

## **Sustainable Growth for Rural Entrepreneurs: A Strategic Approach to Product Diversification in Rowosari's Msme**

**Dinalestari Purbawati<sup>1</sup>, Apriatni E.P.<sup>2</sup>, Saryadi<sup>3</sup>, Sendhang Nurseto<sup>4</sup>**

<sup>1,2,3,4</sup>Business Administration, Universitas Diponegoro, Indonesia

---

**ABSTRACT:** Micro, Small, and Medium Enterprises (MSMEs) in Rowosari Village, Semarang, possess significant potential in processing local agricultural products such as bananas and cassava. However, their competitiveness remains low due to limited product diversification, lack of innovation, and restricted access to business legality and digital marketing strategies. This community service program aims to enhance the competitiveness of Rowosari's MSMEs through a comprehensive approach involving training in product diversification, assistance in obtaining business legality, and strengthening digital marketing capabilities. The program was implemented in three stages: initial surveys to assess needs and understanding, socialization and training sessions, and hands-on mentoring in developing innovative products. The results indicate a substantial improvement in participants' awareness and skills in creating value-added products. Two MSMEs successfully launched new products, and a practical guidebook was developed to support ongoing independent efforts. This initiative demonstrates that strategic diversification based on local agricultural resources can significantly improve the sustainability and market reach of rural MSMEs. The program also highlights the importance of continuous support and community-based approaches to foster innovation and economic resilience in underdeveloped areas.

**KEYWORDS:** MSMEs, agricultural innovation, rural entrepreneurship, business competitiveness, community empowerment

---

### **1. INTRODUCTION**

Rowosari Village, located in the Tembalang District of Semarang City, is a semi-rural area with a population of over 13,000 residents. The majority of its inhabitants work as factory laborers, farmers, or small-scale entrepreneurs. Despite its relatively close proximity to the city center—approximately 17.8 kilometers—Rowosari still faces developmental challenges, particularly in terms of economic empowerment and infrastructure. However, the village holds significant potential in the agricultural sector, with abundant local produce such as bananas and cassava. These resources, if processed creatively, can serve as the foundation for a thriving micro, small, and medium enterprise (MSME) ecosystem.

The MSME community in Rowosari has shown a strong entrepreneurial spirit, as evidenced by the formation of local business groups and the production of various agricultural-based products. However, most of these products are traditional in nature and face stiff competition in the broader market. Common items like banana chips and cassava snacks are widely available and lack unique selling points, making it difficult for local businesses to stand out. This situation underscores the need for innovation and product diversification to enhance competitiveness and market reach (Ivanova, 2022; Nguyen-Thi-Huong, 2023; Benito-Osorio, 2020). One of the primary challenges faced by MSMEs in Rowosari is the limited knowledge and capacity for innovation. Many entrepreneurs are unfamiliar with modern processing techniques or market trends, resulting in a reliance on conventional methods. Additionally, there is a general lack of awareness about the importance of product diversification as a strategy for business sustainability. Without the ability to offer varied and value-added products, these businesses remain vulnerable to market saturation and economic fluctuations (Hasibuan, 2015; Penfold, 2007; Sunyoto, 2023).

Another significant barrier is the lack of access to legal business documentation and certifications. Many MSMEs in Rowosari operate informally, without essential permits such as the Business Identification Number (NIB), Home Industry Food Production Certificate (SPP-IRT), or halal certification. These legal requirements are crucial for entering formal markets, including supermarkets and online platforms. The absence of such documentation limits the growth potential of these businesses and restricts their ability to scale. Moreover, the marketing strategies employed by most MSMEs in Rowosari are still traditional and limited in scope. Few entrepreneurs utilize digital platforms or social media to promote their products, resulting in a narrow customer base.

## **Sustainable Growth for Rural Entrepreneurs: A Strategic Approach to Product Diversification in Rowosari's Msmes**

This is compounded by limited access to capital, which hinders investment in equipment, packaging, and promotional activities. As a result, many businesses struggle to expand beyond their immediate communities, despite having products with potential appeal to wider markets. (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018)

In response to these challenges, a community service initiative was launched by the Department of Business Administration to empower MSMEs in Rowosari. The program focused on training entrepreneurs in creative product diversification using local agricultural resources, assisting them in obtaining legal certifications, and enhancing their digital marketing capabilities. Through a combination of workshops, mentoring, and practical support, the initiative aimed to foster innovation, improve business sustainability, and contribute to the economic development of the village. This paper explores the implementation and outcomes of the program, highlighting its impact on the competitiveness and resilience of local MSMEs (Ivanova, 2022; Nguyen-Thi- Huong, 2023; Benito-Osorio, 2020).

### **2. RESEARCH PROBLEM**

Despite the promising agricultural potential and entrepreneurial spirit in Rowosari Village, local MSMEs continue to face significant challenges that hinder their growth and competitiveness. One of the most pressing issues is the lack of product diversification. Many entrepreneurs rely on a single type of product—typically traditional snacks made from bananas or cassava—which are widely available in the market. This overdependence on conventional products limits their ability to differentiate themselves from competitors, reduces market appeal, and increases vulnerability to shifts in consumer preferences and market saturation. Without unique value propositions, these businesses struggle to expand beyond their immediate communities (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018). In addition to limited product variety, there is a noticeable gap in innovation and technical knowledge among MSME actors. Most business owners lack exposure to modern processing techniques, creative product development strategies, and market trend analysis. As a result, they continue to use outdated methods that do not align with current consumer demands for novelty, health-consciousness, or convenience. This innovation gap is further exacerbated by the absence of structured training and support systems that could help entrepreneurs explore new ideas and transform raw agricultural materials into high-value products. The lack of innovation not only stifles business growth but also prevents the local economy from realizing its full potential. (Hasibuan, 2015; Penfold, 2007; Sunyoto, 2023)

Furthermore, structural barriers such as limited access to legal business documentation, inadequate marketing strategies, and restricted capital access compound the difficulties faced by MSMEs. Many entrepreneurs operate informally, without the necessary certifications to enter formal markets or online platforms. Their marketing efforts are often confined to word-of-mouth or local sales, with minimal use of digital tools that could broaden their reach. Financial constraints also prevent investment in equipment, packaging, and promotional activities. These interconnected challenges highlight the urgent need for a comprehensive intervention that addresses both the technical and structural limitations of MSMEs in Rowosari, enabling them to innovate, diversify, and compete more effectively in the modern economy.

### **3. LITERATURE REVIEW**

Product diversification has emerged as a vital strategy for enhancing the resilience and competitiveness of micro, small, and medium enterprises (MSMEs), particularly in rural and semi-urban areas. In regions like Rowosari, where agricultural resources are abundant but market access is limited, diversification offers a pathway to transform raw materials into high-value products. This transformation is not merely about expanding product lines but about creating sustainable business models that can adapt to changing market dynamics (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018) (Hasibuan, 2015; Fernández-Olmos, 2013). One of the most widely acknowledged benefits of diversification is its ability to mitigate business risks. MSMEs that rely on a single product or market segment are highly vulnerable to economic shocks, seasonal demand fluctuations, and competitive pressures. By diversifying their offerings, these enterprises can distribute risk across multiple revenue streams, thereby increasing their chances of survival and growth in volatile environments. (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018)

Diversification also plays a crucial role in enhancing market competitiveness. In saturated markets, where traditional products like banana chips and cassava snacks are ubiquitous, MSMEs must find ways to stand out. Offering a variety of innovative products allows businesses to cater to diverse consumer preferences, build brand identity, and capture niche markets that are often overlooked by larger competitors. Revenue generation is another compelling reason for MSMEs to pursue diversification. By entering new product categories and targeting different customer segments, businesses can unlock additional income sources. This is particularly important for rural entrepreneurs who seek to expand beyond local markets and tap into regional or national demand.

Innovation is inherently linked to diversification. The process of developing new products encourages MSMEs to explore novel

## **Sustainable Growth for Rural Entrepreneurs: A Strategic Approach to Product Diversification in Rowosari's Msme**

ideas, adopt modern technologies, and refine their production techniques. This culture of innovation not only improves product quality but also fosters continuous learning and adaptability—traits that are essential for long-term business success. (Hasibuan, 2015; Penfold, 2007; Sunyoto, 2023) (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018). Strategic planning is fundamental to successful diversification. Research distinguishes between related and unrelated diversification, with the former generally yielding better performance outcomes. Related diversification involves expanding into product areas that complement existing offerings, thereby leveraging existing capabilities and customer bases. In contrast, unrelated diversification can be risky, especially when pursued without adequate market research or operational readiness (Petrova, 2021).

Geographic diversification can further enhance the benefits of product diversification. By expanding into new regions, MSMEs can reduce dependency on local markets and gain exposure to broader consumer trends. However, this strategy requires careful coordination and understanding of regional differences in demand, regulation, and competition. Effective resource utilization is a cornerstone of diversification success. MSMEs must strategically deploy their existing assets—such as skilled labor, production facilities, and brand reputation—to support new initiatives. This approach ensures that diversification efforts are grounded in operational reality and do not overextend the enterprise's capacity. (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018)

Despite its advantages, diversification is not without challenges. Financial constraints are among the most significant barriers, as many MSMEs lack the capital needed to invest in new equipment, research, and marketing. Public sector support, including grants and training programs, can play a pivotal role in overcoming these limitations and enabling inclusive growth. Management capacity is another critical factor. Diversification requires a shift in mindset from routine operations to strategic thinking. MSMEs must develop business plans, set measurable goals, and monitor performance to ensure that new products align with overall business objectives. Without strong leadership and planning, diversification efforts may falter. (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018)

Market research is essential before launching new products. Understanding consumer needs, analyzing competitors, and evaluating market trends are prerequisites for successful diversification. MSMEs that skip this step risk developing products that fail to resonate with their target audience, leading to wasted resources and missed opportunities. (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018) Empirical studies provide strong support for the benefits of diversification. In the agricultural and forestry sectors, diversification has been shown to improve economic resilience and operational efficiency. These findings underscore the importance of integrating core business activities with innovative product development to achieve sustainable growth.

In Vietnam, research has demonstrated that diversification positively impacts firm performance, particularly in terms of asset returns. This evidence suggests that even in developing economies, strategic diversification can yield measurable financial benefits and enhance business viability.

In Indonesia, the snack food industry offers a compelling example of successful diversification. MSMEs that introduced new flavors, packaging innovations, and health-oriented products were able to differentiate themselves and capture new market segments. These efforts not only boosted sales but also strengthened brand loyalty and consumer engagement. (Hasibuan, 2015; Penfold, 2007; Sunyoto, 2023) (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018)

In conclusion, product diversification is a powerful tool for MSMEs seeking to thrive in competitive and resource-constrained environments. With proper planning, resource allocation, and support systems, small enterprises can overcome barriers and unlock new opportunities. For communities like Rowosari, embracing diversification is not just a business strategy—it is a pathway to economic empowerment and sustainable development.

## **4. METHODOLOGY**

This community service program was designed to address the challenges faced by MSMEs in Rowosari Village through a structured and participatory approach. The methodology consisted of three main phases: initial assessment, capacity-building activities, and implementation support. Each phase was carefully planned to ensure that the interventions were relevant, practical, and aligned with the needs of the local entrepreneurs. The program emphasized the application of knowledge and technology to empower MSMEs in developing competitive and innovative products based on agricultural resources. The first phase involved a baseline survey to assess the current state of MSMEs in Rowosari. This included identifying the types of products being produced, the level of innovation applied, and the legal status of the businesses. The survey also explored the entrepreneurs' understanding of product diversification and their readiness to adopt new strategies. The findings revealed that most MSMEs operated with limited product lines and lacked awareness of the benefits of diversification. This phase provided critical insights that informed the design of the subsequent training modules and support activities. (Ivanova, 2022; Nguyen-Thi-Huong, 2023; Benito-Osorio, 2020)

## **Sustainable Growth for Rural Entrepreneurs: A Strategic Approach to Product Diversification in Rowosari's Msmes**

The second phase focused on training and education. A series of workshops were conducted to introduce the concept of product diversification, its benefits, and practical steps for implementation. Participants were guided through the process of identifying potential new products, evaluating market feasibility, and incorporating innovation into their production methods. The training also covered essential topics such as business planning, digital marketing, and legal registration procedures. Interactive sessions and hands-on demonstrations were used to enhance learning and encourage active participation (Hasibuan, 2015; Penfold, 2007; Sunyoto, 2023) (Petrova, 2021). In the third phase, participants received direct assistance in developing new products. The program team provided technical support, including equipment and materials, to facilitate product experimentation and prototyping. Entrepreneurs were mentored in refining their ideas, improving product quality, and preparing for market launch. Additionally, guidance was offered on how to register their businesses, obtain necessary certifications, and utilize digital platforms for promotion and sales. This phase aimed to ensure that MSMEs could independently sustain their diversification efforts beyond the duration of the program. (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018)

Throughout the program, continuous monitoring and evaluation were conducted to measure progress and impact. Feedback was collected through surveys, interviews, and focus group discussions to assess participant satisfaction and identify areas for improvement. The program also documented success stories and challenges encountered during implementation. These insights will be used to refine future initiatives and contribute to the broader discourse on MSME development and agricultural innovation in rural communities.

## **5. RESULTS AND DISCUSSION**

The implementation of the community service program in Rowosari began with a comprehensive baseline survey aimed at understanding the existing conditions of MSMEs in the area. The survey revealed that the majority of entrepreneurs operated with a single product, typically traditional food items such as banana chips and cassava-based snacks. This lack of diversification was identified as a critical barrier to market competitiveness and business sustainability. Further analysis of the survey responses indicated a limited awareness among MSME actors regarding the strategic importance of product diversification. Many participants expressed the belief that diversification was unnecessary as long as their current products continued to sell. This perception highlighted a significant gap in entrepreneurial knowledge and strategic planning. (Ivanova, 2022; Nguyen-Thi-Huong, 2023; Benito-Osorio, 2020) (Sunyoto, 2023)

In addition to the lack of awareness, many entrepreneurs reported confusion and uncertainty about how to initiate diversification. The process was perceived as complex and intimidating, particularly for those with limited formal education or business experience. This underscored the need for structured guidance and hands-on support. To address these challenges, the program initiated a socialization phase involving approximately 30 MSME participants, most of whom were women and home-based business owners. The sessions introduced the concept of product diversification, emphasizing its benefits in terms of market expansion, risk reduction, and business growth. The training component of the program was designed to be both informative and practical. Participants were guided through the process of identifying new product ideas using locally available agricultural resources. Examples included banana-based innovations such as banana butter, banana jam, and frozen banana desserts, which were selected for their feasibility and market potential.

Technical aspects of product development were also covered, including food safety standards, packaging design, and shelf-life optimization. These elements were crucial for ensuring that the new products could meet consumer expectations and regulatory requirements. Hands-on workshops were conducted to allow participants to simulate the production of new products. This experiential learning approach helped bridge the gap between theory and practice, enabling entrepreneurs to gain confidence in their ability to innovate and experiment.

The program team provided direct assistance to MSMEs throughout the product development process. This included the provision of equipment, raw materials, and technical mentoring tailored to the specific needs of each participant. The personalized support ensured that entrepreneurs could overcome initial barriers and focus on creativity and quality (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018). For MSMEs that previously offered only one product, the team facilitated the entire diversification process—from market feasibility analysis to product prototyping. This comprehensive support was instrumental in helping participants take their first steps toward innovation.

Digital literacy was another key focus of the program. Entrepreneurs were trained on how to register their businesses online, apply for necessary certifications, and utilize digital platforms for marketing and sales. This component was essential for expanding their reach beyond local markets and accessing broader consumer bases.

As a result of the program, two MSMEs successfully launched new products that were distinct from their original offerings. These products demonstrated the potential of diversification to enhance business sustainability and competitiveness (Krishna, 2008). To support continued learning and independent action, the program developed a practical guidebook. This resource included step-

## **Sustainable Growth for Rural Entrepreneurs: A Strategic Approach to Product Diversification in Rowosari's Msme**

by-step instructions on product development, legal registration, and marketing strategies. It was distributed to all participants and served as a valuable reference tool. The program's activities and outcomes were documented in a formal report submitted to relevant stakeholders. This ensured transparency and provided a foundation for future replication and scaling of similar initiatives. An article summarizing the program's impact was published in local media and shared on the Department of Business Administration's social platforms. This helped raise public awareness and promote the importance of MSME empowerment through. Evaluation of the program was conducted in three phases: baseline, mid-term, and final. The baseline assessment established initial conditions, while the mid-term evaluation tracked progress and identified challenges. The final assessment measured outcomes and participant satisfaction.

The mid-term evaluation revealed that several participants had begun experimenting with new products. Feedback indicated that the training sessions were effective in enhancing their understanding and practical skills. The final evaluation confirmed that the program had achieved its objectives. Participants reported increased confidence, improved product quality, and greater awareness of market dynamics. The availability of the guidebook was particularly appreciated as a tool for ongoing development. Despite the program's success, several challenges were encountered during implementation. These included limited strategic planning among MSMEs and weak external partnerships. The program addressed these issues through targeted mentoring and community-based engagement (Sunyoto, 2023). Sustainability was a central consideration throughout the program. The interventions were designed to empower MSMEs to continue diversifying independently. The guidebook and digital training modules were key components in supporting long-term capacity building.

In conclusion, the program demonstrated that with appropriate support and resources, rural MSMEs can successfully diversify their products, enhance their competitiveness, and contribute meaningfully to local economic development. The initiative serves as a replicable model for similar community-based interventions in other regions (Hasibuan, 2015; Fernández-Olmos, 2013).

## **6. CONCLUSION AND RECOMMENDATIONS**

The implementation of the community service program in Rowosari has demonstrated the transformative potential of targeted interventions in enhancing the competitiveness of micro, small, and medium enterprises (MSMEs) through product diversification. By focusing on the utilization of local agricultural resources, the program successfully introduced innovative approaches to product development, business formalization, and digital marketing. The structured methodology—comprising baseline assessment, training, mentoring, and evaluation—ensured that the program addressed the specific needs and challenges of the local entrepreneurial ecosystem.

The results of the program indicate a significant improvement in the participants' understanding of diversification and their ability to apply it in practice. The successful development of new products by several MSMEs, coupled with the creation of a practical guidebook, reflects the program's effectiveness in fostering innovation and self-reliance. Moreover, the integration of digital tools and legal registration processes has equipped entrepreneurs with the necessary skills to expand their market reach and operate within formal economic structures. These outcomes underscore the importance of combining technical training with strategic business support.

Despite these achievements, the program also revealed persistent challenges that require further attention. Many MSMEs still lack long-term business planning capabilities and struggle to establish partnerships with external stakeholders. These limitations hinder their ability to scale and sustain diversified operations. Additionally, the need for continuous mentoring and access to financial resources remains critical, particularly for entrepreneurs seeking to invest in equipment and marketing infrastructure. Addressing these gaps is essential for ensuring the long-term impact and scalability of similar initiatives.

Based on the findings, it is recommended that future programs adopt a community-based approach that emphasizes localized delivery and peer-to-peer learning. Engaging neighborhood associations, youth groups, and local leaders can enhance participation and foster a supportive environment for entrepreneurship. Furthermore, incorporating more interactive and demonstrative training methods—such as live product development sessions and digital marketing simulations—can improve knowledge retention and practical application among participants.

Lastly, to ensure sustainability, it is advisable to establish a local innovation hub or product development clinic within the village. This facility could serve as a resource center for MSMEs, offering ongoing technical assistance, access to shared equipment, and guidance on market trends. Collaboration with academic institutions, government agencies, and private sector partners will be crucial in maintaining the relevance and effectiveness of such a center. By institutionalizing support mechanisms, Rowosari can continue to nurture a vibrant and competitive MSME sector that contributes meaningfully to local economic development.

**REFERENCES**

- 1) Ivanova, M., & Slavova, K. (2022). Product diversification and firm performance: Evidence from small and medium enterprises. *Journal of Small Business Management*, 60(3), 456–472.
- 2) Nguyen-Thi-Huong, T., Le, T. T., & Pham, H. T. (2023). Diversification strategies and performance of SMEs in emerging markets. *Asian Journal of Business and Accounting*, 16(1), 89–110. (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018)
- 3) Hasibuan, M. (2015). Product innovation and competitiveness of SMEs in Indonesia. *Jurnal Ekonomi dan Bisnis*, 18(2), 123–134. (Hasibuan, 2015; Penfold, 2007; Sunyoto, 2023) (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018) (Hasibuan, 2015; Fernández-Olmos, 2013)
- 4) Krishna, A., & Ray, S. (2008). Strategic product diversification in small firms: A resource-based perspective. *International Journal of Business Strategy*, 9(1), 45–58. (Ivanova, 2022; Nguyen-Thi-Huong, 2023; Benito-Osorio, 2020)
- 5) Penfold, M. (2007). Innovation and SME growth in Latin America. *Inter-American Development Bank Working Paper Series*.
- 6) Benito-Osorio, D., Colino, A., & Rueda-Manzanares, A. (2020). Related and unrelated diversification and firm performance: The moderating role of internationalization. *Journal of Business Research*, 112, 1–12.
- 7) Li, D., Qian, G., & Qian, Z. (2012). Product diversification and international expansion: The moderating effects of ownership structure and business group affiliation. *Management International Review*, 52(2), 157–179.
- 8) Muñoz-Bullón, F., & Sanchez-Bueno, M. J. (2011). The impact of product and geographic diversification on the performance of Spanish firms. *European Management Journal*, 29(4), 263–276.
- 9) Fernández-Olmos, M., & Díez-Vial, I. (2013). Resource utilization and product diversification in SMEs. *Small Business Economics*, 41(1), 117–132. (Ivanova, 2022; Nguyen-Thi-Huong, 2023; Benito-Osorio, 2020) (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018)
- 10) Pangboonyanon, N., & Kalasin, K. (2018). Strategic resource deployment and SME diversification. *Asia Pacific Journal of Management*, 35(3), 789–812.
- 11) Onopyuk, M., Ivanov, A., & Petrova, E. (2024). Financial constraints and diversification in small enterprises: Policy implications. *Journal of Entrepreneurship and Public Policy*, 13(1), 22–39.
- 12) Sunyoto, D., Hadiwidjojo, D., & Rahayu, M. (2023). Strategic planning and innovation capability in Indonesian SMEs. *Jurnal Manajemen dan Kewirausahaan*, 25(1), 55–70. (Hasibuan, 2015; Penfold, 2007; Sunyoto, 2023) (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018)
- 13) Petrova, E. (2021). Market research as a foundation for SME product innovation. *International Journal of Market Research*, 63(4), 512–528. (Hasibuan, 2015; Penfold, 2007; Sunyoto, 2023)
- 14) Amini Sedeh, A., Pezeshkan, A., & Caiazza, R. (2022). Innovative entrepreneurship in emerging and developing economies: The effects of entrepreneurial competencies and institutional voids. *The Journal of Technology Transfer*, 47, 1198–1223. <https://doi.org/10.1007/s10961-021-09874-1> (Amini Sedeh, 2022; Liñán, 2020)
- 15) Liñán, F., Paul, J., & Fayolle, A. (2020). SMEs and entrepreneurship in the era of globalization: Advances and theoretical approaches. *Small Business Economics*, 55, 695–703. <https://doi.org/10.1007/s11187-019-00180-7> (Krishna, 2008; Li, 2012; Muñoz-Bullón, 2011; Pangboonyanon, 2018) (Amini Sedeh, 2022; Liñán, 2020)



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (<https://creativecommons.org/licenses/by-nc/4.0/>), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.