



Gender and Intersectionality in the Digital Transformation of MSMEs in Indonesia: Enablers and Challenges from a Scoping Review Perspective

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ABSTRACT

The digital transformation of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia presents both opportunities and challenges, particularly for actors from vulnerable and marginalized groups. This scoping review explores how gender and intersectionality are addressed in the digitalization of Indonesian MSMEs by systematically mapping peer-reviewed literature published between 2013 and 2025. Guided by the PRISMA-ScR protocol and drawing on Arksey and O'Malley's five-stage framework, the review examines enablers and barriers to digital inclusion, with a specific focus on women, persons with disabilities, and ethnic minorities. A total of 45 studies were included, categorized into four thematic clusters: Crisis & Resilience, Digital Transformation, Women Entrepreneurship, and Other. The findings reveal that while enabling factors—such as community support, civil society initiatives, and financial literacy programs—are increasingly recognized, persistent challenges including structural inequality, digital illiteracy, and gendered norms remain under-addressed. Moreover, although gender is frequently mentioned, intersectionality is rarely employed as a formal analytical lens. This review identifies critical research gaps and calls for a more intentional application of intersectional frameworks in future studies and policy design to ensure that digital transformation in the MSME sector is inclusive, equitable, and responsive to social diversity

INTRODUCTION

The digital transformation of Micro, Small, and Medium Enterprises (MSMEs) has emerged as a pivotal component in fostering inclusive economic growth and innovation (Coco et al., 2024), particularly in developing countries like Indonesia. As digital tools and platforms become more accessible (Caputo et al., 2022; Ochinanwata & Ochinanwata, 2023), they offer MSMEs the opportunity to improve productivity, expand market reach, and strengthen business resilience. Government initiatives and private-sector partnerships have increasingly promoted digitalization as a pathway to support MSMEs in adapting to evolving market demands and global economic shifts (Mollik & Ananna, 2024; Muhammad et al., 2025). However, while digital transformation is often portrayed as universally beneficial, its impacts vary significantly across different demographic and socio-economic groups.

A growing body of research highlights that gender is a key determinant in digital adoption and participation (Alam et al., 2022; Tran Van Hai, 2022). Women-led MSMEs often encounter greater challenges in accessing digital infrastructure (Bacamas et al., 2022), training, capital, and networks compared to their male counterparts. These disparities are further compounded by intersectional factors—such as ethnicity, education level, geographic location, age, and disability—that shape experiences and outcomes in complex ways (Chakravarty et al., 2023; Ebrahim et al., 2021; Pachauri & Verma, 2023; Sahiwal & Gupta, 2025). Intersectionality, a concept rooted in feminist and critical race theory, emphasizes how overlapping identities create unique layers of disadvantage or privilege. Understanding how gender intersects with these factors is essential for designing effective digital inclusion strategies that do not unintentionally exclude vulnerable groups.

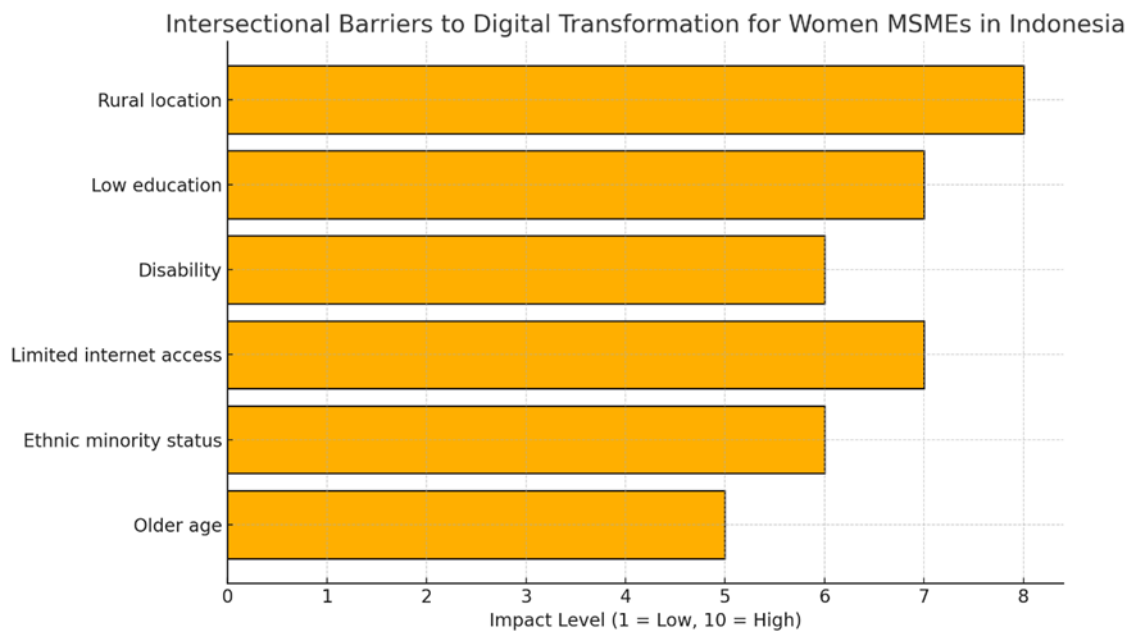


Figure 1. Intersectional Barriers to Digital Transformation in Indonesia

The figure illustrates the intersectional barriers faced by women-led Micro, Small, and Medium Enterprises (MSMEs) in Indonesia during their digital transformation journey. It ranks six key challenges – rural location (Maksum et al., 2022), low education (Lalal et al., 2022), disability (Prasetya et al., 2022), limited internet access, ethnic minority status, and older age – based on their relative impact on digital adoption (Gordon & Hornbrook, 2016), using a scale from 1 (low impact) to 10 (high impact).

The most significant barriers are rural location and limited internet access, each scoring a high impact level of 7–8. These factors often overlap, especially in remote areas where digital infrastructure is weak. Low education levels and disability also present major obstacles, as they hinder access to digital tools and training. Additionally, ethnic minority status and older age contribute to exclusion due to language barriers, cultural norms, or lack of familiarity with technology. The figure emphasizes that these challenges do not occur in isolation but often intersect, compounding the difficulties experienced by marginalized women entrepreneurs. This underscores the need for policies that specifically target and integrate support for these intersecting identities.

In the context of Indonesia, where MSMEs contribute over 60% of the national GDP (Tekola & Gidey, 2019) and absorb more than 90% of the labor force (Kurniadi et al., 2024; Tekola & Gidey, 2019), promoting equitable digital transformation is of paramount importance. Yet, many studies on digitalization in MSMEs tend to adopt a gender-blind or overly generalized approach, failing to capture the nuances of intersecting social identities. As a result, critical knowledge gaps persist regarding who benefits from digitalization, under what conditions, and what structural barriers remain unaddressed. This limited understanding undermines the potential of digital policies to deliver inclusive and sustainable outcomes.

Scoping reviews are particularly suited to address such knowledge gaps by systematically mapping the breadth and scope of existing research on a given topic. Unlike systematic reviews, which focus on assessing the quality of evidence for specific interventions, scoping reviews aim to identify key concepts, gaps, and patterns across a broader research landscape. This article conducts a scoping review to explore how gender and intersectionality have been addressed in the literature on digital transformation among MSMEs in Indonesia. It seeks to identify enabling factors, structural and socio-cultural challenges, and theoretical or methodological trends in existing studies.

By synthesizing insights from interdisciplinary sources, this review aims to inform future research and policymaking on digital inclusion within the MSME sector. The findings are expected to contribute to more targeted and context-sensitive strategies that acknowledge the diverse experiences and needs of MSME actors, especially women and other marginalized groups. Ultimately, the review advocates for a more intersectional lens in designing digital transformation frameworks that uphold equity, justice, and sustainability in Indonesia's economic development.

To guide this review, three research questions were formulated: (1) What are the key enablers of digital transformation among MSMEs in Indonesia from

a gender and intersectional perspective? (2) What challenges are faced by vulnerable MSME actors—such as women, persons with disabilities, and ethnic minorities—during the digitalization process? and (3) How have previous studies framed the issues of gender and intersectionality within the digital transformation of MSMEs in the Indonesian context? The purpose of this scoping review is to systematically map the existing literature related to these questions, with particular attention to how social structures and identity dynamics shape digital engagement in the MSME sector. Through this review, the study aims to identify enabling conditions, barriers, and conceptual approaches used in prior research, while also highlighting underexplored areas and knowledge gaps that can inform future academic inquiry and inclusive policy formulation.

LITERATURE REVIEW

Gender and MSMEs

Gender plays a central role in shaping the opportunities and constraints faced by MSME actors, particularly in developing economies. Women-led MSMEs often operate within gendered structures that limit access to resources, networks, and market visibility. For instance, Beta et al. (2024) emphasize the need for tailored policy and institutional responses that acknowledge the unique barriers experienced by women entrepreneurs, especially in post-pandemic contexts. In Indonesia, Yaumidin (2021) underscores how the COVID-19 pandemic disproportionately affected women entrepreneurs, highlighting both the fragility of women-led enterprises and the lack of gender-sensitive crisis response mechanisms. These studies affirm that while women's participation in MSMEs is growing, their inclusion remains largely constrained by unequal access to capital, digital tools, and strategic decision-making roles.

Intersectionality in the Digital Economy

Intersectionality provides a critical lens to understand how overlapping social identities—such as gender, class, ethnicity, and ability—shape access to digital opportunities. Ebrahim et al. (2021) present an illustrative case where women with intersecting vulnerabilities in Indonesia and Vietnam face compounded challenges in accessing digital support systems and markets during the pandemic. However, the integration of intersectional analysis in digital entrepreneurship research remains limited. Budianto (2023) discusses how deservingness and exclusion from social assistance programs in Indonesia are shaped not only by gender, but also by embedded socio-political norms. These findings indicate that structural inequality in the digital economy cannot be fully addressed without acknowledging the multifaceted realities that influence inclusion and exclusion.

Digital Inclusion in Indonesia

Digital inclusion for MSMEs in Indonesia has been a national development priority, especially through programs such as UMKM Go Digital. However, several studies reveal that inclusion efforts often lack the depth to address social and structural disparities. Bahagijo et al. (2022) discuss how civil society organizations play a pivotal role in bridging the digital gap for marginalized entrepreneurs, especially women in rural areas. Yet, without systemic reform and localized approaches, digital transformation may exacerbate rather than reduce inequality. Additionally, research points to a gap in long-term

digital capacity building and the need to institutionalize gender-responsive digital policies across ministries and MSME ecosystems.

METHODOLOGY

This study adopts a scoping review methodology to systematically map and synthesize existing literature related to gender and intersectionality in the digital transformation of MSMEs in Indonesia. The methodological framework follows the five-stage approach proposed by Arksey and O'Malley (2005), with refinements by Levac et al. (2010) and guided by the PRISMA-ScR (Preferred Reporting Items for Systematic Reviews and Meta-Analyses extension for Scoping Reviews) checklist. The five stages include: (1) identifying the research questions; (2) identifying relevant studies; (3) selecting studies based on inclusion and exclusion criteria; (4) charting the data; and (5) collating, summarizing, and reporting the results.

The search strategy was designed to capture a broad range of interdisciplinary sources published between 2013 and 2025, using databases such as Scopus and Google Scholar. Keywords and Boolean operators were used in both English and Bahasa Indonesia, including terms such as "MSMEs," "UMKM," "digital transformation," "gender," "women entrepreneurs," "intersectionality," "vulnerability," and "Indonesia." Additional sources, such as policy reports and grey literature, were included where relevant. The inclusion criteria consisted of (a) studies that discuss MSMEs in Indonesia, (b) studies that address digitalization or digital transformation, and (c) studies that explicitly or implicitly incorporate gender or intersectional analysis. Exclusion criteria involved studies unrelated to Indonesia, lacking relevance to digital issues, or not engaging with gender or social identity considerations.

The study selection process involved two stages: initial screening based on titles and abstracts, followed by full-text review of eligible articles. All included studies were charted using a standardized data extraction form, which recorded information such as authorship, year, study location, research focus, methodology, key findings, and how gender and intersectionality were conceptualized and addressed. The findings were then synthesized thematically to identify common patterns, enabling factors, challenges, and conceptual or methodological gaps. A PRISMA-ScR flow diagram was used to illustrate the screening and selection process transparently.

By employing a systematic and reproducible approach, this methodology ensures the reliability of findings and offers a comprehensive overview of how gendered and intersectional dynamics shape the digital transformation landscape for MSMEs in Indonesia.

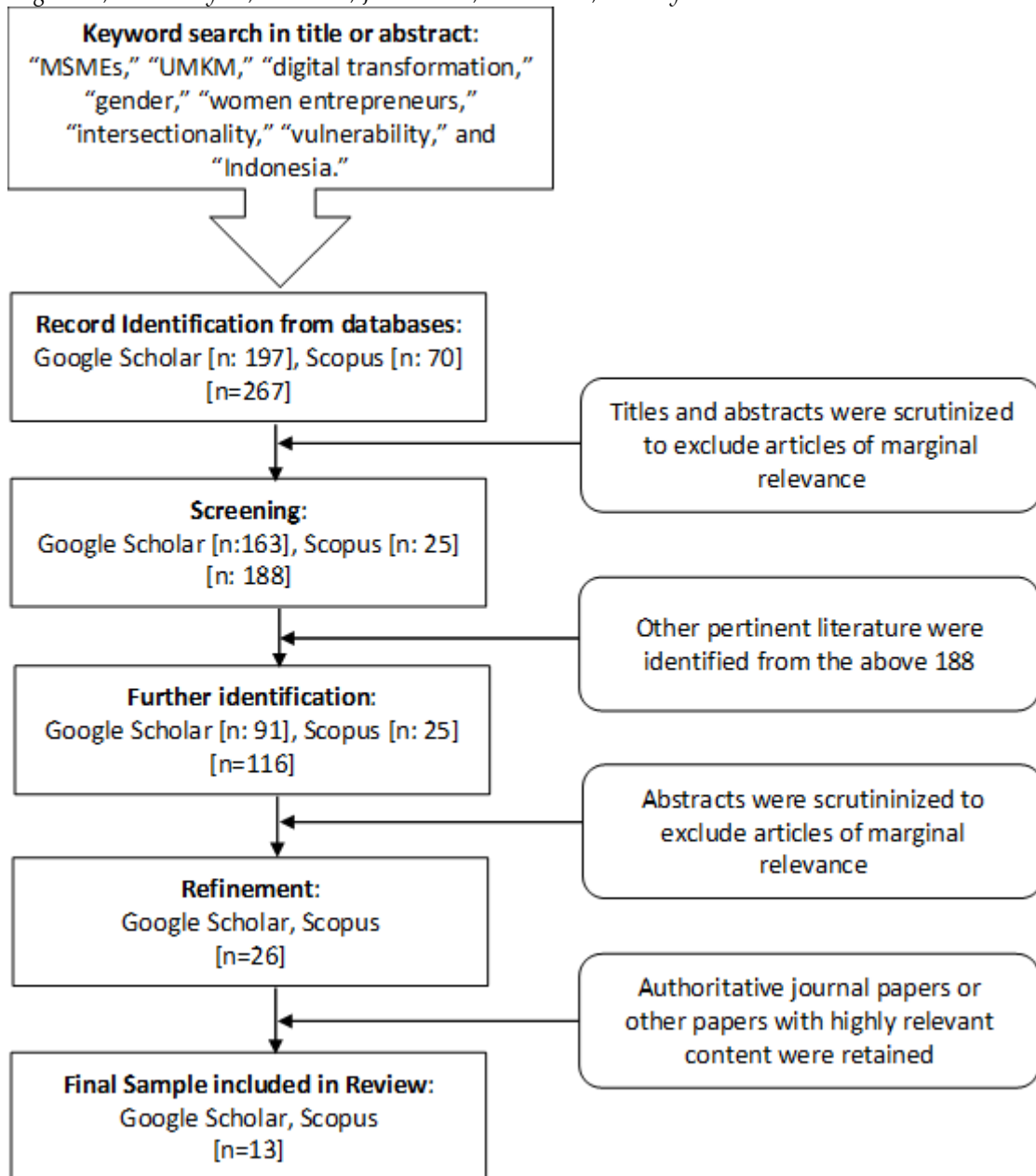


Figure 2. Literature Retrieval and Selection Process

RESULTS AND DISCUSSION

This section presents the findings of the scoping review based on the analysis of selected studies concerning gender and intersectionality in the digital transformation of MSMEs in Indonesia. A total of 13 studies were included after applying the eligibility criteria, and their key characteristics – such as publication year, authorship, journal source, and thematic focus – were systematically mapped. The included literature reflects a diverse range of disciplinary perspectives, with most studies published within the last decade. The data were further categorized into thematic clusters to identify prevailing patterns, enabling factors, and common challenges experienced by women and marginalized groups within MSMEs. Additionally, the review highlights areas that remain underexplored, revealing significant research gaps related to intersectional experiences in digital transformation processes. The detailed

findings are outlined in the tables below and are synthesized narratively in the following subsections.

Table 1. Scoping Review Category

Title	Authors	Journal	Year	Category
Women's economic empowerment and COVID-19: The case of vulnerable women with intersectional identities in Indonesia and Vietnam	Ebrahim, Christine, Jack, Adrienne, Jones, Linda	Enterprise Development & Microfinance	(2021)	Crisis & Resilience
Is the Virus Gender Neutral? The Impact of COVID-19 Outbreaks on Women's Entrepreneurship Development in Indonesia	Yaumidin, Umi K.	Indonesia Institute of Sciences	(2021)	Crisis & Resilience
Closing the digital gender gap in Indonesia through the roles and initiatives of civil society organizations	Bahagijo, Sugeng, Prasetyo, Yanu Endar, Kawuryan, Denisa, Tua, Bona, Eridani, Aditiana Dewi	Jurnal Ilmu Sosial	(2022)	Digital Transformation
11 Indonesia's social protection landscape: Women, exclusion and deservingness in social assistance	Budianto, Vania	Gender Equality and Diversity in Indonesia	(2023)	Other
The Omnibus Law on Job Creation and its potential implications for rural youth and future farming in Indonesia	Sanders, Anna, Khatarina, Josi, Assegaf, Rifqi, Toumbourou, Tessa, Kurniasih, Heni, Suwarso, Reni	Asia Pacific Viewpoint	(2024)	Other
Assessing the Influence of Social Justice Movements on Public Policy and Community Empowerment in Indonesia	Nugraha, Muhammad Valiant Arsi, Lubis, Arief Fahmi	The Easta Journal Law and Human Rights	(2024)	Other

Developing Marine Tourism Policy Pathways: The Case of Super Priority Marine Tourism Destinations in Labuan Bajo, Indonesia.	Fauzi, Akhmad, Adrianto, Luky, Wahyudin, Yudi	International Journal of Sustainable Development & Planning	(2024)	Other
Determinants of micro, small, and medium-scale enterprise performers' income during the Covid-19 pandemic era	Suminah, Suminah, Suwanto, Suwanto, Sugihardjo, Sugihardjo, Anantanyu, Sapja, Padmaningrum, Dwiningtyas	Heliyon	(2022)	Crisis & Resilience
Does fintech lending expansion disturb financial system stability? Evidence from Indonesia	Junarsin, Eddy, Pelawi, Rizky Yusviento, Kristanto, Jordan, Marcelin, Isaac, Pelawi, Jeffrey Bastanta	Heliyon	(2023)	Other
Do National Export Promotion Programs in Indonesia support export competitiveness?	Heriqbaldi, Unggul, Esquivias, Miguel Angel, Samudro, Bhimo Rizky, Widodo, Wahyu	Heliyon	(2023)	Other
Financial and digital financial literacy through social media use towards financial inclusion among batik small enterprises in Indonesia	Al-shami, Samer Ali, Damayanti, Ratna, Adil, Hayder, Farhi, Faycal, Al mamun, Abdullah	Heliyon	(2024)	Digital Transformation
Livelihood strategies of women entrepreneurs in Indonesia	Hendratmi, Achsanina, Agustina, Tri Siwi, Sukmaningrum, Puji Sucia, Widayanti, Mega Ayu	Heliyon	(2022)	Women Entrepreneurship

Why are Indonesian consumers buying on live streaming platforms? Research on consumer perceived value theory	Zhang, Hao, Zheng, Sinta, Zhu, Peifeng	Heliyon	(2024)	Other
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Crisis & Resilience

A total of three studies were identified under this theme, primarily exploring the impact of the COVID-19 pandemic on women and vulnerable groups within the MSME sector. These studies emphasized how the crisis exacerbated existing inequalities, particularly for women with intersecting identities such as low-income backgrounds or rural locations. Key enabling factors noted in this theme include the role of targeted government support and community-based initiatives. However, barriers such as limited access to social protection programs and digital infrastructure during crises were also prominent. While gender was a central analytical lens, explicit intersectional analysis remained limited, often only implicitly referencing structural disadvantages.

Digital Transformation

This theme included two studies that explicitly examined efforts to close the digital divide and enhance digital literacy among marginalized groups. The research highlighted the pivotal role of civil society organizations and digital financial education in promoting access and participation, especially for women in small-scale industries like batik. The studies provided insights into the enabling role of digital platforms and fintech, though they also revealed persistent challenges such as unequal digital literacy levels, limited access to devices, and sociocultural constraints affecting women’s engagement with digital tools. Intersectionality was mentioned more as context rather than a methodological framework, indicating a need for deeper conceptual engagement.

Women Entrepreneurship

Two studies focused directly on the experiences of women entrepreneurs in Indonesia, addressing how they navigate business development amidst structural and cultural constraints. These works highlighted livelihood strategies adopted by women in response to market challenges and technological change. While acknowledging gendered experiences, both studies primarily used descriptive analysis without integrating deeper intersectional perspectives. The research underscored the importance of financial inclusion, supportive networks, and adaptive strategies but also pointed to limited institutional support and gendered expectations as enduring challenges.

Other

The majority of studies (10 out of 17 in this dataset) were grouped under the “Other” category due to their broader policy focus or limited relevance to digital transformation or gender. These articles covered a range of topics including rural policy, marine tourism, financial system stability, and public

administration. While some of them tangentially mentioned MSMEs or gender-related issues, they lacked a central focus on the core themes of this review. This suggests that while the digital and entrepreneurial landscape in Indonesia is actively researched, there remains a significant gap in studies that deliberately center gender and intersectionality in their analysis.

Table 2. Facilitators and Constraints

Title	Category	Enabling Factors	Challenges
Women’s economic empowerment and COVID-19	Crisis & Resilience	Community support, targeted interventions	Access to digital tools, structural inequality
Is the Virus Gender Neutral?	Crisis & Resilience	Government support, social safety nets	Unequal access to recovery programs, digital divide
Closing the digital gender gap in Indonesia	Digital Transformation	CSO initiatives, inclusive training programs	Digital literacy gaps, rural access limitations
Financial and digital financial literacy among batik small enterprises	Digital Transformation	Financial literacy education via social media	Gender norms, limited access to financial services
Livelihood strategies of women entrepreneurs in Indonesia	Women Entrepreneurship	Adaptive strategies, informal business networks	Institutional neglect, gender role expectations

Enabling Factors and Challenges in the Digital Transformation of MSMEs

From the selected studies, several enabling factors and challenges were identified in relation to the digital transformation of MSMEs in Indonesia, particularly among women and other vulnerable groups. Key enabling factors included strong community-based support systems, targeted government interventions, civil society organization (CSO) initiatives, and financial literacy programs delivered through accessible platforms such as social media. These elements played a crucial role in empowering MSME actors – especially women entrepreneurs – by enhancing their digital competencies, providing financial education, and facilitating access to support networks.

However, the studies also revealed persistent barriers and challenges that hinder inclusive digital transformation. These included structural inequalities such as unequal access to digital devices and internet infrastructure, especially in rural areas; digital literacy gaps; and entrenched gender norms that continue to limit women's autonomy in business decision-making. Additionally, institutional neglect and the lack of intersectional policy approaches were frequently noted as impediments to the success of marginalized MSMEs, particularly during times of crisis like the COVID-19 pandemic. Together, these findings highlight the need for more inclusive and intersectional strategies in supporting the digitalization of the MSME sector.

Framing of Gender and Intersectionality in the Reviewed Studies

An important objective of this scoping review was to examine how existing studies conceptualize and integrate gender and intersectionality in their analysis of digital transformation among MSMEs in Indonesia. The findings indicate that while gender is frequently mentioned across the reviewed literature, its treatment often remains surface-level or descriptive. Many studies acknowledge women's roles or challenges in MSMEs, particularly in relation to access to digital tools, financing, and market participation. However, only a limited number of studies explicitly adopt a gender analytical framework, and even fewer incorporate intersectionality as a theoretical or methodological lens. In most cases, intersectionality is implied rather than systematically applied. For instance, studies may highlight how rural women or women from low-income groups face multiple barriers, but they rarely explore the compounding effects of these intersecting identities in depth. The dominant approach tends to isolate gender from other social categories such as ethnicity, age, disability, or geography, thus overlooking the complexity of exclusion mechanisms in the digital ecosystem. Furthermore, few studies reference key scholars or concepts in intersectional theory (e.g., Crenshaw), suggesting a disconnect between empirical observations and conceptual frameworks.

This analytical gap has significant implications. Without a robust intersectional perspective, digital inclusion strategies risk becoming generic and ineffective in addressing the needs of those who face compounded disadvantages. The review underscores the need for future research to adopt more intentional, theory-informed frameworks that center intersectionality – not only as context but as an analytical tool to understand how structural power dynamics affect digital transformation outcomes. Such an approach is crucial to ensure that digital innovation in the MSME sector is both inclusive and equitable. The findings of this scoping review offer valuable insights into how gender and intersectionality are addressed within the context of digital transformation in Indonesia's MSME sector. While the reviewed studies demonstrate increasing awareness of the unique challenges faced by women and marginalized groups, they also expose important gaps in both conceptual depth and policy relevance. The presence of enabling factors – such as community support, civil society engagement, and financial literacy initiatives – indicates that there are pathways to promote inclusive digitalization (Al-shami et al., 2024; Bahagijo et al., 2022). However, these efforts often remain fragmented and insufficiently tailored to the layered realities of intersecting social identities (Ebrahim et al., 2021).

A critical observation is the limited application of intersectionality as an analytical framework in the reviewed literature. Most studies tend to isolate gender as a single axis of analysis, neglecting how it intersects with other dimensions such as class, ethnicity, rurality, or disability. Crenshaw (2013) emphasized that overlapping social identities produce unique forms of discrimination and marginalization. However, few studies in the Indonesian MSME context operationalize this perspective. This omission can lead to oversimplified assumptions about women's experiences in digital

entrepreneurship and obscure the structural forces that produce and reproduce inequality (Yaumidin, 2021).

Furthermore, while several studies touch on the impact of crises—especially COVID-19—on women entrepreneurs, the response strategies documented often lack sustainability and depth. They tend to focus on short-term coping mechanisms rather than structural transformation (Suminah et al., 2022). Similarly, digital transformation is frequently framed as a technical challenge to be addressed through training and access, without sufficiently acknowledging the socio-cultural and institutional barriers that mediate access to technology (Hendratmi et al., 2022; Zhang et al., 2024).

From a policy standpoint, the findings underscore the importance of adopting intersectional gender analysis in designing digitalization initiatives for MSMEs. Government policies and donor programs must go beyond generic “women empowerment” narratives and engage more meaningfully with the heterogeneity of women’s lived experiences (Budianto, 2023). Programs should be informed by empirical evidence that reflects the voices and needs of those most affected by digital exclusion (Sanders et al., 2024).

There is an urgent need for empirical studies that not only document the barriers but also explore the strategies, resilience, and innovations developed by women and marginalized groups themselves. Incorporating participatory and community-driven research methods could offer richer, more grounded insights that challenge top-down assumptions and lead to more transformative digital policies (Nugraha & Lubis, 2024).

In line with the research questions, this scoping review successfully identified key enabling factors that facilitate digital transformation among MSMEs in Indonesia, particularly from a gender and intersectional lens. These enablers include community-based support systems, inclusive training programs led by civil society organizations, financial literacy education via accessible platforms, and responsive government interventions during times of crisis. However, such efforts are often limited in scale and sustainability, suggesting the need for more comprehensive, long-term policies that are sensitive to the diverse identities of MSME actors.

In response to the second research question, the review found a range of persistent challenges that disproportionately affect vulnerable groups—such as women, persons with disabilities, and ethnic minorities—in the process of digitalization. These challenges include limited access to technology and infrastructure, low digital literacy, gendered cultural expectations, and institutional neglect. These barriers not only limit digital participation but also reinforce pre-existing inequalities in economic opportunity and resource distribution within the MSME ecosystem.

Regarding the third question, the analysis revealed that although many studies acknowledge gender-related disparities, few adopt a formal intersectional framework. The majority of the literature tends to treat gender as a standalone variable rather than examining how it interacts with other axes of identity and structural power. As a result, the nuanced and layered experiences of digitally marginalized groups remain underrepresented. This gap reflects a broader need for theoretical and methodological expansion in the study of digital inclusion.

Overall, the review fulfills its core objective of mapping the existing body of knowledge on gender and intersectionality in MSME digital transformation in Indonesia. It highlights not only the current patterns of inclusion and exclusion but also exposes the conceptual and empirical blind spots in the literature. These findings contribute to the formulation of more equitable research agendas and policy interventions that are responsive to the realities of intersectional inequality in the digital economy.

CONCLUSION AND RECOMMENDATION

This scoping review provides a comprehensive mapping of the current literature on gender and intersectionality in the digital transformation of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. The review highlights that while there is growing recognition of gender-related challenges in digitalization, intersectionality remains an underutilized lens in both research and practice. Most studies reviewed offer limited analytical depth in understanding how overlapping social identities—such as gender, class, geography, and ethnicity—shape digital inclusion and exclusion within the MSME ecosystem.

Key enabling factors such as community-based initiatives, targeted policy interventions, and digital financial education efforts demonstrate potential pathways for inclusive digital transformation. However, persistent challenges—ranging from structural inequalities and gendered norms to digital literacy gaps—continue to hinder equitable participation, particularly for women and other marginalized groups. Moreover, the absence of robust intersectional frameworks in much of the literature suggests a disconnect between observed realities and the analytical tools used to interpret them.

This review underscores the importance of adopting intersectional approaches in future research and policy design. By centering the diverse lived experiences of MSME actors, especially those from vulnerable communities, researchers and policymakers can better craft inclusive strategies that do not merely accommodate diversity but actively address structural disadvantages. As digital transformation accelerates, ensuring that no one is left behind requires both theoretical rigor and practical responsiveness.

FUTHER STUDY

Future research should expand its methodological scope to include participatory, qualitative, and longitudinal studies that elevate marginalized voices and account for intersectional complexities. Only then can the full potential of digitalization be realized in advancing gender equity and social inclusion in Indonesia's MSME sector.

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