



Received: 24-05-2022

Accepted: 04-07-2022

## International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

### MSME Empowerment To Increase Single Parent Women's Economic Resilience During The Covid-19 Pandemic

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#### Abstract

This study's objective is to examine how micro, small, and medium-sized enterprises (MSMEs) are working to increase the economic resilience of single mothers during the Covid 19 pandemic. A systematic literature review on single-parent women and the development of micro, small, and medium-sized enterprises in Bali. This study analyzes and presents a strategy for empowering single mothers in an effort to increase the economic resilience of families through the entrepreneurial spirit of MSMEs. In this study, it was determined that single parent income plays a significant role in supporting the family economy, as single parents are

responsible for meeting family needs and ensuring their children's education. According to the author, several forms of women's empowerment efforts that can be carried out by the central, regional, or other institutions or institutions include: (1) providing training on market information, managerial skills, e-commerce, business capital, marketing, and ways of organizing to business actors; (2) providing training on making business plans and encouraging women's courage in launching businesses with a new paradigm; (3) development of opportunistic financing mechanisms; and (4) development of women's cooperatives.

**Keywords:** UMKM, Economic Resilience, Single Parent

#### 1. Introduction

So far, it has been observed that women have a propensity for multitasking, or the ability to perform multiple tasks simultaneously. This perspective is one of the advantages women have over men, but it also results in weaknesses. With this attitude toward multitasking, a large amount of work that can be completed in a short period of time, such as household chores beginning with cleaning the house, caring for children, and preparing food, can be completed quickly. This attitude, however, tends to produce subpar, disorganized, and hurried work results.

It is not surprising that the majority of development scientists believe that women play a crucial role in the development drama. According to Hubeis (2010) <sup>[4]</sup>, the role of women can be analyzed from the perspective of their position in relation to indirect (domestic) and direct (public) productive work. The presence of women in the public sphere is viewed as extremely beneficial for the family economy, particularly for single mothers. As single parents, women's roles and responsibilities will expand; they will have to earn their own living, make important decisions on their own, and carry out a variety of tasks and responsibilities. The main and determining factors in determining the prosperity of individuals in society are economic issues, because without the economy, the community cannot survive. The economy is closely tied to the satisfaction of a family's daily needs. Low economic conditions make it difficult for a single mother to meet her daily needs. Single mothers are required to work even harder due to their inability to afford a standard of living comparable to that of a typical family. This disability is characterized by the inability of income to provide for basic needs such as food, clothing, and shelter. The family's financial difficulties also influence the divorce. According to the divorce case, poverty is the leading cause of divorce. Women and children are at risk of being abandoned by their husbands without a source of income; this is one way for men to escape their financial responsibilities (Hanani, 2013) <sup>[3]</sup>. Therefore, single mothers cannot expect an excessive amount of financial support from their ex-spouses to sustain the lives of their children. They cannot anticipate the same level of support from their ex-husband as before the divorce. Due to divorce, single mothers do not receive financial assistance from their ex-husbands to meet the needs of their children; therefore, women must be self-sufficient and earn a living to meet their needs and the needs of their children until the child reaches adulthood. Therefore, a single mother must work hard to raise her children without the assistance of her ex-husband (Utami & Hanani, 2018) <sup>[8]</sup>.

In terms of supporting the family economy, the income of single mothers is crucial, as they are the only ones who can meet family needs and pay for their children's education without a partner. Occasionally, however, there are obstacles that can

directly or indirectly hinder the economic function of the family. Work and income are economic factors that become problematic for single mother families. According to the findings of the study, there are a number of things that single mothers can do to overcome this problem and meet their needs. For example, many of them work to open businesses, while others sew, open breakfast shops, and raise livestock. All work is performed by single mothers for the sole purpose of supporting their families.

Indeed, the economy is the key to family strength. Single parent women act as coordinators in terms of family economic production, where the family should cooperate in the division of labor in the household so that every job is a part of the family's production unit, but this is done alone by single parent women. The fulfillment of the family's economic needs depends on the work of single parent women as family heads to provide for their children's needs. Children require financial resources in order to live and develop normally. Children require food, clothing, protection, medical care, education, and other necessities. In general, women in rural areas and young people work because they need income to maintain the continuity of their family life (especially their children), and not to pursue a career, so they accept various types of work regardless of the income offered by their work environment. Nevertheless, it is obvious that not all needs can be met, especially when considering that single parent women must play multiple roles in order to meet their families' economic needs by working.

Women are one of the small and medium-sized enterprise (SME) actors who are obligated to foster economic growth and support the family. Women are potential resources whose abilities must be investigated and fostered. Women in development generally highlight three roles: women as human resources in development, women as family coaches, and women as development actors (Dewi & Karmini, 2013)<sup>[2]</sup>. Seeing one of the highlighted roles of women in development, namely women as family coaches, where women have an important role other than being a mother, but are also one of the human resources for development, can be seen by the level of participation of women working with the status of single head of household. Numerous female household heads are the economic backbone of the family unit.

At the beginning of the year 2020, the Covid-19 outbreak that occurred in almost all regions of the world, including Indonesia, triggered negative sentiment towards numerous business sectors, particularly the MSME sector. This negative effect of Covid-19 impedes the growth of MSME businesses in Indonesia, where physical distancing and the existence of the Large-Scale Social Restriction (PSBB) movement, which is believed to be able to accelerate the response and prevention of the increasingly rapid spread of Covid-19, impede MSME business movements that require showrooms or promotions.

The problems faced by MSMEs are also not insignificant, so that Indonesian MSMEs frequently lack competitiveness or lose in national and international competition. The current number of micro, small, and medium-sized enterprises, which has surpassed 56 million, is rife with issues. Nonetheless, the issue frequently identified by MSME actors is a lack of working capital or the difficulty in obtaining business capital from a bank or government support. The difficulty of creating a brand or brand from the

product or service produced, the lack of creative ideas in producing new works or innovations in various product and packaging designs (packaging), and the difficulty of creating a brand image that can attract attention and obtain new markets or customers are all problems currently faced by MSME actors, which require solutions.

**Table 1:** Annual Production Growth of Micro and Small Enterprises of Bali Province

Province	Year		
	2018	2019	2020
Bali	13,23	11,86	-24,89
Indonesia	5,66	5,80	-17,63

Source: BPS.go.id

It must be acknowledged that the Covid-19 pandemic has diminished the purchasing power of the populace. As a result of the public's reduction of outdoor interactions to combat the pandemic's spread. As a result, many micro, small, and medium-sized enterprises (MSMEs) are forced to close due to declining sales and continue to rely on offline sales. MSME business opportunities are limitless; any field has the potential to become an MSME business, even if there is an outbreak of Covid-19, so long as MSME actors have creative ideas, knowledge, and skills that can be sold online and offline.

## 2. Methodology

This research is a systematic literature review that explains how the research and development methodology combines and evaluates research pertinent to the core of a specific topic. A systematic literature review examines, identifies, evaluates, and interprets all research related to an intriguing phenomenon with multiple pertinent research questions (Triandini *et al.*, 2019)<sup>[7]</sup>. This study employs descriptive analysis, which is a regular presentation of the obtained data, and then provides the reader with an understanding and explanation. This study was carried out in five stages. Examine first the data on single mothers and the development of MSMEs in Bali. Identify issues associated with the role of single parents in family economic resilience. Third, formulate a problem that relates to the central focus of the issue being studied and analyzed. Fourth, gather data and materials pertinent to the problem's focal point to strengthen the analysis of existing issues. Fifth, analyze and present strategies for empowering single mothers in an effort to increase the economic resilience of families through the entrepreneurial spirit of MSMEs. Although in its application, without directly applying it, this research can be analyzed and studied in numerous journals and books.

## 3. Discussion of the finding strengths

### Single Parent Women during the Covid 19 Pandemic

During the pandemic, crises caused by unanticipated changes or unusual circumstances have a negative impact on family life. Because they are their family's sole provider and breadwinner, single parents are especially susceptible to the pandemic's effects. According to the findings of (Zhou *et al.*, 2020)<sup>[9]</sup>, single parents experience the largest percentage change in welfare. Prior to the pandemic, a significant number of single parents had low levels of socioeconomic welfare. Given the low initial welfare level of single parents, the greatest percentage change in single parent welfare is the one with the greatest absolute value

(Zhou *et al.*, 2020) <sup>[9]</sup>. When social restrictions or lockdowns are imposed, this makes the situation worse. The majority of single parents are single mothers. In 2019, there were 2.9 million single parents in the United Kingdom, of which 2 million had dependent children and 86% were women (Statistics, 2019) <sup>[5]</sup> Clark 2019 in (Zhou *et al.*, 2020) <sup>[9]</sup>. This condition is prevalent in Indonesia, particularly in Denpasar, as shown in Table 2 below.

**Table 2:** Divorced Residents in Denpasar City in 2021

S. No	Subdistrict	Divorced Residents		
		Men	Women	Total
1	Denpasar Selatan	1.041	1.730	2.771
2	Denpasar Timur	591	838	1.429
3	Denpasar Barat	1.156	1.694	2.850
4	Denpasar Utara	835	1.176	2.011
5	Kota Denpasar	3.623	5.438	9.061

**Source:** Disdukcapil Kota Denpasar Tahun 2021

During the pandemic, women are confronted with a number of obstacles, including an increase in the burden of domestic work, an increase in domestic violence (domestic violence), the termination of employment, a rise in divorce rates, and a decline in family income, particularly for women entrepreneurs, as stated by Ihsan in the Virtual Dialogue on Thursday's News Merdeka Barat Forum 9 (FMB 9) - KPCPEN, held on Thursday, September 21st, at the Media Center.

Single mother households are especially susceptible to the economic effects of Covid-19 because they were more likely to live in poverty prior to the pandemic and had less diversified incomes, making them extremely vulnerable and unable to withstand the economic shocks caused by the Covid-19 pandemic (Teachout & Zipfel, 2020) <sup>[6]</sup>. Single mothers have the worst position in the labor market, the lowest likelihood of owning a home and a vehicle, and the highest risk of clinical depression (Zhou *et al.*, 2020) <sup>[9]</sup>. The findings of a second study by Zhou *et al.*, (2020) <sup>[9]</sup> indicate that few single mothers own their own homes and vehicles, requiring them to rely heavily on public transportation. This increases their likelihood of being exposed to Covid-19. These factors make single parents, particularly single mothers, extremely susceptible to poverty during the Covid-19 pandemic. The lockdown policy has a significant impact on the unemployment rate of single parents. According to the findings of Zhou *et al.*, (2020) <sup>[9]</sup>, single parents experienced the greatest rise in unemployment or unemployment during the lockdown period. Almost forty percent of single mother respondents in the same study were not in the labor force (Zhou *et al.*, 2020) <sup>[9]</sup>. This is because professionals are most likely to work from home during the pandemic. As a result, single mothers have limited opportunities to work from home and adhere to the work-from-home policy, as they have the lowest likelihood of gaining employment in the professional sector. Therefore, single parents must choose between quitting their jobs to fulfill their parental responsibilities or leaving their children unsupervised so that they can continue to support their families financially. Also, single parents devote less time to parenting than parents with partners. Single mothers are also more likely to lose their jobs because they typically hold positions that prohibit telework. During the pandemic, it is difficult for single mothers who cannot work in the professional sector to keep a job or remain at home. This

forces single parents, especially single mothers, to leave the house and find employment. The lack of a husband or a substitute caregiver makes it difficult for single mothers to choose between working and raising their children. In fact, the study's findings indicate that single parents or single mothers have a low economic status, particularly after the Covid-19 pandemic.

### Single Parent Women and SMEs

The pandemic situation impedes the accomplishment of development plans that have been formulated in multiple sectors over the past several decades. This includes empowering women in both their roles as business managers and as family and community members. Consequently, the government ensures that women play a central role during pandemics, particularly in development and empowerment efforts. Women's empowerment can contribute to an increase in a nation's income, influencing the nation's development. In addition to playing a role in the development of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia, women became economic heroes for their families during the Covid-19 pandemic. The role and participation of women in the economic function of the family will affect the health and fulfillment of the family. Incorporating the government's priority agenda into the work cabinet includes the development of home industries through empowering women in the household economic system. Through this home industry, women can produce without leaving their homes, and even a sophisticated cottage industry can absorb labor and generate employment. As a result of technological advancements, this product can be sold from home via the Internet. Their business growth has greatly benefited their families, the environment, and society. According to Sudirman, this mechanism is anticipated to increase cross-sectoral cooperation in empowering MSMEs, while simultaneously reducing violence against women and children, human trafficking, and economic inequality, and promoting women's active participation in the economy. The home industry development mechanism also aims to bring women business actors closer to access to capital, access to information and technology, market access, and access to training, with the ultimate goal of enhancing family well-being and family resilience.

According to Taty Ariati, women have several advantages in business management that men do not. First, patience. Typically, women are more meticulous when managing a business model. Typically, women are able to produce a product with greater value and purchasing power. Second, network building. Women are typically amicable and have an approach mechanism that facilitates the expansion of their networks. In addition, women are eager to discover business opportunities through networking. Third, personal fortitude. When faced with job layoffs, women typically do not give up easily. Typically, women view these failures through the lens of entrepreneurship, given their experience. The advantages of women do not necessarily afford women opportunities for self-improvement in relation to developing their businesses.

Among the issues that are anticipated to be resolved are the following: 1) Business Capital, MSME actors are anticipated to obtain capital assistance and raw material suppliers through the use of social relationships based on trust. To provide effective and long-term solutions for the



fulfillment of raw materials, the principle of trust must be supported by careful planning that minimizes losses for both parties. 2) It is anticipated that the relationship between MSME entrepreneurs will allow MSME entrepreneurs to market their products to consumers. 3) Employers must be more selective when recruiting workers with skills and competencies in order to provide quality assurance to consumers and develop skills and abilities for jobs requiring special skills and abilities. 4) By constructing a social interaction network for female entrepreneurs of micro, small, and medium-sized enterprises, it is hoped that they can become a community that is expected to contribute positively to the development of business progress.

### Women's Income Contribution during the Covid 19 Pandemic

The contribution of women's income to the family economy illustrates the significance of their role in development. The Central Statistics Agency for the Province of Bali (2020) <sup>[1]</sup> released the following information regarding the contribution of women's income to the economy of Denpasar City over the preceding three years.

**Table 3:** Women's Income Contribution in Bali Province in 2017 – 2020

County/City	Women's Income Contribution (%)			
	2017	2018	2019	2020
Jembrana	38.54	38.47	38.73	38.66
Tabanan	36.55	37.22	38.28	38.22
Badung	35.93	36.35	36.52	36.43
Gianyar	37.25	37.42	37.94	37.91
Klungkung	46.20	46.19	46.73	46.95
Bangli	37.28	37.27	38.19	38.21
Karangasem	42.45	43.02	44.11	44.22
Buleleng	38.89	38.93	39.29	39.34
Denpasar	42.18	42.19	42.62	42.63
Provinsi Bali	37.68	37.87	38.61	38.55

**Source:** (Badan Pusat Statistik Provinsi Bali, 2020)

Where in 2020 it is estimated that women will contribute 42.63 percent of the income. It is true that the percentage is small, but the contribution of this income demonstrates that women also contribute to the family's income. The percentage of total family income contributed by women is 42.63 percent. The low contribution of women to welfare improvement efforts is a reflection of the fact that the role of women in the economy has not been taken into account thus far. There are numerous roles that women must fulfill, but none of them are recognized as contributing to efforts to enhance family welfare.

### Single Parent Women's Strategy to Increase Family Economic Resilience during the Covid 19 Pandemic

According to the author, several forms of women's empowerment efforts that can be implemented by central, regional, or other institutions include: First, providing business actors with training on market information, management skills, e-commerce, business capital, marketing, and organizational methods. This training aims to increase women's and business groups' knowledge and understanding of entrepreneurship, focusing on a comprehensive introduction to the business world and how to establish communication with the outside business world. Second, providing training on writing business plans and bolstering women's confidence to launch paradigm-shifting

businesses. Women's business groups are instructed on how to create a business plan in the format of a loan proposal. This is intended to facilitate women's access to business capital from banks, which is currently difficult due to the fact that they have never been administered and regular bookkeeping has never been performed. The evolution of network marketing is the third factor. MSME business owners must have an accurate understanding of the nature and preferences of their consumers in order to market products that are on target. In order to develop a marketing network, information about a product's demand is essential. Therefore, it is necessary to have a market information system and the ability to recognize community need trends that serve as a source of market information. This condition presents an opportunity for micro, small, and medium-sized enterprise (MSME) entrepreneurs to establish marketing networks in regions devoid of comparable products. Multiple MSME products have not yet entered the regional market, despite the fact that MSME products are typically rare and difficult to obtain in other regions. Fourth, the promotion system's effectiveness. MSME products have actually been able to compete with similar goods on regional and international markets. A professional, effective, and efficient product promotion system is required to address this issue. Create a product advantage characteristic based on innovation and originality. The purpose of creating product characteristics is to distinguish our product from similar products on the market so that consumers perceive it as a variant or a separate brand. Another benefit is that the product will be easier for consumers to recall, giving it the potential to become their first choice. This will have an effect on the economic principle that a product's price will rise as demand increases. Sixth, establish a forum for cooperatives' associations. Special women's cooperatives are anticipated to facilitate the development of entrepreneurship among women entrepreneurs of micro, small, and medium-sized enterprises (MSME) in resolving diverse business issues. Seventh, continuously and actively reinforce product advantages. Entrepreneurs of micro, small, and medium-sized enterprises must always be abreast of market developments and be committed to enhancing the competitive advantages of their products. To achieve success and company profits that are aligned with consumer needs, it is necessary to accurately predict market shifts. mentoring and coaching come eighth. Small and medium-sized enterprises (SMEs) managed by women receive assistance and direction in company operations through mentoring and coaching, enabling them to execute planning, field implementation, evaluation, and reporting processes effectively. MSMEs require mentoring and coaching in the following areas: production (manufacturing, quality control, packaging), finance (budgeting, reports, purchasing), marketing (implementation of marketing strategies, control, sales reports), raw material selection, operations (Regulations, Work Culture, Working Hours), and Human Resources (recruitment system, payroll and benefits).

### 4. Conclusion

The presence of women in the public sphere is viewed as extremely beneficial for the family economy, particularly for single mothers. As single parents, women's roles and responsibilities will expand; they will have to earn their own living, make important decisions on their own, and carry out a variety of tasks and responsibilities. Therefore, single

mothers cannot expect an excessive amount of financial support from their ex-spouses to sustain the lives of their children. They cannot anticipate the same level of support from their ex-husband as before the divorce. Due to divorce, single mothers do not receive financial assistance from their ex-husbands to meet the needs of their children; therefore, women must be self-sufficient and earn a living to meet their needs and the needs of their children until the child reaches adulthood.

Women have several advantages in business management that men may not have, including 1) patience, 2) networking, and 3) self-control. The low contribution of women to welfare improvement efforts is a reflection of the fact that the role of women in the economy has not been taken into account thus far. There are numerous roles that women must fulfill, but none of them are recognized as contributing to efforts to enhance family welfare.

Several forms of women's empowerment initiatives can be implemented by central, regional, and other institutions or organizations in order to create family economic resilience through MSMEs. 1) Provide business actors with training on market information, managerial skills, e-commerce, business capital, marketing, and organization. 2) Provide training on creating business plans and encourage women to have the courage to launch a new paradigm-based business. 3) Creation of a marketing network MSME business owners must have an accurate understanding of the nature and preferences of their consumers in order to market products that are on target. 4) The effectiveness of the promotion process. MSME products have actually been able to compete with similar goods on regional and international markets. 5) Developing an attribute as a product advantage through innovation and originality. 6) Establishing a forum for cooperative associations. 7) Constantly and actively enhancing product excellence, and 8) Coaching and mentoring.

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