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The Key to MSMEs Ability to Survive the Covid-19 Pandemic (Case Studies in Indonesia) Abstract Micro, Small, and Medium Scale Enterprises (MSMEs) have unique business characteristics. Likewise, with managers or in this case business owners and/or managers, personal characteristics are needed so that they are able to manage a business in good economic conditions or when it is not good, such as during the crisis and during the current Covid-19 pandemic. In the previous economic crises, in 1998 and 2008, it was proven that MSMEs were able to save the economy of a society and the country.

Was this the case when the Covid-19 pandemic hit the entire community and in more than 200 countries in the world? Because business is very dynamic and unique, the key to the ability of MSMEs to be able to survive during the Covid-19 pandemic is also not much different from the economic crisis, namely Human Resources (HR) who manage the business itself. Through strong and reliable personal characteristics, any difficult condition can make imagination find solutions to problems faced critically, but remain productive, giving birth to new creativity and innovation in business.

The key for MSMEs being able to survive during the Covid-19 pandemic also lies in the personal characteristics of human resources who run businesses.

Keywords: Covid-19 pandemic, Human Resources, Micro, Small and Medium Scale Enterprises (MSMEs), personal characteristics, owners and or managers of MSMEs.

Introduction Since the end of 2019, Corona Virus Disease (Covid-19) was discovered and spread in Wuhan, China so it is called Covid-19. This virus has claimed many lives around the world.

This virus attacks human respiration and in some people, it can occur without symptoms

so that it can be unpredictable which causes the person to suddenly collapse due to exposure to the coronavirus which has eaten his lungs. Because this virus is very dangerous and can bring death to humans and its spread system is also so massive that it is categorized as an infectious disease with a very fast and massive mode of transmission. By the United Nations (UN) through the Health Organization (WHO) it was declared a pandemic. Because it is expanding rapidly and the people who are exposed are also increasing and increasing for the past eight months, both in Indonesia and in the world.

Considering how dangerous and massive the spread of this virus is, almost all human public activities are limited and circumvented so that there are not many new patient additions. This policy had the worst impact on health **as well as the** economy. Many economic networks have been disrupted by the Covid-19 pandemic, which resulted in people being diverted to work only at home. Production people also began to be restricted. **Human collection activities, even for routine biological purposes such as in markets and trade centers as well as transportation and accommodation, must also be minimized.**

So that this greatly affects the rotation of the wheels of the national and world economy. However, in some informal sectors, it is really difficult to impose restrictions. Because if they don't leave the house they don't eat. Meanwhile, outside the home or public area, few people are allowed to move. **This is a new social problem in many places. One of the economic organs of a country is the group of Micro, Small and Medium Enterprises (MSMEs) whose** number continues to grow. One of the reasons for the significant increase is the large number of office workers and the private sector who have to be laid off, drop out of work, early retirement, and others.

Meanwhile, the biological needs of humans are based on Maslow's Theory, which cannot be postponed and ignored. Humans were created by God as flexible creatures, meaning that they can be creative when something demands or conditions must be faced. **In terms of fulfilling biological needs such as eating, drinking, clothing, housing, health, etc., humans can be creative (even very creative) in solving their own and their family's primary needs.** So that anything can be done in order to fulfill these primary needs.

Even in relation to efforts to create income that can generate money and get more value from an activity in order to meet all these biological needs, various ways and strategies will be sought to do this. Based on the Law **of the Republic of Indonesia Number 20 of 2008 concerning** Cooperatives and **Small and Medium Enterprises** (UKM) it is divided into 3 (three) age scale categories, namely micro-scale businesses with assets of 50

million and turnover of up to 300 million, small scale businesses with assets above. 50 to 500 million and a turnover of 300 million to 2.5 billion, and medium-scale business with assets above 500 million to 10 billion and a turnover of above 2.5 billion to 50 billion.

In this Covid-19 pandemic situation, it turns out that all the scales of MSMEs and also large businesses have been affected by the decline in production and turnover that has been achieved. This is of course very worrying for all parties. If the Covid-19 pandemic does not pass quickly, of course even worse consequences will occur in all areas of life. This paper examines what and how the efforts made by actors or entrepreneurs as well as MSMEs activists in responding to changes in people's purchasing power due to the Covid-19 pandemic.

In fact, anyone will not be able to stop the Covid-19 pandemic, but someone can overcome various obstacles and obstacles that come before him because he has high mental resilience and fighting power. It comes from the internal strength within the person concerned. Through a study of the personal characteristics of the human resources that drive MSMEs in responding and finding ways and business strategies to get out of the business difficulties faced. Because everyone is currently facing the same difficulties and both cannot avoid the Covid-19 problem.

But someone who has extraordinary personal characteristics and a firm belief and high fighting spirit in himself will surely be able to find new ways and strategies to solve business problems faced during a pandemic like this.

Through this paper, we will discuss the deepest personal abilities of humans as the driving force for these MSMEs in responding to and facing the obstacles and big problems they face, especially when the Covid-19 pandemic hits its business. The strength of the personal characteristics that exist within humans is what really determines the attitude and behavior in solving every problem at hand.

Is it by not doing something alias surrendering yourself, or doing something modest, hoping that something miracle will happen. Or take the attitude and action directly by taking steps that can reduce or overcome this big difficulty. All decisions and actions taken rests with that person, which in essence is the result of a decision from the deepest within the person concerned. 2. MSMEs in the 1998 and 2008 Crisis Various news and studies related to the conditions of the economic crisis that hit Indonesia and the world in 1998 and 2008 show that MSMEs as one of the sectors in the economy have become an important highlight.

Because the two crises show that MSMEs are the sector that has the best resilience when a crisis occurs and is even said to be reliable as the backbone of the economic

growth of society and the State at that time. For example, in 1998 when the financial crisis occurred, in Indonesia, which was marked by a drop in the rupiah exchange rate and loss of market and public confidence, the results of a survey of 800 MSME players conducted by AKATIGA in West Java, Central Java, Yogyakarta, North Sulawesi and North Sumatra, It was found that MSMEs with an export market orientation and locally sourced raw materials actually experienced an increase in profits.

Next, when the global financial crisis in 2008 was triggered by the collapse of the property market in the United States, MSMEs were relatively unaffected. In Indonesia, especially due to the limited linkages of MSMEs with the global market, there is no foreign debt taken by MSMEs and the orientation of MSMEs is more towards fulfilling the local market, so that very few MSMEs are associated with export markets that were affected by the crisis at that time. In contrast to the two crises (1998 and 2008), according to the Bisnis.com website, it was stated that in the 1998 crisis only 34 percent of MSMEs experienced a decline and the remainder did not experience a decrease in turnover.

Likewise, during the 2008 crisis, Indonesia's Gross Domestic Product (GDP) was recorded to have grown by 5.8 percent due to strong household consumption. Indonesia even became a savior country for the Asian economy at that time. This means that in the 1998 economic crisis, MSMEs were able to show their existence, then in the 2008 global crisis, MSMEs were able to survive or be resilient, but during the current Covid-19 pandemic, based on the BPS Survey, it showed that more than 90 percent of MSMEs experienced a decline in sales. BPS data notes that in the last two weeks of the 1st quarter of 2020, SMEs have been contaminated even further.

This is because MSME players have to stop running their business because of the large-scale social restrictions (PSBB) implemented by the government to reduce the spread of the Corona Virus. This makes MSME players have less opportunities to operate. Besides that, imports of goods have also been very bad. 3. UMKM During Covid-19 Data from the Google Covid-19 Community Mobility Report which tracks human movements based on recorded location traces. On a national average in Indonesia at the end of July 2020, the movement of people to retail and recreation places decreased by 19%. Public transportation such as buses and trains also decreased 33 percent.

This restriction on the movement of people then restricts MSME actors and also consumers from interacting. Even though the community and UMKM players are starting to be friendly in using applications on gadgets, it has not helped much. Especially business actors in the informal sector in the transportation service sector,

which due to restrictions on the movement of people, they are very affected by the quiet transportation of people and goods they serve. In fact, it did not operate because there was no request other than a prohibition policy taken by the government.

Furthermore, the results of a survey from SMESCO Indonesia, a marketing service agency for Cooperatives and SMEs under the Ministry of Cooperatives and SMEs on 722 MSME respondents on March 31 - April 2, 2020, showed that 35.6% of MSME players in the food processing sector experienced a drastic drop in turnover, as seen in table 1 follows: /

Table 1. Decreasing Turnover of MSME Players

Source: <http://lipi.go.id/berita/survei-kinerja-umkm-di-masa-pandemi-covid19/22071>

The data in table 1 above shows that during the previous crisis (1998 and 2008) MSMEs were considered capable of surviving the crisis and were even considered savers for the economy of the people, even the state.

However, at the time of the current Covid-19 pandemic (2020), MSMEs were unable to repeat their success as saviors of the country's economy. Because when the Covid-19 pandemic hit people at all levels, including MSME activists, they were in a state of vigilance and were very careful, namely by limiting their travel activities to interact and consume. This clearly has an impact on the volume of buying and selling transactions and transportation.

In the current era of globalization, prior to the emergence of the Covid-19 pandemic, where the role of conventional transportation was to become a media liaison and mediator from producers to consumers or from producers to new retailers / agents / distributors, to the end consumers. The occurrence of the Covid-19 pandemic has spurred the acceleration of business development. Where the role of intermediaries from producers to consumers through the use of modern technology, encourages the faster use of online transportation, which cuts the use of digital media and applications.

The Covid-19 pandemic has created regulations in the form of prohibitions and at the same time restricting public activities. Then the suggestion to be more selective in interacting, including when buying goods (consumption), causes many distribution channels and even production to be stuck and stagnant. As a result, MSMEs also experienced a decline in sales. Data shows that the crises that occurred, both in 1998 and 2008, were indeed different from the resilience of MSMEs when facing the Covid-19 pandemic that hit the entire world in 2020.

Even though the data and reality are like that, but with the nature of literate flexibility in

MSMEs, the differences are still evident, especially in the study of human resource management in terms of the responsiveness and final **quality of human resources** as a reflection of the superiority of the personal character of the business actor itself that makes a difference. real. That personally, someone is different. Coupled with the advantages and personal capabilities concerned, it increasingly shows the quality of the personal characteristics concerned. 4.

Conditions of MSMEs **During the Covid-19 Pandemic** After going through several economic crises, both nationally and globally, at the end of 2019 the world was unexpectedly shocked by the pandemic which until now has entered more than eight months (2020) **the impact of the Covid-19 pandemic has** hit the whole world and affected the whole world. human life, especially the worst in the health and economy. UMKM as a driving force and business actors in the lower sector with a dominant number (Agustina, 2019a), demands that people or human resource personnel must be tough and have certain characteristics that are resistant to various obstacles and obstacles (Agustina, T.; Gerhana, 2020). Based on some of the **results of previous** research, it shows that MSMEs are able to overcome **the economic crisis that** occurred (1998 and 2008). Although it must be through very heavy obstacles.

During this Covid-19 pandemic, which is expected to last longer, more than a year, then again the perpetrators and activists of MSMEs have to "bleed" to get through this pandemic. So it is very clear all of this is not easy to live with. **The study in this paper is not on the ability of MSMEs to survive the economic crisis, but rather on the quality of the characteristics of human resources** as the driving force for MSMEs (Agustina, Gerhana, 2020). What is the response given through the attitudes and behaviors shown when facing a crisis or a huge problem such as during the current crisis and the Covid-19 pandemic. It is interesting to study through various literature and previous research results.

That the obstacles and hurdles in the form **of the Covid-19 pandemic** are quite severe, in reality the people still seem to be able to run. Even though it was not as smooth as before the arrival of the Covid-19 pandemic, it can be seen from the stretching of the businesses carried out by MSMEs, the Covid-19 pandemic can still be passed by many MSME entrepreneurs, so they can continue to be active and be able **to adapt to new** habits in running their business as shown more creative and innovative in managing their business.

When Covid-19 was declared, it was the hardest time for MSMEs to face and go through the problems that hit their business, compared to **the 1998 and 2008** crises. Indeed, it

cannot be doubted by the reality that affects almost all households and moreover on **micro, small and medium** scale businesses with all limitations on MSMEs (Tambunan, 2012); (Agustina, Titien, 2017); (Agustina, 2019b); (Sarwoko & Hadiwidjojo, 2013); (Cassell, Nadin, Gray, & Clegg, 2002); (Bustan, 2016), such as capital, skills, abilities, networks, as well as a minimal workforce, and others. All of them complement the possibility of surviving very difficult conditions.

However, for human resources / personalities with **characteristics (Agustina et al., 2020)** who are strong and have **high fighting power, strong self-confidence and a winning mentality, everything can be done well, even though the term must** be "bloody" in fighting for it. During such a Covid-19 pandemic, the quality of a person's mentality will be tested.

As well as the actors and **activists of MSMEs, they will face** problems that are not easy and even formidable, **because they involve the stomach or** primary needs (Maslow's Theory). **This problem is the same as the capability study of the internal quality of human resources who are battling cancer stage 4** (Dewi, EYSS, 2016). **During the Covid-19 pandemic,** it can be compared to someone who has to fight for his only life to be able to live and breathe so that he can pass well. Because not all patients with stage 4 cancer have to end in death.

There are still many who can recover and can continue their lives for the next few years. Likewise, MSME activists and players are facing a business crisis due to the Covid-19 pandemic. It must be able to fight for its "economic life" so that it can continue to exist and even be sustainable in the future through intense competition. Moreover, the competition that exists in this global era is not only about capital or skills, but is already very complex, involving many fields and aspects of modern life.

So the struggle and competition for resilience from business conditions is like natural selection. Who is strong, who can stand it, who is ready and who wants to **fight even harder to be able to outperform others, that is the winner.** At this level, **the internal quality of human resources** will be tested and tested. A person's ability to respond correctly when circumstances are not right, greatly determines the quality of the outcome. If the quality of the response is not correct or correct, the result will be different. Because conditions like this demand more struggle than usual. The current condition concerns the right to life which cannot be ignored and taken lightly.

If you fail or are a little careless, then death or failure will be accepted. This means finished from circulation. The ability to fight and fight for

business to continue to run during the Covid-19 pandemic lies in the choice of quality of response and actions taken. So that different responses and actions will be able to distinguish the quality of the results obtained. Therefore personal characteristics greatly determine the ability to respond correctly and the quality of the actions that occur. Also in the case of MSME movers and players during the Covid-19 pandemic.

Who is able to respond correctly and positively, certainly does not linger in confusion, but will soon find new ways (Agustina et al., 2020) in managing the business through creativity and innovation that they do, which will be seen in the business results that are increasingly running from day to day. to the day. 5. Uniquely MSMEs MSME is an economic sector that operates at a lower level with capital that is not too large, low productivity, modest human resources, entrepreneurial skills and competencies that do not demand too high, and a business scope that is still around and can be reached (Sarwoko & Hadiwidjojo, 2013); (Bustan, 2016); (Fauzan, 2017); (Agustina, Titien, 2017). However, MSMEs are able to survive in any condition.

In Indonesia, the MSME sector is the sector with the most dense business units (Agustina, 2019b) compared to other sectors. This shows that micro-businesses still occupy the dominant number and in fact on this business scale all elements of society that move the smallest business units and have limited capabilities (Agustina, Chandrarin, Manan, & Banjarmasin, n.d.); (Agustina, Titien, 2017); (Agustina, 2019b). Whether related to capital, production, marketing, human resources, and other resources (Bustan, 2016); (Fauzan, 2017).

Therefore, it is very necessary to research that can encourage the increased participation of MSME entrepreneurs to move up the grade. Efforts to encourage this increase certainly cannot be separated from the human resource support capacity that drives it (Alma, 2013); (Dipta, 2012); (Fauzan, 2017); (Agustina, Titien, 2017); (Agustina et al., 2020). The ability of human resources in general is related to two factors, namely internal and external factors.

Among them are internal factors; HR quality, organizational mastery, organizational structure, management system, participation, business culture / culture, capital strength, business networks with outsiders, level of entrepreneurship. According to the results of research (Cassell et al., 2002) on MSME companies, it shows that HR management practices are a factor that determines the success of these companies in achieving their goals, namely the success or business performance that continues to increase.

Company performance is one of the goals of every entrepreneur in building his



business. According to (Fadholi, MR; Gunadi, 2013); (Kerr, S. P., 2017); (Bahari, Jabar, & Yunus, 2017); (Bahari, Yunus, Jabar, Wardatulaina, & Yusof, 2018); (Agustina et al., 2020); The personal or personal characteristics that exist in movers, actors, MSME entrepreneurs or entrepreneurs are one of the factors that play an important role in the success of the business carried out. The personal characteristics of an entrepreneur will give an SME / UMKM distinctive characteristic that differentiates it from other businesses.

As well as the opinion of Ketchen, Hult, and Slater (2007) in (Fadholi, MR; Gunadi, 2013) that resource support alone will not automatically lead to superior business performance. MSME movers and practitioners as business owners must be wise in managing their resources to generate maximum profits. The movers, actors and entrepreneurs of MSMEs are also human beings who are the core factors in every choice of decision to respond and the final action taken under any circumstances.

Moreover, one of the core factors of business is the ability to take risks / risk talking (Makarenko, Chernysheva, Polyakova, & Makarenko, 2019); (Sullivan Mort, Weerawardena, & Carnegie, 2003); (Lumpkin, G. T. dan Dess, 1996); (Wiklund, 1999); (Becherer, Halstead, & Haynes, 2001); (Covin & Slevin, 1989). being able to make decision choices as the best response to an event or thing, certainly will not be able to run a business successfully. Because the nature of business is speed and dexterity in giving correct, precise, and fast responses so that it can win opportunities and opportunities from competitors.

The ability of a businessman to make correct, correct, and quick decision choices in response to a given, is the most basic thing in a person's personal characteristics. In research (Agustina, 2019b) and (Agustina et al., 2020) personal characteristics related to locus of control, self-efficacy, motivation, need for achievement, and adversity quotient. For MSME entrepreneurs to Large Enterprises, success in business does not only depend on external conditions such as opportunities and opportunities during the Covid-19 pandemic, but the point lies in the personality of an entrepreneur (Makarenko et al.,

2019). Because the results of previous research show that under the same conditions, some entrepreneurs have succeeded in developing their businesses, while others have gone bankrupt (Kambey, et. al., 2018; Sycheva, et al., 2018) in (Makarenko et al., 2019). This means that the personal quality of human resources that drives MSMEs itself is very decisive for the progress and development of their business. How is the response and decision choices taken when an MSME entrepreneur will decide on an action he will take, or when he receives news, news, information or problems relating to his business, it will return to the qualities that exist in his thoughts, feelings and experiences in

deciding or making a decision as a response stimulus to the problem or news or information. With the Covid-19 pandemic, each person will give a variety of responses and responses in addressing the problems that befall his business.

But UMKM entrepreneurs who do have strong personal characteristics, especially in **internal locus of control, self-efficacy**, motivation, **need for achievement, and** adversity quotient, will be able to make peace with the situation (Agustina et al., 2020). Will immediately square off toward improvement in response. So that generally such individuals will not linger in turmoil. But the initiative, creativity and innovation will immediately work and give rise to new and different fruit or results from previous actions. This leads him to become a person with positive personal characteristics.

So Covid-19 or whatever happened to his business would not be a very big problem and too heavy. This means that it is hard to remember, but with different personal characteristics, it will inevitably give birth to new ideas, new solutions, new ways and strategies in doing business. It means, "there is no death in ideas and creativity" in running a business. Even though it has an impact, it does not mean that it makes it stagnant and unable to think and be creative.

There could be a barrier like **the Covid-19 pandemic, but** those concerned can find new opportunities and opportunities in finding new businesses that are in line with their times and opportunities. That is, the focus is not on problems, but on finding solutions. That is both unique and great as MSME entrepreneurs have open personal characteristics. It is very easy to manage problems and very flexible in dealing with situations. Make it personal with characteristics that are low profile, open mindset, enjoy, active and dynamic attitude.

This at the same time shows and differentiates between people who enter the world of entrepreneurship just because of joining or other motivation, and those who really have an entrepreneurial orientation or have an entrepreneurial spirit. There will be very different responses, mindsets, attitudes, behaviors and decisions that give birth to actions.

6. Closing In every economic crisis, especially in 1998 and 2008, it was said that **MSMEs were able to** save the national economy and even the world.

The same question was asked by many parties related to the crisis that loomed over the Indonesian economy and the world when the Covid-19 pandemic hit many countries today. Where all the production processes and other processes in business experience disruption due to social restrictions on a small and large scale in society. Will the Covid-19 pandemic conditions end like the previous crises, namely 1998 and 2008. Time

travel will  
answer it with accurate and real evidence.

However, among the various presumptions made by experts and the results of research regarding the impact of the Covid-19 pandemic on MSMEs, it will greatly depend on the existence of Human Resources (HR) behind the business. Because a businessman who has strong, reliable characteristics and has strong personal capabilities will surely be different in responding to the problems that hit his business, including the Covid-19 pandemic that has hit his business. This difference in how to respond is part of a person's characteristics. This is what makes a further difference to the performance of someone who drives MSMEs in running their business.

Through various obstacles and obstacles in running a business that causes limited space for MSMEs as well as limiting the economic results, they can achieve. However, UMKM entrepreneurs who have personal characteristics who are entrepreneurial and have a strong entrepreneurial orientation will make them able to survive the Covid-19 pandemic. Even the facts on the ground are that there are MSME entrepreneurs who have been able to increase in the conditions of the Covid-19 pandemic.

How to respond correctly to every problem faced is one of the keys that determine whether MSMEs entrepreneurs can survive or not when conditions are uncertain, such as during the crisis and the Covid-19 pandemic. Good and resilient personal characteristics in a person will be able to encourage the birth of the correct response to rising from problems. Even being able to find new ideas in doing business, producing works full of creativity and innovation. So that other people can experience setbacks and even start out of business, but not an MSME entrepreneur with strong and tough personal characteristics. That is the unique and dynamic of MSMEs, very much depending on the human resources who run the business.

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