

The Role of Sme's Community Facing Triple Disruption (a Study of Ex-Migrant Workers Community)

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ABSTRACT

Recently, Indonesia government takes various steps in preventing and reducing coronavirus. It has an impact on economic instability in that country. One of the most affected by this condition is SMEs. The decline in the turnover of SMEs in Indonesia is very significant due to the COVID-19 pandemic. Such conditions force SMEs actors to adapt in maintaining their business. The adaptability of SMEs is faced with three disturbances (pandemic disruption, millennial disruption, digital disruption) that we usually call triple disruption, which is why SME actors must survive in uncertain business conditions.

One of the MSMEs actors do for survival is supporting each other by utilizing their community. We know that Indonesia has many ex-migrant workers. Banyumas district is one of the most significant contributors to Indonesian migrant workers, directly proportional to returning workers. SMEs actors in the Banyumasan area deal with triple disruption is to utilize the community of ex-migrants SMEs actors. This writing raises how the role of the SMEs community consisting of ex- migrant workers communicates in running a business and adapting to triple disruption to maintain the business. The method in this writing is descriptive qualitative by conducting literature studies and field observations through in-depth interviews. This writing is expected to provide insight for stakeholders on economic recovery through empowering MSME actors by utilizing the existing community.

Keywords: triple disruption, resilience, SME, ex-migrant workers

1 Introduction

In early 2020, Indonesia and countries around the world hits by the SARS-Cov-2 Virus outbreak. Start with Tiongkok in December 2019, and many countries followed till the sudden lockdown around the world by the end of February 2020. All borders close, humans trapped in their house for around 30 days without any escape to the outer world. All the international flights cancelled, restriction regarding crossing borders happened, many people lost their jobs. Migrant Workers are desperate, their job revolved around flying and moving to other countries. ILO Report explained that there are total of 3.5 billion migrant workers around the world. There are four classification from the data showed where the country workers reside divide by income, there are: Low income, lower-middle income, upper to middle income, and lastly high income. Most of migrant workers around the world stayed in high income country with 40% percentage in 2020, so after the outbreak most of them lost their job due to the country

restriction or lockdown (ILO Report, 2021). According to Badan Perlindungan Pekerja Migran (BP2MI), Indonesia as development country has high number of migrant workers, it shows in 2019 there are 276.553 migrant workers already placed in many country. But the pandemics hit so unemployment rates rise up.

Since the first outbreak, Indonesia has face many kind of downs. Numbers of infected highly fluctuates. Plus the low policy regarding borders are unreliable. So, Restriction cannot be stop. Be it a full force one around Java Island and Bali, but also the rest of other island such as Sumatra, Borneo, Sulawesi, and Papua untill March 2020. Even around early 2021, there are still couple of small kind of restriction around highly dense population city. By that, many industries especially micro, small, and mediums business are beat to pulp. Facing the crisis, their condition are worsen if they cannot cooperate with the triple disruption their facing.

The Triple disruption introduced as the ways to understand what the business industries faced right now. First, comes up as digital, which is already essential in every day-to-day activity as business also plays big roles in it. Second, Millennial Generation address as the next triple disruption in these recent era. Highly numbers of millennial generation that brings swift into every possible corner of cultural and daily life is a big factors for business in this young age. Millennial are not only bring innovation, but also drive the trends and demands of goods and lift up many possible opportunities from impossible. So, it's become normal to have keep up with "new trends" their generation made. It's a big swift, shocking but also bring new breeze. Last, Pandemics which there is no one predict it could happened in 2020 and still going untill 2021. Many restriction, lead to number of sales drops in many conventional store, it's also shown how the crisis lead to some of business owners lost their capital due to the numbers of money hold by the potential buyers. The demand and ability to buy are shrinking, especially since the middle income have to squeezes their life style (expense) and drop into lower income in able to survive the crisis.

Although it seems bad, some of the micro business owners are still thriving, and try to climb up the market. The expert address it as "Resilience" Defined by Block in 1980, Resilience is a state where a certain individuals/groups in many case organization have to be able to adapt and innovate in super quick condition where there might be a "big swift". McKinsey (2021) mentioned the needs of resilience in these era is exactly what business owners and player's needs. Henceforth, It's amazing to see many micro enterprise try to challenge their self to be able to survive in the crisis.

Despite argues of pro and cons of triple disruption definition and research still going on, however researcher realize that the current state of these triple disruption which are: digital, millennial, and pandemic is validated and encountered by the owners of micro enterprise in ex-migrant community. It's hard but yet interesting to look up to. The effect on how the "big swift" of triple disruption affect business in micro scale. But then resilience happened to be the solution many big enterprise addressed.

Based on data from the Badan Perlindungan Pekerja Migran (BP2MI), Banyumas is the 5th largest area in Central Java Province. The data shows that in 2018 it was 1,620 people, in 2019 it was 3,886 people, in 2020 it was 1,620 people. And the majority of the Ex-Migrant jobs are domestic workers, caregivers, laborers, heavy equipment operators, etc.

Mr. Winoto is one of the ex-migrant workers in Banyumas. Currently, he is the Chairman of the Contributor for the MSME Community in Banyumas. Within the community, he explained

that solidarity between members was strong enough, but only to help provide information if there were consumers who needed goods. It had not yet reached the point of collaboration between SMEs such as sharing resources (human resources, operations, etc.) or creating a special website. SMEs in Banyumas whose contents are about products sold by SMEs in Banyumas so that SMEs in Banyumas get a wider market share.

Our research is focusing on how these resilience happened to be implemented in micro scale of enterprise and by that finding the best formula to thriving and surviving in triple disruption era. This research aims to unveil and enlighten readers on how SME'S especially micro scale to thriving in triple disruption era through resilience in their own definition and action.

2. Literature Review

2.1 Small and Medium Enterprises (SME's)

Small and Medium Enterprises (SME's) is a business that only has a small market scope, and is managed by the business owner (Simmons, Armstrong & Durkin, 2008). SME's is a business activity that is able to expand the work space and contribute widely to the community, and can assist in the process of equity and increase the population, encourage economic growth, and take in realizing national stability (Firmansyah, 2019). In addition, Micro, Small and Medium Enterprises are one of the main pillars of the national economy that are the main objectives, sources, and frequency of development (Explanation of RI Law No. 20 Year 2008 About Micro, Small and Medium Enterprises).

According to data from the Ministry of Cooperatives, Small and Medium Enterprises (SME) in 2018, the number of MSME actors was 64,2 million or 99,99% of the total number of business actors in Indonesia. The absorption capacity of SME workers is 117 million workers or 97% of the labor absorption capacity of the business world. Meanwhile, the contribution of SMEs to the national economy (GDP) was 61,1%, and the remaining 38,9% was contributed by large business actors, which amounted to only 5.550 or 0,01% of the total number of business actors. Therefore, Indonesia has a strong national economic potential because the number of SMEs, especially micro-enterprises, is very large and the absorption of labor is very large.

2.2 Triple Disruption

Triple disruption is a combination of digital disruption, millennial disruption, and covid disruption which are both opportunities and challenges in this era. Based on research by Bolton et al. (2019), digital disruption is the change that occurs when new digital technologies change customer experiences, business processes and business models, thereby changing how value is cocreated by actors in an ecosystem. This era of disruption has made many workers lose their jobs due to automation (Kasali, 2017). This is reinforced by a 2017 study by the international consulting firm McKinsey, which estimated the impact of disruption in the form of losses of around 45 million to 50 million jobs in Indonesia in the future.

Another disruption in the triple disruption is the Covid-19 disruption. A study by the Ministry of Finance showed that the Covid-19 pandemic had negative implications for the domestic economy, such as a decline in people's consumption and purchasing power, a decline in company performance, threats to the banking and financial sector, and the existence of MSMEs (Santoso, 2020).

In this pandemic situation, according to KemenkopUKM there are around 37,000 MSMEs who report that they are very seriously affected by this pandemic, which is marked by around 56% reporting a decline in sales, 22% reporting problems in the financing aspect, 15% reporting on goods distribution problems, and 4% reported difficulty getting raw materials. These problems are also increasingly widespread if they are associated with the Large-Scale Social Restrictions (PSBB) policies implemented in several regions in Indonesia.

There are several short-term solutions to maintain the existence of MSMEs. According to the OECD, several solutions need to be considered, namely: strict health protocols in carrying out economic activities by MSMEs, delaying debt or credit payments to maintain MSME financial liquidity, financial assistance for MSMEs, and structural policies (OECD, 2020).

One of the government's policies in overcoming the Covid-19 disruption is in the short term introducing digital technology and training for MSME actors and workers, as well as a long-term policy for MSMEs to adapt to the use of technology for the production process, using digital technology media to promote MSME products, and find a potential market for the resulting product. In the short term, there needs to be assistance for MSME actors to be able to take advantage of e-commerce media (online shopping) to sell their products. Data from the Central Statistics Agency shows that in 2018 only 3.79 million MSMEs (or around 8 percent) used online platforms to market their products (Budiyanto, 2018). This policy is not only used to deal with the Covid-19 pandemic but also the Industry 4.0 era in the future.

Another disruption in the triple disruption is millennial disruption. According to Yuswohady (in Hidayatullah 2018) the millennial generation is a modern generation living at the turn of the millennium. The millennial generation or also called generation Y was born around 1980 to 2000. The millennial generation is the generation that is currently around 15-34 years old. In the Covid-19 crisis, the millennial generation's online lifestyle means that a lot of their spending is drained on technology-related needs (such as for the internet), even though their income has decreased since the Covid-19 outbreak. For the millennial generation who are still students, they are required to stay at home with their movements being limited, communication technology is the main thing, not only for studying with an online system (online), but also for social media activities (Manguma, 2021).

In dealing with crisis situations, millennials apply various survival strategies in overcoming economic shocks and pressures by using strategies adopted from Suharno (2003) which classify them into three categories, namely active strategies, passive strategies and network strategies. According to Suharno (in Manguma 2021), an active strategy is to optimize all the potential of the family, for example, Agus Susanty (30 years), a housewife and owner of @dapurmamashanty, stated that during the pandemic, she took advantage of her hobby of cooking by opening a culinary business, with menus available, namely rica lungs, flour chicken, dry noodles, and egg sausage (Manguma, 2021).

The passive strategy is to reduce expenses. The thing that can be done is to make savings by prioritizing clothing and food and making efficient use of available resources. Meanwhile, the network strategy is to establish relationships, both formally and informally with the social environment and institutional environment, for example, borrowing money from neighbors, borrowing from a shop, taking advantage of poverty programs, borrowing money from banks, etc.

2.3 Ex-Migrant Workers

Migrant worker is a person who is to be engaged, is engaged or has been engaged in a remunerated activity in a state of which he or she is not a national (Agiati, 2010:21). While ex-migrant workers are people who have stopped moving/migrating from one place to another for the purpose of working. Based on research conducted by Dwiningwarni et. al. (2019), the reasons migrant workers quit their jobs are due to family reasons, tiredness, old age, married, trading, they have no fixed income, and so on. The data explains that the majority of migrant workers are no longer interested in working as migrant workers for family reasons in the sense of not wanting to be further away from their families, no longer wanting to leave their husbands, children and parents.

3. Research Methodology

In order to answer research questions, these research conducted in qualitative research case study method to be able figuring the answers of research question. Explanatory will be able to unveil data in data collection process, meanwhile focusing on understanding participant point of view. The participant promise anonymity, which are mostly the owner of SME (Small Medium Enterprise) in ex-migrant Community in Banyumasan regency. The technique use to collect the data is In-depth Interview while using analyst document for validating the information stated.

Snowball sampling use as main way to get the right participant related to the phenomenon using the help of key person, which are someone who are having role as an activist or chief in SME (Small Medium Enterprise) Ex-migrant workers community.

4. Results

First participant explained how he ended up joining in SME (Small Medium Enterprise) business. The question regarding “How was your business history?” and “why you choose to build a SME (Small Medium Business) ?” answered and code by the research team as the history behind his business to be able to dive into the first participant points of view.

It all started when he experienced as an artisan in a home industry line of work in late 2000’s. Focusing on how the employer able to get a good fortune by only selling items, he decide to rethink and planning to run a business. After he lost his job, he decide to make his own company base on his knowledge as an artisan of bags. Being able to survive for 3-4 years, his company couldn’t grow more cause of lack many resources, mainly capitals as one of the main resources. Trying to apply for some loans to fund his business, countless rejection he faced along the ways. Other than capitals, he mentioned having small mindset and lack of knowledge how to run business well turns out to be the obstacles along the way.

Loosing hope in growing his business 2005, he decide to stop his dreams to run business until 2007. Once again, his dreams become a way to find solution. In early 2008 he decide to find new fortunes to fund his business, and the option left is leaving Indonesia to another country. At the very end, he chooses Republic Korea to hustling and to be able saved some income for future. Five years in foreign country, he decide to called it off and come back to Indonesia having enough saving to run once again his business.

“At the very end, my self going to another country is right at that time, I found my self hard to get more money and facing lack of opportunity in Indonesia at that time of age. It was hard to leave my family but I make it back. I make it back for the sake of family and my passion for business”.

“akhirnya, pergi ke korea menjadi pilihan tepat bagi saya saat itu, karena melihat jika bekerja dinegara sendiri mungkin tidak bisa seperti sekarang. Tapi saat itu memutuskan untuk kembali karena sudah merasa cukup dengan tabungan dan berat untuk meninggalkan keluarga. Jadi saya kembali untuk keluarga dan tentunya bisnis yang sudah saya rintis sebelumnya”. (In-depthinterview _fst.win)

Start again in 2013, the fortunes followed him along the way. Having more knowledge to run business, being able to speak a foreign language and joining some training after getting back to Indonesia is a really good experience to his self-growth and business he owned. He try to widening the scope of his business by selling to some cities but turns out not working. So he try to sell it in an online platform, and beginning it was difficulties. By that time many ministry and local institution held a training and development program for SME (Small Medium Enterprise) in Indonesia. The participant explained he himself joining some of the training. Training process help the business participant lead growing in recent years. He try to implement the knowledge he had by practicing in some platform especially Facebook ads, Instagram, Whatsapp, Tokopedia, and Shopee.

“It was very hard, I’m not familiar enough with how the internet works before I went to korea... but soon after that, I was able learn more and other opportunities arise. Many ministries try to trained ex-migrant workers so that they (ex-migrant workers) wouldn’t go (to another country) again...”

“awalnya berat sekali, terutama karena tidak familiar dengan internet sebelum pergi ke korea, tetapi setelahnya saya dapat belajar dan kesempatan meningkat. Banyak Kementerian mencoba untuk melatih para mantan Pekerja migran agar mereka tidak kembali lagi ke perantauan”. (In-depthinterview _fst.win)

After successfully turning back to Indonesia and having trained himself, participant an explained how his business grows immensely in the last eight years. Being able to owned a warehouse, having 27 employees, and supply more than 3 independent label company with his product. His success hit more to the point of 150millions (rupiah) profit a month. He also have to expand by differentiating some products and hiring a tasikmalayan shoes artisan. But all the plans once again, shut down by the news of SARS-Cov-2 outbreak in January 2020.

Not only the pandemic, but also trends that change countlessly. Participant A mentioned how he try to follow that patterns of trends that changed in short of times. But the lack of resources, human capitals, and inventory makes it more difficult. These days since the Pandemic COVID-19 outbreak in early 2020, many business owners have to shut down their “growing bud” business. Following the restriction around Indonesia, not only first participant as business owners lost but also all of the SME (Small Medium Enterprise) Business.

The restriction happened followed by declined repurchase and lower consumptive’s tendencies. SME (Small Medium Enterprise) owners like first participant suffered great in numbers of profit lost.

“Before pandemic, my company could produce 2000-3000 every month, with high demand up to 10.000-15.000”, pulling all night is normal at that time with the profit around 150 million (rupiah).

“dulu sebelum pandemi, saya dapat memproduksi 2000-3000 tas sebulan, kadang kalau lagi banyakk bisa 10.000-15.000 sebulan ... lembur malam sudah biasa dan omzet hingga 150 juta rupiah sebulan. ”

-INTV, BO, Winoto

As a part of ex-migrant community, the participant elaborated the important on being able to survive despite the hardships in Small Medium Enterprise industry. He try to hold by applying a strategy, which includes:

- Cut the expenses especially using layoffs (27 into 15 employess only),
- Trying to adapt for new demands of product (changing to mask that in early pandemic become a rare item),
- Door to door marketing to potential customers,
- Mainly using online shop as ecommerce to enhance a rise to be able get order.

Study participant explained how triple disruption effect on overall running business nowadays. The triple disruption address as: pandemic disruption, millennial disruption, digitalization disruption. As the rapid growth and immense digitalization adapted in day-to-day activities, another participant explained how her business hit to rock bottom in pandemics early days. But by learning to use some of the technologies such as social media, she could be able to continuing her business.

Setiyowati start to grow her business later in 2020, she already exporting some of her batik products to many region and Hongkong using online platform unill end of December 2020. She expressed for her small to micro business, the sponsors/funding isn't delivered from the government as pa winoto explained before. She also elaborated that as younger generation mostly shop using e commerce or other social media, the demand to learn is quite high among ex-migrant workers SME's owners. But at the end, because of the lack of resources (device, money to learn and apply for a course) the skills isn't increasing.

By that, the two participant express the important of having third party to teach them and guide them learning a new technology, by that they hope government and other third party giving them facility to learn about digital marketing, social media, and other related things to growth and keep up with the trends, and facing triple disruption.

Our last participant validate the importance of attending course or learning more about growing business in SME'S industry. Miss Sofiatul is one of researcher, lecturer, and head of training projects collaboration between academia and government using research base result. The plans of training resonates with government vision at that time she said. Then the two parties made a deal and work alongside with synergy to be able giving real solution within their capacity and capability as academia and researcher for the community.

“It (the course or training) helps them (ex-migrant workers) grow. The technical skill could be sharpen with 3-4 days training with many praticion, academia, and other professional within their own industry”

“progam itu (digitalent scholarship, thematic academy KOMINFO) membantu mereka (para Pekerja migran untuk berkembang. Di dalam pelatihan yang diselenggarakan 3-4 hari, skill peserta dapat dipertajam dengan bantuan dari para dosen, praktisi, dan professional di setiap bidangnya)”

-INTV, Academia, Sofiatul, S.Pd., M.Pd.

She also describe how it developed base on FEB UNSOED academia research and community service result. When the researcher and academia try to define and identifying the impact of Migrants workers departure seeking an opportunity in foreign country to the kids and family prosperity, and happiness. The research start in 2016, then growing into training and development session, community service, and others various type of self accelerating skills in economics and business sectors. The participant mostly dominated by SME's Business owners who are part of ex-migrant workers community.

“This event began as a research and our responsibility (as academia and researcher) to be able to help people (various community) to growth their business, as their able to live in a more prosper condition in near future. So that their family doesn't have to suffered many bad experience in their ways to even independently financially comfortable live on...”

“Event ini berawal dari sebuah rasa tanggung jawab dalam bentuk riset (sebagai dosen dan peneliti) agar masyarakat dan komunitas bisa mengembangkan bisnisnya dan hidup dengan layak serta sejahtera di masa yang akan datang. Mereka (komunitas eks pekerja migran) tidak perlu lagi mencari peruntungan di negeri orang dan menderita karena pengalaman buruk yang dialami, dan dapat menjadi mandiri secara finansial agar dapat terus hidup dengan nyaman..”

She elaborated how the training and development event held and collaborating with many stakeholder is very important, regardless the university, organization and other institutional background. People needs to accelerate their skills as we already facing a digitalization era, millennial customers domination, and pandemics condition. Digitalization in many sectors help us to survive in an era of restriction, even in the smallest city or island in Indonesia.

So her initiatives was on point and in line with many government institution as vision to tackle the issues. So her plans to held Digitalization training for society preparing 5.0 era of Internet base and digital began. She mentioned that ex-migrant communities especially in Banyumas regency is lucky enough to be able to reach the government by the help of their activism within their community, plus relation built with trust along with academia and researcher help them gather the data to validate the needs of training in future.

Later in 2021 It turns out to be a big event that supported by many Government organization, including Ministry of Communication and Information as the last partner collaborator in March and July 2021. It started in Banyumas regency, henceforth the event held last is Kupang, Nusa Tenggara Timur. Reaching city by cities, with many professional and academia joined and university student involvement. She describe how her intention is to be able to reach more cities and communities of ex-migrant workers, But unfortunately, due to more increasingly rapid case found of COVID-19 in new variants, restriction happened following the continuation of the event still on hold.

“The event start in march with 11-14 cities in plans in 2021 as a target, with more than 10.000 participant in mind. But as we know about the rapid third wave of case found with new variants, in many cities. So we try to see as the case soon to be plummeted within 2-3 weeks, cause we don't want to risk our team members as sacrifice in order to be able achieve our 11-14 cities goals. But yeah, plans doesn't always as we planned. The event stopped due to restriction this year, hopefully it will began again as the condition start to getting better with rapidly lower numbers of cases found”

“Acara tersebut dimulai pada bulan maret dengan rencana menuju 11-14 kota sebagai target tujuan, dengan 10.000 partisipan. Tetapi seperti yang kita tau, gelombang ketiga penyebaran meningkat seiring dengan ditemukannya varian baru di berbagai kota. Kami mencoba untuk memantau kondisi dalam 2-3 minggu kedepan saat itu dengan harapan kasus infeksi akan berkurang. Kami tidak ingin mengambil resiko kepada anggota tim dan mengorbankan hanya untuk mencapai target. Tapi tuhan berkata lain, dan rencana tidak selalu sesuai keinginan. Acara tersebut di hentikan karena pembatasan yang terjadi dari akhir juli hingga akhir tahun ini. Semoga dengan kondisi yang semakin membaik dan angka infeksi terus menurun, acara pelatihan ini bisa diselenggarakan tahun depan.”

Miss Sofia also mentioned how community and activism within it is really important to help and organize the event. Luckily, the event team members was once an ex-migrant workers and SME’s owner. She (the activist) are the key person to be able to reach out the community in beginning. The cooperative work grow bigger and many event collaboration already done countless time thanks to her ability, connection, and willingness to work alongside FEB UNSOED, and UNSOED as a whole to accelerate her community into better, prosper life.

Our research found that her link, connection and relation is varies in many hierarchy start from government officials and even the minister himself. Her (key person) self already invited in many cities, nation, and institution to speak up about ex-migrant community and the experienced she faced so far. Be it the needs to up skills their personal self, to the importance of family and kids when the ex-migrant that dominated by women have to survived without moms touch. It’s amazing to see women empowerment is a fuel to flipping community from zero to hero.

By this our research validate that the role of community is vital to be able to help society into a better and prosper life. To eradicate poverty within certain community, activism is a tools and community is a key. So as Miss Sofiatul mentioned that the design of government program will not be top bottom but become bottom up, so the needs and demands will be match and targeted participant will not only be s as simple as “numbers” but become growing skills infected their community and become business level up for them.

5. Discussion

MSMEs play an essential role in a country's Gross Domestic Product, contributing to Indonesia's GDP up to 80%. However, the COVID-19 pandemic has resulted in a decline in income for MSME actors, so they are in danger of going bankrupt. Such conditions cause MSME actors to survive. Banyumas is one of the areas with a large number of MSMEs in Indonesia. More than 50% of MSME actors in Banyumas are former workers abroad. Through research results, one way for entrepreneurs to survive is to take advantage of the MSME community. MSME actors use the MSME community to face triple disruption to discuss business progress, a place to learn business development, promote mutual products, and get potential buyers. One of the large MSME communities in Banyumas is the Banyumas Micro, Small, and Medium Entrepreneurs Association. This Association has only been formed for 1 (year) as an adaptive MSME actor to face triple disruption. Even though it's only been one year, there are already quite a few members of this Association. This Association can accommodate more than 300 members whose members are MSME actors in general, with more than half being former foreign workers in one sub-district.

The closeness of backgrounds and the common purpose of life through self-employment have caused this Association to rapidly develop so that the concept of community development becomes increasingly important in increasing the capacity of members to face triple disruption.

This creates a correlation between community development strategies that have an impact on business development strategies. Community development has the potential to develop business opportunities by creating new markets and reducing operational costs, and how business development has the potential to contribute to community development. The existence of a network can stimulate the growth of small businesses and how business development efforts can stimulate the formation of social networks that enhance the development of the community itself. This is in line with the theory of change of Community development approach, where there is community involvement in economic activities that result in increased capacity of community members and the community itself and impact efforts to recover the national economy.

6. Conclusion

The community plays an essential role for MSME actors in Banyumas, Central Java, dealing with triple disruption. The part of the community is increasingly necessary if each individual participates in a society that is interconnected with a close background as well as the ultimate goals and objectives of the business, so that community development can be a strategy to increase the capacity of MSME actors to face triple disruption and stakeholders in efforts to develop sustainable MSMEs which could give Impact on the national economic recovery.

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