



# SMEs Business Survival Model During the COVID-19 Pandemic: A Case Study of Handicraft SMEs in Bali Province

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## Abstract

Business resilience is essential for MSMEs to survive any crisis. This study examines the factors that influenced the survival of handicraft MSMEs in Bali Province during the COVID-19 pandemic, arguing that their survival heavily depended on pre-existing socio-economic relations. This aligns with previous research indicating that MSMEs, while vulnerable to external pressures, possess socio-economic capital that is often underutilized. The central role of MSME owners and managers is crucial, as is a supportive business environment where business sector actors, local communities, and government collaborate to assist MSME owners and managers. The study finds that weaving SMEs in Bali successfully adapted to their environment, leveraging social capital in the form of social embeddedness. This social cohesion, demonstrated through community and stakeholder support, provided vital social connections that enabled these businesses to withstand the challenges posed by the COVID-19 pandemic. The findings underscore the importance of optimizing socio-economic capital and fostering collaborative support networks to enhance MSME resilience. This research offers valuable insights for policymakers and business leaders aiming to strengthen the resilience of MSMEs in similar contexts, highlighting the need for strategic collaboration and community engagement to support business continuity during crises.

**Keywords:** business survival model; SMEs; Covid-19 pandemic

## INTRODUCTION

The survival of the MSME business (Micro, Small and Medium Enterprises) in times of crisis is something that is very vital. Business

survival is in the form of the ability of MSMEs to absorb and adapt in a changing environment in order to survive and succeed in achieving goals. MSMEs need to integrate their

business viability with good risk management when facing any crisis. MSMEs internally also require a strong system and management in business organizations.

MSMEs are one of the important sectors of the Indonesian economy. The Covid-19 pandemic has caused at least 37 thousand MSMEs in Indonesia to experience a decline in performance due to Covid-19, with the impact being a decline in sales (56%), funding (22%), distribution of goods (15%), and access to raw materials. (4%) (Rahman, 2020). The Covid-19 pandemic has had a major impact on the continuity of MSME businesses. Based on the survey results, as many as 96% of business actors admitted that they had experienced the negative impact of Covid-19 on their business processes (a total of 1,785 cooperatives and 163,713 micro, small and medium business actors). As many as 75% of them experienced the impact of a significant decline in sales. Not only that, 51% of business people believe that it is very likely that the business they are running will only last one month to three months. As many as 67% of business actors experience uncertainty in obtaining access to emergency funds, and 75% feel they do not understand how to make policies in times of crisis. Meanwhile, only 13% of business

actors believe they have a plan to handle the crisis and find solutions to maintain their business performance.

Specifically, data from the Bali Province Cooperatives and SMEs Service (2020) shows that the number of MSMEs in Bali is recorded at 326 thousand spread across all districts and cities in Bali, namely Gianyar 75,412 businesses, Bangli 44,068 businesses, Tabanan 41,459 businesses, Karangasem 39,589 businesses, Buleleng 34,552 businesses, Denpasar 31,826 businesses, Jembrana 27,654 businesses, Buleleng 19,688 businesses, and Klungkung 11,761 businesses.

This study provides an overview of the adaptation of MSMEs amidst the ongoing economic uncertainty post-Covid-19 and the threat of a global crisis in the future. Although previous research has focused on the resilience of MSMEs during the crisis, a detailed analysis of the specific adaptive strategies implemented by household craft MSMEs, in this case weaving crafts such as those in Bali, is still lacking. Business resilience is very important in the midst of an uncertain business situation.

Business resilience is something that is absolutely needed by MSMEs to survive during any crisis (Lisi, *et al*,

2023). The only question is how can this business survival model be realized? This study aims to build a model of MSME business survival during the Covid-19 pandemic with a case study of handicraft MSMEs, namely weaving and bamboo in Bali Province.

High business resilience, especially in handicraft SMEs, is strongly influenced by the scale of their household-based businesses so that they can manage their business independently. Business survival during times of crisis is usually responded by reducing production and labor. This is of course not difficult for household-based businesses such as handicraft SMEs.

Handicraft MSMEs are also very likely to adapt with minimal financing in the hope of being able to survive during times of crisis. One of the important assets used by handicraft MSMEs to survive during a pandemic is the flexibility and fluidity of adaptation during times of crisis. This is one of the capitals for the survival of these MSMEs.

Handicraft MSMEs with high resilience during times of crisis cannot be applied in general. Of course, there are variations and diversity in handicraft SMEs. Not all of them are able to have resilience in times of crisis. Small business scope

allows that to happen. However, the next step that needs to be taken is to review the MSMEs business survival mechanism if the crisis occurs again.

Limited resources are not a barrier to utilizing what they have through the bricolage approach. This approach does not need an ideal plan, nor does it have to use a complete set of resources and equipment. Their creativity and imagination allow them to bring out innovation from limited resources, and create opportunities that others don't realize. Another thing that is also very important is the importance of the culture of informality owned by SMEs in supporting business resilience. In the perspective of bricolage, this culture of informality provides flexibility and adaptive capacity of MSMEs due to a shorter and fluid decision-making chain that allows MSMEs to respond more quickly when a crisis occurs.

## **LITERATURE REVIEW**

Previous studies on business resilience or business resilience have emphasized the strategies of large companies in dealing with crises. Resilience is generally translated as a form of business unit capacity to bounce back from difficulties and failures. The strategy is then assumed to also apply to MSMEs. Of course, this is not correct. After that, there

were many findings that tried to analyze the MSME resilience system in facing various crises (Saad et al. 2021).

The context of MSMEs, of course, has specific characteristics that need to be understood that distinguishes them from large companies in terms of their resilience in the face of crises. One of the things that is often discussed is adopting the unique contextual strategy of MSMEs in order to gain an advantage in developing their own resilience. Therefore, it is very important to continue to do a holistic study of the survival of MSMEs. Until now, studies that have developed have not been able to find a comprehensive explanation. The series of capital problems and marketing limitations are very shackled. Innovation and production quality are stagnant. What also cannot be underestimated is the unprofessional and transparent business management and the quality of human resources who do not have the vision and entrepreneurial management in developing their business (Belas, et al, 2024).

The complexity of the internal conditions of MSME management coupled with unfriendly external conditions makes the problem even more complicated. The government, the private sector, and other

stakeholders lack synergy and are jointly committed to the advancement of MSMEs. The result is that MSMEs are still unable to compete with other industries. The fate of the craftsmen also remains uncertain. MSMEs have not developed optimally. The description of the complexity of the MSME problems also unfortunately has not found a clear, holistic, and integrated solution (Telagawathi, 2017; Telagawathi, 2019).

The situation during the Covid-19 pandemic has also forced MSMEs to adapt to crisis situations that require a quick response. Adapting to digital transformation and exploring resilience management resources are two things that must go hand in hand. The process of adaptation and strengthening resilience itself has a double meaning for MSMEs. In the short term, this process is expected to be able to minimize the average failure rate of MSME actors during the pandemic period, while the follow-up impact in the long term is that a sustainable adaptation process can present MSMEs that are more competitive, independent, resilient, and become major players in the structure. national economy. With a supporting infrastructure, MSMEs with digital literacy that are quite competitive enter digital markets that

cross borders and across time (Purnomo, 2019; Purnomo, 2020).

MSME business survival is also closely related to entrepreneurial management which plays a very important role in promoting sources of resilience through their attitudes and behavior. A strong culture of informality and a strong organizational governance structure

Simplicity in informal sector businesses allows emergent strategies to be applied. Business processes and decisions run spontaneously and develop from time to time, do not require formal planning, as a form of response to changes in environmental situations. At the same time, access to social capital needs to be maintained and includes building trust and empowerment with employees and stakeholders so as to create social embeddedness on the one hand, and adaptive capacity on the other. It is hoped that the sources of individual resilience above can be internalized in the work culture of the organization and adopted by employees so that the business being run is more resilient to external pressures (Purnomo and Kristiansen, 2018; Purnomo, 2020).

Indeed, a business that has high resilience can be seen from three important characteristics, namely: first, MSMEs that can guarantee the sustainability of their business even

though they are hit by waves of uncertainty, both from internal and external sources. Second, MSMEs deal with uncertainty by using survival capital. The product and the scope of business have not changed even though the income barely covers the expenses. In survival capital, business focus is directed to minimize losses that occur. MSMEs with high resilience can get through this difficult period and move into growth mode as soon as possible. The third characteristic is that MSMEs are able to reorient and renew their business (Bressan et al. 2021).

Supporting the survival of MSMEs requires support from a business environment consisting of various stakeholders. One of them is the UMKM pentahelix actor which is often abbreviated as ABCGM (Academics, Business Sector, Communities, Government, Media). This penta helix element was originally a triple helix with elements of Academics, Business Sector, Government, which was then added with one element, namely the community (Carayannis and Campbell, 2014). The collaboration of these various actors if they are able to translate the resource, they have can ensure MSMEs continue to survive during the pandemic.

Crisis conditions provide valuable lessons on the importance of social connections. Crisis cannot be overcome if everyone works individually. Social connection is understood as a source of resilience at the individual level. The existence of social connections allows individuals to have informal support mechanisms. Resilience can be generated from the social embeddedness of MSME actors in business and from social support provided by employees and other stakeholders (Purnomo and Kristiansen, 2018; Purnomo, 2020).

The Covid-19 pandemic condition is an external shock condition that greatly affects MSME actors to survive. Other conditions that are included in other external shocks are various forms of natural disasters, economic crises, political crises, and mass riots that can affect the business world. External shocks pose a significant challenge to the structure of work patterns, the ability to survive, and also resilience in the form of MSMEs' resilience capacity to be adaptive during a pandemic. Resilience and entrepreneurial management are two things that are very urgent for MSMEs during the pandemic.

Previous studies have not in depth looked at the efforts of MSMEs

in formulating their business survival model holistically during a crisis. This is related to the efforts of MSMEs to maximize the existing business ecosystem to support the survival and development of their businesses. Previous studies have emphasized the empirical aspects of MSME problems and their efforts to develop their businesses. Specific attention to entrepreneurial management that is able to survive in the face of crisis is a crucial issue to be developed (Yu, et al, 2021).

Indeed, the characteristics of MSMEs naturally do not present resilience in business. The resources owned by MSMEs are usually limited. This puts MSMEs in a position that is vulnerable to the risk of external pressures. Although MSMEs are very vulnerable and do not have adequate social capital for their survival in times of crisis, the role of MSME owners in driving their entrepreneurship is very central. MSME owners will usually double as managers who play a vital role in the survival of MSMEs in times of crisis (Purnomo et al, 2021; Purnomo, 2020). Handicraft MSMEs in Bali Province are one of the sectors affected by the Covid-19 pandemic crisis. There are at least 37,000 MSMEs in Indonesia that have experienced

Decreased performance due to Covid-19. The impacts are a decrease in sales (56%), funding (22%), distribution of goods (15%), and access to raw materials (4%). The crisis situation resulted in the business performance of MSMEs being practically stopped during the Covid-19 pandemic (Rahman, 2020). The crisis situation requires a response from handicraft MSME actors in Bali to construct their business model of survival in response to the crisis situation due to the Covid-19 pandemic. This research is in line with Undiksha's strategic research plan, especially in the field of developing MSMEs and the micro-economic sector which plays an important role in supporting the local and national economy.

Financial inclusion is expected to be maximized so that business actors can be assisted in achieving business success. Lack of market access, capital, development of information technology and development of human resources, business networks, resulting in low productivity and competitiveness of business actors. However, some business actors have started to rise because they received assistance from the government in the National Economic Recovery scheme (Rahayu, 2022; Erwin, 2022).

## **METHOD**

This study uses the Participatory Action Research (RAP) methodology. RAP is a research activity carried out in a participatory manner among citizens in a wider community/social sphere to encourage transformative actions (changes in living conditions for the better). Thus, RAP does not stop at research activities alone, but continues to empower community members in a participatory manner to take a number of actions to improve their own living conditions.

In addition, the RAP does not stop at publishing research results (reports) and recommendations for development or subsequent research proposals, but is oriented towards changing the situation, increasing the knowledge and ability of the community to understand and change their situation for the better. In short, RAP really takes part in the process of community awareness and empowerment. In the context of methods, RAP is classified as action research or action research, or action research, with a qualitative approach design. Action research is research carried out to solve problems either directly or through a reflective process of progressive problems carried out by individuals who work with others in teams or as part of the target community to improve the way they

solve problems and solve problems (Weerman and Abma, 2019).

## **RESULTS AND DISCUSSION**

### **Business Resilience through Digital Transformation**

The Covid-19 pandemic has paralyzed MSMEs (Micro, Small and Medium Enterprises) due to a drop in trading activity. However, some small entrepreneurs are able to survive and thrive because they take advantage of the digital ecosystem. MSMEs need initiatives to adapt to crisis situations by making breakthroughs using technology tools. MSME management is required to be able to switch to the use of marketing application technology if they want to continue to grow. Digital literacy is still a problem that must be solved even though 97% of Indonesia's territory is already connected to the online marketplace. Adaptation to this digital area requires an aggressive and massive breakthrough.

Digital transformation is only one of the important things in business resilience, its survival as a comprehensive business by paying attention to internal and external aspects of the capital owned by MSMEs (Branicki et al, 2018). Businesses that have high resilience are seen from three important characteristics, namely: first, MSMEs

that can guarantee the sustainability of their business even though they are hit by waves of uncertainty, both coming from internal and external sources. Second, MSMEs deal with uncertainty by using survival capital. The product and the scope of business have not changed even though the income barely covers the expenses. In survival capital, business focus is directed to minimize losses that occur. MSMEs with high resilience can get through this difficult period and move into growth mode as soon as possible. The third characteristic is that MSMEs are able to re-orient and renew their business (Purnomo, 2020: 175).

Limited resources are not a barrier to utilizing what they have through the bricolage approach. This approach does not need an ideal plan, nor does it have to use a complete set of resources and equipment. Their creativity and imagination allow them to bring out innovation from limited resources, and create opportunities that others don't realize. Another thing that is also very important is the importance of the culture of informality owned by SMEs in supporting business resilience. In the perspective of bricolage, this culture of informality provides flexibility and adaptive capacity of MSMEs due to a shorter and fluid decision-making



chain that allows MSMEs to respond more quickly when a crisis occurs.

The main principle in the adaptive process related to this pandemic situation is how the informal business sector actors build a balance between health and mental safety matters, especially in relation to preventing the spread of the corona virus on the one hand and on the other hand business sustainability matters, especially those related to the livelihoods of business actors and employees. who work in it.

Crisis conditions provide valuable lessons on the importance of social connections. Crisis cannot be overcome if everyone works individually. Social connection is understood as a source of resilience at the individual level. The existence of social connections allows individuals to have informal support mechanisms. Resilience can be generated from the social embeddedness of MSME actors in business and from social support provided by employees and other stakeholders (Purnomo and Kristiansen, 2018; Purnomo, 2020).

### **MSMEs adaptive strategies**

Social engagement through social networks, entering the digital world has become a necessity for MSMEs. A variety of digital technology

options that can be used by MSMEs include: a) activation and optimization of mainstream social media such as Instagram, Facebook and YouTube. b) utilization of social chat applications such as WhatsApp and Line. c) optimizing the C2C (Customer to Customer) transaction system in marketplace ecosystems such as Tokopedia, Bukalapak and Shopee. d) utilize platforms provided by ride hailing businesses such as Go-Jek and Grab. e) create communal digital market creations or join the portal provided by government agencies.

The adaptation and combination of the digital media portfolio used is of course closely related to the type of product, target consumers and digital literacy possessed by MSME players.

Before the Covid-19 pandemic hit all aspects of people's lives, handicraft SMEs became one of the pillars of the economic life of people in rural areas. Handicraft in the form of endek weaving is one of them. One of the endek craftsmen in Klungkung Regency is in Sulang Village, Dawan District, precisely located in Banjar Kanginan. I Nyoman Darma, the owner of the "Astika" endek weaving business, started his business when he became an employee of the largest endek fabric business in Klungkung in the 1980s, the "Supani" woven fabric.



**Figure 1. Weaving endek ikat is a side profession for housewives in Sulang Village, Klungkung Regency, Bali (photo: Ni Luh W. Sayang Telagawathi)**

In 1994, I Nyoman Darma, who has expertise as a carpenter, started making Non-Machine Weaving Tools (ATBM). With an injection of Rp. 10 million from the Department of Industry and Trade, Klungkung Regency, he then decided to start a business of endek woven fabrics. Slowly but surely, he then succeeded in making dozens of ATMB machines scattered in the houses of endek-making communities in villages in Klungkung Regency, including Sulang Village itself, Gelgel, Dawan, Sidemen, Gunaksa, Pakseballi, to Sukawati. The “Astika” woven fabric business began to develop with a production base in Klungkung Regency, especially in Sulang Village and neighboring villages.

The craftsmen of 'Astika' endek weaving scattered in the villages are housewives who make endek weaving as a side business. The majority of endek craftsmen in the Kusamba, Gianyar, Pakseballi, Gelgel and Keramas areas are housewives who have the main job of taking care of children and the household. Thus, weaving became a side activity. This is what causes production to be low because only approximately 30% of the time is used for weaving. Most of it is used to take care of children and complete other household chores. Some even work in the shop first and then starts weaving.

In Sulang Village, many people depend on endek weaving. The residents of Sulang are 120 families



**Figure 2. I Nyoman Darma, owner of the “Astika” endek woven fabric business in Sulang Village, Klungkung Regency who has started his business since 1994 (photo: Ni Luh W. Sayang Telagawathi)**

and most of them are self-employed. In the village of Sulang itself, many businesses have been developed by the residents themselves besides endek weaving, namely coconut collectors, river stone sellers and gas sellers in large numbers. So, if you want to try to work, you won't have any difficulties. Darma admits that the endek woven fabric business does not earn money so quickly compared to labor (work) lifting coconuts or lifting stones. It takes more time and perseverance if you want to keep trying in the endek weaving craft. He compares it to lifting a stone which when finished immediately gets money. For this reason, the

production of endek woven fabrics is rarely produced by housewives because there are other jobs that are lucrative and bring in money faster. Weaving for the residents of Sulang Village is only used as a sideline after the main work in the morning until the afternoon is completed. Usually after returning home from work, Sulang residents gradually take up weaving jobs at night from 19.00 to 23.00 WITA.

I Nyoman Darma said that since 1994 he had been in the endek woven fabric business, it was only in 2004 that he experienced difficult times and was a little closer to bankruptcy. For almost 3 months the endek cloth that

he had obtained could not be sold because of the low demand for endek woven cloth. The rest of the business runs smoothly.

Usually, the special difficult times for endek woven fabric entrepreneurs occur in December-April. After passing the critical 5 months, the business will usually be stable. The critical months are usually January and February where marketing will be very quiet. In these months, the business strength of the endek industry will be tested whether it can survive or not. While the best-selling months are usually August, September and October. This has become a cycle of the marketing of endek woven fabrics experienced by I Nyoman Darma.

The multidimensional crisis experienced by the Covid-19 pandemic has changed everything, including I Nyoman Darma's "Astika" weaving business. Fabric shops in traditional markets throughout Bali, which were previously marketing centers, have closed. Likewise, the fabric shops that they subscribe to have stopped operating. Through online interviews using the WhatsApp video call application, I Nyoman Darma revealed that his party wanted to get up soon by marketing the "Astika" woven fabric with various alternatives. So far, the marketing

network that he has pioneered is very conventional and does not touch the application in the network (online). Under normal circumstances, this conventional marketing proved to be strong and made the "Astika" woven fabric big. But during a crisis like the Covid-19 pandemic, the entire marketing network seems to collapse. I Nyoman Darma admitted that he was too late to anticipate by preparing alternative marketing through online applications. The management of the "Astika" woven fabric, which is now run by I Nyoman Darma's son, daughter-in-law, and nephew, has started to pave the way for online marketing.

Darma has an important role and influence in society because of his weaving craft. Many residents work in the weaving business. Social relations continue to be built in the village area where Darma lives with his family. The weavers continued to work during Covid-19 and were greatly helped, even though it was not under normal conditions. Darma's weaving business network also crosses villages so that during the pandemic, it can sell a little to online buyers. Darma also felt helped because the weavers continued to stay with him. These social relationships show the strength of MSMEs which have roots in society.

Darma's efforts to show the resilience of MSMEs are largely determined by the entrepreneurial attitude of the MSME actors themselves. Positive attitude towards risk, accustomed to and superior in dealing with ambiguity, remaining positive when facing difficulties, seeing crises as opportunities to renew the business, proactively taking initiative, and trained to identify opportunities that were not previously exploited. These attitudes indicate entrepreneurial resilience and this is the basis for creating business resilience in the context of MSMEs which tend to be relational, contextual and behavioral rather than structural and resource intensive.

MSMEs are actually in an ecosystem that follows a market driven mechanism. Business actors inevitably have to respond and adapt to these changes. This pandemic has forced companies to make efficiencies and look for ways to survive. With the limited capacity and resources possessed by MSMEs, inevitably they have to adapt to situations of uncertainty. Adaptive capability is very crucial to strengthen the resilience of MSMEs in times of crisis. Adaptive mindsets and action patterns must continue to be honed both at the level of strategy, business processes and implementation

evaluation. Emergent strategy and adaptive approaches require a dynamic process to establish a match between environmental characteristics and business plan planning and implementation.

## **CONCLUSION, IMPLICATION AND LIMITATION**

The resilience of MSMEs in the identification of bamboo handicraft businesses is to see the ability to identify self-potential, social capital, and lead to the independence of MSME business actors. So that the various problems that arise from the dynamics of MSME development have not found a comprehensive answer.

Capital problems and marketing limitations are very shackled. Innovation and production quality are stagnant. What also cannot be underestimated is the unprofessional and transparent business management and the quality of human resources who do not have the vision and entrepreneurial orientation in developing their business.

The unclear direction of solving the problem is very detrimental to MSMEs. Even though the potential of MSMEs is very large as an economic driver for small communities. The province of Bali is no exception. MSMEs in Bali have enormous potential as a driver of the people's

economy. As one of the creative industry sectors that is promising to be developed, the handicraft industry operates in household groups that clearly touch the economic needs of the small people. As a driver of the people's economy, the craft industry is an important potential in developing entrepreneurial attitudes in the community.

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