

INCREASING THE SUCCESS OF WOMEN'S MSMEs AMID COVID-19 BASED ON SOCIO-ECONOMIC PERSPECTIVES THROUGH CONTEXTUAL VARIABLES

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Abstract: One of the roles of MSMEs in supporting the Indonesian economy is reducing poverty through providing employment. Based on market research by USAID and IFC explaining that women's participation in the business sector is increasing. This research aims to explore determination in the form of contextual variabel to influencing the success of women's MSMEs during the COVID 19 pandemic, and their impact on the socioeconomic. This research uses quantitative methods. Data was taken from 400 respondents in 8 sub-districts in Surabaya, then processed using the SPSS program. Data collection instruments used questionnaire. Regression test results obtained an observation F value of 379,195 while the F table on F (8/405: 0.05) is 2.04. Means the number F is greater than F table, where simultaneously the independent variables consist of: Access to capital, Government Support, Innovation, Excellence and Competitive Position, Consumer Orientation, Business Plan, Marketing Communication, and Women's power have a significant influence on the success of women's MSMEs. While the results of the t test show that partially Innovation with an observation value of t is 2.546, Business Plan with an observation value of t is 4.727, and finally the Advantages of Women with an observation value of t is 8.768 affect the success of women-owned MSMEs during the Covid 19 pandemic. Economic condition of the women-owned MSMEs during the pandemic Covid 19 tends to be stable while the social conditions are declining

Keywords: *Entrepreneurship, Micro Small Medium Enterprise, Socio-Economic Perspective*

INTRODUCTION

The emergency status of response implemented in several regions due to the covid-19 pandemic caused workers in the informal sector and MSMEs to loose their jobs and contributed to the socio-economic problems. The Chairperson of the Indonesian MSMEs Association stated that MSME's income fell due to the Covid-19 pandemic as a result of the MSME owners having difficulty paying workers salaries. Some of MSMEs owners also whiten employees (PHK on bahasa) in anticipation of the impact of business closure in an undetermined time. Based on data compiled by the Ministry of

Cooperatives and MSMEs, up to mid-April there were 37,000 MSMEs actors reporting their downturns. The Ministry of Cooperatives and MSMEs said that the biggest obstacle (56%) was the decline in sales or market demand. The second dominant factor reported by many MSMEs is the problem of capital (22%). In addition, distribution and operations (15%) have also become a complained factor, in addition to difficulties in hampering raw materials and production.

MSMEs are also believed to have a role in supporting the Indonesian economy and reducing poverty through providing employment. During the 1997 economic crisis, the business sector which

had relatively large resilience was the MSMEs sector. Data from the Central Statistics Agency shows that after the economic crisis of 1997-1998 the number of MSMEs did not decrease, instead it continued to increase, even being able to absorb 85 million to 107 million workers until 2012. In that year, the number of employers in Indonesia was 56,539,560 units. Of these, MSMEs reached 56,534,592 units or 99.99%. The rest, around 0.01% or 4,968 units are big businesses. (Bank Indonesia, 2015)

Likewise, a survey conducted by the Department of Cooperatives and MSME, in the survey found that of the 225,000 MSMEs identified, as many as 64.1% MSMEs still survive, 0.9% are able to develop, 31% reduce business, and only 4% are forced to stop his business. This proves that MSMEs have more resilience to the economic crisis (Kimbal, 2015).

Indonesian MSMEs have a very potential role in the national economy. However, in reality there are still many problems facing them in their development. Increased business competition, especially competition against large and modern competitors, leaves MSMEs in a vulnerable position (vulnerable to attack). In Indonesia, most MSMEs operate in the traditional way in terms of production and marketing. Lack of capital, expertise, and problems in business development are problems faced by MSMEs in Indonesia. (Ministry of Cooperatives and MSMEs, 2015)

On the other hand the increasing participation of women in the business sector is a phenomenon that occurs throughout the world, including in Indonesia. Most MSMEs managed by women in Indonesia, especially in Surabaya, have a role to support family income. Exact data on the number of

female MSMEs in Indonesia does not yet exist, but as an illustration, since its establishment on February 10, 1975 until now, the Indonesian Women's Entrepreneurs Association (IWAPI) has 30,000 members spread across all provinces in Indonesia. Of these, most were small and medium-sized entrepreneurs (97%) and only 3% were large entrepreneur (<http://www.iwapi.or.id>). Other data was also shown by USAID and IFC in the Market Research Study in 2016. "Women-owned businesses make up more than half of all small enterprises and about a third of medium-sized enterprises, thus contributing to economic growth and job creation as much as men-owned MSMEs do. Though weaker business metrics are often attributed to women-owned enterprises, their performance is not lower than that of men-owned MSMEs: Their business outlook is similar to men-owned MSMEs and more women-owned MSMEs than men-owned MSMEs say that their business is very profitable." The Covid 19 pandemic gave a big blow to many business players but on the other hand there were also business actors who could survive and develop during this pandemic. Most MSMEs managed by women in Indonesia, especially in Surabaya, have a role to support family income. In addition, women are also expected to have financial independence in order to survive when problems arise in the family. Women entrepreneurs also contribute to the solution of several socio-economic problems such as poverty, unemployment and domestic violence. This study explores the factors that have an influence on the success of women's SMEs, so the results of this study are expected to be applied to women's SMEs so that their businesses can develop better. The research was conducted in Surabaya from April to July 2022.

There are 2 hypotheses in this study include: Simultaneous hypothesis:

Ho : There is no significant effect on access to capital, government support, social networks, competitive advantage and strategic market position, consumer orientation, innovation and business plans, marketing communications, and the advantages of women simultaneously / together on the success of Small and Medium Enterprises (MSMEs)) women when Pandemic Covid19.

Ha : There is a significant effect on access to capital, government support, social networks, competitive advantage and strategic market position, consumer orientation, innovation and business plans, marketing communications, and the advantages of women simultaneously / together on the success of Small and Medium Enterprises (MSMEs)) women when Pandemic Covid19.

The second hypothesis is a partial hypothesis:

Ho: There is no significant effect on access to capital, government support, social networks, competitive advantage and strategic market position, consumer orientation, innovation and business plans, marketing communications, and the advantages of women individually to the success of Small and Medium Enterprises (UKM) women when Pandemic Covid19.

Ha: There is a significant influence on access to capital, government support, social networks, competitive advantage and strategic market position,

consumer orientation, business plans, marketing communications, and the advantages of women individually to the success of women's Small and Medium Enterprises (MSMEs) during the Covid Pandemic19

LITERATURE REVIEW

The sustainability of MSMEs is influenced by 1) Financial access, in terms of access to capital; 2) Management ability; and 3) Support from the government. (Abrar-Ul-Haq, Jali, & Islam, 2015). The application of marketing theory is relevant to be applied to MSMEs, it can even help develop MSMEs. What needs to be considered is that the application to MSMEs will be different from the application to large companies due to the different nature of MSMEs. (Hogarth-Scott, Watson, & Wilson, 1996)

Factors such as: individual background (eg age, gender, work experience, and education), SME characteristics (eg: origin of the company, length of time in operation, company size, and source of capital), and contextual variables (consisting of: marketing, technology, access to information, readiness for entrepreneurship, social networks, legal aspects, access to capital, government support, and business plans) also have an influence on the success of SMEs. (Indarti, 2007)

(Rosca et al., 2020b) Exploring four cases of women-led social entrepreneurship set in the dynamic environment of India and Colombia using a lens of effects approach to investigate the entrepreneurial journey of women entrepreneurs and the different decision-making logics they employ to create their businesses. The findings show that women entrepreneurs apply different approaches at different stages of business creation, namely: motivation and

opportunity identification, opportunity exploitation, resource acquisition/partnership, and success/ performance.

Another factor that partially has an influence on the success of MSMEs managed by women is the advantages of women compared to men. (Neuropharm, 2018) also wrote that the brains of women and men differ in several ways, for example in the part that is responsible for the ability to regulate anger, in women this part is larger than men so that women can better control their anger. This is what makes women more painstaking in managing the business. In the part that is responsible for absorbing information and how to respond to it, women's brains also have a larger size than men in this section so that women can more easily absorb information and then process it to be used according to their interests. Furthermore, it can be said that because of this, women have become more flexible in developing their social networks to develop their businesses. Likewise, in the part of the brain that functions to use words to express certain objects, women have a larger share than men. (Saptandari, 2007) also wrote down some of the strengths of women in running a business, namely: networking, creative, patient, and not easily discouraged.

Access to capital is clearly one of the typical barriers to starting a new business. Potential sources of capital can be personal savings or loans from family, friends, banks or other financial institutions. Lack of capital is also a problem faced by MSMEs in Indonesia (Ministry of Cooperatives and MSMEs, 2015). (Valley, 2017) stated that half of the respondents started their business with their own savings, which gives the impression that they are independent.

Social networks have an impact on entrepreneurial success. A social

network consists of a series of formal and informal relationships between key actors and other people in a circle who know each other and represent the channels through which the entrepreneur gains access to the resources critical to a business's start, growth, and success. (Kristiansen et al. 2003).

Competitive advantage is the ability to generate profits above the average competitor in the industry. Competitive advantage strategy aims to create the most profitable position in order to survive in the competition. Competitive advantage can take the form of taking the form of a lower price than its competitors for commensurate benefits. Differences (differentiation) are seen as useful as long as they meet the criteria, namely: important to consumers, distinctive/unique, superior/superior, communicable, precedes/preemptive, affordable, and profitable (Kotler, Philip and Armstrong, 2012)

Product positioning is how the product is defined by consumers on the basis of its important attributes-the container that the product occupies in the consumer's mind with respect to competing products.(12) Kotler, Philip, 2012) Further (Kotler, Philip and Armstrong , 2012) also stated that the task of establishing a position consists of three steps: identifying a set of possible competitive advantages as the basis for building a position, selecting the right competitive advantage and effectively communicating.

METHOD

This study uses a quantitative approach. Data sources use primary data and secondary data. Research sites in Surabaya, East Java, Indonesia in 10 districts with a Gender Development Index approaching or above 80. The variables used in this study consisted of: Independent variables or influencing

variables, which include: X1 = Access to capital, X2 = Government Support, X3 = Innovation, X4 = Competitive advantage and positioning, X5 = Consumer Orientation, X6 = Business Plan, X7 = Marketing Communication, X8 = Advantages of Women compared to Men. The dependent variable or variables that are affected, namely the success of MSMEs managed by women in Surabaya (Y)

The data collection instrument in this study was a questionnaire / questionnaire. Sample collection technique using non-probability sampling with quota sampling type, which is sampling based on consideration. The principle is certain characteristics that are relevant to explain the dimensions of the population. Population in this study is a female SME entrepreneur in Surabaya. The population in this study were all MSMEs owned/managed by women in Surabaya, spread over 8 sub-districts, namely Gunung Anyar, Wonokromo, Tandes, Gubeng, Krembangan, Bubutan, Customs, Sawahan, Sawahan with a Gender Development Index close to or above 80. The number of respondents in this study were 407 woman MSMEs respondents.

Hypothesis testing used is multiple linear regression analysis, t test and F test. The regression model in this study uses one dependent variable and eight independent variables.

RESULT AND DISCUSSION

The number of respondents in this study were 407 woman MSMEs respondents in the Surabaya city spread over 8 sub-districts, namely Gunung Anyar, Wonokromo, Tandes, Gubeng, Krembangan, Bubutan, Customs, Sawahan, Sawahan customs with the following characteristics of respondents:

Tabel 1. Characteristics of Respondents based on Length of Business (in years)

amount	Length of Business (in years)				
	1-2	2-4	4-6	6-8	8-10
In number	81	168	50	44	62
In Percent	20	41,5	12,3	10,9	15,3

Source: Primary Data Processed

Tabel 2. Characteristics of Respondents based on Age

amount	Age			
	25<	25-30	30-35	35>
In number	36	22	16	331
In Percent	8,9	5,4	4,0	81,7

Source: Primary Data Processed

Tabel 3. Characteristics of Respondents based on Education

amount	Education			
	SMA	S1	S2	Academic
In number	267	46	28	64
In Percent	65,9	11,4	6,9	15,8

Source: Primary Data Processed

In calculating, the group items of statements are first classified into eight groups, namely: access to capital items, government support items, innovation items, competitive advantage and positioning items, consumer orientation items, business plan items, marketing communication items, and the excess items of women compared to men, so that the total value of each group is obtained to further calculate the correlation.

After testing according to the procedures above, it turns out that all statement items in this study are valid. Subsequent tests were carried out to determine the extent to which the measurement results can be relied upon for their stability and accuracy, the Reliability test. The reliability coefficient obtained for all items approaches the value of 1.00 so that it can be concluded that the set of statements used to measure each variable can be relied upon.

The analysis used as stated in the previous chapter is multiple linear regression analysis with the success of MSMEs managed by women during the pandemic Covid19 in Surabaya as the dependent variable. Regression calculations

and other calculations that support this analysis are performed using the SPSS for Windows release 16 program.

Tabel 4. Multiple Regression Analysis attempts to improve the success of MSMEs managed by women through contextual variables

Variabel	Koefisien	Beta	t-observasi	Sig
X1	0,129	.117	1.863	.063
X2	0,035	.041	.699	.485
X3	0,192	.198	2.546	.011
X4	0,089	.092	1.635	.103
X5	0,039	.040	.463	.643
X6	0,361	.393	4.797	.000
X7	0,160	.169	1.673	.095
X8	0,786	.852	8.768	.000
Constant	0,178		2.785	
Fcalculate		:	379,195	
Standard error of the estimate		:	0,45318	
R		:	0,940	
R square		:	0,885	

The function of Multiple Linear Regression in this research are:

$$Y = 0,178 + 0,129X_1 + 0,035X_2 + 0,192X_3 + 0,089X_4 + 0,039X_5 + 0,361X_6 + 0,160X_7 + 0,786X_8 + e$$

Information:

Y : Increasing the success of women-owned MSMEs during the pandemic Covid19.

X1 : Access to capital.

X2 : Government Support

X3 : Innovation

X4 : Competitive Advantage and Positioning

X5 : Consumer orientation

X6 : Business Plan

X7 : Marketing Communication

X8 : Women's Strength

In testing the effect of each variable or partially after t observations were obtained then compared with the value of t from the table t with a 95% confidence level. For details, can be seen in the following table:

Tabel 3. t Test Analysis

Variable	Observation t value	Table t value	Information
X1	1.863	1,986	Not significant
X2	.699	1,986	Not significant
X3	2.546	1,986	significant
X4	1.635	1,986	Not significant
X5	.463	1,986	Not significant
X6	4.797	1,986	significant
X7	1.673	1,986	Not significant
X8	8.768	1,986	significant

The results of the partial regression analysis as stated above show that Innovation with an observation t

value of 2.546, Business Plan with an observation t value of 4,797, and finally Women's Strength with an observation t value of 8.768 influences the success of MMSMEs managed by women. The results of this study indicate that innovation with indicators in the form of innovation in social networks, processes, product performance, distribution channels, and customer engagement partially have an influence on the success of MMSMEs. This social network innovation can be done by adding new target markets for the products offered, for example by adding membership in several social media groups or joining more hobby communities. This is in accordance with several previous studies, as written by Adawiyah (2017) that to accelerate the growth and development of small and medium-sized businesses, several things need to be done, namely: the development of social networks, academics with business incubation programs need to target small entrepreneurs ; third, small entrepreneurs need to register as members of formal business networks (eg becoming members of certain associations) as part of their business development strategies. Through this program it is expected that small entrepreneurs can raise their businesses to a higher level. Innovation in product performance is to develop products that have a great opportunity to be absorbed by the market. One example developed by respondents is to develop healthy cooking spice products without additives. This condition is in accordance with the current situation, where many people who reduce buying food to be outside and prefer to cook on their own at home due to security reasons in the middle of a pandemic, so that demand for their products surges.

Putri (2018) also mentioned that successful business actors in running their businesses have micro social networks, namely in terms of production and marketing, namely with other business actors (suppliers of raw materials) and also

with buyers (customers). This micro network exists in the production and marketing process. In addition, businesses also have a macro network, both with the Office of Cooperatives and MMSMEs, with banks, IWAPI, and with other parties such as universities, LIPI, and other relevant agencies.

Results confirm the differentiated propensity to adopt specific Business Model Innovation (BMI) behaviours among strategic postures. The authors also highlight the differentiated interactions between and within BMI components. These results suggest that MSMEs tend to leverage specific BMI components related to their entrepreneurial, engineering and administrative choices. Thus, firms tend to evolve in a posture-specific, path-dependent dynamic consistency in which BMI attributes interact towards a limited set of alternatives, thus anchoring the new business model into strategic choices. It has been shown that the predictability of strategy–BMI alignment is contingent on the level of fit between empirically derived strategic profile attributes and Miles and Snow's ideal profile attributes. (Authors, 2016)

(Mikołajczak & Pawlak, 2017) Indicates two approaches to the successful use of innovation support have been observed among the studied companies. The first approach implements market innovations to establish a presence in foreign markets and to move the product or service up the value chain. The second approach uses the funding to de-risk workforce expansion and increase production capacity. The paper provides the first systematic disaggregate level analysis of an early post-accession context where impacts of EU support for SME innovation are decomposed into effects of specific investment conditions and innovation type on changes in capital base, employment, unit price and ultimately revenue. The insights provided

here are valuable for managers developing business and innovation strategies on the one hand, but also for policymakers responsible for creating an entrepreneurship friendly environment in emerging economies.

The business plan partially also influences the success of MMSMEs. This was also supported by (Trisninawati 1), 2014) in her research which stated that business plans act as a tool to improve business success by having a vision and business goals, being brave to take risks and money, being able to formulate business plans, organize resources, and implementation, able to work hard, able to build relationships with customers. (Majama & Internship, 2017) in his research also mentioned that in developing countries, business planning needs to be done so that MMSMEs can grow and develop. Business owners and business managers must have sufficient knowledge about management and entrepreneurship.

Another factor that partially has an influence on the success of MMSMEs managed by women is the strength of women compared to men. (Uddin, 2017) also writes that the brains of women and men differ in several ways, for example in the part responsible for the ability to regulate anger, in women this section is larger than men so that women can better control their anger. This is what makes women more diligent in managing a business. In the part that is responsible for the absorption of information and how to react to it, the female brain also has a larger size than men in this section so that women can more easily absorb information and then process it for use in accordance with their interests. Further it can be said because of this that women become more flexible in developing their social networks to develop businesses. Likewise also in the part of the brain that functions to use words in expressing certain objects, women have a greater share than men. Saptandari (2007)

also wrote some of the strengths of women in running a business, namely: (a) Networking, Women have advantages in terms of network marketing, because they have a wide range of relationships. This is because women have social skills and are easy to get along with, so it is easier to be able to attract consumers : (b) Creative, women are considered more keen to see business opportunities, and smart to see business opportunities compared to men. Sometimes things that men don't think about and are considered a trivial business step can actually bring benefits and success if done by women, (c) Patient, Women are more thorough in conducting business. Details in business, such as packaging, labeling, or other small matters, are highly thought by women to make their products more attractive, and have high selling power, (d) It is not easy to give up, in business, women are considered to be more resilient and not easily give up when experiencing failure.

From table 3 it is known that the F value of observation is 379,195 while the F table that is at F (8/405: 0.05) is 2.04. Means that F is greater than the F table, so H_0 is rejected and H_a is accepted, meaning that the independent variables consist of: Access to capital, Government Support, Innovation, Competitive Advantage and Positioning, Consumer Orientation, Business Plan, Marketing Communication, and Women's strengths have a significant influence on the success of MMSMEs managed by women.

The results of previous studies by (Indarti, 2007) show the results that the variables of marketing, technology, access to information, readiness for entrepreneurship, social networking, legal aspects, access to capital, government support, and business plans) influence the success of MSMEs. There are several similarities in the variables used in this study, namely social network variables, access to capital, government support and

business plans, thus showing that in other regions and MSMEs in general these variables together have an influence on the success of MSMEs.

This research focuses more on MMSMEs managed by women, so that another variable is added in the form of female strengths compared to men psychologically in managing businesses. Other variables added are competitive advantage and positioning, consumer orientation and marketing communication. This shows the renewal of this study compared to previous studies.

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The definition of socioeconomic in general is the position of a person in a group of people determined by the type of economic activity, education and income. The concept of social and economic life basically has two competitively related problems, these problems cannot be separated from each other, therefore even though these two problems have different substances, but both are interrelated with each other (Putra and Basri, 2018).

The existence of MSMEs opens employment opportunities for the surrounding community and economically has a positive impact. The economic impact of the presence of MSMEs, among others, by the presence of MSMEs can absorb labor and raise the economic level of the surrounding community and its employees. Unlike the economic side, socially the existence of MSMEs often pays little attention to the surrounding environment, thereby reducing the comfort of the surrounding community.

Currently MSMEs are the first business units affected during the Covid19 epidemic. They not only had difficulty marketing products but also stopped producing, therefore the government issued Government Regulation in Lieu of Law (Perppu) No. 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling Pandemics (Covid19 Pandemic).

Based on the results of answers to open questions from several respondents stated that the existence of the Covid19 pandemic did not reduce their productivity in producing products, especially instant seasoning products, instant traditional herbal medicine and several other food preparations. Some of the respondents said that ordering of their products had increased during the pandemic. This

indicates that the sustainability of MSMEs tends to be stable when viewed from an economic perspective.

From a social perspective, female MSMEs increasingly lack communication with the surrounding community. So that it gives an unfavorable impact on social relations, this is also supported by the emergence of physical distancing rules.

CONCLUSIONS AND SUGGESTION

Regression test results obtained an observation F value of 379,195 while the F table on F (8/405: 0.05) is 2.04. Means the number F is greater than F table, where simultaneously the independent variables consist of: Access to capital, Government Support, Social Networks, Excellence and Competitive Position, Consumer Orientation, Innovation and Business Plan, Marketing Communication, and Women's power have a significant influence on the success of women's MSMEs. While the results of the t test show that partially innovation with an observation value of t is 2.546, Business Plan with an observation value of t is 4.727, and finally Women's Advantage with an observation value of t is 8.768 affects the success of MSMEs owned by women during the Covid19 pandemic. The results also show that the economic condition of the women-owned MSMEs during the covid19 pandemic tends to be stable while the social conditions are declining.

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