility, while the most decisive resilience strategy is adaptability (Surya, 2022). For rural micro-enterprises whose access to formal financing is limited, the most immediate resources that can be mobilized during a crisis are social relations: family, neighbors, pilgrims, associations, and village officials. Studies of women entrepreneurs in Indonesia also show that social capital is one of the livelihood assets that supports survival strategies during the pandemic (Hendratmi et al., 2022).

This vulnerability is structural rather than incidental: when cash buffers are thin and access to formal credit is limited, a fall in demand or a disruption in supply quickly turns into liquidity stress and threatens business continuity (Surya, 2022). In Kuningan Regency, West Java, processed-food micro-enterprises exemplify this problem. Preliminary field observations in the three study villages indicated that most producers operate at household scale, rely on family labor and personal savings, sell mainly through local collectors, resellers, and village markets, and have limited and uneven engagement with formal financing schemes and BUMDes programs. Rather than relying on aggregate regional statistics, this study documents these conditions of access to finance, markets, and BUMDes qualitatively through the field data described in the Method section.

Several quantitative studies have confirmed the contribution of social capital to the resilience of MSMEs. A study on 215 family MSMEs in Solo Raya showed that social capital, innovation, and resource capabilities improve performance which further strengthens resilience (Kussudyarsana et al., 2023). Similar findings emerged in Bangka Belitung, where leadership strategies and social capital are related to business performance and resilience (Reniati et al., 2024), while a cross-border Indonesia–Malaysia study highlights the role of government support and technology adoption (Lestari et al., 2024). Conceptually, Ozanne et al. (2022) argue that dynamic capabilities, namely the ability to sense, seize opportunities, and reconfigure resources, are mechanisms that transform social capital into resilience. However, most of those studies treat social capital as a single aggregate variable so the question of which forms of social capital works, when, and through what mechanisms is still a black box.

Research that sorts social capital into bonding, bridging, and linking typologies is beginning to develop in Indonesia. Salman et al. (2021) show that nomadic duck farmers in South Sulawesi selectively combine three forms of social capital according to the interests of each interaction during the pandemic. Wahid et al. (2024) found that the combination of the three functions as an "adhesive and cable" that opens access to resources in the corn agribusiness system, while Ambayoen et al., (2024) show the dominance of bonding in the economic aspects of the Tengger farming community.

These studies are in the realm of agriculture and livelihoods, not on micro-food processing businesses that are highly dependent on the market. National evidence also shows that the effects of social capital are not always linear: bridging has a stronger effect than bonding on the food security of rural households (Rusmawati & Hartono, 2021), and district data from 2006–2019 show a beneficial and nonlinear effect of social capital on economic development (SURYAHADI et al., 2024). A closer comparison of three key studies clarifies the gap addressed here. Kussudyarsana et al. (2023) examined family MSMEs in Solo Raya through a survey design and treated social capital as a construct that strengthens resilience through performance; their contribution lies in establishing the statistical relationship, not in identifying the forms through which it operates. Salman et al. (2021) studied nomadic duck herders in South Sulawesi qualitatively and showed that bonding, bridging, and linking are combined selectively according to the interest of each interaction, yet their analytical focus is the livelihood system rather than the sequence of responses over the course of a crisis.

Wahid et al. (2024) extended this combinatorial perspective to a maize agribusiness system and demonstrated how combined social capital opens access to resources along the value chain.

These studies therefore differ in context (family MSMEs, mobile livelihoods, and agribusiness), analytical focus (aggregate effects versus combinations of forms), and contribution (statistical confirmation versus descriptive typology), but none of them examines how the composition of social capital changes across successive phases of resilience in market-dependent micro-enterprises.

The religious and cultural dimensions add layers to the problem. Ningtyas et al. (2025) found that MSME actors in Kediri City use religious communities as a source of spiritual strengthening as well as a practical network for business adaptation. Adlina et al., (2023) offer tazkiyat al-nafs as a resilience strategy for MSME actors in facing the post-pandemic recession, Armawi and Limbongan (2022) show the role of social capital based on local wisdom in strengthening social resilience, and Rustinsyah et al. (2021) show how village social capital is mobilized collectively during flood disasters. However, religious networks are rarely placed in the structural typology of social capital. In terms of vertical relations, Aritenang (2021) noted the low impact of BUMDes on the rural economy, Rahayu et al. (2024) found that BUMDes social capital is still held at the bonding stage, and Nasfi et al. (2023) identified financial and local leadership constraints. On the other hand, studies on rural cooperatives show that the mechanism of channeling and expanding the targets of social capital can build resilience capabilities (Wulandhari et al., 2022).

Theoretically, Putnam (2000, in Wahid et al., 2024) interprets social capital as a network, norm, and belief that facilitates cooperation for mutual benefit. Nahapiet and Ghoshal (1998, in Kussudyarsana et al., 2023) divide it into structural, relational, and cognitive dimensions; it is this cognitive dimension that opens up space for religious values as part of social capital. Woolcock and Narayan (2000, in Wahid et al., 2024) develop a typology of the three forms of social capital that are the lens of this study (Table 1). This typology is read critically: Bourdieu (1986, in Ningtyas et al., 2025) views social capital as an unevenly distributed resource, and a systematic review of studies in Indonesia notes that only a small part of the research questions the power and dysfunctional side of social capital and that the field is overly reliant on cross-sectional surveys (Herdiyanti, 2024).

Table 1. Typology of social capital in the context of research

Shape	Definition and Function	Actors in the Context of Research	Observation Indicators
Bonding	Strong horizontal bonds between homogeneous parties; buffer in times of crisis	Family, neighbors, relatives of fellow producers	Interest-free loans, family labour, social gatherings
Bridging	Horizontal bonding across heterogeneous groups; opening up information and markets	Associations, resellers, collectors, cross-village recitations, online groups	New market access, information exchange, marketing collaboration
Links	Vertical ties with powerful or formally	Village government, BUMDes, offices, banks, MFIs	Access to KUR or sharia financing, training, distribution

well-resourced institutions	permits, halal certification

In this study, resilience is treated as a phased process, namely surviving (absorbing shocks), adapting (adjusting products, markets, and processes), and transforming (reconfiguring business models). This operationalization is synthesized from findings on the importance of adaptation (Surya, 2022), dynamic capabilities (Ozanne et al., 2022), technology adoption (Lestari et al., 2024), and economic and social viability in cooperative resilience (Wulandhari et al., 2022). Examining social capital configurations across these phases is necessary because the resources that help a business absorb a shock are not necessarily those that enable it to adapt or transform.

A strong family network may sustain production during a crisis yet confine the business to its old market, whereas access to new markets and formal institutions depends on ties that cross group and hierarchical boundaries. Without a phase-sensitive analysis, empowerment interventions risk strengthening the form of social capital that an enterprise already possesses rather than the form it needs to move to the next phase. From this description, there are three research gaps: mechanistic gaps (the social capital–resilience relationship is proven, but the mobilization of each form has not been explained), contextual gaps (typological studies are centered on agriculture, whereas Kussudyarsana et al. (2023) advocate testing in different economic and cultural settings), and theoretical gaps (resilience is measured as a static outcome and the dark side of social capital is rarely analyzed).

The novelty of this study is the mapping of the configuration of social capital, namely the combination and sequence of mobilization of bonding, bridging, and linking, in each phase of resilience, by incorporating religious-communal networks and the dark side of social capital into the analysis. Unlike the typology of Woolcock and Narayan (2000, in Wahid et al., 2024), which classifies forms of ties, and the dimensions of Nahapiet and Ghoshal (1998, in Kussudyarsana et al., 2023), which classify attributes of ties, the model developed in this study treats the combination and temporal sequence of forms, together with the intermediary actors who enable transitions between them, as the unit of explanation. The novelty therefore does not lie in applying an established typology to a new location or sector, but in specifying when each form becomes decisive and under what conditions an enterprise moves from one configuration to another.

Based on this, this study answers four questions: (1) how the forms and characteristics of social capital bonding, bridging, and linking of rural processed food micro business actors in Kuningan Regency; (2) how each of these forms is mobilized in the survival, adaptation, and transformation phases; (3) how its configuration, including religious-communal networks, form different patterns of resilience between actors; and (4) what factors, including the dark side of social capital, limit resilience. The goal is to describe the form of social capital, explain its mobilization mechanism per phase, formulate the configuration typology, and identify its inhibiting factors. Theoretically, this study enriches the theory of social capital with a phased configuration model; practically, the results are the basis for designing empowerment programs that are differentiated according to the type of configuration for local governments, villages and BUMDes, religious institutions, and Islamic microfinance institutions.

Each objective corresponds directly to one research question: describing the forms of social capital answers the first question, explaining phase-specific mobilization answers the second, formulating the configuration typology answers the third, and identifying inhibiting factors answers the fourth. The theoretical contribution of this study is a phase-sensitive and configurational reading of social capital that integrates religious-communal networks and the dark side of social capital into a single framework. Its practical implications are differentiated by stakeholder: local governments can segment MSME programs by configuration type; village authorities and BUMDes can strengthen their linking functions and the transparency of program access; religious communities can act as intermediary nodes for business information and literacy; and microfinance institutions can identify actors who are ready for formal and sharia-compliant financing.

METHOD

This study employed a qualitative approach within an interpretive-constructivist paradigm and used a multiple-case study design. This design was chosen because the research sought to explain the "how" and "why" mechanisms and to address criticisms regarding the dominance of cross-sectional surveys in social capital studies in Indonesia (Herdiyanti, 2024). Similar designs have been used productively by (Ambayoen et al., 2024; Wahid et al., 2024; Wulandhari et al., 2022). The logical flow of the research is presented in Figure 1.

Each village was treated as an individual case, and the micro-entrepreneurs within each village were treated as embedded units of analysis. Within-case analysis was first completed for each village to describe its social capital profile and resilience trajectories; cross-case comparison was then conducted by contrasting the three villages, and the actors across them, in terms of the composition of social capital, the resilience phase reached, and the presence of intermediary figures. This sequence allowed patterns to be identified as replications across cases rather than as features of a single setting.

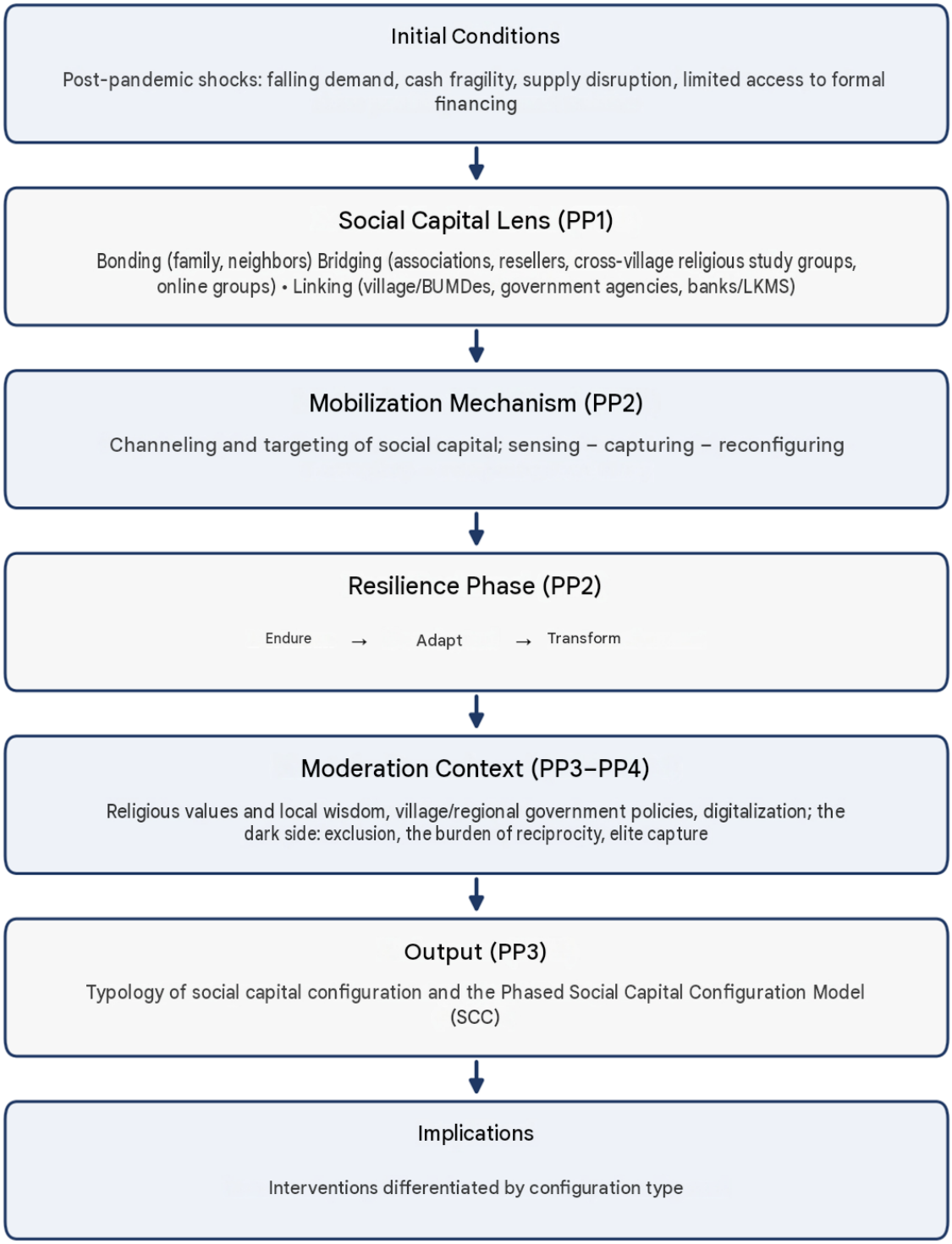


Figure 1. Research framework

The research was carried out in three processed-food center villages in Kuningan Regency, West Java, which were purposively selected based on the concentration of processed-food microenterprises, variations in market access, and the presence of BUMDes. The unit of analysis was processed-food microenterprise actors who had been operating since before 2020. The main informants comprised 18–24 business actors selected through purposive maximum-

variation sampling based on gender, business scale, level of digitalization, and level of pandemic exposure.

Gender variation was considered important because the livelihood strategies of women entrepreneurs have their own characteristics (Hendratmi et al., 2022). The key informants numbered 8–12 people and consisted of village officials, BUMDes administrators, administrators of associations or cooperatives, religious leaders or administrators of *majelis taklim*, MSME assistants from relevant government offices, and suppliers or collectors. The number of informants was determined based on data saturation. Primary data consisted of narratives concerning the experiences, practices, and social relations of business actors, while secondary data included village and BUMDes profiles, MSME data from relevant agencies, BPS Kuningan Regency publications, and association group-message archives, which were used with permission.

Data were collected through semi-structured in-depth interviews using a 2020–present timeline technique to reconstruct the resilience phase; qualitative mapping of ego networks to identify who provided assistance, in what form, and during which phase; participatory observations of the production marketing chain as well as community and study activities; targeted group discussions in each village; and documentation. The analysis was conducted in four stages. First, deductive-inductive data reduction and coding were performed using a codebook derived from theory, including bonding, bridging, linking, resilience phases, and the dark side of social capital, through open, axial, and selective coding, as applied by Wahid et al. (2024), with the assistance of NVivo or ATLAS.ti. Second, within-case analysis was conducted in the form of a resilience narrative for each actor and a matrix of social capital forms × resilience phases.

Third, cross-case analysis was conducted through pattern matching and explanation building to formulate a configuration typology. Fourth, conclusions were drawn and verified through negative-case analysis. Data validity was maintained through triangulation of sources, techniques, and time, member checking, audit trails, and thick descriptions. Research ethics included obtaining written consent, anonymizing informants, and securing special permission to use digital conversation archives. The alignment between the research questions, data, and analysis is presented in Table 2.

Coding proceeded in three stages. In open coding, interview and observation segments were labeled descriptively, for example “borrowing from a sibling without interest,” “children helping to pack products,” or “selling through a reseller in an online group.” In axial coding, these descriptive codes were grouped into categories combining the form of social capital and the resilience phase, so that the first two examples were categorized as bonding in the survival phase and the third as bridging in the adaptation phase. In selective coding, the categories were related to resilience outcomes and to the presence or absence of intermediary figures.

The four configurations were established by rating, for each actor, the strength of bonding, bridging, and linking and then grouping actors with similar combinations and comparable resilience outcomes. A form was rated strong when the actor had actively mobilized ties of that form to obtain material, informational, or institutional resources since 2020, and weak when such ties were absent, rarely used, or did not yield resources. The resulting groupings were tested against negative cases and confirmed in the focus group discussions.

Triangulation of sources was implemented by comparing accounts of the same events from primary and key informants; triangulation of techniques by comparing interview, observation, and documentary data; and triangulation of time by comparing data collected at different points of the fieldwork. Member checking was conducted by returning case summaries and tentative typologies to informants during the focus group discussions. The audit trail consisted of records of coding decisions, codebook revisions, and analytic memos. Informants were assigned anonymous codes indicating informant type, village, and sequence number (e.g., BA-A-01 for a business actor in Village A and KI-B-02 for a key informant in Village B), and identifying details were removed from transcripts. Digital conversation archives were used only with the consent of group administrators and members, were anonymized before analysis, were stored on password-protected devices accessible only to the research team, and are not reproduced verbatim in this article.

Table 2. Alignment matrix of research questions, data, and analysis

PP	Data Required	Collection Techniques	Analytical Techniques
PP1	Types of relationships, actors, content of exchanges, beliefs, and norms	Interviews, mapping ego networks, observation	Deductive–inductive coding; social capital profile per case
PP2	Sequence of events and help by time	Timeline interviews, documentation	Matrix of × phase shapes; analysis in case
PP3	A combination of forms of social capital and resilience outcomes	Whole technique, FGD validation	Cross-case analysis, pattern matching, typology
PP4	Exclusion experience, reciprocity load, program access	Interviews, FGDs, key informants	Negative case analysis, development of explanations

Forms and Characteristics of Social Capital

Social capital bonding is the densest form: the family functions as a flexible workforce, interest-free loans circulate between relatives, and social gatherings become an emergency fund. Social capital bridging is more diverse, including producer associations, resellers, collectors, cross-village pilgrims, and online message groups for marketing. On the other hand, social capital linking is the thinnest and most uneven; relationships with BUMDes, service assistants, and financial institutions are only owned by a small number of actors.

The three forms differ not only in density but also in the type of resource they carry. Bonding ties mainly provided labor and small amounts of cash at low transaction cost; bridging ties provided information on prices and demand as well as access to new buyers; and linking ties provided legal recognition, formal credit, and training that neither family nor peer networks could supply.

Social Capital Mobilization in Every Phase of Resilience

In the survival phase, the actor mainly drives bonding through the substitution of labor by family members, family loans, and the reduction of production scale. In the adaptation phase, bridging becomes dominant: sales switch through resellers and online groups, while recitation serves as an information and market channel. The transformation phase requires linking, such as PIRT permits, halal certification, access to financing, and digital training, and is only achieved by actors who have intermediary figures.

In the survival phase, family labor allowed actors to continue production while avoiding wage costs, interest-free loans from relatives covered short-term cash gaps without collateral or administrative requirements, and reducing the production scale lowered the risk of unsold stock when demand fell. These strategies nevertheless have clear limits: family labor is available only as long as household members are not engaged elsewhere, family loans are small and create obligations to reciprocate, and a reduced scale preserves the business without restoring its income. Bonding therefore explains why businesses persisted, but not why some of them recovered.

In the adaptation phase, the bridging networks performed distinct functions. Producer associations mainly circulated information on raw-material prices, packaging, and programs; collectors and resellers provided immediate sales outlets, although largely on their own terms; online message groups extended marketing beyond the village; and cross-village religious gatherings served as venues where information on demand and orders was exchanged among participants who already trusted one another. The actors who recovered through new markets were those whose bridging ties extended beyond a single collector.

In the transformation phase, linking was manifested in PIRT permits, halal certification, access to formal financing, and participation in digital training. These outcomes require careful interpretation. Permits and certification change the legal status and market eligibility of a product, and formal financing enables investment beyond the household's means; when they were followed by changes in markets, products, or financing structure, they amounted to a reconfiguration of the business model. When they were obtained in isolation, such as attending training without subsequent changes in production or marketing, they represented access to additional resources rather than transformation.

Typology of Social Capital Configuration

Cross-case analysis yielded four types of social capital configurations with different patterns of resilience (Table 3). Religious-communal networks appear as a hybrid form: bonding in congregational solidarity, bridging because they connect across villages, and become a gateway to linking when religious leaders act as intermediaries to government programs or MFIs. The function of religious gatherings depended on who participated and what was exchanged.

They functioned as bonding when the congregation consisted of neighbors and relatives within one village and the exchange took the form of mutual assistance; as bridging when the gathering brought together participants from several villages and became a channel for information and orders; and as a gateway to linking only when a religious leader or *majelis*

taklim administrator personally connected members with government programs or MFIs. The hybrid character of religious networks is therefore not present simultaneously in every case but is contingent on the composition of the gathering and the role of its leader.

Table 3. Typology of social capital configuration and resilience patterns

Configuration Type	Composition of Social Capital	Resilience Patterns
Vulnerable-Isolated	Third weak form	Efforts to quit or switch to paid work
Defensive-Locked	Strong bonding; weak bridging and linking	Persistent, but stagnant on the scale and the old market
Adaptive Networking	Strong bonding and bridging; weak linking	Recovered through new markets, but not yet upgraded
Transformative-Connected	All three are strong, with intermediate figures	Legality, formal financing, and market expansion

The classification in Table 3 follows the strength criteria described in the Method section. Vulnerable-Isolated actors had few active ties of any form beyond the household; Defensive-Locked actors relied on dense family and neighbor ties but continued to sell through the same buyers as before the pandemic; Adaptive Networking actors added associations, resellers, or online groups to their bonding base; and Transformative-Connected actors additionally had at least one intermediary figure who connected them with formal institutions.

Inhibiting Factors and the Dark Side of Social Capital

Social capital does not always support resilience. Reciprocity obligations, such as celebration donations, erode working capital; actors without group affiliation, including some women and migrants, are excluded from the network; access to aid programs tends to be controlled by local elites; and dependence on collectors limits bargaining power. Each of these constraints operates through a distinct mechanism. Reciprocity obligations convert part of the working capital into social expenditure, so that the same network that provides emergency funds also drains business liquidity.

Exclusion arises because information on assistance programs circulates mainly through existing groups, so that actors outside these groups do not learn about programs in time. Elite control occurs when access to program information and recipient lists depends on proximity to the village actors who manage them, turning linking into a privilege rather than a public channel. Dependence on collectors provides certainty of sales but weakens actors' position in setting prices and payment terms. The dark side of social capital is therefore not external to its benefits but arises from the same relational properties.

Discussion

The main result of this study is that the economic resilience of micro business actors is not determined by the amount of social capital, but by the configuration and order of mobilization according to the resilience phase, with the intermediary figure as a lever point towards transformation. Reading through the typology of Woolcock and Narayan (2000, in Wahid et

al., 2024), bonding functions as a buffer in the survival phase, bridging as a channel for adaptation, and linking as a lever for transformation.

These findings confirm the argument of Ozanne et al. (2022) that social capital requires dynamic capabilities to transform into resilience, while showing that the ability to sense and capture opportunities relies primarily on bridging, while the ability to reconfigure relies on linking. From the cognitive dimension of social capital (Nahapiet & Ghoshal, 1998, in Kussudyarsana et al., 2023), shared religious values allow the network of pilgrims to function across forms, while from the perspective of Bourdieu (1986, in Ningtyas et al., 2025), the concentrated access linking to actors who have intermediaries suggests that social capital reproduces inequality. Thus, the findings of this study can be formulated as follows: the resilience of rural micro enterprises is sequential-configurative, shifting from the dominance of bonding to bridging and then to linking, and the transition between phases only occurs when there are intermediary figures who bridge these forms of social capital.

These findings deepen the studies of Kussudyarsana et al. (2023) and Reniati et al. (2025) by elucidating the mechanisms behind the positive relationship of social capital–resilience. These findings also expand on Salman et al. (2021) and Wahid et al. (2024): the selective combination of social capital depends not only on the type of activity, but also on the time phase of the crisis. The strength of bonding is in line with Ambayoen et al., (2024), but this study shows that dominant bonding without bridging produces a "locked-in" type, consistent with the findings of Rahayu et al. (2024) about social capital that is held back at the bonding stage, as well as with evidence of the nonlinear effect of social capital (Rusmawati & Hartono, 2021; SURYAHADI et al., 2024). The findings of Ningtyas et al. (2025) and Adlina et al., (2023) on the role of religious values are integrated into structural typologies as a hybrid form, in line with the role of local wisdom and village collective mobilization (Armawi & Limbongan, 2022; Rustinsyah et al., 2021).

The channeling and targeting mechanisms of Wulandhari et al. (2022) are grounded at the level of individual actors, while the low impact of BUMDes (Aritenang, 2021; Nasfi et al., 2023) can be explained as a failure of linking functions. The analysis of the dark side simultaneously with its benefits while responding to the criticism of Herdiyanti (2024), and the role of government support found by Lestari et al. (2024) are clarified as part of linking with unequal access.

To state the position of these findings precisely, they confirm the positive association between social capital and resilience reported by Kussudyarsana et al. (2023) and Reniati et al. (2025), as well as the importance of adaptation emphasized by Surya (2022); they extend the combinatorial perspective of Salman et al. (2021) and Wahid et al. (2024) by adding the time dimension of the crisis and the role of intermediaries; and they differ from the implicit assumption that more social capital is always better, since strong bonding in the Defensive-Locked type sustained businesses but also confined them to old markets.

They also differ in emphasis from Ningtyas et al. (2025), who treat religious communities as sources of spiritual strengthening and practical networks, by showing that the business function of religious networks varies with their composition and leadership. The dark side findings further qualify an optimistic reading of social capital. In line with the view of Bourdieu (1986, in Ningtyas et al., 2025) that social capital is unevenly distributed, the concentration of

linking among actors with intermediaries and the elite control of programs show that the networks that enable transformation for some actors reproduce exclusion for others.

This also explains why the low impact of BUMDes (Aritenang, 2021) is unlikely to be resolved merely by adding programs: if access continues to flow through existing personal networks, new resources will be captured by actors who are already connected. The reciprocity burden and dependence on collectors further indicate that bonding and bridging carry costs that accumulate over time and may become barriers in the next phase. As a contribution to science, this study offers the Phased Social Capital Configuration Model (KMSB), which is a framework that maps the dominant form of social capital in each phase of resilience along with the role of intermediaries as a transition mechanism.

The practical derivative is the idea of village community intermediaries, namely strengthening figures such as religious leaders, community administrators, or BUMDes cadres as official liaisons between business actors and formal institutions, accompanied by a village social capital audit to determine the type of configuration of actors before intervention. The position of the novelty of this research compared to previous research is summarized in Table 4. The KMSB Model consists of three components and two transition mechanisms. The components are the dominant forms of social capital in each phase: bonding in survival, bridging in adaptation, and linking in transformation.

The first transition, from survival to adaptation, occurs when actors extend bonding-based trust into heterogeneous ties through associations, resellers, online groups, or cross-village religious gatherings. The second transition, from adaptation to transformation, occurs when an intermediary figure, such as a religious leader, community administrator, BUMDes cadre, or MSME assistant, converts horizontal ties into access to formal institutions. Intermediaries are thus the mechanism connecting the components rather than a separate form of social capital. The model also accommodates non-transition: actors remain in the Vulnerable-Isolated or Defensive-Locked configuration when these mechanisms are absent. It is important to distinguish what the data support from what remains propositional.

The association between each phase and its dominant form, the four configuration types, and the role of intermediaries in the cases that achieved transformation are grounded in the cross-case evidence from the three villages. In contrast, the claim that the bonding–bridging–linking sequence is a general pathway, the assumption that the phases are strictly sequential rather than overlapping, and the expectation that strengthening intermediaries will move actors to a higher configuration are propositions that require testing in other regions and sectors. The sequence should therefore be read as a tendency observed across the cases rather than as a fixed law, particularly because linking resources did not always result in transformation.

Table 4. Position of research novelty compared to previous research

Aspects	**Previous Research**	**This research**
The concept of social capital	Aggregate variables (Kussudyarsana et al., 2023; Reniati et al., 2024)	Typology of the three forms and their configuration
The concept of resilience	Static outcome	Phased process: survive, adapt, transform

Aspects	Previous Research	This research
Sector and context	Agriculture and livelihoods (Ambayoen et al., 2024; Salman et al., 2021)	Rural Food Micro Business in West Java
Religious dimension	Studied separately (Ningtyas et al., 2025)	Integrated as a hybrid form
Dark side	Rarely analyzed (Herdiyanti, 2024)	Analyzed along with benefits
Output	Coefficient of influence or case description	Typology and KMSB Model that can be retested

The state of the art of this research lies in shifting the question from "does social capital have an effect on resilience" to "what configuration of social capital works in what phase, for whom, and at what social cost". In practice, business actors should expand bridging networks before crises occur; the Kuningan Regency Cooperatives and MSMEs Office should map configuration types to inform program design; village governments and BUMDes should establish community intermediaries and ensure transparent access to support programs; and religious institutions and microfinance institutions should utilize *majelis taklim* networks to facilitate business literacy, marketing, and sharia-compliant financing.

However, the study was limited to three villages in one district, relied partly on informants' recollection in reconstructing crisis phases, and did not include comparisons with non-food sectors or urban contexts. Consequently, the findings cannot automatically be generalized to all micro-enterprises in other regions; they offer analytical rather than statistical generalization. Future research should therefore quantitatively test the KMSB Model using approaches such as latent class analysis or fuzzy-set qualitative comparative analysis (fsQCA), adopt longitudinal designs, apply social network analysis to assess intermediary positions, and conduct cross-sectoral, regional, and gender-based comparisons.

CONCLUSION

This study concludes that social capital is a temporal and configurative resource whose contribution to the resilience of rural microenterprises depends on the compatibility between forms of social capital and crisis phases and on the presence of intermediary actors that facilitate transitions from bonding to bridging and linking. Bonding functions as a buffer in survival, bridging as a channel for adaptation, and linking as a lever for transformation, forming four configuration types, while reciprocity obligations, exclusion, elite control of programs, and dependence on collectors limit resilience. The KMSB Model enriches social capital theory with phase-specific configurations. These findings support a shift in MSME empowerment policies from uniform approaches toward configuration-based strategies, encouraging villages and BUMDes to strengthen their linking functions and religious and microfinance institutions to act as intermediary nodes.

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CONFLICT OF INTEREST

The authors declare no conflict of interest. They have no financial or personal relationships with the village governments, village-owned enterprises (BUMDes), cooperatives, religious institutions, microfinance institutions, or government offices involved as informants that could have influenced the design, data collection, analysis, interpretation, or reporting of this study.

AUTHOR CONTRIBUTION

Hanipah: Conceptualization, Methodology, Investigation, Formal analysis, Writing – original draft, Project administration.

Solehudin: Methodology, Investigation, Data curation, Validation, Writing – review & editing.

Pegi Sugiartini: Investigation, Formal analysis, Visualization, Writing – review & editing. All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

GENERATIVE ARTIFICIAL INTELLIGENCE USAGE STATEMENT

During the preparation of this manuscript, the authors used AI to help improve the language and readability of the text, and search for literature. The tool was not used to generate, analyze, or interpret the research data, and it was not credited as an author. All AI-assisted outputs were reviewed, edited, and verified by the authors. Every cited reference was checked against its original source. The authors take full responsibility for the content, accuracy, and integrity of this publication.

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