



DIGITALIZED-BASED SMALL ENTERPRISE TO ENHANCE HOUSEHOLD FINANCIAL INCOME IN POST-COVID-19 : SRIHARJO VILLAGE, YOGYAKARTA

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Abstract

The COVID-19 epidemic has reduced business for small and medium-sized organizations (SMEs), possibly leading to business closures. SMEs in Sriharjo Village develop new business opportunities to increase revenue during and after COVID-19. The goals of this study are to discover digital-based business potential for economic improvement at the home level, analyze the role of the government in supporting SMEs through digitalization, and determine the increase in household income. This study uses qualitative methods, including observational data collection, in-depth interviews, and documentation studies. The study's findings revealed three characteristics of SMEs in Sriharjo post-COVID-19: company characteristics that survive the pandemic; expanding women's entrepreneurship with new innovative products; and business development innovations as economic recovery. Local governments promote SMEs through digital platforms and provide training. With digitalization, SMEs' monthly profits have increased, helping the community to meet its economic needs. Collaboration, innovation, and digital platform training in society to capitalize on digital-based opportunities are key to economic recovery.

Kata Kunci

COVID-19; Peluang Digital; Pemulihan Ekonomi; UKM

Abstrak

Pandemi COVID-19 menyebabkan penurunan bisnis pada usaha kecil menengah (UKM) dan dapat berdampak penutupan usaha. UKM di Desa Sriharjo mendorong peluang bisnis untuk meningkatkan pendapatan saat dan pasca COVID-19. Penelitian ini bertujuan untuk mengidentifikasi peluang bisnis berbasis digital untuk peningkatan ekonomi di tingkat rumah tangga, menyelidiki peran pemerintah dalam mempromosikan UKM melalui digitalisasi, dan mengetahui peningkatan pendapatan rumah tangga. Penelitian ini menggunakan pendekatan kualitatif, pengumpulan data observasi, wawancara mendalam, dan studi dokumentasi. Hasil dari penelitian ini mengidentifikasi tiga karakteristik UKM di Sriharjo pasca-COVID-19: karakteristik bisnis yang dapat bertahan selama pandemi; peningkatan kewirausahaan perempuan dengan produk inovatif baru; dan inovasi pengembangan bisnis sebagai pemulihan ekonomi. Pemerintah daerah mempromosikan UKM pada platform berbasis digital dan memberikan pelatihan. Keuntungan bulanan UKM dengan digitalisasi mengalami peningkatan dan membantu masyarakat memenuhi kebutuhan ekonominya. Kolaborasi, inovasi, pelatihan



dalam platform digital di masyarakat dalam memanfaatkan peluang berbasis digital adalah kunci pemulihan ekonomi.

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INTRODUCTION

COVID-19 has emerged since early 2020 in Indonesia, however the outbreak remains triggering significant impact in multi-aspect, such as socio-economy across the country. The transmission of pandemic destruct sustainable development goals (SDGs) pillars and retard the progress (Safitri et al., 2021), particularly in social and economic development sector (Ekwebelem et al., 2021; Gulseven et al., 2020). COVID-19 endanger financial stability of existing enterprises. The small and medium enterprises (SMEs) also have the potential to experience a much greater impact than large companies due to the limited resources they have (Saturwa et al., 2021). The implication of the outbreak generated economic loss of SMEs, service, and other small industries at Sriharjo Village. There are sectors which are considerably impactful caused by COVID-19, e.g. transportation, tourism, trading, health, and other sectors (Hadiwardoyo, 2020; Susilawati et al., 2020). The restriction of social activity as the effort to mitigate COVID-19 transmission in other hand inflict huge number of economic lost. Similar findings, SMEs is one of the most affected sectors, proven by temporary and permanent business closure (Baker & Judge, 2020). SMEs potentially experience greater impacts than corporates due to limited resources and business model transformation capability (Febrantara, 2020).

COVID-19 should be a momentum to accelerate digitalization transformation since the outbreak has modified massive work structure, social activity and consumption, and the interaction which enables people to more communicate online instead of offline. The improvement of digital economy can be one of ways to ensure the better implementation in productive economy amidst pandemic, The new business scheme combines digital technology and enterprises (Giones & Brem, 2017), contributing more significant result in strengthening sustainable business units (Arianto, 2021). Thus, in this point COVID-19 can

reduce the anxiety and uncertainty in the society. Such positive impact creates alterations on behaviours, procedures, and social action.

Digital economy development triggered by the existence of social behaviour transformation, e.g. digital platform utilization in many sectors (Pramono et al., 2022). This issue should promote inclusive and sustainable industry development in order to involve SMEs participation in a global value chain, strengthen human resources, encourage circular economy, and optimize natural resources. Inclusive and sustainable industry development are the keys to provide benefits for local industry, create wider and equitable opportunity, particularly in SMEs sector in sake of industry transformation 4.0 acceleration, enabling more advanced and competitive,” President Joko Widodo stated on the welcoming speech of Regional Conference on Industrial Development 2021.

SMEs must be able to adapt to existing business developments because businesses that can survive are responsive to the times. The Covid-19 Pandemic has also had an impact on the limited operations of MSMEs and the number of direct shoppers compared to normal days. Business Actors can adapt by opening an online store or selling through e-commerce. E-commerce is a system of selling, purchasing, and marketing products through the use of electronics (Kotler & Armstrong, 2021). According to the findings in previous research, e-commerce has a positive and significant impact on the marketing performance and income of SMEs (Hardilawati, 2020; Setyorini et al., 2019).

The Yogyakarta government's approach to managing the COVID-19 pandemic is highly adaptable. In order to strengthen the sustainability of SMEs and revitalise the SMEs economic sector after Covid-19, related agencies, including SMEs, cooperatives, and industrial agencies, are eager to gather data and operational impacts of the pandemic. This will serve as a foundation for equitable behaviour that can foster commitment and trust in the organisation (Hadi et al., 2020). The question of whether SMEs, as the frontline of the economy, can return to normalcy after Covid-19 arises from the daunting complexity brought about by the pandemic and the potential for an economic crisis surpassing even the financial downturn. To achieve this, SMEs must collaborate to transform Yogyakarta into an innovative hub for the creative industries, employing the Business Model Canvas (BMC) approach. A business model provides the rationale behind a business's value creation and delivery to customers, supported by data and relevant documentation (Teece, 2010). Through the implementation of fair and just regulations, local governments in Yogyakarta should be able to offer SMEs assurances and priority support, fostering positive behaviours (Hamid & Susilo, 2015).

Authority in village level has collaboratively implemented the expansion of SMEs marketplace with multi-stakeholder, e.g. Sriharjo Village builds partnership in together with Karang Taruna to promote such case in the early pandemic. Karang Taruna promotes SMEs owned by the villagers through social media Instagram and Facebook, in which 100 group members are mostly dominated by the sellers. During the pandemic, there are new small enterprises coming from housewife to take opportunity in order to enhance household income. Sriharjo Village Authority then take initiative to create digital market platform pasarVillage.id to promote people to stay at home along with to facilitate small enterprises.

According to the issue, the problems of the study include: how is the opportunity for SMEs using digital platform to recover household income in post-pandemic and its achievement, and how is the roles of local authority to support this action. This research aims to identify digital opportunities performed by women for household financial income in post-COVID-19, and to find out the roles of local authority to provide such promotion for SMEs through digitalization and to investigate household financial income as one of livelihoods.

METHOD

This study applies qualitative approach, in which the procedures involve four strategies of data collection: qualitative observation, qualitative interview, literature study from public and private during the research (Creswell & Creswell, 2018). Dynamic qualitative method enables for flexibility, addition, and modification in the process of analysis (Srivastava & Thomson, 2009). The objects of the study invite the most impacted sectors due to pandemic, e.g. SMEs (Wahyu, 2020). Moreover, the application of triangulation method comes under source triangulation, technique and theory.

The research area is Sriharjo village located in the Imogiri Subdistrict, Bantul Regency, Special Region of Yogyakarta Province. Sriharjo known as one of SMEs center that owned by villagers. The enterprise is initiated by Village Head and the coordination helped by Karang Taruna. Karang Taruna is young people organization in village level. The Sriharjo SMEs is established in 2019 and effectively helped villagers SMEs during pandemic era in 2020.

For research, primary and secondary resources were used to identify SMEs products and digitalization strategy. Primary data sources collected using focus group discussion tool and semi-structured interviews SMEs households. Secondary data source included a set material necessary for preparation of case-studies. Secondary data were used to collect written sources to findings effects, situation, and problems of Covid-19 during and post pandemic on SMEs in Sriharjo District. The informant of the study consists of housewives with

primary and secondary incomes in food and beverage sector as well as those who have joint digital platform provided by Village Sriharjo (Table 1). The informants come from food and beverage SMEs as primary sectors of the village. SMEs include the chips and wedang uwuh (traditional beverage).

Table 1. Key Informant and SMEs Products Description

Informant Code	SMEs Product	Description
R1	Wedang Uwuh (Traditional Beverage)	Owner
R2		Housewife owner
R3	Rempeyek Kacang (Peanut Crips)	Owner
R4	Kerupuk (Local Crisps)	Owner and Seller
R5	Onion Sticks	Owner
R6	-	Village Leader

In this concern, purposive sampling is applicable to determine the informants, e.g. existing and new SMEs (Figure 1). The small enterprises based on marketing strategy that has not been and has been used digital platform from e-commerce digital platform managements or local authority of Srihardjo District.



Figure 1. SMEs Informant Breakdown

RESULT AND DISCUSSION

The global pandemic of COVID 19 has had a significant impact on Indonesian SMEs. In order to survive, SMEs were forced to implement business strategies. These are the following strategies: innovation; customer and stakeholder relationship management; digital marketing and distribution; and strategic agility (Hidayati & Rachman, 2021). Digital marketing and opportunities for household financial income in post-COVID-19 have different strategies before, during, and after COVID-19. Some of them could use the digital platform wisely to improve their financial situation during and after COVID 19. However, during a pandemic, some of them stick to traditional strategies. The role of local government in providing such promotion for SMEs through digitalization was initiated by the Village Leader and is maintained

through Karang Taruna as a Youth Organisation in Sriharjo village. Youth generation could easily adapt and learn about digital platforms, which they could then share with enterprise owners. Furthermore, through digitalization strategies, household financial income as one of the livelihoods could survive during and after the pandemic.

Digital marketing strategy is considered the most appropriate solution for promoting products of micro, small, and medium enterprises (SMEs) amid the pandemic, as sellers and buyers do not have to meet in person but can exchange information and transact online. Product information can also be displayed in detail through product description on the E-commerce website, Instagram, WhatsApp Business, etc. Mahalaxmi and Ranjth stated that digital marketing helps advertisers interact directly with buyers without location and time constraints, and reduces chaos in direct communication with consumers (Lestari & Saifuddin, 2020).

The E-Commerce website functions as a digital interface designed to enhance consumer engagement during product searches conducted through search engines, notably Tokopedia, Shopee, Lazada, etc. Instagram and Facebook, as a social media platform, possesses the capability to discern consumer sentiments towards products and facilitates direct interaction with consumers, particularly those belonging to the millennial demographic. Additionally, WhatsApp serves as a communication channel between buyers and sellers, enabling expedited response times and ensuring a private communication environment.

Findings of SMEs Condition Before, During, and Post-Covid 19 in Sriharjo *Wedang Uwuh Small Enterprise (Traditional Beverage)*

Wedang uwuh is one of traditional beverage from Yogyakarta, which consists of natural herbs, e.g. ginger, lemon grass, cardamom, secang, cinnamon, and mixed dried leaf. "Wedang" in Javanese means "beverage", and "uwuh" literally implies "trash". The consumption wedang uwuh is served when the drink remains hot or warm. One of wedang uwuh producer at Sriharjo Village is Wedang Uwuh Mbah Joyo since 2016 of its establishment. R1 and R2 have started the business from former similar enterprises. The average monthly profit of this SMEs ranging from IDR 3.5 million to IDR 4.5 million (Table 2). This business helps to cover school financial for their two kids, building a house, investing a car and motorcycle.

The business's owner uses personal connections as a marketing tactic, pitching and selling the product to former coworkers in Bekasi and convincing them to become resellers. Technology and social media are used in the ordering process—WhatsApp is used, and

packages are sent out according to the volume of orders. Digital payment methods are also used, such as bank transfers from producers to consumers. A digitalization plan accounts for about 75% of the total transaction, with direct sales accounting for only 25%. Profits for other wedang uwuh manufacturers are comparable, ranging from IDR 2.5 million to IDR 3.5 million.

Rempeyek Kacang Enterprise

Rempeyek Kacang (peanut crisps) is made from many ingredients, e.g. rice flour, peanuts, onions, candlenuts, and eggs. These materials are generally supplied from other areas such as Pundong (Bantul Regency) and Klaten Regency in Central Java. The traditional frying process uses a large stove and a large frying pan filled with coconut oil.

The impact of outbreak triggers to the derivation of demand, eventually from Temanggung Regency in Central Java that dominated the market before pandemic. The most impactful time for SMEs at Sriharjo Village happened in the early pandemic when the government issued physical distancing and restriction regulation. In the post COVID-19, the product is ordered three and four times in weekly basis.

However, the gradual reduction of selling is still in progress in post-pandemic recovery, in which R3 as the seller was able to sell 8,000 packages and the daily average after COVID-19 is 3,000 packages. As a result, monthly income before the outbreak was estimated to be IDR 75-100 million, but is now less than IDR 50 million in post-COVID-19. Despite the fact that income has been reduced in comparison to before the pandemic, daily needs are still met with the current amount, as one SMEs owner stated: "It (the profit) can still cover our daily need. The problem is before pandemic I could raise IDR 100 million per month but now it likely seems hard and challenging. The factor is also triggered by the price escalation but at the same time it is less profitable," R3, 1 December 2022).

The digitalized-based marketing has been implemented at Sriharjo Village through the establishment of WhatsApp Group for SMEs which aims to expand the market target. This strategy is new for some SMEs. "We usually sell directly, not through online or digitalization. I take the products to Temanggung in the morning and to other market areas such as Tegal and Semarang in Central Java," (R3, 1 November 2022).

From the statement, the digitalization has not implementable for some local enterprises. The marketing strategy remains conventional through sales. Thus, such circumstance proves the digital literacy remains low for some communities.

Kerupuk (Local Crisps) Enterprise

Kerupuk production owned by R4 is stable before, during and after pandemic. The business that was established in 1995 now already have 10 employees. In the past, the SMEs produced kerupuk in traditional way, however now that local business has two production machines due to the massive progress and high demand. The SMEs daily produces varied kerupuk—white curly both small and big size, long-formed, cipir, mana tahan, and cowhide kerupuk. The enterprise has built a simple website to increase the sales.

The SMEs produces three size packages, e.g. small package for IDR 10,000., moderate for IDR 25,000 and big size that can occupy 5 kilograms of kerupuk. The selling process remains conventional, in which retailers pick up the products from manufacturer and sell to the market. Another existing strategy is directly sent to costumers based on relatively big order, such as boarding schools and restaurants. However, R4 has attempted to sell raw kerupuk through online or using digital strategy.

The income of SMEs before pandemic reached the amount at IDR 25-30 million per month. The value of selling is unpredictably increased instead during the pandemic at IDR 40 million, in which the average profit ranging from IDR 8 million to IDR 10 million. R4 sells the products to raise more profits by expanding the market and target. The business led by R4 executes new effort, i.e. selling the products through e-commerce such as Shopee and Tokopedia. Thus, the income from the new strategy is still low, estimated 2 percent of monthly income. “We face competitive issues but we keep creating innovative ways, attempting for the market expansion and seeking for new opportunity,” (R4, 25 November 2022).




Onion Sticks Enterprise

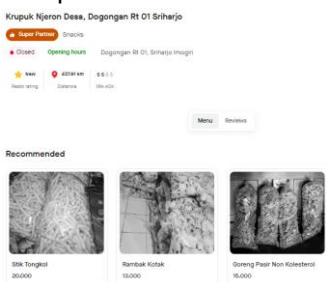
Onion sticks are one of the flour-based snacks. This type of SMEs is classified as a new enterprise in Sriharjo Village, as compared to wedang uwuh and rempeyek, which have been around for more than a decade. Nonetheless, the income of this 'newcomer' business is relatively high, as evidenced by high demand and existing resellers throughout the province. R5's SMEs are available in small packages (250-500 grams) and are based on reseller orders. The product also comes in a variety of flavours, including cheese, barbeque, and spicy.

R5 has actively involved in digital marketing strategy to promote the products. The village authority has created “pasar Village” –buy and sell platform. R5 received more resellers thank to joining the group. The sales have been grown to province level. Others usable platforms are WhatsApp and Google Fund My Business. During the pandemic, resellers at Sriharjo Village remains implementing direct transaction, meanwhile the communities outside the village

promote through online. The monthly income reached IDR 3 million, in which enabling to cover the household needs.

Table 2. Summary of Leading SMEs at Sriharjo Village

No	Food and Beverage Product	Marketing Strategy	
		Existing SMEs Direct (offline)	New SMEs Digitalized-based (online)
1.	Wedang uwuh 	<ol style="list-style-type: none"> 1. The derivation of production in the early pandemic 2. Reduction on employee and production 3. The increase of fuel cost gives the impact on production cost 4. Monthly profit is estimated at IDR 3.5 million 5. Half of wedang uwuh SMEs produced some variations: wedang seger, wedang jahe (ginger), wedang secang, and wedang serih (lemon grass) 	The marketing strategy is using digitalized-based, i.e. through WhatsApp
2.	Peanut Crisps 	<ol style="list-style-type: none"> 1. The reduction of demands, particularly in Temannggung area (primary market) 	Conventional (Not digitalized)
3.	Onion Sticks 	<ol style="list-style-type: none"> 1. Flavour options 	<ol style="list-style-type: none"> 1. Many people who initially joined the "village market," an online marketplace for buying and selling, wanted to become resellers. 2. Using Google Find My Business and WhatsApp Business 3. Monthly income of Rp 3.500.000,- (based on 70% of online sales).

No	Food and Beverage Product	Marketing Strategy	
		Existing SMEs Direct (offline)	New SMEs Digitalized-based (online)
4.	<p>Kerupuk</p> 	The cracker sales turnover actually increased during the pandemic to IDR 40 million per month, with an average monthly income of IDR 8 to IDR 10 million.	Sales made through websites like Shopee or Tokopedia. However, just 2% of online sales.

The Roles of Village Authorities to Support SME via Digital Platform

Many of the small and medium-sized business owners in Indonesia are already familiar with using technology to increase sales and productivity. The Covid-19 pandemic's hardship is hastening SMEs' entrepreneurs' adoption of technology and e-commerce. Using technology can take the form of online marketing and sales. E-commerce has the potential to create a new, easily accessible, transparent, and efficient digital market. Numerous e-commerce platforms are available to small and medium-sized business owners in Indonesia, such as Shopee, Tokopedia, Lazada, and numerous others. E-commerce helps SMEs perform better by lowering transaction costs and facilitating the coordination of business partners' economic activities (Hanum & Sinarasri, 2018).

Village Authorities of Sriharjo introduces community to access digital market initiated by the people. Such effort has been inspired by the high enthusiasm within community on digital-based trading activity. SME owners at Sriharjo initiatively made WhatsApp group as the platform between the sellers and costumers to avoid in-face transaction that potentially created crowds during pandemic (Wijana & Maulina, 2022). It is supported by the statement from interview section:

“Village Authorities of Sriharjo created digital platform under the name ‘Pasar Digital’ as the response of pandemic that was greatly impactful to small business around the village. Pasar Digital aimed to help economic cycle. The authorities also collaborated with Karang Taruna (village youth association) that promoted products on Instagram and Facebook. After the initiative run well, the local business used WhatsApp application for online transaction,” (R6, 2022).

Susilawati et al (2020) stated that Government of Indonesia (GoI) needs to implement

various efforts to recover economy through relevant regulations. Based on Kemenkeu.go.id website, community and SME should have roles and strategic in economic recovery acceleration. GoI provides fiscal and monetary encouragement to enhance SME. Strong and implementable government regulation creates fiscal policy and social assistance to vulnerable community to avoid long-term economic loss (Subiyanto et al., 2022). Moreover, Regional Government of Bantul Regency facilitated digital economic empowerment for SME by involving Gojek Indonesia. The partnership aims to accelerate digital-based development and supported by the technology advancement (Andany, 2021). The village authority prepared various platforms for SME in trading activity at Sriharjo Village, e.g. website, developing existing social media, and helping community by providing capital and training the business related to marketing strategy and product design.

The Village Authority bridged amongst community who use digital platform for the transaction and promoted the products in to more expanded platform to reach out more costumers (Table 3).

Table 3. Roles of the Village Authority in Promoting SME on Digital Platform

No	Roles of the Village Authority in Promoting SME on Digital Platform
1	Facilitate business activities through digital platforms by establishing pasarVillage.id
2	Initiate Preneur Village and Prima Village
3	Create a offline SME showroom and then promoted through online media
4	Develop and manage the application and website pasarVillage.id
5	Provide raw ingerdients to SME
6	Conduct trainings: marketing strategy, product design and product package
7	Organize SME product exhibitions
8	Will create a production and packing center that can be accessed by all SME at the village
9	Manage and produce fertilizer for farmers and breeders
10	Collaboration with LKY to promote products in the provincial level
11	Partner with the store owners to provide raw ingredients for SME

Family Financial Improvement by Digital-Based Platform in Post COVID-19 Pandemic

There is a business transformation caused by COVID-19, from offline to online or digital-based promotion (Hidayati & Rachman, 2021). The new scheme has forced SME to be adaptive and follow the trends. According to FDG result and in-depth interview conducted with

10 informants, there was economic enhancement as the positive impact of digital-based transaction after the outbreak, The digital transformation is profitable for SME during the pandemic (Hasan et al., 2021). The benefits of using digital transformation are the market expansion, not limited to family and relatives. More than that, SME can still promote the products without the existence of the physical store, the convenience to interact between the seller and the business owner, and skill improvement particularly in digital marketing field. The digital market can minimalize the loss for food and beverage SME since the use of made by order scheme.

Digital marketing also helps women to have alternative to sell the products without having the physical store at home. Thus, women and SME owner at Sriharjo have transformed into new entrepreneurs. The case symbolizes the enthusiasm for the growth and development of women's economic role, helping to ensure that economic recovery is carried out in collective and sustainable way (Muna et al., 2022). During COVID-19, women took initiative to help family and be breadwinners (Sari & Zufar, 2021). The pandemic offered such opportunities to find alternative family income through businesses that utilize digital platforms as the main media. This idea has indeed proven successful in increasing family economic income amid the difficult times. Women at Sriharjo have succeeded in taking advantage of digital marketing and economic turnover. The Village Authority also promoted the initiative programs through Village Entrepreneur Program which targets women to become new entrepreneurs.

CONCLUSION

Digital platform to promote SME's product during pandemic has succeeded in increasing women family economy at Sriharjo as following findings:

- a. There are three characteristics of SME in post COVID-19: 1) SME has successfully survived during the pandemic, continued the previous business even though still less profitable comparing to before pandemic, 2) Women created new food and beverage business with the innovations, 3) Re-establish existing business but with new innovation
- b. The Village Authority and government in regency facilitated product training, marketing training, and package training, in order to expand digital platform target
- c. Digital sales have not significantly improved the economic income, caused the sell rate is still under than before pandemic, the increasing of fuel oil which impact to operational and production cost. However, SME still collect the income between 3,000,000 IDR – 10,000,000 IDR, depending on the scale of the SME, and the variety of food and beverage.

Collaboration and creativity among community in utilizing digital-based opportunity is the achievement key of Sriharjo SME to recover economy after pandemic. However, it should be improved in many aspects to create new entrepreneur at Sriharjo. The training that addressing digital-based platform for SME should be held frequently particularly presented to women and youths at Sriharjo. Thus, the activity will effectively provide more education and skill in regard to digital marketing for SME around the village.

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