

## Introduction

The Head of the SME Cooperative Trade Office, Sukoharjo Iwan Setyono, agreed that many MSME players had become a pandemic which causes sluggish trade transactions (Bram, 2021). The running of MSMEs in Sukoharjo Regency is experiencing obstacles due to the outbreak of the coronavirus or COVID 19 (Putri and Trisnawati, 2020).

Humans carry out various economic activities to meet needs and satisfaction in life, such as production, distribution, and sale of goods or services to earn income and profit, all of these activities are called business activities. The primary victims of the COVID-19 outbreak are micro, small and medium enterprises (MSMEs) compared to large companies because MSMEs do not have adequate resources, especially financial and managerial, and are not prepared for the COVID-19 pandemic which is likely to last much longer than expected (Bartik *et al.*, 2020; Alex, 2020, Prasad *et al.*, 2015). MSMEs must innovate both in product and marketing. The Covid-19 pandemic has had a significant impact on Indonesia's domestic economy, namely a decline in people's consumption and purchasing power, a decline in company performance, threats to the banking and financial sector, and the presence of MSMEs (Ministry of Finance, 2021). The Indonesian Institute of Sciences (LIPI) through the Center for Economic Research conducted an online survey from 10-31 July 2020 about the impact of the COVID-19 pandemic on people's incomes and recruited 1,548 households in 32 provinces as respondents. Most respondents were taken with the status of Household Workers, namely 79.7% and 20.3% of Business Households. The survey results show the impact of the COVID-19 pandemic on the household economy. It was found that both households and workers' families experienced adversity and used their relatives' savings, assets, and credit to overcome them.

Entrepreneurship is a field of business where the perpetrators have independence and positive relationships with other people to manage their business and develop it. The presence of this epidemic or virus has an impact or influence on the Indonesian people, not only the impact that occurs on physical health but also on the psychological condition of each individual and society. Brook *et al.*, (2020) revealed several psychological impacts when a pandemic occurs that is felt by the community, such as Post Traumatic Stress Disorder, anxiety, confusion, fear of affection, frustration, insomnia, and feeling powerless. The most severe condition in a person is the emergence of xenophobic cases; even suicide cases often occur because some people are afraid of being infected by the virus, which is considered the deadliest. The pandemic that has been going on since the beginning of 2020 has impacted various sectors. One of them is MSMEs in Jambi who feel a decrease in sales turnover of up to 80 percent. This makes MSME entrepreneurs have difficulty paying employees, inability to pay instalments from banks, and difficulty meeting daily needs. This causes MSME entrepreneurs to experience perceived stress in the form of sleep disturbances, headaches, digestive problems, and respiratory problems (Soetikno and Yanuari, 2021).

The term lifestyle was initially introduced by Max Weber. He said that social status, which is mainly determined by people's lifestyles, is determined more by the way people consume rather than the way people produce (Weber, 1996). The coronavirus pandemic in Indonesia has an impact not only on the health of its people, but also on lifestyles due to various policies that apply to Covid-19 food. The results of an online survey conducted by Snapcart, on 17-28 March 2020 of 2,000 men and women aged 15-50 years in 8 major cities in Indonesia (Jakarta, Bandung, Semarang, Surabaya, Medan, Palembang, Makassar, and Manado) shows that the ongoing Coronavirus pandemic has disrupted the lifestyle, work habits, and business of the Indonesian people, especially people in urban areas. More than half of this survey sample (54%) said they should postpone or cancel their business plans (Dinisari, 2020).

During the Covid-19 pandemic, employers felt that working conditions had become more complicated and drastically impacted women entrepreneurs' lives (Mustofa *et al.*, 2021). In addition, the Covid-19 pandemic puts women entrepreneurs at significant risk of losing revenue and sales growth, causing

profound economic effects (Muhammad et al., 2021). Until now, society still considers women as the number two role in gender equality. That statement causes women to feel inferior and impacts subordination to them (Sari & Zufar, 2021).

The following is data on the growth of the number of MSMEs spread across Sukoharjo from 2016 to 2020.

**Table 1. Number of SMEs in Sukoharjo Regency**

Year	Micro Business (Unit)	Small Business (Unit)	Medium Enterprise (Unit)	Total Number of SMEs	Percentage Increase from Previous Year
2016	5566	4465	1156	11187	
2017	12616	5222	1966	19804	77%
2018/2019	13047	5533	1973	20580	4%
2020	217065	5858	1982	224905	993%

Table 1 shows an increase in the number of MSMEs in Sukoharjo Regency after the Covid-19 pandemic in 2020, which was 993% compared to the previous year. This is the impact of the Covid-19 pandemic which has caused cases of Termination of Employment (PHK) so that people must still be able to meet their economic needs. His solution is to try various businesses, including becoming an MSME actor by opening a business (Sigit, 2021).

MSMEs significantly contribute by expanding job opportunities and employment, forming Gross Domestic Product (GDP), and providing safety nets, especially for low-income people to carry out productive economic activities (Creativepreneurship, 2020).

**Table 2. Number of Workers by Sector Type and Gender in Sukoharjo Regency at The End of 2020 (persons)**

Sector Type	Male Workers	Female Workers	Total
Agriculture, Livestock, Forestry, Hunting and Fishing	38 600	10 980	49 580
Mining and excavation	333	0	333
Processing industry	58 709	66 093	124 802
Electricity, Gas and Water	1 075	667	1 742
Construction	38 771	0	38 771
Wholesale, Retail and Household Trade	45 204	41 703	86 907
Transportation, Warehousing and Communication	15 126	1 386	16 512
Financial Institutions, Real Estate, Leasing and Services	6 437	4 728	11 165
Social Services	45 691	53 593	99 284
Activities that have no clear boundaries	10 576	14 747	25 323

2020	260 522	193 897	454 419
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Table 2 shows the number of workers by sector and gender in Sukoharjo Regency at the end of 2020. The table shows that the number of male workers is more than that of female workers.

**Table 3. Comparison of The Number of Workers By Gender in Sukoharjo Regency in 2019 and 2020**

Year	Men	Women	Total
2019	266 098	194 856	460 954
2020	260 522	193 897	454 419

Table 3 shows a decrease in the number of workers in Sukoharjo Regency in 2019 compared to 2020 or after the Covid-19 pandemic. While in table 1, it has been shown that the number of MSME actors in Sukoharjo Regency in 2020 increased compared to 2019.

**Table 4. Data on Ultra Micro and Micro Businesses in Sukoharjo Regency by Gender in 2020**

Gender	Total
Men	48198
Women	55884
Total	104082

Table 4 shows that the number of ultra-micro and micro-enterprises in Sukoharjo Regency is more female than male.

During the Covid-19 pandemic, working conditions became more difficult for all entrepreneurs, especially female entrepreneurs, drastically impacting their lives. Most women are forced to become entrepreneurs because they cannot manage household work and childcare. They struggle to meet basic needs during the pandemic while being empowered due to a lack of knowledge and resources (Mustafa *et al.*, 2021). Based on this explanation, this study will explore the impact of Covid-19 on household income, lifestyle, mental health, and business sales from businesses managed by women with the title "The Impact of Covid-19 on Women Entrepreneurs in Sukoharjo Regency".