

Women MSMEs in a Time of Crisis: Assessment of Challenges and Opportunities

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Abstract

The outbreak of the Covid-19 virus has had a severe impact on Indonesia, this does not only concerns health issues but also extends to all aspects of life, especially the economy and business. In the economic sector, the Covid-19 pandemic feels very deep, because it has destroyed the most important sides of the economy, namely supply and demand. This affects all economic sectors, including MSMEs. It should be noted that MSMEs were able to contribute 57.32 percent to GDP and were able to absorb labor up to 97% in 2018. The importance of the role of MSMEs in the economy is also inseparable from the fact that 64.5% of this sector is managed by women. This research will try to discuss the impact of the COVID-19 crisis on the performance of women MSMEs, as well as explore the innovative strategies adopted by these MSMEs to survive in their business. This study uses quantitative and qualitative methods used in cross-sectional surveys, using questionnaires, and structured interviews to collect primary data. This study focuses on women's MSMEs in the city of Padang, especially in the most extensive sub-district in the city, namely Koto Tangah. The results of the study reveal that the difficult times due to the pandemic have changed the mindset of several MSMEs in Koto Tangah to adopt new marketing strategies. This research will also reveal new marketing strategy opportunities and challenges that need to be a concern for female MSME actors.

Keywords

women's MSMEs; pandemic; quantitative; qualitative; koto tangah district



I. Introduction

Indonesia entered a positive case of Covid-19 in early March 2020, but in a short time, it was able to spread massively throughout Indonesia. Organization must have a goal to be achieved by the organizational members (Niati et al., 2021). The success of leadership is partly determined by the ability of leaders to develop their organizational culture. (Arif, 2019). The outbreak of this virus has had a severe impact on Indonesia, this does not only concerns health and humanitarian issues but also extends to economic and social aspects. In a short time, the government has strengthened policy synergies to reduce cases of the spread of this virus, but this also has an impact on weakening economic performance. This impact occurs due to limited mobility, causing a sharp decline in consumption, production, and investment activities. The sectors most affected are business actors in the Micro, Small, and Medium Enterprises (MSME) sector.

The Ministry of Cooperatives and SMEs explained that the pandemic greatly affected 195,099 MSME actors (Abn et al., 2021). This impact can be seen in the decline in business turnover, the occurrence of obstacles to distribution, and the discovery of obstacles in the capital. This problem is almost felt by all business actors, including MSMEs that are empowered by women. In the survey results, it is known that there has

been a decline in sales of up to 77% for female MSMEs and the remaining 34% admit that they will close their business shortly (Limanseto, 2021). This is an important note because MSMEs are the backbone of the Indonesian economy. Even before Covid-19, it was known that MSMEs were able to contribute 57.32 percent to GDP during the 2015-2019 period (Widia, 2021) and were able to absorb labor up to 97% in 2018 (Nurlinda & Sinuraya, 2020).

In Indonesia, the micro, small and medium business sector has played a very large role in supporting the economy. More than 60% of MSME business actors are women (Limanseto, 2021). Women's MSMEs have a very important role in the economy, both at the family and national levels. But the fact is that female business actor are usually more vulnerable than men because they are constrained by financial problems (Ali & Salisu, 2019). So it is not uncommon for women to decide to participate at a lower level to start in different businesses, especially retail, small trade, and other service industries, which have a small contribution because they also want to concentrate on their families (Roy & Manna, 2014). Several studies have found that the barriers to development are also influenced by multiple roles so that women find it difficult to develop themselves and the support from the local government is still very minimal (Fitri, 2020). But women may experience a shift in roles in society, especially in economic value, so that in the initial conditions they do not only work in their households but can develop in the public sphere (Zuhdi, 2019).

Another study also found that women predominantly prefer to be involved in small-scale businesses in terms of turnover and the number of employees (Saturwa et al., 2021). The main cause of the establishment of small businesses due to limitations in financing their business activities, and the ability to run a business is low. Although some women have the opportunity to access financial institutions, other research reveals that this reduces their level of profit because of the high interest they have to pay so their profit income decreases (Hikkerova et al., 2016). However, Gross revealed that women entrepreneurs can succeed if they can develop their capacity, encourage empowerment and growth of social responsiveness, and use technology (Bhardwaj, 2017). Then the important thing that must be considered is the ability of business owners to manage their finances and clear records in writing about the capital needed and the use of funds (Asnahwati and Risman, 2018).

Recent research has only revealed new shocks to women MSMEs affected by COVID-19 (Saturwa et al., 2021). Recent research has revealed that social restriction policies have an effect on reducing economic and social activities which further suppresses MSME sales (Lu et al., 2020). It is estimated that MSMEs experienced a decrease in monthly sales of up to 53.3 percent during the Covid-19 pandemic (Pakpahan & Parahyangan, 2020). As a result, MSMEs take the initiative to reduce their consumption to anticipate the possibility of a prolonged crisis (Official et al., 2020). At this point, MSMEs must face a crisis with product innovations that can be a good strategy. MSMEs that can introduce product or service innovations can gain a competitive advantage over their competitors (Paul et al., 2017). Other literature states that innovation, creativity, and capital greatly support the sustainability of MSME activities (Rosmadi, 2021).

Broadly speaking, business actors are faced with relationship constraints with unclear business prospects and unstable planning vision and mission (Sudaryanto S, 2012). So we need a strategy to win the competition, one of which is by applying an innovation strategy to products so that they can be different from our competitors' products and attract more customers (Suhaeni T, 2018). Then the latest research states that MSMEs tend to choose digital product marketing strategies during pandemics (Alborn, 2010). This strategy helps MSMEs to survive during the Covid-19 pandemic crisis. This study also reveals that the

role of the government is very important to support through monetary policy such as loan relaxation, delaying installments and loan interest as well as social assistance to be a breath of fresh air for MSMEs to breathe a little in the crush of the COVID-19 pandemic crisis.

This research focuses on women's MSMEs in Padang City, especially in Koto Tengah District. Currently, around 10,000 MSMEs in Padang City are experiencing a very difficult situation during the pandemic (Massany, 2020). The Padang City Government revealed that the main problems were caused by capital constraints and weak marketing strategies (Utama, 2022). This problem is also felt by MSMEs managed by women. Women MSMEs need a new strategy to get out of the pandemic crisis. Novelty This research adds to the impact of the pandemic crisis on the performance of women's MSMEs and explores the innovative strategies adopted by these women to survive in their businesses. So that this strategy can potentially help women MSMEs who want to survive during the economic crisis.

II. Research Method

This study uses quantitative and qualitative methods to investigate in depth the problem of women's MSMEs in Koto Tengah, Padang City. The analysis used structured questionnaires and interviews to collect quantitative and qualitative primary data. In the first part to complete the descriptive cross-sectional part of the problem formulation, a questionnaire consisting of four parts was used:

- part 1 covers the respondent profile
- part 2 covers the status of the business before the COVID-19 pandemic
- part 3 covers the status of this business during the pandemic
- part 4 covers include interventions and recommendations provided by women MSMEs who managed to survive during the COVID-19

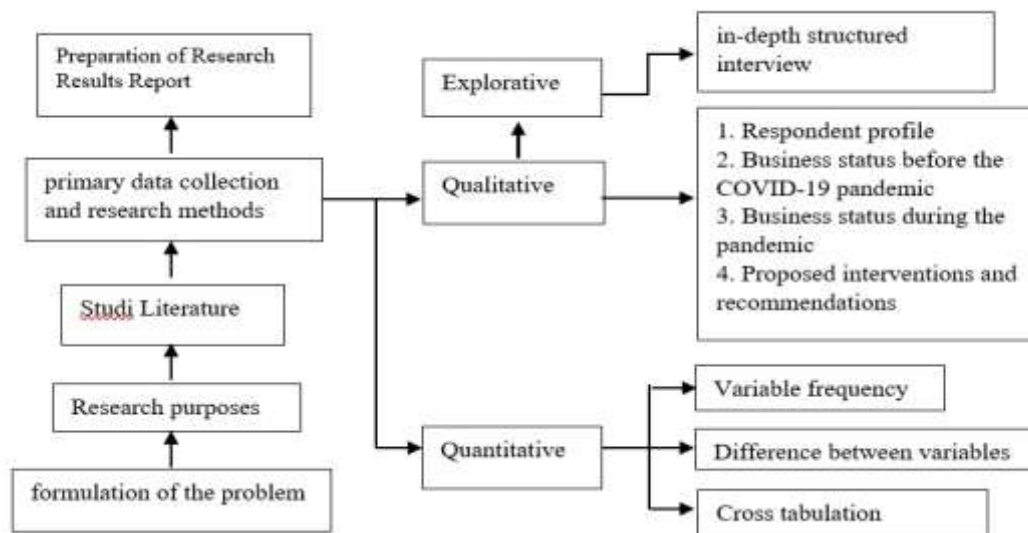


Figure 1. Research Framework

Respondents were taken from the database assisted by the Micro and Small Enterprises Empowerment Department of Cooperatives and MSMEs in Padang City, it is known that the number of MSMEs in Koto Tengah is 1,701. Where after being grouped based on the completeness of the respondent's data, the number of female SMEs is known to be 423. To determine the number of samples, it will be calculated using the Slovin formula in Umar as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{423}{1 + 423} = 205$$

Analysis of quantitative data in this study includes the calculation of the frequency of variables, the difference between variables, and cross-tabulation (Fig. 1). To deepen the exploration section, 10 in-depth structured interviews will be conducted with female respondents who have businesses that have managed to survive during the Covid-19 crisis from different sectors and different levels of education and age. The research is grouped based on the characteristics of age, education, business sector, internet before PSBB, income before PSBB, the experience of women, the main source of income, length of work, length of business, and location.

III. Result and Discussion

Covid-19 began to enter Indonesia in 2020 and briefly spread to all regions in Indonesia. The problems faced by Indonesia are not only related to health problems but all of them damage the order of people's lives. Changing patterns of life encourages people to apply new habits. This habit is to the government's appeal regarding PSBB and an appeal to stay away from crowds and maintain a distance. The appeal is effective in preventing the spread of the virus, but on the other hand, it hurts all sectors, especially businesses and the economy. The business and economic sectors are increasingly disrupted due to the uncertain situation and the slow turn of the economy. One of the sectors most affected is MSMEs. This research will focus on MSMEs run by women, as many as 205 respondents who work in various sectors.

3.1 Characteristics of Respondents

This study included 205 female MSME units as samples. Based on the analysis of participant characteristics, it was concluded that as many as 49.52 percent of MSMEs were engaged in providing food and beverage (culinary) accommodation, then another 24 percent were dominated by wholesale and retail trade, 17 percent in agriculture, namely ornamental plants, and the rest were serviced. Table 1). It should be noted that as many as 52 percent of MSMEs are housewives, 23 percent are single mothers and the rest are single women. So, in other words, most of the respondents act dual functions, namely as housewives and workers. This duality sometimes makes the efforts of women's SMEs not optimal. Although there are more of them, ordinary male MSMEs are more likely to develop their businesses (Ali MA, 2019). However, this cannot be used as the main reason because the opportunities for success are the same between female and male MSMEs depending on the strategy they adopt. This research will discuss the constraints and opportunities for MSMEs, especially MSMEs managed by women.

Table 1. Business fields managed by MSME Women in Koto Tangah

Business fields	Freq	Percent	Cum.
1. Agriculture, livestock, forestry, and fisheries	17	8,17	8,17
2. Accommodation and food and beverage providers	115	55,29	63,46
3. Wholesale and retail	51	24.52	87,98
4. Service	24	12,02	100,00

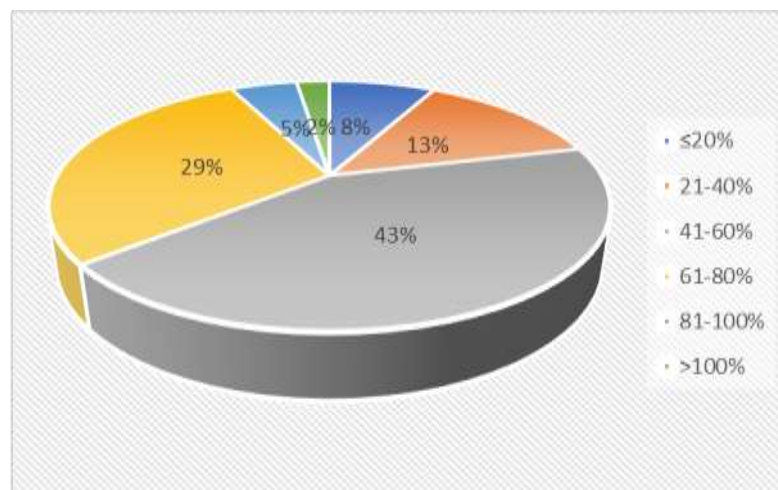
Source: primary data to be processed

All sectors of women's MSMEs in Koto Tangah are experiencing difficult situations during the Covid-19 pandemic. This is due to the call to study at home, work at home, and the Large-Scale Social Restriction (PSBB) policy, resulting in this sector starting to lose buyers. This situation becomes very severe when they still maintain the old marketing strategy that is offline. Offline strategy is a marketing method in which in the process sellers and buyers conduct direct meetings and transactions. Through direct interviews, it was found that as many as 81 percent of MSMEs from all respondents adopted offline sales strategies in the pre-pandemic period (Table 2). However, when the pandemic became so severe which was marked by the tightening of several policies such as the PSBB, some MSMEs began to feel serious impacts. From the observations, it is known that 90 percent of MSMEs admit to experiencing a decrease in income on a different scale (Figure 2). Even though the survey results, it is known that more than 20 percent of respondents chose to stop temporarily and focus on their families again. This was taken as a measure to take a temporary break until the economic situation returns to normal and is under control.

Table 2. Marketing Strategy adopted by women MSMEs in Koto Tangah before the pandemic

How to market before the pandemic	Freq	percent	Cum.
1. Offline (direct transactions and sales with buyers)	170	81,73	81,73
2. Go online using social media	9	4,33	86,06
3. Go online using e-commerce or cooperate with courier services	29	13,94	100,00
Total	208	1002	

Source: primary data to be processed



Source: primary data to be processed

Figure 2. Decrease in Women's MSME Income in Koto Tangah Due to the Covid-19 Pandemic

3.2 Challenges and Opportunities for SMEs in times of crisis

Changing patterns in people's lives during the pandemic caused women's MSMEs to experience difficult situations which resulted in a decrease in income. So that MSMEs need to transform to adapt to the new order of people's lives. The main thing that needs to be taken into account is how to adapt marketing strategies to change people's behavior. Women MSMEs are accustomed to using offline or traditional marketing strategies. So,

when the PSBB policy is tightened, they lose customers and are threatened with bankruptcy.

The difficult situation due to the pandemic has made 80 percent of women MSMEs decide to continue running their businesses, even though they are constrained by a decline in sales which results in reduced capital. This situation causes 90 percent of women MSMEs to choose to temporarily lay off their workers to save expenses. Although some of these MSMEs have received some assistance from the government, this assistance is only able to increase capital, and then they experience losses again.

This situation provides awareness for MSMEs to adopt new strategies, both in terms of marketing and products. Even 25 percent of them choose to add and change sales products due to high public demand for a product, such as processed traditional medicine and processed young coconut. Furthermore, in interviews with all respondents, it turned out that some of the female MSMEs chose to adopt a new sales strategy, namely online sales both through social media and e-commerce. From the results of observations, 32 percent of MSMEs began to adopt online and offline sales strategies, 15 percent then chose to focus on online sales using social media and e-commerce while the other 52 percent remained in offline strategies (Table 4). From the results of interviews with participants, it is known that MSMEs that adopt online strategies are starting to rise because sales are starting to increase.

Table 4. Marketing strategies adopted by MSMEs during the Pandemic

Marketing strategy during the pandemic	Freq	Percent	Cum
1. Offline	108	52,43	52,43
2. Go online using social media	20	9,71	62,14
3. Go online by using e-commerce or in collaboration with certain courier services	12	5,83	67,96
4. Online and offline	66	32,04	100,00

Source: primary data to be processed

Online sales or digital marketing strategies have opportunities for women MSMEs to develop. Especially if they can take advantage of various online platforms to develop their business, be it social media or e-commerce. Adopting digital marketing will provide opportunities to get new customers and expand unlimited market access. Digital marketing is an opportunity as well as a new challenge for women MSMEs. Entering the digital world of MSMEs, women need new tools and skills. So they indirectly have to be able to make updates related to human resources, technology, products, and of course management skills.

The BPS survey revealed that more than 53.7 percent of the Indonesian population is accustomed to accessing the internet for both social media and e-commerce (Becker et al., 2015). This is good news for SMEs to market their products. However, it should be underlined that the products that are accepted by the market basically must be to the demands of customers or potential buyers. In other words, MSMEs need to make some changes so that their products can be accepted by the community.

3.3 Assistance needed by MSME Women

The pandemic has had a great effect on the performance of MSMEs, even the OECD revealed that MSMEs will find it difficult to survive due to decreasing cash reserves (Kcaribu & Hamidi, 2020). This is an important concern to avoid serious impacts on the

economy, considering that the contribution of MSMEs is quite large in GDP. The government has taken several National Economic Recovery (PEN) policy actions with a total allocated cost of Rp. 120.6 trillion (KemenKUMKM, 2020).

Based on interviews with respondents, it is known that 68 percent expect business capital assistance due to their declining cash reserves (Figure 3). The difficult situation due to declining income has caused 9 percent of female MSMEs to need to postpone their loan repayments. Delaying loan payments is enough to help MSMEs to breathe a little easier so they can prepare for the next payment. Although another 8 percent of MSMEs claim to need it for convenience to get new loans, the situation will become even more difficult amid a pandemic full of uncertainty. Based on the respondent's confession, many MSMEs have not been able to enjoy a series of government assistance due to their informal status.

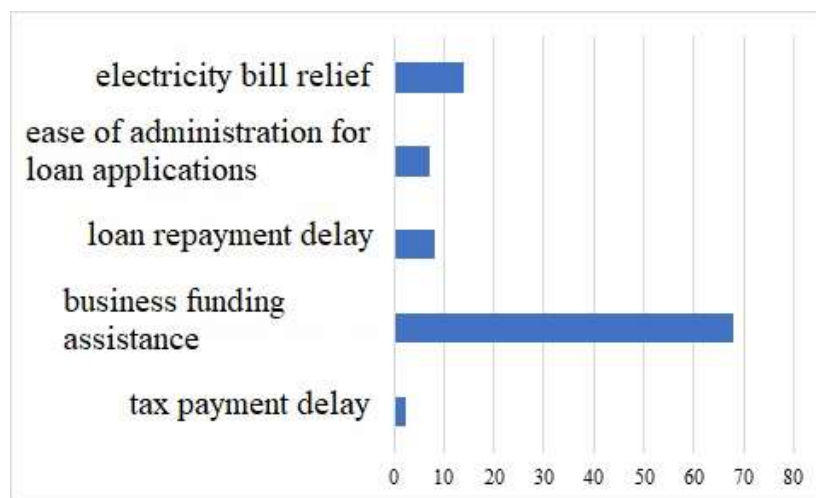


Figure 3. *The most needed assistance for women MSMEs in Koto Tangah*

3.4 Interventions and Recommendations for MSMEs Women survive in times of crisis

Through in-depth interviews with 10 female MSMEs who managed to survive the Covid-19 crisis from different sectors and different levels of education and age, several recommendations can be formulated, namely:

1) Digital Marketing

Digital Marketing is a term for marketing that uses digital technology (Becker et al., 2015). Digital marketing has a goal to promote products using several measurable techniques. Digital marketing is similar to the way of marketing in general, but the thing that distinguishes it is the tools used. Digital marketing offers promotions that are cheaper, efficient, and diverse, so it becomes one of the solutions for MSMEs to increase sales. Digital marketing is not only done through the web and ads but can be done through social media.

One of the keys to surviving the pandemic crisis is to make some adaptations to adjust to changes that occur in the market. This is related to public demand. One strategy that can be adopted is digital marketing. Through this strategy, it will be possible for MSMEs to reach unlimited market share and find more new customers. This will have the potential to increase revenue. However, this strategy needs special attention because it requires adjustments to technology, human resources, product innovation, and management skills. Through structured interviews, all respondents agreed that digital marketing is the most appropriate way to market products.

2) Directed bookkeeping and planning

A marketing plan is key to seizing the opportunities that exist during a pandemic. In making a marketing plan, there is a need for research on consumer behavior. So that MSMEs will be able to seize opportunities for products that sell well in the market or be able to provide several innovations that suit the tastes of the community. But of course, MSMEs need to target their market share before actually entering the market. For SMEs that have been running, it is necessary to re-map the main target, because this is related to proper planning. In addition, the respondents also revealed that it is necessary to open or record cash flows, so that finances remain focused.

3) Product innovation

Furthermore, product innovation is a determinant of the success of MSMEs in marketing products. Innovation is closely related to creating quality products at a certain cost, or being able to adopt the most effective sales strategy. In this case, the respondents stated that innovation is not only product renewal but also the right marketing strategy.

4) Improved Service and Production Quality

90 percent of women's MSMEs in Koto Tangah experienced a decrease in income (Figure 2), but 10 percent of them admitted that they experienced the opposite. Another 10 percent of women MSMEs admitted that they experienced an increase in demand and production so that their income continued to increase. Through in-depth interviews, they claimed to have improved service and product quality. Improving services by providing special online services so that products can be easily reached by consumers or buyers. They usually open direct delivery services or work with several applications such as gojek and grab. So, consumers only need to access a special hotline for stores or order through applications such as Gojek and Grab, specifically for food. They also support this action by providing an overview of product choices on several social media pages so that they become buyers' supporters and references.

IV. Conclusion

Women's MSMEs in Koto Tangah consist of 75 percent of women who carry out two functions. Where they are responsible as housewives but on the other hand also participate in the family economy. Amid difficult times due to the pandemic, many women MSMEs are experiencing difficulties due to declining sales. So as many as 20 percent even choose to stop temporarily. While the other 80 percent choose to run a business by lowering production and laying off workers to minimize expenses. However, recently some female MSME actors are aware of the importance of the right marketing strategy and need some changes to support their products to sell well in the market. Before the pandemic, 81 percent of women MSMEs chose marketing with an offline strategy where there were direct meetings and transactions between buyers and sellers. At the time of the pandemic and the situation began to be difficult, it turned out that many of them realized the need for strategies that were to the changing patterns of people's lives. When the pandemic was discovered, 48 percent started selling with online or digital marketing strategies, both through social media and various e-commerce. Furthermore, in addition to opportunities in digital marketing, women's MSMEs also need to pay attention to other important strategies such as product innovation, bookkeeping, and planning.

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