

# Challenges and Opportunities for Women-Owned

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# Challenges and Opportunities for Women-Owned MSMEs in Bali: Impact of Covid-19

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**Abstract** Bali as a barometer of Indonesian tourism has been hit hard by Covid-19. The impact on micro, small and medium-sized enterprises (MSMEs) is difficult to survive. This study aims to describe the challenges and opportunities faced by MSMEs. The object of research is women entrepreneurs in Bali. Data distribution through questionnaires and online Focus Group Discussion (FGD). The challenges for MSMEs are the importance of certification requirement for business actors even though the conditions are declining due to Covid-19, business licenses and legalities that are still not owned, businesses are reopening with small margins and lack of collaboration with other parties. Meanwhile, the opportunities that exist after Covid-19 are the need for innovative businesses and the availability of matching business digitization that brings together various MSME stakeholders to be able to collaborate such as franchises, consignments and partnerships.

**Keywords**- MSMEs, digitization, collaboration, Tourism, Bali

## I. INTRODUCTION

Covid-19 as a global pandemic has a significant impact on all aspects of Indonesian life, both in terms of health, economy, social and culture. Social protection programs have been carried out to ease the burden on people who are vulnerable to being affected. Meanwhile, the capital program and interest subsidies are provided for business protection. These programs are to increase economic resilience during a pandemic. However, it is very important for recovery and increasing economic competitiveness after the pandemic. Economic competitiveness needs to be developed by increasing the local potential of Bali which is rich in art with the concept of "Pang Pade Payu" or in other words working together in a "win win solution" which is expected to be a synergy among institutions, capital, SME players, and the market.

The impact of Covid-19 is also unique, many businesses cannot survive, but there are also many businesses that are able to seize business opportunities. This happens because of changes in people's habit patterns in terms of health, economy, social and culture. Large-scale digital platforms operating globally in local

economies have proven to be vulnerable to shocks and face severe challenges to survival (Korsgaard et al, 2020). The different economic and social structures between men and women actually allow women to take the position of a suitable business model to run (Manolova et al, 2020). Innovation is the main demand for companies to be able to survive and develop well with the support of technology that is fast and easy, and which strengthens social capital.

The role of women is increasing both as housewives and at the same time as business actors as demands to help fulfill household needs. Although it is undeniable that gender stereotypes are still inherent in society, where women are considered as parties who do not like risk (Maxfield et al, 2010). But in reality, more and more women entrepreneurs are showing success in their business. Extensive networks between MSME actors for concessions, franchising and other forms of business are important to strengthen the market as well as access to capital and institutions. Of course, in the midst of this pandemic, it was also very hard to hit because of the decline in sales turnover or income.

MSMEs in Bali are synonymous with businesses in the tourism sector. Meanwhile, tourism is one of the business sectors affected by Covid-19. Nearly 90 percent of the number of MSMEs in Bali have been affected by COVID-19. The rest are business actors who are able to adapt and survive and even grow. The community mobility policy has a significant impact on the performance of MSMEs, especially retail trade, which makes up the majority of MSMEs. Based on our initial study, the various challenges faced by MSMEs in the midst of this pandemic are mostly capital and sales problems. However, the pandemic also creates creativity for local entrepreneurs who are innovative and able to adapt so as to create opportunities.

The purpose of this study is to determine the potential, opportunities and challenges of micro, small and medium women's businesses in Bali Province due to COVID-19. This research is important because the involvement of women entrepreneurs in production work will encourage household

economic activities, social change and maintain local wisdom. The potential of women entrepreneurs is quite large in the economy and development in both rural and urban areas. Women entrepreneurs account for 60 percent of the total MSEs in Indonesia. The shift in the role of women from reproductive to productive work faces many challenges and opportunities that can be optimized by women entrepreneurs in the MSME sector, especially the long-term consequences of the COVID-19 crisis.

## II. LITERATURE REVIEW

During 2020, the public is always treated to news of COVID-19. The transition to changes in the socio-economic structure due to social distancing and encouraging the capacity and performance of all sectors that cannot fully operate. Economically, entrepreneurs are greatly affected by the COVID-19 pandemic. Measurement of the impact of COVID-19 has been carried out in many countries on the socioeconomic. The meaning of impact is everything that arises as a result of an event or development that exists in society and produces changes that have a positive or negative effect on survival. The incident referred to here is the COVID-19 pandemic. In Indonesia, a study of the impact of the COVID-19 pandemic on social and economic mobility (Prawoto et al, 2020; Susilawati et al, 2020). Using secondary data, research (Susilawati et al, 2020) produces evidence that the sectors affected by COVID-19 are transportation, tourism, trade, and the household sector that is most significantly affected. COVID-19 research has not only had an impact on the local but on the global economy (Ozili and Arun, 2020).

Many studies on the impact of COVID-19 on small businesses have also been carried out, including by (Bartik et al, 2020; Fairlie, 2020; Shafi et al, 2020). A survey conducted on more than 5,000 small businesses highlighted the financial fragility of small businesses (Bartik et al, 2020). Then when COVID-19 appeared, it immediately had a significant impact. The impact of COVID on small business owners in the first 3 months in the United States after the introduction of social distancing restrictions caused losses in almost all industries (Fairlie, 2020). This study uses demographic data such as gender, race and immigrant status. The number of active entrepreneurs decreased by 22 percent and women entrepreneurs were more severely affected. Interestingly, in the second three months, female businessmen began to rise again faster than male businessmen. Meanwhile, based on race, it was the African-American business group that had the most impact, although performance rose again in the second quarter. In addition, the Latin business group is the second most impactful group, followed by business owners of Asian descent. Research (Shafi et al, 2020) on the impact of COVID -19 on MSMEs in Pakistan by distributing online questionnaires. Participants indicated that MSMEs experienced difficulties such as financial difficulties, supply chain disruptions, declining sales and profits. In Indonesia itself, research on the local scope of the impact of COVID-19 on MSMEs in Pekalongan Regency was carried out by (Milzam, 2020). The result is that MSME revenues have decreased by more than 50 percent compared to before the pandemic.

In general, it remains a sad fact that gender issues are still an obstacle for women-owned companies. During the COVID-19 crisis, there was a transition to digital services as one of the factors for survival. Meanwhile, MSME women entrepreneurs are less skilled in applying technology (Orser, 2012). More specifically, the impact of COVID-19 on MSME women entrepreneurs is more severe because it is newer and smaller (Manolova et al, 2020). Women entrepreneurs are mainly found in micro-enterprises which are traditional and low-income activities. However, the resilience of women entrepreneurs is also very inspiring by rotating business models, changing products and services to fit the changing landscape of society. Adaptation is needed in changing business models that involve innovation in resources, sales, customers, systems, finance (Osterwalder and Pigneur, 2010). The COVID-19 pandemic has actually made some women entrepreneurs take advantage of emerging opportunities and turn their businesses around in order to survive (Manolova et al, 2020).

The difference between this study and previous studies is that it can see the long-term impact of COVID-19 on MSME women entrepreneurs, so that it is also an evaluation of the programs that have been carried out so far, both by the government, banks, associations and other related institutions. So far, research is still in the early stages of COVID-19, so the impact of COVID-19 is sometimes biased. The object of research that focuses more on women who are associated with COVID-19 is still rarely done. Previous research was mostly only able to see the negative impacts arising from the COVID-19 pandemic, while this research will look at the opportunities that exist from the bad conditions faced due to COVID-19.

More about II. Literature Review Selama tahun 2020 ini masyarakat selalu disuguhi ber

## III. METHODS

The research was carried out while still observing health protocols and social distancing. The scope of the research is limited to MSME women entrepreneurs in Bali Province who are members of the Association of Women Entrepreneurs of Bali Province (IWAPI). This study uses a mixed method of both data sources, data types, and data collection methods. Data sources are primary and secondary data. The type of research data is also a combination of qualitative and quantitative data. The method of data collection is through the distribution of questionnaires either directly or indirectly. Indirect questionnaires are distributed through google forms which are distributed via email, WA groups and social media.

Sampling directly to respondents with mixed methods, namely based on the convenience method and snowball sampling. Convenience sampling technique is a method that makes it easier for researchers to choose respondents. Researcher members who are also members of IWAPI only need to come to the meeting place or organization activity and then interview any women entrepreneurs who are willing to be interviewed. While the snowball sampling technique is a sampling method that with the passage of time the number is getting bigger. This is done by looking for a respondent who has the required characteristics and



is willing to be interviewed. Then he was asked for references to other respondents who had characteristics like himself. This continues until the number of respondents is sufficient.

In addition to distributing questionnaires, group discussions (FGD) were also conducted with participants from MSME stakeholders to complete data and information in order to identify obstacles and opportunities for MSME women entrepreneurs in Bali Province. The results of the FGD and research will be used to formulate policy designs, and digitize business matching. The length of time for sampling is carried out in stages for 2 months.

There were 152 questionnaires through the google form that were returned and considered valid, while the results of interviews and discussions conducted through FGDs were twice attended by the chairman of the Jakarta Central Executive Board (DPP), the chairman of the Bali Provincial DPP, the chairman of 9 branch management boards, and from the office, related agencies in the Province of Bali. The analytical technique used in this research is descriptive analysis method.

#### IV. RESULTS

Bali MSMEs had a strategic role in the development of the tourism sector in Indonesia before COVID-19. Even Bali is the main destination for both domestic and foreign tourism. Conventional business is still growing rapidly. Along with the era of industry 4.0 through digitalization in various fields, it increases new business opportunities. This is supported by the development of the use of the internet, so that more and more business people are aware of using the internet in the business process. Unfortunately, the COVID-19 pandemic, which directly hit Indonesia and the world, has devastated businesses, and Bali is no exception. Only a small part is able to take advantage of the momentum, which is able to survive and develop.

The market place in Indonesia is growing and advancing, making it easier for people to interact in buying and selling in the midst of the process and keeping their distance. The number of online transactions has increased during COVID-19 not because of the increase in people's income, but the shift of conventional customers who come to markets, shops or malls to online purchases.

Although digitalization is able to strengthen the resilience of MSMEs, based on the results of FGDs, it is shown that the difficulties faced by MSMEs are varied. So far, the main problems faced by MSMEs are marketing and capital problems (Farida et al, 2015). It is difficult for entrepreneurs to succeed without cooperating with other parties to energize. The following are the challenges and opportunities faced by micro and medium women entrepreneurs in the Province of Bali.

##### • Challenge

The province of Bali (19) relies on domestic tourists whose numbers fell drastically compared to the previous year in 2020. The number of local tourists to Bali reached 4.59 million in 2020 or decreased by 56.41% compared to 2019 which reached the

highest number of 10.54 million (table 1). So far, Bali has relied on foreign tourists, which since COVID-19 has been quiet. This makes it a challenge for MSMEs, especially retail traders, to be able to survive. Local market consumers are certainly different from foreign consumers in terms of interest and hospitality.

Table 1. Number of Domestic Visitor to Bali by Month, 2019-2020

| Month     | 2019       | 2020      |
|-----------|------------|-----------|
| January   | 793,527    | 679,702   |
| February  | 692,113    | 721,105   |
| March     | 787,616    | 567,452   |
| April     | 795,997    | 175,120   |
| May       | 656,082    | 101,948   |
| June      | 1,287,877  | 137,395   |
| July      | 935,930    | 229,112   |
| August    | 925,360    | 355,732   |
| September | 812,003    | 283,349   |
| October   | 853,007    | 337,304   |
| November  | 852,626    | 425,097   |
| December  | 1,152,901  | 382,841   |
| Total     | 10,545,039 | 4,596,157 |
| Growth    | 8,07%      | -56,415   |

Source: Survey Result by Bali Government Tourism Office

Meanwhile, foreign tourists who have been the leading division in the tourism sector in Bali have fallen drastically. In 2019, foreign tourists reached 6.27 million to 1.06 million in 2020 due to COVID-19 or decreased by 82.95 percent (Table 2).

Table 2. Number of Foreign Visitor to Bali by Month, 2019-2020

| Month     | 2019      | 2020      |
|-----------|-----------|-----------|
| January   | 455,570   | 536,611   |
| February  | 437,316   | 364,639   |
| March     | 449,569   | 167,461   |
| April     | 447,069   | 379       |
| May       | 486,602   | 36        |
| June      | 549,516   | 45        |
| July      | 604,323   | 16        |
| August    | 606,412   | 12        |
| September | 590,398   | 8         |
| October   | 567,967   | 63        |
| November  | 497,925   | 53        |
| December  | 552,403   | 150       |
| Total     | 6,275,210 | 1,059,198 |
| Growth    |           | -82,95%   |

Source: Central Bureau of Statistics, 2021

The launch of the smart village will support the era of the industrial revolution 4.0, which means the internet enters the village. The challenge for women entrepreneurs is to be technologically literate with a business digitization system. Digitalization helps strengthen the resilience of MSMEs in the midst of a pandemic. Sales decreased due to activity restrictions during the pandemic. However, this does not mean that they have to stop trying, business actors must be innovative in products and

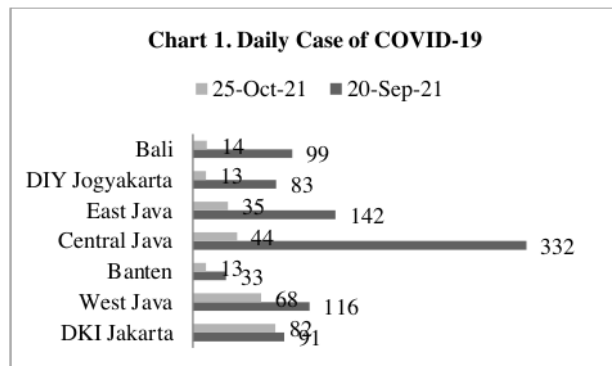
services as well as price adjustments. Android or smartphone is an easy and adequate means to support business digitization.

Humans as social beings, feel very vulnerable when there is a policy of limiting community activities or business activities due to COVID-19. This makes learning and challenges that a business must synergize or collaborate with other parties. There are many forms of mutually beneficial cooperation that can be utilized by business actors. Along with the need to maintain distance, collaboration between business actors, financial institutions, government and other stakeholders, digitizing business matching plays an important role.

However, it must be realized that women as micro, small and medium enterprises are sometimes still choose the conventional way of doing business. This is not because they do not believe in technological progress, but because they are reluctant to learn and consider technology difficult. This is especially true for the older generation. This is a challenge for application developers to create applications that are easy for users.

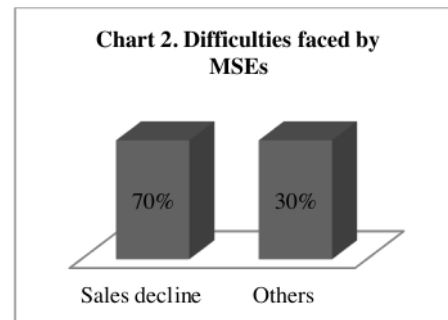
- Opportunity

Bali is a barometer of Indonesia's tourism sector. It is believed that the Bali tourism industry will soon recover along with positive signals in controlling the Covid-19 pandemic. The Balinese people also carry out the procedures strictly. Bali is also [11](#) of the priority provinces for the vaccine program. The decline in the number of COVID-19 cases has decreased and Bali is one of the areas with the lowest cases among Java and Bali since the activity restriction policy was implemented. The number of daily active cases is low compared to other provinces in Java (Chart 1).

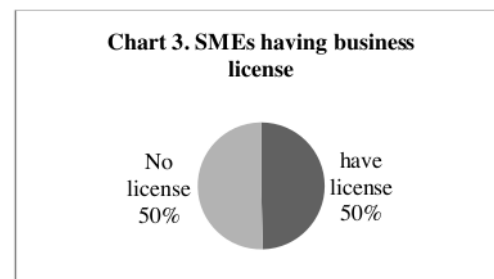


The positive signal of the decline in Covid-19 cases in Bali is expected to be able to attract both domestic and foreign tourists. However, there are still many countries that impose international restrictions, so that while Bali can rely on domestic tourists. Along with the improvement in tourism conditions, business actors in Bali have to clean up again. The government enforces a policy for Bali tourism businesses to have CHSE (Cleanliness, Health, Safety and Environment) certification. CHSE is an important part of attracting tourists. The moment of the return of tourism is a good opportunity for Bali to rise again. However, various aspects and processes still need to be considered.

To attract domestic tourists who certainly have different characteristics from foreign tourists. As a first step, the price is adjusted to post-COVID-19 conditions to make it affordable. A small margin as a start for more important business continuity. Based on the survey results (chart 2), 70 percent of the difficulties faced by micro and small businesses are declining sales or low purchasing power of the people. The rest are other reasons, which actually lead to a decline in sales. The other reasons are running out of capital, uncollectible accounts receivable, non-payment of bank loans, the emergence of other competitors with much cheaper prices. Usually a small business with a small barrier to entry will face many impromptu competitors.

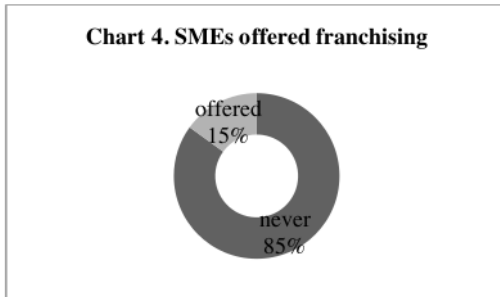


Some small and medium business actors in Bali have problems in legality and business licensing. From data collection, half of the business actors have not yet applied for a business license (chart 3). This micro and small business license (IUMK) is useful because it is an opportunity for micro and small businesses to get legal guarantees, security and protection of business locations. Having an IUMK will open up business opportunities for collaboration and business development. To encourage MSMEs to rise after Covid-19, of course, the government provides convenience in obtaining permits. This opportunity is to encourage micro and small business actors to take care of IUMK.

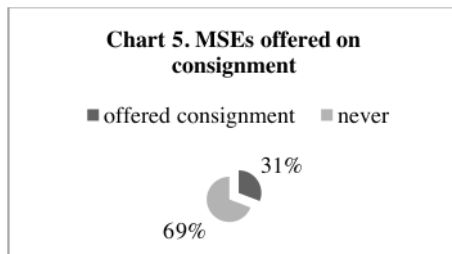


Collaboration among business actors play an important role in business success. This collaboration can take various forms, such as franchising, consignment or partnership. There are still a small number of micro and small entrepreneurs who synergize with other business actors. Based on chart 4, it shows that only about 15 percent of micro and small business actors get an offer for a

franchise. This small number is because there are no opportunities, no IUMK or no capital.



While the offer of business actors for collaboration in the form of consignment is slightly higher than that of a franchise, the number is still low (chart 5).



In the midst of the downturn of Covid-19, there is always an opportunity to rise as long as you are willing to try, be innovative and collaborate. The sales system is no longer conventional, but tries to join the market place that has mushroomed. Collaboration opportunities can also be obtained by micro, small and medium enterprises by joining existing business matching applications such as the e-Kolab application (electronic for consignment, franchising, and organizational networks). With this application, business actors will connect and meet other business actors who offer forms of cooperation. To support MSME collaboration, the Government and academics provide cheap and easy applications, both in language and in use. Academics design and create applications to suit users, especially female entrepreneurs, both android-based and website-based. However, the government through the relevant agencies is also expected to encourage and participate in socializing this matching business application. The success of the application will depend on the active involvement of all stakeholders by initiating "from us to us".

## V. CONCLUSION

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The global Covid-19 pandemic has hit all regions not only in Bali but even the entire countries. Bali, which has been relying on foreign tourists so far, has been hit hard. The challenges and opportunities faced by MSME actors are as follows; first, in the midst of sluggish foreign tourist arrivals. Bali still has the opportunity to welcome local tourists along with the rise of tourism according to the characteristics of local tourists. Second, in the era of the industrial revolution, Balinese women MSME

actors are required to be technologically literate related to how to market their products in the market place or even establish e-collaboration with stakeholders in business matching. Third, many women SMEs in Bali are not licensed and have not taken care of the legality of the company. This causes unable to collaborate with other related parties. The existence of the e-kolab application allows micro and small business actors to meet with other business actors. Fourth, there is a need for government support through relevant agencies and IWAPI to encourage business actors to join the e-kolab application through socialization. Fifth, the government and academics encourage further application development in order to accommodate all stakeholder needs.

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