# Women and Strengthening the Family Economy in the Digital Era in the Development of MSMEs in Yogyakarta

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#### **Abstract**

This research focuses on how women contribute to strengthening the economy to realize family economic resilience. Families in rural areas in Bantul, Yogyakarta also experience this kind of phenomenon. The researcher took a social setting in Babadan Hamlet, Sitimulyo, Piyungan, Bantul, Yogyakarta. This research uses a participatory method with the type PAR (Participatory Action Research). Participatory Research Method is carried out jointly and based on emancipatory-participatory logic. In this research, the community is the research subject involving 15 sources from MSME business actors in interviews and FGDs. The research results show that women in Babadan Hamlet, Sitimulyo of Bantul Regency, Yogyakarta, Indonesia, have an important role in strengthening the family economy. Strengthening the family economy is carried out through various activities ranging from opening a shop business or opening services. However, only 20% of business actors utilize digital media such as WhatsApp, Facebook and Instagram. Meanwhile, the marketplace has not been fully utilized. Apart from that, MSME business actors in Babadan Hamlet, Sitimulyo, Bantul Regency are also not optimal in carrying out product branding. This paper contributes to empirical studies on the importance of women's role in strengthening the family economy.

**Keywords:** development ideal; family welfare; role of women; social system; sociology of family

#### INTRODUCTION

The family is the smallest social unit in society. As the smallest social system, the family has an important role in determining welfare and realizing development ideals. One form of realizing prosperity in the family is through strengthening the family economy (Huriani et al., 2021). In this case, the role of women is very important in determining the strengthening of the family economy. Women have social capital and strategic opportunities to contribute to maintaining family resilience through strengthening the economy (Puspitasari, 2012). Family resilience is a tool for measuring family achievements in carrying out their roles, functions and responsibilities. The level of family resilience functions to realize the welfare of members. This is determined by individuals and society, including the important role of women in the family.

Family resilience and well-being is the condition of a family that has resilience and contains physical and material capabilities. Another indicator is that the family can live independently, develop themselves to live in harmony in improving welfare and inner and outer happiness (Madani, 2011). There are several goals for

maintaining family economic resilience, one of which is improving family welfare and providing exemplary provisions for children. Indicators of family resilience include: adequacy of family per capita income, ability to finance children's education, savings ownership, housing ownership, and family health insurance. Several studies explain that in realizing these indicators, women have a role (Alie & Elanda, 2020). This can be seen from the various forms of economic resilience carried out by female housewives when facing the Covid-2019 pandemic. Some of the ways women use to survive in the midst of a pandemic are maintaining family finances well, creating alternative sources of additional income, and meeting food needs creatively (Hidayat et al., 2023).

This research focuses on how women contribute to strengthening the economy to realize family economic resilience. The existence of family economic resilience is an important basis for the macro economy. Family economic resilience is understood as a family's dynamic state of persistence and strength in facing various challenges, threats, obstacles and disturbances both external and internal, directly or indirectly endangering the family's economic continuity (Wulandari, 2017). Family economic resilience has its strategy, for example carrying out various innovations by opening a business with a digital marketing strategy (Maulina, 2021). Examples of businesses such as digital-based home businesses that maintain health protocols include: culinary businesses, traditional spice businesses, food raw materials, making cloth masks, credit businesses (Irawaty, 2020).

Families in rural areas in Bantul, Yogyakarta also experience this kind of phenomenon. The researcher took a social setting in Babadan Hamlet, Sitimulyo, Piyungan, Bantul, Yogyakarta. The majority of residents in Babadan Hamlet work as farmers. This research focuses on women MSME entrepreneurs in Babadan Hamlet. Bearing in mind, during the Covid-19 pandemic, families in Babadan Hamlet showed strong family resilience. Various MSME businesses strengthen the economy in the form of home businesses such as culinary businesses, food stalls, food raw materials, credit businesses, laundry services, basic food stalls, and buying and selling cardboard boxes. Efforts to strengthen the family economy still face challenges such as business sustainability. Apart from that, women in Babadan Hamlet, Sitimulyo also use technology to market the products and services of their business. Therefore, this research more specifically discusses the role of women and the economic resilience of families in the digital era.

Significant changes have been brought about by the digital era in a number of areas, such as government intervention, the labor market, skills development, and in various other areas including religiosity. One of the main forces behind the digital era is globalization (Ritzer & Dean, 2019). In the digital era, skills—which include cognitive and non-cognitive abilities as well as personality traits—play an important role. ICT skills, for example, are in high demand, and generate greater income than arithmetic skills or memorizing holy books (Luckin et al., 2016). As mentioned previously, the way young people connect, learn, work, and engage with the world around them has also been transformed by the digital era (Garcia et al., 2015; McKnight et al., 2016). Digital platforms have opened the market to more people, allowing young people to share their skills and abilities with the world.

Online forums in the digital era have offered a place for peer interaction, self-expression, and identity exploration. However, it cannot be denied that the influence of social media can have an impact on mental health, physical image, self-esteem, and even understanding of religiosity (Tovar et al., 2023). Promoting critical digital literacy and equipping young people to use online spaces responsibly will encourage positive social relationships and positive self-perceptions (Hilton, 2013). New educational opportunities and learning environments have been made possible by the digital era, which has also transformed traditional classrooms (Zhu et al., 2016). However, the digital era has the potential to support the holistic development and well-being of the younger generation by building a balanced and empowering digital environment (Lewerenz, 2021).

Based on previous studies, this research aims to complement previous studies in terms of theory and research methods. The theory used in this research uses empowerment theory. The research method used is a qualitative research method with the PAR type(*Participator Action Research*).

## **METHOD**

This research uses a participatory method with the type PAR (Participatory Action Research). Participatory Research Method is a method that is carried out jointly and is based on emancipatory-participatory logic (Guba & Lincoln, 1994). In this research, the community is the research subject (McNiff, 2002). This research uses the principles of participatory research such as learning directly from village communities, learning quickly and progressively, balancing biases, optimizing exchanges, creating a network of measurement points, seeking diversity and providing facilities, awareness and responsibility and mutual diversity. information and ideas (Rahmat & Mirnawati, 2020).

This type of research is in the form of evaluative research by exploring, understanding, analyzing and concluding and applying it so that the community being studied experiences changes in accordance with the wishes

of the community itself (self-reflection). The choice of this method (participatory evaluation) will be very meaningful towards liberating and building public awareness which can only be associated with participatory social action (Friedmann, 1992). This research was conducted in Babadan Hamlet, Sitimulyo Village, Piyungan District, Bantul Regency, Yogyakarta. This location was chosen as a research location because this location is one of the hamlets where there are relatively many families who have businesses, especially home businesses (culinary business, food raw materials, grocery, credit, etc.).

The research target is women who have families, especially home businesses (culinary businesses, food raw materials, grocery, credit and so on). Data collection methods were carried out by means of observation, in-depth interviews, Focus Group Discussions (FGD) and through documentation. Observation activities were carried out by observing research subjects such as observing the business carried out by women in Babadan Hamlet. The interview method was carried out using a purposive sample method. The informants for this research were 15 mothers who had businesses in Babadan Hamlet. Data analysis was carried out taking into account the principles of participatory research. The data analysis method is interpretive which is carried out by comparing, sorting and combining various data that are in the same context. So that the reliability of the research results is more guaranteed, an audit trial is carried out (checking the raw data, analysis and conclusions with other parties) as well as a review by parties who are considered more.

#### **RESULTS AND DISCUSSION**

#### The Role of Women in Strengthening the Family Economy

Women, especially housewives in Babadan Hamlet, Situmulyo, have a role in strengthening the family economy. Of the 15 sources interviewed in this research, various types of businesses were carried out to help the family economy. The businesses run include grocery stalls, laundry services, credit and data packages, snack/coffee stalls, buying and selling LPG gas, buying and selling cardboard boxes, food stalls and selling soy milk. In this case, the business categories are divided into 3, namely processed products, dry products, and services. Processed products are the processing of dry products into ready-to-eat processed foods. Processed products include cooked vegetables, market snacks, soy milk, cakes (rissoles) which are produced daily. Dry products include household necessities such as oil, rice, soap, and others and are sold directly to consumers. The type of business selling dry products is a grocery stall. Meanwhile, in terms of services/services, they offer various services, for example topping up credit, purchasing LPG gas, and buying and selling cardboard. They offer various services in the form of services. The following is a list of business types from 15 informants:

Table.1 Types and Categories of Business

No	No	Age	Type of Business	Business Category
1	Muryani	43 Years	Food stalls	Processed Products
2	Supina	65 Years	Food Stall (Meatball)	Processed Products
3	Supilah	50 years	Food stalls	Processed Products
4	love	40 Years	Selling Cakes (Risoles)	Processed Products
5	Sri	40 Years	Market Snacks	Processed Products
6	Sinah	45 Years	Soy Milk Production	Processed Products
7	Marsidah	42 Years	Grocery Stall	Dry Products
8	upset	55 Years	Coffee Shop and Groceries	Dry Products
9	Sarjiyati	40 Years	Grocery Stall	Dry Products
10	Again	54 Years	Grocery Stall	Dry Products
11	Ririn	40 Years	Grocery Stall	Dry Products
12	Marni	39 Years	Selling LPG Gas	Services
13	Muji	45 Years	Sell Cardboard	Services
14	My	30 years	Credit	Services
15	Dwi	35 years old	Laundry	Services

The table above shows the various types and categories of businesses carried out by women in Babadan Hamlet, Sitimulyo, Bantul Regency. Judging from the map, businesses are dominated by the basic food stall

business type, namely 5 similar businesses out of a total of 15 types of business. However, in terms of categories, processed products are the majority category with different types of business. They produce processed food. This cannot be separated from the role of women in the domestic sphere. They also provide daily input to the family. Business and economic opportunities can be created through women's domestic spaces. Women are not only sexual symbols, that is, they only carry out reproductive functions in the family. Furthermore, women have a role and contribution to the economic sustainability and welfare of family members (Siregar, 2022). Most businesses were run before the Covid-19 pandemic, but during the pandemic several businesses experienced a decline in turnover. Even so, various innovations are still being made so that the business can still be run. One innovation is using information technology as a means of communication with buyers.

Atun (54 years old), for example, has been running a basic food stall that he inherited from his parents for decades. He also stated that his shop was the first shop to be established before there were other businesses in the Babadan Hamlet area. His shop business is a source of income for his family. He uses his business profits to meet some of his daily needs, including paying for his children's education. Sinah (45 years old) also did the same thing. His innovation in selling soy milk began with him frequently buying soy milk products at minimarkets. He thinks it is better to produce it himself so that the soy milk he consumes is guaranteed to be healthy without preservatives. As a mother says, "The business of selling soy milk started from liking to buy soy milk, often buying it at minimarkets. Finally, thinking about it, it's better to make it yourself without using preservatives. After that, try offering it to tourist attractions before the pandemic, in exotic Batu, initially entrusting it to tourist attractions there. People from outside the area are not allowed to sell. Make it yourself, don't look for it on Google, just make it straight away," Sinah (45 years), Primary Data, November 2021.

Even though the family's main income comes from her husband, Sinah also explained that part of the proceeds from her business are used to help with daily needs, pocket money and others. These two cases prove that the role of women is actually quite important in strengthening the family economy. In the context of patriarchal culture, women are often placed and considered only in the domestic sector (Pauzian et al., 2023). Meanwhile, men are obliged to earn a living in the public sector. This concept then has an impact on various elements in people's lives, especially women (Mies, 1986). In fact, women have an important role in strengthening the family economy. This includes carrying out various innovations in the domestic space.

#### Strengthening the family economy through MSMEs in the Digital Era

Family economic empowerment in the digital era is experiencing development. People have made various innovations to earn additional income. Types of work that can be done from home include selling online, becoming an influencer, content creator, and so on (Woyanti et al., 2020). Digital development can also be an opportunity for Micro, Small and Medium Enterprises (MSMEs). Moreover, MSMEs are a business opportunity that is most likely to be undertaken by women, especially housewives. Data from the Yogyakarta Special Region Cooperatives and SMEs Service recorded that the number of MSMEs had reached 302,722 and 90% were micro business actors. Home businesses dominate this sector. As was done by women in Babadan Hamlet, Sitimulyo, Bantul. Various types of businesses are carried out, both selling goods and services. These small business sectors can be done from home by taking advantage of opportunities in the domestic space.

Dwi (35 years old) also utilizes sophisticated information technology in marketing his services to customers. He marketed the laundry business he initiated after working at another laundry place via the WhatsApp group. Dwi also has a pick-up service for dirty and clean clothes. Customers just need to send a message via their cell phone. Muji (45 years) also took advantage of other opportunities by utilizing information technology. Since her husband retired in 2014, she opened a service buying and selling used cardboard, and said: "Before, my father traveled around, so he could get customers. "(Mrs. Muji's son added) In the past, on Sundays, my father used to pick up boxes, borrow his car, who was that, if it was a lot of stuff, if it was just a little, he would use a motorbike, if it was only 50 pieces, he would use a motorbike," Muji (45 years old), Primary Data, November 2021.

Currently his business has grown and he even has a warehouse for storing cardboard of various sizes. He took advantage of this business opportunity, especially in the digital era, by expanding market share. Apart from offline buyers who come directly to his warehouse, he also publishes his sales online. So, information for buyers can be provided widely. Ririn (40 years old) also did the same thing, who opened a business selling necessities. In between his business, he also sells clothes via social media. Ririn's sales strategy by utilizing technology has made her business more widely known. He uses Facebook, Instagram and WhatsApp as media to market his sales. During the Covid-19 pandemic, online sales actually increased, and he said: "There are no serious obstacles to

sales, in fact they are experiencing growth. This stall has been around for 2 years, sis. "His business is grocery, dresses, dresses, pants and so on," he said. Ririn (40 years), Primary Data, November 2021.

The development of the business carried out cannot be separated from the network that is formed. It becomes easier to offer their wares to buyers by utilizing information technology. The digital era can be an opportunity by making it easier for MSMEs to develop their businesses. By marketing products online, women in MSMEs can market products from inside the home. This has the potential to provide additional income (Woyanti et al., 2020) so that the impact is on the family's economic resilience. Of the 15 informants, 80% stated that their income had decreased by at least 50% from before the Covid-19 pandemic. This is due to restrictions on residents' activities. Meanwhile, the other 20% did not experience a decline, even by taking advantage of developments in information technology in the digital era, the businesses they run are increasingly developing. During the Covid-19 pandemic, their business did not experience a decline in income. Through digital marketing (digital marketing), various product marketing innovations can be carried out in a further scope (Yafie & Rahman, 2023). So, potential income can also increase.

## **Opportunities and Challenges for MSME Development**

Micro, Small and Medium Enterprises (MSMEs) are one of the pillars of economic development carried out by the community. The opportunity for MSMEs to grow is marked by increased consumption of goods and services accompanied by increased employment opportunities. This is in line with the government program, which is the main goal of economic development (Muhsin, 2022). Even so, efforts to develop MSMEs are not easy. MSMEs have both challenges and opportunities. One of the various opportunities provided by MSMEs is that they provide broad and more flexible opportunities, especially for women (housewives) to be directly involved in running their businesses. Apart from that, MSMEs also provide business opportunities with less capital. Meanwhile, some of the challenges for MSMEs are lack of capital, lack of market share, and lack of innovation in running the business. Some of the challenges felt by MSMEs in Babadan Hamlet, Sitimulyo Bantul include the following:

Table. 2 Challenges While Running a Business

Table: 2 Challenges While Numbers				
Indicator	Impact			
Lack of Capital	<ul><li>Raw materials are reduced</li><li>Limited commodities (incomplete)</li></ul>			
Customers Decline	<ul><li>The market is not large enough</li><li>Decreased income (turnover)</li></ul>			
Lack of Innovation Type of business	- The business is not growing			
The Covid-19 pandemic	<ul><li>Activity Restrictions</li><li>Decreasing customers</li><li>Decreased income</li></ul>			

Marsidah (42 years old), who owns a basic food stall business, feels that her income has dropped drastically due to restrictions on activities during the Covid-19 pandemic. 70% of his income fell from an average daily gross income of Rp. 1,000,000 to Rp. 1,500,000, - down to Rp. Even if it lasts a while, it doesn't go stale. The buyer's first obstacle is reduced. Second, capital may be taken for daily needs. Now that's it. "For example, if you sell it, you can't keep selling it for more capital because it's usually for daily needs," Marsidah, 42 years old, Interview September 2021.

The obstacles faced by the 15 informants included capital problems, decreasing income, limited market networks, a small number of customers, and increasing demand but a shortage of raw materials. Responding to this challenge, MSMEs must also be able to quickly respond to the market and also adapt to the needs and changes in the Industry 4.0 era which categorizes innovation and technological capabilities as an inseparable part of competitive value (Simangunsong, 2022). The development of information technology can be an opportunity and a solution to various existing challenges.

#### **Women and Family Economic Security**

Family Resilience is a family with a sustainable condition of affluence, meaning they have access to resources and income. This has an impact on fulfilling the basic needs of the family itself, namely food, health, clean water, education, housing and other access (Frankenberger & McCaston, 1998). Indonesian Law No. 50 of 2009 concerning population development and development explains that family welfare and resilience is described as a form of material physical strength. Families can live independently by increasing the welfare and happiness of the

family physically and mentally. Several aspects that must be met to achieve the criteria for food security are: 1) physical resilience, 2) social resilience, and 3) psychological resilience.

Women have an important role in making this happen. The presence of women in the economic sector, either just to help or as the main source of income, really helps the family economy. Women have main functions related to their position and role, namely the functions of production, reproduction and socialization (Ihromi & Indonesia, 1995). The production function is an economic resource that can be developed (Suyanto & Hendrarso, 1996). This function has the same position as men. So, women have a wider space than their domestic space. In fact, even domestic space can be an opportunity as a production space. Women have a contribution to economic sustainability and family welfare. Including what was done by women in Babadan Hamlet, Sitimulyo, Bantul Regency. Various types of MSME businesses have the potential to support and even become the main source of family income.

## **Effectiveness of MSME Product Development Using Digital Platforms**

The digital era creates various opportunities that can be exploited, especially in business development. Business actors need to make adjustments quickly, especially in terms of marketing strategies (Anugrah, 2020). Digital platforms provide ample space to market MSME products, which is known as digital marketing. Digital marketing is all activities in the form of information technology in buying and selling products, services and information, attracting customers, and increasing the number of sales (Saifuddin, 2013). Through digital marketing, business actors can market their products attractively, promote them effectively, and develop a wider market network. MSME business actors can use various online media platforms and social media to carry out digital marketing.

Social media commonly used in marketing and product promotion include Facebook, YouTube, TikTok, Instagram, as well as several market places (Lazada, Tokopedia, Shopee, Bukalapak). Research (Dwijayanti et al., 2023) shows that digital marketing via social media can reduce promotional costs and has the opportunity to increase sales. This strategy has been implemented by several MSME business actors in Babadan Hamlet, Sitimulyo, Bantul. Even though the number is only 20% of the total MSME business actors. MSME business actors in Babadan Hamlet can use the strategy of strengthening Business Branding which has so far been carried out by 20% of business actors, namely through traditional promotions (gethok tular) and social media. Meanwhile, digital marketing through market places has not been implemented. The effectiveness of developing digital marketing businesses in market places is an opportunity to increase sales and market MSME products (Thohir et al., 2023).

## **Innovation through Digitalization of MSME Products**

The digital economy is developing, especially after the Covid-19 Pandemic. In 2022, the digital economy will contribute 60% of global GDP. The concept of the digital economy has even become a top priority for future economic development (Sakudo, 2021). The Indonesian Internet Service Providers Association (APJI) survey for the 2022-2023 period shows that 215.6 million Indonesians or 78.19% are connected to the internet. The younger generation in the age range 13-18 years and 19-34 years has a penetration rate of more than 99 percent. This means that 99 percent of the millennial generation will access the internet Medcom.id, 2023, March 2023). Specifically, according to the Data Reportal report, there are 167 million social media users or around 60.4% of the total Indonesian population who access the internet (datareportal.com, 2023, February 2023). Various purposes for individuals to use social media, including carrying out economic transactions of buying and selling (Hjarvard, 2011). The large number of social media users is an opportunity for business actors to carry out various innovations, one of which is by digitizing products.

Digitizing MSME products is one of the digital marketing techniques so that MSME businesses are not inferior to competitors. For both micro and macro businesses, utilizing developments in information technology, especially social media and market places, has quite significant benefits (Kusuma & Rahman, 2018). Digitalization of products carried out by MSMEs also has the opportunity to maintain business existence in the digital era (Pramesti & Dwijayanti, 2021). Various innovations can be carried out, one of which is branding business products. Branding can be done starting from the type, quality, name and logo of the product. Apart from that, business actors can market products by creating interesting published content, including photos, videos and clear narrative captions (descriptions) (Huriani, 2021). This makes it easier for buyers to search for products in the appropriate search feature. Promotional consistency on various platforms can also maintain interaction with buyers. So, consistent sales can run effectively.

#### **CONCLUSION**

The research results show that women in Babadan Hamlet, Sitimulyo, Bantul Regency, have an important role in strengthening the family economy. Strengthening the family economy is carried out through various activities

ranging from opening a shop business or opening services. Furthermore, several MSME businesses managed by women become the main income of the family which has an impact not only on strengthening the economy, but also on family food security. However, in running a business, various challenges must be faced, for example fluctuating sales, a lack of buyers, and the Covid-19 pandemic which limits people's activities, resulting in a decline in buying and selling activities. Even so, several MSME business actors are innovating and taking advantage of advanced technology to maintain their business. Of the 15 informants, 80% stated that their income had decreased by at least 50% from before the Covid-19 pandemic. This is due to restrictions on residents' activities. Meanwhile, the other 20% did not experience a decline even by taking advantage of developments in information technology in the digital era. Utilization of digital media is only on social media such as WhatsApp, Facebook and Instagram. Meanwhile, the market place has not been fully utilized. Apart from that, MSME business actors in Babadan Hamlet, Sitimulyo, Bantul Regency are also not optimal in carrying out product branding. The use of various technological media can continue to be developed to increase family income through established businesses.

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