



## Resilience of MSME Actors in Bantaeng Regency during the Covid-19 Pandemic

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### Abstract

*The Covid-19 pandemic has hit Indonesia, affecting various sectors including Micro, Small and Medium Enterprises (MSMEs). MSMEs as a pillar of national economic growth have been significantly affected. The government provides various policies and support, but the challenges faced by MSMEs are still enormous. This research focuses on the resilience of hamlet-based MSME actors in Bantaeng Regency identified through Social Support (I Have), Personal Strength (I Am), and Ability to Do (I Can). Data were obtained through observation, interviews, and documentation. The results of this research show the resilience of hamlet-based MSME actors in Bantaeng Regency. Government support through programs and policies, the courage of MSME actors in taking action, and interpersonal skills determine resilience. Specific government support and special training are needed for MSME actors, especially in the use of e-commerce. The utilization of e-commerce is expected to make MSME actors more resilient.*

## Introduction

The Covid-19 pandemic has had a tremendous impact on Indonesia. Covid-19 or Coronavirus is an infectious disease caused by severe acute respiratory syndrome coronavirus 2 (Sars-CoV-2). The virus that emerged in Wuhan on January 30 2020 (WHO), China spread rapidly throughout the world, including Indonesia (Susilo et al., 2020) (Susilo et al., 2020). WHO declared the 2019-2020 coronavirus outbreak an International Public Health Emergency (PHEIC) on January 30 2020, and announced Pandemic status on March 11 2020. In Indonesia, the Covid-19 death rate reached 8.9%, the highest recorded in Southeast Asia. Record deaths due to the Covid-19 pandemic continue to be created, the government and society are required to be in alert mode.

The impact of the Covid-19 pandemic has spread to all sectors, especially the economic sector. The International Monetary Fund (IMF) projection is that Covid-19 will cause the economy to grow minus at -4.4% and in Indonesia, it is estimated that throughout 2020 it will experience -2.2% to -1.7%. Sector One of the sectors affected by the pandemic is Micro, Small and Medium Enterprises (MSMEs). MSMEs are a form of small-scale people's economic activity and meet the criteria for net worth or annual sales results and ownership (Hamdani, 2020). MSMEs play an important role, because they are one of the factors of national economic growth. This is also mandated in the 1945 Constitution, Article 33 paragraph (4), that MSMEs are part of the national economy which has an independence perspective and has great potential to improve community welfare. MSMEs have a significant role in the country's economic growth.

This role can be seen from GDP, which is 61.97% of the total national GDP or the equivalent of Rp. 8,500 trillion in 2020, MSMEs absorb a large number of workers, namely 97% of the business world's absorption capacity in 2020. The large number of MSMEs is directly proportional to the number of jobs in Indonesia so that MSMEs have a large share in labor absorption (Maryanto et al., 2022). Seeing MSMEs as pillars of the national economy, during

the Covid-19 pandemic these pillars are in an alarming situation. The Ministry of Cooperatives and SMEs reported that there were approximately 300,000 reports from MSME players. There were 90% of MSMEs affected by the Covid-19 pandemic and 47% of MSMEs had to go bankrupt (Cahyani, 2020).

The spread of fear about the transmission of Covid-19 (Putra and Kasmiarno, 2020), as well as the implementation of PP No. 21 of 2020 concerning Large-Scale Social Restrictions (PSBB), efforts to minimize the spread of Covid-19 by limiting community movement have an impact on MSMEs. The slowdown in economic activity directly affects people's behavior and the fulfillment of needs (supply and demand) is limited (Pratiwi, 2020). This has negative implications for the domestic economy, such as a decline in consumption and people's purchasing power, a decline in company performance, threats to the banking and financial sectors, and the existence of MSMEs (Pakpahan, 2020). MSME players are faced with a very dilemmatic choice, complying with government policies as an effort to maintain collective safety, and resilience amidst business difficulties and uncertainty during the Covid-19 pandemic.

According to Papalia, Olds and Feldman (Anatan & Ellitan, 2023). that resilience is an attitude of tenacity, resilience and not giving up easily in the face of difficult times. According to Jordan and Javernick-Will (Suartana et al., 2020) that resilience is the potential that is possessed in facing the effects of a disaster as well as efforts to overcome the effects of that disaster, to be able to recover to previous conditions quickly. According to Hendriani, (2018) resilience is not a trait that a person has had since birth or that automatically persists in a person after he has achieved it. Resilience is more of a dynamic process that includes positive adaptation in facing difficult situations, containing dangers or significant obstacles. According to Mariyati & Chomsyatun (2018), business resilience is basically a manifestation of the efforts made by an economic building so that it can survive and be able to adapt to environmental dynamics.

In the Covid-19 pandemic situation, MSME players are required to prepare plans, secure assets including capital, take advantage of every opportunity and profit as small as possible and find ways to make their business resilient during the pandemic while complying with health protocols and restrictions set by the government. According to (Aryawati, 2020) that MSMEs have responsiveness in effective crisis management. However, MSME actors tend to be reactive rather than proactive before dealing with problems that hit them. The government also felt the condition of MSME players during the Covid-19 pandemic. Therefore, the government of the Republic of Indonesia has prepared various social protection guarantees (Tuwu, 2020). And also, special assistance for MSMEs, concessions on loan payments, six-month MSME tax relief, and cash transfers for micro-scale businesses (Putra et al., 2021).

However, this assistance is not the main guarantee for MSMEs to be resilient. According to Longstaff, the government is only the main facilitator. Communities can save themselves from disasters that strike them by utilizing the resources they have. The key is the ability to adapt to achieve community resilience (Suartana et al., 2020). The impact of the Covid-19 pandemic also occurred for MSMEs in remote areas at the hamlet level, such as what happened in Bantaeng Regency. Based on observations, MSMEs at the village level are feeling the impact of the Covid-19 pandemic. Various product storage places for MSMEs have restrictions on operating hours, buying and selling and movement space and several traditional markets are closed. In such conditions, village-based MSMEs are required to be resilient amidst the limitations that exist during the Covid-19 era. Therefore, researchers are interested in finding out how the conditions of MSMEs based in the Regency during the Covid-19 Pandemic were in depth and what MSME actors in Bantaeng Regency did to build resilience with very small

turnover of income (cash flow) which was reviewed based on theory. Grotberg (1999, in Mariyati & Chomsyatun, 2018) which consists of Social Support (I Have), Personal Strength (I Am), and Ability to Do (I Can).

## Methods

This article is based on the results of research using a descriptive qualitative approach. The data used in this research was obtained from the Government and MSMEs. The consideration for choosing Bantaeng Regency was because the Bantaeng government has a main focus on empowering MSMEs by establishing the UPTD Integrated Business Service Center for Cooperatives and Micro, Small and Medium Enterprises (PLUT-KUKM) and a special program in the form of village and RW-based capital assistance. This research was conducted on February 5 2021 and was narrowed down to micro business actors in Gantarangkeke District spread across Kaloling Hamlet, Kaloling Village, Borongganjeng Hamlet, Kuncio Village, Je'netallasa Hamlet, Layoa Village, Moti II Hamlet, Bajiminasa Village. The data collection technique used is documentation from written sources and developed through interviews. Interview studies were conducted with micro business actors, the Village Community Empowerment Service, the Women's Empowerment and Child Protection Service (PMDPPPA) District. Bantaeng, Department of Cooperatives, SMEs and Trade (Diskumdag) Kab. Bantaeng, UPTD PLUT KUKM Diskumdag.

## Results and Discussion

From data analysis, it is known that the resilience of MSME actors in Bantaeng Regency during the Covid-19 period was identified through 3 indicators (Grotberg 1999): Social Support (I Have), Personal Strength (I Am), and Ability to Do (I Can) which will be discussed further:

### Social Support

Social support is one source of resilience that comes from outside the individual. The amount of social support provided by other people, including the government, organizations or institutions, can help build resilience for MSME players facing the Covid-19 pandemic. During the coronavirus pandemic, this is the time to support each other. According to Hauken (Santoso, 2020) that social support is very important in every important process and crisis in life, many people withdraw because they don't know what to say and do and how to help other people. Social support in times of crisis is very important and very necessary. In line with this, hamlet-based MSMEs in Bantaeng Regency have received various policies and programs which indirectly have a positive effect in building resilience in the midst of the Covid-19 pandemic.

Social support issued by government policy through programs, assistance and facilities in the form of Banpres/BPUM sourced from the National Economic Recovery Program (PEN), Hamlet and RW Based Business Capital Assistance, as well as assistance and other facilities sourced from the Bantaeng Regency government which were obtained before entering the Covid-19 pandemic (Wardyah, 2020) so that it is indirectly utilized by hamlet-based MSMEs in Bantaeng Regency facing the impact of Covid-19. The role of capital assistance from the government is in line with research results (Marginingsih, 2021) that providing capital assistance has a positive impact on the MSME sector and has a quite large contribution. Through this support, MSME players get relief in financing operational business products

Apart from that, MSME players also receive social support in the form of ease of service, complete business administration and increased capabilities in marketing strategies. According to Sarafino and Smith (Santoso, 2020), what is called information support, this assistance can take the form of advice, suggestions and discussions about how to overcome or solve existing problems. Or in other terms it is called Guidance (guidance) is social support in the form of

advice and information from trustworthy sources. The results show that hamlet-based MSMEs in Bantaeng Regency feel helped and can focus on finding various ways of resilience in facing the Covid-19 pandemic.

This support can also take the form of providing feedback on something that has been done (Sa'idah & Laksmiwati, 2017). Through this support, business products from MSME players can be resilient during the Covid-19 pandemic until now. Despite this, MSME actors also admitted that this assistance was still considered insufficient because it only covered the purchase of tools and raw materials and there had been no special efforts such as training received by MSME actors to face the Covid-19 pandemic.

### **Personal Strength**

Personal Strength (I Am) is a source of resilience that comes from within individual MSME actors. The amount of personal strength in this case feelings, behavior, self-confidence, hope, sense of responsibility and accepting the consequences that occur can help build resilience when facing a problem or disaster such as the Covid-19 pandemic. Hamlet-based MSMEs in Bantaeng Regency who were affected by the Covid-19 pandemic can be resilient.

Based on the results of observations and interviews with MSME actors above, it shows that they are enthusiastic and aware of their responsibility to support the people around them. This sense of optimism is the main capital for influencing the resilience of hamlet-based MSMEs in Bantaeng Regency. Because this product is the main source of income so that all means and efforts are made by MSME players to survive. According to (Dewi et al., 2022), this sense of optimism is the main key to entrepreneurship and building a business to be resilient in pandemic conditions.

MSME players also have the courage to take quick action, even if it is risky, by limiting sales, increasing prices, reducing labor, and having the courage to build long-term commitments with consumers directly so as to bring profits by increasing repeat customers for MSME players. In the Covid-19 pandemic situation, hamlet-based MSMEs in Bantaeng Regency have implemented one of the factors of a person's intention to become an entrepreneur, which according to Gurbuz and Aykol (Fitriyani et al., 2021) consists of need for achievement, self-efficacy, risk taking. One factor, namely risk-taking propensity, reflects a person's ability to handle uncertainty and willingness to take the risk of loss.

The actions taken by Bantaeng Regency MSME actors, are in line with Husna's opinion (Fitriyani et al., 2021), namely having positive beliefs in threatening situations that contain opportunities for success, detecting strengths and opportunities from situations that contain weaknesses and threats, making objective (not emotional) calculations. ) about strengths and weaknesses before making risky decisions, accepting because of the possibility of failure in every decision, taking risks as part of the process of achieving desired results. MSME actors in Bantaeng Regency show that personal strength (I Am) plays a key role in shaping their resilience.

Hamlet-based MSMEs in Bantaeng Regency have succeeded in implementing several resilience factors according to Reivich, K., & Shatte, A (Hakim, 2022), including causal analysis in the form of recognizing the root of a problem and moving quickly and precisely by limiting sales and immediately withdrawing custody products; Emotion regulation consists of remaining calm even under pressure. MSME actors have patience and are confident that they can get out of this situation and comply with government regulations. Dusunbull-based MSME actors have succeeded in implementing reaching out by compromising their fears, not drowning and blaming themselves by reducing employees and production and looking for other

marketing techniques by marketing their products from home to home. home and optimistic in the belief that these difficulties will change.

### **Ability to Do (I Can)**

MSME actors who only rely on Social Support (I Have) are not enough to build their self-awareness in forming resilience during the Covid-19 Pandemic, nor do they only rely on Personal Strength (I Am). Rather, it requires the Ability to Do (I Can) which is an intermediary between social relationships and interpersonal or communication skills. According to (Andono, 2023) interpersonal skills are life skills that are used every day to communicate and interact with other people, both individually and in groups. These skills are not only about communication but establishing trust, listening, understanding, solving problems, making decisions and managing personal stress. MSME players who have these skills tend to be calmer, more confident and charismatic in facing various challenges and problems, such as during the Covid-19 pandemic.

Based on the research results, hamlet-based MSME actors in Bantaeng Regency show that the role of interpersonal or communication skills possessed by hamlet-based MSME actors in Bantaeng Regency is carried out well by various parties, especially in solving problems by bringing in regular customers and building relationships of mutual trust or long-term commitment during the Covid-19 Pandemic.

Through interpersonal skills, this is also a marketing strategy that can become a promotional medium for MSME players to spread their business products and cover sales shortfalls due to the Covid-19 pandemic. In the current use of digital communication media, several Dusun-based MSMEs in Bantaeng Regency have applied their skills through the use of social media, however, from the results of observations, MSMEs are still not maximally utilized in sharing their various product activities.

It is hoped that good interpersonal or communication skills possessed by MSME players can be applied in various e-commerce media. Hamlet-based MSMEs in Bantaeng Regency do not yet know the procedures for using them. In fact, by using e-commerce, MSME players can be more interactive in product marketing through digital marketing and the use of social media to reduce production costs and reach consumers directly (Hardilawati, 2020). This action directly reduces physical interaction and is able to implement government policies in handling the Covid-19 pandemic. So, through the use of e-commerce, MSMEs can be more resilient during the Covid-19 pandemic.

### **Conclusion**

Based on the results of research regarding the resilience of hamlet-based MSMEs in Bantaeng Regency during the Covid-19 pandemic, three main indicators can be identified, namely. Social Support (I Have) that social support from the government, organizations and institutions is a key factor in forming the resilience of MSME players. Programs and policies, such as Banpres/BPUM from the central government, Hamlet-Based Business Capital Assistance from the Bantaeng Regency government, as well as other support, provide relief in financing operational business products. Personal Strength (I Am) is the ability of MSME actors to show courage in taking quick action, such as limiting sales, increasing prices, and building long-term commitments with consumers directly. Ability to Do (I Can) is an MSME actor who has good interpersonal skills who can solve problems, keep regular customers, and build long-term relationships.

It is necessary to increase more specific and measurable government support in the form of training for MSMEs specifically to face the challenges of the Covid-19 pandemic and various

other challenges that will await in the future or in the form of resilience training programs to develop personal skills and make decisions that are not only fast but also correct. . Apart from that, MSME players can take advantage of e-commerce to improve marketing. So even though they are based in hamlets and limited by the Covid-19 pandemic policy, MSMEs can still exist and have a wider reach. It is hoped that hamlet-based MSMEs in Bantaeng Regency can be more resilient and adaptive in facing business dynamics during and after the Covid-19 pandemic.

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