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THE ROLE OF SOCIAL CAPITAL IN SUPPORTING WOMEN MICRO-ENTREPRENEURS: A CONCEPTUAL PERSPECTIVE

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Abstract:

Women micro-entrepreneurs face challenges in obtaining financial resources, business information, and formal support. Social relationships can help them obtain resources and support that may not be easily available through formal channels. This paper examines how social capital supports women micro-entrepreneurs by focusing on three dimensions: bonding, bridging, and linking social capital. Based on existing literature, the paper discusses the different forms of support available through these social relationships. Bonding social capital provides emotional, financial, and operational support through family members, relatives, and close friends. Bridging social capital connects women micro-entrepreneurs with wider networks that provide information, knowledge, and business opportunities. Linking social capital connects them with formal institutions and support agencies that offer financing, training, advice, and other business support. The paper shows that these three dimensions provide different but complementary forms of support for women micro-entrepreneurs. It also discusses how family, business, and social circumstances may affect the way women develop and use these relationships. The paper offers practical suggestions for organisations and agencies that support women micro-entrepreneurs.

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Keyword:

Bonding Social Capital, Bridging Social Capital, Linking Social Capital, Social Capital, Women Micro-Entrepreneurs

Introduction

Women entrepreneurship has become an increasingly important contributor to economic development, poverty reduction, and social inclusion worldwide. In many developing economies, women-owned micro-enterprises provide income-generating opportunities, support household livelihoods, and contribute significantly to local economic activities (Elam et al., 2019; Henry et al., 2016; Teoh & Chong, 2014). In these types of businesses, resources are usually limited, operations are small, and a lot of personal and community ties are important.

Given their financial contributions, women micro-entrepreneurs nevertheless face a number of obstacles while starting, running, and expanding their companies. These difficulties include institutional hurdles that limit entrepreneurial activity, restricted business networks, insufficient market intelligence, and limited access to financial resources (Al-Shami et al., 2019; Mbogori & Luketero, 2019; Yousafzai et al., 2019). Because of this, entrepreneurs often rely on non-financial resources to support their business operations.

Financial capital has historically been highlighted in entrepreneurship studies as a crucial factor in determining firm success. It is widely believed that having access to loans, credit facilities, and financial support is crucial for starting and growing a firm expansion (Abd Wahab et al., 2018; Haque et al., 2019). Nonetheless, mounting data indicates that social and relational resources found in networks and relationships have an impact on entrepreneurial outcomes in addition to financial resources (Adam et al., 2024; Stam et al., 2014). Social capital is a typical conceptualisation of these relationship resources.

Social capital refers to the actual and potential resources available through social relationships and networks (Nahapiet & Ghoshal, 1998). Unlike financial capital, social capital is embedded within interactions among individuals and organisations. Through these relationships, entrepreneurs gain access to information, advice, trust, opportunities, and various forms of support that facilitate entrepreneurial activities (Adler & Kwon, 2002).

Social capital is crucial for women micro-entrepreneurs. Due to limited access to formal resources, many women entrepreneurs rely heavily on family members, friends, peers, customers, suppliers, and institutions to obtain support necessary for business activities (Yousafzai et al., 2019). These relationships provide not only financial assistance but also

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emotional encouragement, business knowledge, and institutional opportunities that support entrepreneurial development.

The social capital literature commonly distinguishes three dimensions of social capital: bonding, bridging, and linking social capital (Woolcock, 1998). Bonding social capital refers to close relationships among family members and friends. Bridging social capital involves connections with broader networks beyond immediate social circles. Linking social capital refers to relationships with institutions and individuals possessing authority, influence, and resources. Each dimension provides access to different resources and forms of support.

While previous studies have acknowledged the importance of social capital in entrepreneurship, much of the existing literature focuses on entrepreneurial performance, innovation, or business growth. Comparatively less attention has been given to understanding how different dimensions of social capital generate specific forms of support for women micro-entrepreneurs. Furthermore, studies often examine social capital as a single construct, overlooking the distinct contributions of bonding, bridging, and linking relationships.

Therefore, this paper aims to develop a conceptual understanding of how bonding, bridging, and linking social capital support women micro-entrepreneurs. Specifically, the paper seeks to:

- Examine the role of bonding social capital in supporting women micro-entrepreneurs through close relationships such as family members and friends.
- Explore how bridging social capital provides access to wider networks, information, knowledge, and business opportunities.
- Examine how linking social capital connects women micro-entrepreneurs with institutions, development agencies, and formal support systems.
- Explain how these dimensions of social capital provide different forms of entrepreneurial support, including emotional, financial, operational, informational, opportunity-related, and institutional support.

This paper explains how bonding, bridging, and linking social capital provide different forms of support for women micro-entrepreneurs and how these social relationships can help meet their business needs.

Literature Review

Entrepreneurship literature increasingly understands that business success is dependent on social interactions as well as economic resources. Entrepreneurs usually rely on networks to obtain the information, opportunities, and support they require for business growth. Women micro-entrepreneurs with limited finances rely heavily on social capital to gain access to resources that would otherwise be inaccessible. This section examines the research on female microentrepreneurs, social capital elements, and social capital as a source of assistance.

Women Micro-Entrepreneurs and Gender-Specific Entrepreneurial Resources

A significant percentage of entrepreneurial activity is made up of female micro-entrepreneurs, especially in developing nations. According to Elam et al. (2019) these entrepreneurs frequently operate small businesses with modest financial resources, limited workforces, and

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unofficial organisational structures. Despite these obstacles, women-owned microbusinesses contribute significantly to local economic growth, job creation, and household welfare (Rotar et al., 2019; The Malaysian Reserve, 2025; World Bank, 2020).

However, the challenges faced by women entrepreneurs are often different than those faced by larger companies or male entrepreneurs. These difficulties include low levels of business training, restricted mobility, limited access to financing, and social expectations around family responsibilities duties (Afshan et al., 2021; Mohamed Isa et al., 2019; Salikin et al., 2014). The potential for business growth and expansion may be constrained by such restrictions.

As a result, women micro-entrepreneurs frequently rely on personal relationships and social networks to gain the resources and support they need for their business ventures. Previous study has demonstrated that family support is vital in enhancing business sustainability among female entrepreneurs, particularly in boosting their ability to survive and operate during difficult times (Adam et al., 2024). Aside from family members, friends, colleagues, clients, suppliers, and institutions can all provide essential financial, informational, emotional, and institutional assistance. These contacts provide critical social capital, enabling women micro-entrepreneurs to access resources that might otherwise be unavailable thru official channels. Understanding these relationships is essential for explaining how women micro-entrepreneurs mobilise support and resources to boost entrepreneurial activity and business success.

Theoretical Foundations of Social Capital

Social capital is more than just having relationships. In entrepreneurship, it is best defined as the resources made available by such relationships, such as knowledge, counsel, emotional support, funding, recommendations, and access to possibilities (Batjargal, 2003). That is why social capital is still a valuable method to explain how entrepreneurs seek assistance from the people and organisations around them.

A useful difference is made between a network's structure and the quality of the relationships it contains. Access to useful contacts is important, but it is not enough. The ability to mobilise assistance is frequently dependent on trust, reciprocity, shared understanding, and the commitments embedded into the connection (Lee et al., 2018). In practice, this means that social capital is more than just who entrepreneurs know; it is also about whether those links are strong, trustworthy, and appropriate enough to allow for resource exchange.

Social capital also exists in various forms. Bonding ties are typically close, often homogeneous relationships between family and friends, whereas bridging ties connect entrepreneurs to larger and more diverse networks, and linking ties connect them to institutions and actors with formal authority or resources (Crowley & Barlow, 2022; Xie et al., 2021). These distinctions are important because various ties tend to provide different types of support. Close ties often provide entrepreneurs with trusted and regular support, while bridging can offer access to new information, business opportunities, and knowledge beyond their immediate networks (Lee et al., 2018; Xie et al., 2021).Institutional and connecting relationships can also provide access to formal programs, business support, and higher-level resources that may not be available in an entrepreneur's local circle (Williams et al., 2018; Xie et al., 2021).

However, social capital does not necessarily have a good value. A recurring theme in the literature is that strong and cohesive links can become restrictive when entrepreneurs become overly embedded in limited networks (Arregle et al., 2015). Close ties can result in redundant information, pressure to comply, decision-making limitations, and duties that limit flexibility or discourage engagement with fresh ideas and outside knowledge (Arregle et al., 2015; Li et al., 2013). Several studies have argued that the impacts of social capital are context dependent. Bonding ties may be especially beneficial in the early phases of entrepreneurship or in resource-constrained situations, but they might limit growth over time if not balanced by larger bridging or linking connections (Arregle et al., 2015; Williams et al., 2018).

This perspective is especially pertinent for women micro-entrepreneurs, whose operations are frequently moulded by both resource scarcity and the social setting in which those resources must be obtained. In such cases, family, friends, peers, customers, suppliers, and institutions are unlikely to provide the same level of support, and their value is determined by both the sort of relationship and the resources embedded within it. As a result, it is logical to investigate bonding, bridging, and linking social capital independently before determining how each contributes to entrepreneurial support among women micro-entrepreneurs (Kocollari et al., 2021).

Dimensions of Social Capital

Bonding Social Capital

Bonding social capital refers to the close relationships created among members of a homogeneous group that have common histories or ideals (Putnam, 2000). Built primarily on deep trust and strong links, these networks survive on mutual reciprocity, in which members assist one another thru shared expectations and obligations (Woolcock, 1998). In fact, these ties are maintained and supported by intimate actors, such as family members, relatives, and close friends, who rely on this social safety net for emotional and practical assistance (Putnam 2000).

Bridging Social Capital

Bridging social capital refers to the relationships that build across larger, more diverse networks, allowing individuals to reach far beyond their immediate social circles (Putnam, 2000). Rather than relying primarily on close-knit inward groups, this type of social capital fosters outward connections between people from various origins, industries, or social standings (Granovetter, 1973). In practice, these connections are formed and maintained thru contacts with peers, customers, suppliers, community members, and professional networks, which provide individuals with new information, opportunities, and unique resources (Putnam, 2000).

Linking Social Capital

Linking social capital refers to relationships made across vertical or institutional hierarchies that allow individuals to communicate directly with significant figures of authority and influence (Woolcock, 2001) . In contrast to horizontal links between equals, linking capital explicitly bridges unequal power dynamics, providing communities and individuals with access to institutional support and policymaking channels (Szreter & Woolcock, 2004).

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Government agencies, financial institutions, and development or support organisations are key actors in maintaining social capital, as they assist leverage formal resources to drive systemic or economic growth (Woolcock, 2001).

Social Capital as a Source of Entrepreneurial Support

The core argument of social capital theory is that relationships create valuable resources that individuals can mobilise to accomplish desired results (Adler & Kwon, 2002; Nahapiet & Ghoshal, 1998). Within the entrepreneurial context, social contacts provide access to resources and assistance that entrepreneurs may not have on their own. These resources typically take the form of assistance that helps entrepreneurs manage and grow their firms.

Entrepreneurial support includes emotional and financial aid, as well as operational, informational, opportunity-based, and institutional backing (Bergman & Mcmullen, 2021; Gubbins et al., 2020; Nikitović et al., 2024). At the personal level, emotional support provides entrepreneurs with empathy and resilience while dealing with operational stress and company unpredictability (Cogan et al., 2022; Schou & Adarkwah, 2024). Financial support provides the necessary capital, credit facilities, and informal funding to start and sustain business growth (Bläse et al., 2025; Cogan et al., 2022). Operational assistance, such as advising, incubator, and management systems, addresses practical issues (Cunningham et al., 2022; Nikitović et al., 2024; Schou & Adarkwah, 2024). Furthermore, informational support provides practical market intelligence and strategic guidance (Bläse et al., 2025; Nielsen, 2020), whereas opportunity-related assistance connects founders directly to key networks, strategic partnerships, and potential investors (Bläse et al., 2025; Cunningham et al., 2022; Emami et al., 2023). Finally, institutional support for the ecosystem is provided by structured government efforts, university entrepreneurial programs, and official development platforms (Cunningham et al., 2022).

Access to broader support mechanisms for women running micro-enterprises extends beyond obtaining financial funding (Teoh & Chong, 2014). Interpersonal and communal networks are commonly used as alternate pathways for women to receive important market connections, functional expertise, peer encouragement, and institutional advice. How these resources are used is highly influenced by each business owner's specific limits and stages of growth. As a result, social capital serves as an asset, allowing women entrepreneurs to tap into relational networks and turn informal ties into real commercial capability (Nahapiet & Ghoshal, 1998).

While women micro-entrepreneurs rely on personal networks for assistance, the type of support provided by each relationship varies depending on how close or formal the connection is (Teoh & Chong, 2014). To demonstrate these distinctions, the next section examines support mechanisms classified as bonding, bridging, and linking social capital.

Social Capital Dimensions and Entrepreneurial Support

Social capital helps women micro-entrepreneurs get the support they need to run their businesses. The three types which are bonding, bridging, and linking connect owners with different groups of people, from close friends to formal organizations. While each connection provides a different kind of help, they work together to support business growth. The following sections look at how each type of social capital works in practice

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Bonding Social Capital and Entrepreneurial Support

Bonding social capital refers to the support women micro-entrepreneurs receive from close, trusted connections like family, relatives, and good friends. Strong trust and mutual care make it easy to share resources and get emotional, financial, or practical help. This support often includes encouragement during tough times, small informal loans, and extra hands with daily business or household responsibilities (Adam et al., 2024).

At the same time, bonding social capital has its limits. Relying only on close personal ties can cut business owners off from new ideas, different industries, and bigger financial opportunities outside their inner circle (Portes, 1998). Close family ties can also bring heavy social pressure and family expectations (Woolcock & Narayan, 2000) . While close networks provide a safe safety net, they are rarely enough on their own to help a business scale up.

Bridging Social Capital and Entrepreneurial Support

Bridging social capital enables women micro-entrepreneurs to establish connections beyond their immediate personal circles, linking them with external actors such as fellow business owners, customers, suppliers, and professional contacts (Alam et al., 2011; Putnam, 2000). These broader relationships serve as vital channels for acquiring information and knowledge that rarely circulate within tight-knit family or friendship networks. Through routine engagement with clients and suppliers, entrepreneurs gain direct insight into shifting customer preferences, market demands, pricing trends, and broader industry changes. Likewise, networking with peer entrepreneurs provides a practical platform for sharing operational experiences and exploring alternative management approaches.

Furthermore, these bridging ties can unlock commercial opportunities through word-of-mouth referrals, strategic introductions, and access to new customer bases or markets. However, maintaining an expansive network does not automatically guarantee that actionable support will be available. Compared to close family and social ties, bridging relationships often involve lower levels of trust and less frequent interaction (Granovetter, 1973). Women micro-entrepreneurs also experience differing opportunities when it comes to cultivating and sustaining these wider business connections, which can directly affect their development of key entrepreneurial competencies (Al Mamun et al., 2016). Ultimately, while bridging social capital extends access to informational and opportunity-related support, the actual value of these ties' hinges on how effectively the connections are developed and maintained.

Linking Social Capital and Entrepreneurial Support

Linking social capital connects women micro-entrepreneurs to formal institutions and public-private organisations, including government agencies, microfinance providers, and business support bodies (Woolcock, 2001). These vertical ties grant access to institutional resources such as capital financing, structured training, mentorship, and business development initiatives that are rarely attainable through close personal or informal peer networks. For micro-entrepreneurs facing resource constraints, establishing direct channels with these formal bodies offers a critical framework for institutional support and capacity building.

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However, the mere availability of institutional support does not guarantee equitable access among all women micro-entrepreneurs. Differences in awareness regarding existing schemes, varying strengths of agency contacts, and unequal capacities to navigate complex administrative procedures create distinct disparities in resource uptake (Al Mamun et al., 2016). While some entrepreneurs seamlessly leverage these channels, others encounter administrative barriers or struggle to identify suitable assistance. Ultimately, the efficacy of linking social capital depends not just on the presence of external support systems, but on an entrepreneur's ability to navigate, establish, and utilize these formal networks effectively.

Social Capital in the Context of Women Micro-Entrepreneurship

Family and social environments directly shape how women micro-entrepreneurs build and use social networks. While family members provide essential personal support, domestic duties often limit the time women must build broader professional networks (Xavier et al., 2012; Al-Mamun et al., 2016). Responsibilities such as childcare, eldercare, and traditional household roles can restrict participation in networking events and make it harder to maintain external business contacts. As a result, access to social capital varies depending on an entrepreneur's domestic situation.

Individual background and business factors also influence how entrepreneurs use these networks. Factors like business experience, education level, industry sector, and local infrastructure affect both the quality of available networks and awareness of support programs (Alam et al., 2011). For example, experienced owners usually have broader business contacts, while access to official institutional support often depends on an entrepreneur's ability to navigate administrative processes. Therefore, bonding, bridging, and linking social capital must be analysed within each entrepreneur's specific context, rather than treated as standard resources that work the same way for everyone.

Table 1 outlines the primary links and types of entrepreneurial support identified in the research.

Table 1: Summary Of Social Capital Dimensions and Support Mechanisms Among Women Micro-Entrepreneurs

Social Capital Dimension	Main Relationship	Main Forms of Entrepreneurial Support
Bonding	Family members, relatives, close friends	Emotional, financial, operational support
Bridging	Customers, suppliers, peers, wider business contacts	Informational, opportunity-related support
Linking	Government agencies, microfinance institutions, NGOs, business support agencies	Institutional, training, financial programs

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Although each dimension offers distinct types of support, these forms of social capital can work together to address the diverse requirements of women micro-entrepreneurs. This shows that entrepreneurial assistance is generated from a variety of social connections that provide access to various resources.

Discussion

The reviewed literature shows that social capital acts as a crucial lifeline for women micro-entrepreneurs. In Malaysia, women running small businesses frequently face tight resource constraints, making it hard to secure formal loans, official advice, or institutional aid (Alam et al., 2011). Personal and community connections offer alternative pathways to gather help that formal channels fail to deliver.

The three forms of social capital which are bonding, bridging, and linking offer distinct yet complementary support. Bonding social capital relies on close, trusted ties like family members and close friends, providing emotional backup and initial informal capital (Xavier et al., 2012). Bridging social capital broadens their reach to wider market connections and new business opportunities. Meanwhile, linking connections tie these business owners to government agencies and formal support initiatives (Woolcock, 2001). Rather than leaning on just one network, women entrepreneurs tend to draw from different relationships depending on their immediate business demands.

These social bonds do not function in isolation. Women micro-entrepreneurs frequently rely on family relationships for day-to-day survival while seeking out larger networks to identify expansion prospects. Personal networks cannot provide specialised support, therefore institutional relationships come in.

The efficiency of these relationships is greatly reliant on local conditions. Household commitments, family expectations, business experience, and access to formal development programs all influence how these entrepreneurs establish and retain their networks (Ahmad, 2011). As a result, quantifying social capital requires researchers to look beyond an entrepreneur's number of connections and consider the specific context in which these links work.

Conclusion and Implications

The function of bonding, bridging, and linking social capital in supporting female micro-entrepreneurs was examined in this study. The paper argues that social connections are important resources that facilitate access to the many forms of assistance needed for entrepreneurial activity, drawing on studies on social capital. Bridging social capital enables informational and opportunity-related support thru larger networks; linking social capital creates institutional support thru connections with formal organisations and support agencies; and bonding social capital offers emotional, financial, and operational support thru intimate personal relationships.

The discussion highlights how women micro-entrepreneurs often depend on various aspects of social capital in order to obtain resources and assistance.

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Rather than working separately, connecting, bridging, and integrating social capital together creates a support ecosystem that helps entrepreneurs manage business difficulties, access opportunities, and enhance their entrepreneurial capacity. As a result, understanding the role of social capital is critical for explaining how women micro-entrepreneurs mobilise resources and support thru social networks.

Theoretical Implications

By providing a more nuanced view of how different aspects of social capital enhance entrepreneurial support, this study contributes to the literature on social capital and entrepreneurship. This work focuses on the specific roles of bonding, bridging, and linking social capital in generating institutional, opportunity-related, financial, emotional, and informational support, whereas previous research has often examined social capital as a broad term. This study advances prior knowledge regarding the importance of relational resources in resource-constrained entrepreneurial environments by concentrating on female micro-entrepreneurs.

Practical Implications

The results demonstrate that support programs for female micro-entrepreneurs should recognise the importance of social connections as entrepreneurial resources in addition to providing financial assistance. In order to boost bonding, bridging, and linking social capital, policymakers, microfinance institutions, and entrepreneurial support organisations can support networking events, peer-learning initiatives, mentoring programs, and opportunities for institutional participation. These initiatives could increase entrepreneurs' access to different kinds of assistance and help them flourish as business owners.

Future Research Directions

Future research should look into how bonding, bridging, and linking social capital influence different types of support among female micro-entrepreneurs. Researchers may also look into how these factors affect different sectors, geographical areas, and cultural contexts. Furthermore, future research might look at the interaction of social capital with other entrepreneurial resources, such as human and financial capital, to gain a better understanding of entrepreneurial support systems.

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