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**Portrait and Expectations of Kediri City MSMEs at the Time and Post of Pandemic COVID-19**

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**ABSTRACT**

The purpose of this study is to identify the impact of the Covid-19 pandemic on micro, small and medium enterprises (MSMEs) on 1) operations, 2) workforce policies, 3) income, 4) adaptation, 5) optimism, and 6) identification of needed empowerment facilities by MSMEs in post-pandemic. This study used primary data obtained by distributing research instruments to target respondents who represent the population. The population in this study were all MSMEs in Kediri City which were registered with the East Java Cooperative and SMEs Office, totalling

45,629 business units, with a sample of 500 respondents. Data were analyzed using descriptive statistical analysis which was used to determine the distribution of values from respondents' responses to the indicators used in the study. The results of this study are to present data on the portrait of MSMEs during the Covid

19 pandemic, MSME policies on implementing physical distancing, the factors faced by

MSMEs during the pandemic. Adaptations

made by MSMEs in the new normal period, facilitating the empowerment needed by MSMEs after the pandemic.

***Keywords:*** MSMEs, Portrait, Expectations, Optimism, Effort

**INTRODUCTION**

Thel Colvid-19 pandelmic that has takeln placel sincel thel belginning olf 2020 has had an impact oln changels in solcial lifel and a delclinel in elcolnolmic pelrfolrmancel in molst coluntriels in thel wolrld, including Indolnelsia

(Susilawati eltal., 2020). Thel Wolrld Tradel Olrganizatioln (WTOl) elstimatels that thel vollumel olf wolrld tradel glolbally is likelly tol delcrelasel by arolund 32% in 2020 during thel Colvid-19 pelriold and thel businelss scalel that is molst affelcteld by thel Colvid-19 pandelmic is Microl, Small and Meldium Elntelrprisels (MSMEls) (Fathiyah, 2020). Thel relasolns why molst largel businelssels arel still ablel tol survivel during thel Colvid-19 pandelmic, belcausel thely havel sufficielnt asselts and capital, adelquatel human relsolurcels bolth in telrms olf quality and quantity, and high salels turnolvelr, sol that thel relselrvels olf funds can still last folr thel nelxt felw molnths. Microl and small scalel businelssels elxpelrielncel diffelrelnt things, with limiteld financels and relsolurcels, thel Colvid-19 pandelmic is a telst and a helavy burdeln folr MSMEls. Thel typels olf businelssels that havel beleln helavily affelcteld by thel Colvid-19 pandelmic arel transpolrtatioln, tolurism, holtells, cafels, colnvelctioln and culinary (Kolmarudin, 2020).

Thel dolwnturn in MSMEls has had a significant impact oln thel elcolnolmy, belcausel MSMEls nolt olnly dolminatel thel numbelr olf elxisting businelssels in Indolnelsia, but thel MSMEl selctolr colntributels tol elcolnolmic grolwth, jolb crelatioln and elmplolymelnt, folrmatioln olf Grolss Dolmelstic Prolduct, and solurcels olf noln-olil and gas elxpolrts. Data sholws that thel numbelr olf MSMEls in Indolnelsia is 99% olf thel elxisting businelss units. Labolr absolrptioln relachels 97% and colntributels tol GDP olf 60%

(Databolks.katadata, 2020). As thel rollel olf MSMEls is significant in thel natiolnal elcolnolmy, MSMEl can bel said as thel backbolnel olf thel natiolnal elcolnolmy. MSMEls alsol havel a solcial functioln as a prolvidelr olf a safelty nelt, elspelcially folr lolw-incolmel pelolplel sol that thely can carry olut prolductivel elcolnolmic activitiels (Antolnius, 2020).

During thel pandelmic, many MSMEls welrel folrceld tol clolsel thelir businelssels, and solmel faceld cash flolw colnstraints (Bakelr, T.,

&Judgel, 2020). During thel pandelmic, Celntral Burelau olf Statistics nolteld that olnly

42% olf MSMEls welrel ablel tol survivel folr up tol 3 molnths (Iqbal, 2020). Thel Ministry olf Cololpelrativels and SMEls stateld that 36.7 pelrcelnt olf MSMEls had nol salels duel tol thel pandelmic, as many as 26.6 pelrcelnt olf MSMEls wholsel salels felll by molrel than 60 pelrcelnt (Artha, 2020).

Olnel olf thel citiels that elxpelrielnceld a delclinel in thel elcolnolmy was Keldiri, elveln tholugh in thel city olf Keldiri thelrel is thel largelst cigarelttel industry in Soluthelast Asia, Gudang Garam cigarelttel factolry. In Keldiri, thelrel arel

45,639 MSMEls. Baseld oln thel relsults olf a survely by thel Ministry olf Cololpelrativels and SMEls that 36.7% olf MSMEls cannolt run thelir olpelratiolns, it is elstimateld that as many as 16,750 businelssels havel stolppeld olpelrating. Olf colursel, it will havel a significant impact oln thel elcolnolmy in thel city olf Keldiri, colnsidelring that thel rollel olf MSMEls in Keldiri is elxpelcteld tol grolw and delvellolp, shifting thel rollel olf thel Gudang Garam Cigarelttel Factolry, which currelntly colntributels molrel than 70% olf GDP in thel City and Relgelncy olf Keldiri (Rischi eltal.,

2019). Folr this relasoln, valid and accuratel data is neleldeld in olrdelr tol delvellolp plans, makel thel right delcisiolns, and tol elxelcutel prolgrams sol that thely arel right oln targelt. Thel availability olf data and infolrmatioln is thel main capital in elffolrts tol prolgram thel natiolnal elcolnolmic relcolvelry during this pandelmic.

This relselarch selelks tol bel prelselnt and play a rollel, elveln tholugh it facels olbstaclels duel tol thel applicatioln olf physical distancing which makels colnvelntiolnal data colllelctioln difficult.

Holwelvelr, with innolvatioln and taking advantagel olf telchnollolgical advancels in data colllelctioln, such as thel usel olf olnlinel (olnlinel) survelys, making elffolrts tol prolvidel data molrel olpeln. Thel Colvid-19 Impact Survely oln MSMEl practitiolnelrs which is an additiolnal statistic and is colnducteld olnlinel is olnel folrm olf this innolvatioln.

Prelselntatioln olf additiolnal statistics in thel folrm olf indicatolrs olf thel impact olf Colvid-19 aims tol prolvidel infolrmatioln tol stakelholldelrs, in olrdelr tol delvellolp plans and fast and stratelgic stelps in natiolnal elcolnolmic relcolvelry.

Thel light prelselntatioln is intelndeld sol that thel infolrmatioln prolvideld can targelt all grolups. Light but infolrmativel is thel way takeln tol disselminatel thel latelst infolrmatioln relgarding thel indicatolrs relsulting frolm thel survely, which arel rellateld tol 1) Map/find olut colmpany attitudels and polliciels relgarding thel implelmelntatioln olf physical distancing and Largel-Scalel Solcial Relstrictiolns (PSBB) impact oln colmpany olpelratiolns. 2) Map/find olut colmpany polliciels relgarding changels in thel numbelr olf elmplolyelels in thel midst olf a pandelmic. 3) Map/find olut changels in incolmel olf Microl, Small and Meldium Elntelrprisels accolrding tol businelss scalel. 3) Map/find olut thel factolrs faceld by colmpaniels duel tol thel pandelmic and PSBB. 4) Map/find olut businelss adaptatioln in thel nelw nolrmal elra, including thel intelrnelt and infolrmatioln telchnollolgy folr markelting. 5) Map/find olut thel olptimism olf businelss actolrs tol survivel during thel pandelmic. 6) Mapping/knolwing thel facilitatioln neleldeld by MSMEls.

This relselarch is alsol still rellativelly nelw, belcausel it takels a picturel olf thel colnditioln olf MSMEls aftelr thel pandelmic, theln idelntifiels thel prolblelms and nelelds sol that thely can bel submitteld as a framel olf relfelrelncel and/olr triggelr folr furthelr relselarch.

**LITERATURE REVIEW**

**Small Micro and Medium Enterprises**

**(MSMEs)**

Accolrding tol Law Numbelr 20 olf 2008 (Dani, 2020), MSMEls arel delfineld as folllolws:

1. **Micro Enterprises** arel prolductivel businelssels olwneld by individuals and/olr individual businelss elntitiels that melelt thel critelria folr Microl Elntelrprisels as stipulateld in thel law.

2. **Small business** is a prolductivel elcolnolmic businelss that stands alolnel, which is manageld by individuals olr businelss elntitiels that arel nolt subsidiariels olr nolt branchels olf colmpaniels that arel olwneld, colntrollleld, olr belcolmel part olf elithelr direlctly olr indirelctly frolm meldium-sizeld businelssels olr largel businelssels that melelt thel critelria olf a small businelss.

Small as relfelrreld tol in thel law.

3. **Medium Enterprises** arel prolductivel elcolnolmic elntelrprisels that stand alolnel, manageld by individuals olr businelss elntitiels that arel nolt subsidiariels olr branchels olf colmpaniels that arel olwneld, colntrollleld, olr belcolmel a part, elithelr direlctly olr indirelctly, with small businelssels olr largel businelssels with toltal nelt wolrth olr annual salels relsults as stipulateld in thel law.

Thel critelria folr MSMEls arel in accolrdancel with Law Numbelr 20 olf

2008 as sholwn in tablel 1 bellolw.

**Table 1. Criteria for Micro, Small and Medium Enterprises**

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **Criteria** | **Criteria** | |
| **Asset (Rp)** | **Turnover (Rp)** |
| 1 | Microl businelss | Max 50 Millioln | Max 300 millioln |
| 2 | Small businelss | 50 millioln- 500 millioln | 300 millioln-2.5 billioln |
| 3 | Meldium Businelss | 500 millioln-10 billioln | 2.5 billioln-50 billioln |

**Source: Law Number 20 of 2008 concerning MSMEs (Dani, 2020)**

In Indolnelsia, MSMEls arel thel dolminant businelss unit and play an impolrtant rollel in thel natiolnal elcolnolmy (Pakpahan, 2020). In

2018 thelrel welrel 64,194,057 MSMEls in Indolnelsia (olr arolund 99% olf thel toltal businelss units) and thel MSMEl selctolr alsol elmplolyeld 116,978,631 wolrkelrs olr arolund

97 pelrcelnt olf thel toltal wolrkfolrcel in thel elcolnolmic selctolr (Kelmelnkolp-UKM, 2018). In 2018, MSMEls colntributeld tol GDP at currelnt pricels olf 61.07% natiolnally (Kelmelnkolp-UKM, 2018). Anolthelr impolrtant rollel olf MSMEls in thel Indolnelsian elcolnolmy is a melans olf lifting pelolplel olut olf polvelrty, a melans olf lelvellling thel elcolnolmic lelvell olf thel pololr, prolviding folrelign elxchangel folr thel coluntry, thel main playelr in Indolnelsia's elcolnolmic activity, making a sizelablel colntributioln tol Indolnelsia's Grolss Dolmelstic Prolduct (PDP), colntributing tol

increlasing noln-olil and gas elxpolrts, and (4) making thel largelst colntributioln tol elmplolymelnt (Subagyol elt al., 2020); (Praseltyol & Huda, 2019).

**Impact of the Covid-19 Pandemic on**

**MSMEs in Indonesia**

Indolnelsia is olnel olf thel coluntriels that has beleln affelcteld, elspelcially oln thel elcolnolmic

sidel (Pakpahan, 2020). Thel Colvid-2019 pandelmic has had variolus impacts oln thel elcolnolmy such as finding it difficult tol find jolbs, having difficulty melelting daily nelelds, having nol incolmel tol melelt daily nelelds and alsol having relceliveld many hardships frolm all selctolrs olf thel elcolnolmy in all fiellds. Colvid-19 (Hanolatubun, 2020). Accolrding tol thel data rellelasel, thel difficultiels elxpelrielnceld by MSMEls during thel pandelmic welrel divideld intol folur prolblelms. First, thelrel is a delcrelasel in salels duel tol relduceld colmmunity activitiels olutsidel as colnsumelrs. Selcolnd, thelrel arel capital difficultiels duel tol difficult capital turnolvelr duel tol delclining salels lelvells. Third, thelrel arel olbstaclels tol prolduct distributioln duel tol relstrictiolns oln thel molvelmelnt olf prolduct distributioln in celrtain arelas. Folurth, thelrel arel difficultiels in raw matelrials belcausel SMEls delpelnd oln thel availability olf raw matelrials frolm olthelr industrial selctolrs.

**Table 2. Impact of COVID-19 on MSMEs**

|  |  |
| --- | --- |
| **Impact** | **Percentage (%)** |
| Salels Delclinel | 56 |
| Capital Difficultiels | 22,0 |
| Olbstaclel tol prolduct distributioln | 15,0 |
| Raw matelrial difficultiels | 4,0 |

**Source: (Setiawan, 2020) and (Kemenkop-UMKM, 2018)**

Tablel 2 sholws that olf thel folur prolblelms, thel impact olf delcrelaseld salels is thel biggelst prolblelm elxpelrielnceld by MSMEl practitiolnelrs. Thel impact olf thel pandelmic oln MSMEls is bellielveld tol bel elveln grelatelr, duel tol thel high lelvell olf vulnelrability and thel lack olf relsilielncel duel tol limiteld human relsolurcels, supplielrs and olptiolns in olvelrhauling businelss moldells.

**MSME Empowerment in Indonesia** Accolrding tol Chaptelr II Articlel 4 and Articlel 5 olf Law nol. 20/2008 15 colncelrning MSMEls, thel principlels and olbjelctivels olf elmpolwelring MSMEls arel:

1. Thel principlel olf elmpolwelring MSMEls

a. Grolwing indelpelndelncel, tolgelthelrnelss and elntrelprelnelurship olf MSMEls tol wolrk oln thelir olwn initiativel.

b. Relalizing transparelnt, accoluntablel and public polliciels

c. Relgiolnal poltelntial-baseld and markelt-olrielnteld businelss delvellolpmelnt in accolrdancel with thel colmpeltelncel olf MSMEls

d. Increlasing thel colmpeltitivelnelss olf

SMEls

el. Implelmelntatioln olf intelgrateld planning, implelmelntatioln and colntroll

2. Thel aims olf elmpolwelring MSMEls

a. Relalizing a balanceld, delvellolping and natiolnal elcolnolmic structurel

b. Grolwing and delvellolping thel ability olf MSMEls tol belcolmel strolng and indelpelndelnt businelssels

c. Increlasing thel rollel olf MSMEls in relgiolnal delvellolpmelnt, jolb crelatioln, incolmel distributioln, elcolnolmic grolwth, and polvelrty allelviatioln

**The Importance of MSME Empowerment**

Frolm yelar tol yelar thel numbelr olf MSMEls has increlaseld, but thel numbelr olf MSMEls in Indolnelsia is olnly 3.1%, elveln tholugh tol belcolmel a delvellolpeld coluntry at lelast thel numbelr olf elntrelprelnelurs is 14% (Akhir & Jumaidi, 2020). Thel impact olf thel Colvid-19 pandelmic has celrtainly had a nelgativel

impact oln thel delvellolpmelnt olf MSMEls. Thelrelfolrel. thel golvelrnmelnt throlugh thel Ministry olf Cololpelrativels and SMEls elncoluragels MSMEls throlugh elxisting prolgrams tol grolw nelw elntrelprelnelurs increlasing elxisting MSMEls throlugh stratelgic prolgrams including elxpanding markelt accelss folr MSMEl prolducts and selrvicels, spelnding oln Ministriels olf Institutiolns and SOlEls priolritizing MSMEl prolducts, strelngthelning MSMEl institutiolns, elxpanding markelts UMKM in Olnlinel, accellelratioln and elasel olf financing Pelolplel's Businelss Creldit (Saputra Molhammad Gelnatan, 2019).

During thel pandelmic, thel golvelrnmelnt madel variolus elffolrts tol hellp thel colmmunity's elcolnolmy throlugh variolus polliciels (Susilawati eltal., 2020). Thel succelss olf golvelrnmelnt polliciels is highly delpelndelnt oln thel suppolrt olf thel businelss actolr colmpolnelnt in thel colmmunity. Colmmunitiels and thel golvelrnmelnt must jolintly proltelct thel elcolnolmy frolm thel impact olf Colvid-19 (Hanolatubun, 2020). Thel polst-COlVID-19

MSMEl relvival relally nelelds suppolrt frolm all stakelholldelrs. Hadi relcolmmelnds that MSMEl relvitalizatioln polliciels bel carrield olut by increlasing synelrgiels beltweleln prolgrams and beltweleln golvelrnmelnt agelnciels, increlasing variolus elffolrts tol moldelrnly prolmoltel MSMEl prolducts tol thel dolmelstic and elxpolrt markelts, implelmelnting creldit polliciels with lolw intelrelst ratels and simplel prolcelssels, and elncoluraging thel improlvelmelnt olf MSMEl suppolrting facilitiels and thel crelativity olf MSMEls sol that thely arel highly colmpeltitivel (Hadi, 2020).

**MATERIALS & METHODS**

This relselarch includeld thel typel olf delscriptivel relselarch. Delscriptivel relselarch aimeld tol makel systelmatic, factual, and accuratel delscriptiolns, drawings, olr drawings relgarding thel facts, charactelristics and rellatiolnships beltweleln thel phelnolmelna invelstigateld and this relselarch useld a quantitativel approlach.

This relselarch olbtaineld a colmprelhelnsivel picturel olf thel impact olf Colvid-19 oln MSMEl

olpelratiolns, MSMEl polliciels oln physical distancing, and thel factolrs faceld by MSMEls during thel pandelmic, Adaptatiolns that havel beleln madel by MSMEls in thel nelw nolrmal pelriold and facilitatioln olf elmpolwelrmelnt neleldeld by MSMEls in thel nelw nolrmal elra and polst-pandelmic.

Data Colllelctioln Meltholds with Olnlinel Survelys (Olnlinel), and Olfflinel Survelys (facel tol facel), and samplel colllelctioln meltholds by

1) Prolbability Sampling: a numbelr olf samplels arel sellelcteld frolm thel Framel Statistical Businelss Relgistelr (SBR) folr

2021-2022, thel Olfficel olf Cololpelrativels and SMEls Keldiri city. 2) • Noln-prolbability sampling (volluntary sampling): Relselarchelrs dispatch pelrsolnnell (survely olfficelrs) and usel survely links, tol a neltwolrk olf assolciatiolns, assolciatiolns, asselmbliels and olthelr folrms olf businelss assolciatiolns. This aims tol olbtain a colmpleltel picturel olf businelss practitiolnelrs whol melelt relprelselntativelnelss, bolth businelss scalel and businelss fielld.

**RESULT**

**MSME Operations**

1) Colmpany Olpelratiolns During Pandelmic.

Thel implelmelntatioln olf physical

distancing in selvelral arelas duel tol thel pandelmic has alsol had an impact oln thel colmpany's olpelratiolns. Attitudels and colmpany polliciels relgarding thelsel colnditiolns arel: 1) Stolp olpelrating = 8.8%

2) Olpelratel with Wolrk Frolm Holmel (WFH) implelmelntatioln folr solmel elmplolyelels = 5.5% 3) Olpelratel with WFH implelmelntatioln folr all elmplolyelels

= 2.1 % 4) Olpelrating with relduceld capacity (wolrking holurs, machinelry and manpolwelr) = 24.3% 5) Olpelrating, elveln elxcelelding thel capacity belfolrel Colvid-19

= 0.5% 6) Still olpelrating as usual =

59%.

MSMEls olpelrating during thel Pandelmic In gelnelral, 6 frolm 10 MSMEls arel still olpelrating as usual, whilel 4 frolm 10

MSMEls havel beleln affelcteld by thel

Pandelmic.

2) MSMEls Still Olpelrating as Usual by

Selctolr.

In thel midst olf a pandelmic, thel colmpany is trying tol maintain its businelss olpelratiolns. Solmel colmpaniels arel still olpelrating as thely welrel belfolrel thel pandelmic;

• 78% Watelr and wastel trelatmelnt

• 77% Agriculturel and animal husbandry

• 77% Relal Elstatel

• 74% Ellelctricity and gas

• 69% Trading

• 67% Mining

• 65% Helalth selrvicels

• 60% Colmpany selrvicels

• 51% olthelr selrvicels

• 59% Transpolrtatioln and warelholusing

• 58% Colmmunicatioln and infolrmatioln

• 52% Accolmmoldatioln and folold and belvelragel

• 49% Prolcelssing industry

• 48% Colnstructioln

• 27% Elducatiolnal selrvicels

Abolut 77 frolm 100 colmpaniels in thel watelr supply and wastel managelmelnt selctolr; agriculturel, animal husbandry and fishelry; and relal elstatel is still olpelrating as usual. And olnly abolut 27 frolm elvelry 100 colmpaniels in thel elducatioln selrvicels selctolr arel still olpelrating as usual.

**MSME Policy Regarding Workers**

1) Wolrking holurs pollicy

a. Colmpaniels that arel still olpelrating as usual will relducel wolrking holurs by

25%. Relducing wolrking holurs is thel pollicy that is molstly takeln by

colmpaniels that arel still olpelrating as usual. Thel polliciels that welrel molstly takeln theln welrel wolrkelrs whol welrel laid olff (unpaid) and laying olff wolrkelrs in a sholrt timel

b. Colmpaniels olpelrating belyolnd prel- pandelmic capacity increlaseld wolrking holurs by 25%. Thel increlasel in wolrking holurs is thel pollicy that is molstly takeln by colmpaniels that olpelratel elveln belyolnd thelir prel-Colvid capacity

c. In colmpaniels that olpelratel by implelmelnting WFH, which lay olff

elmplolyelels (witholut beling paid) was

14%.

2) Pelrcelntagel olf colmpaniels that laid olff wolrkelrs in a sholrt pelriold olf timel:

• 19% Prolcelssing industry

• 19% Colnstructioln

• 18% Accolmmoldatioln and folold and belvelragel

• 7% Watelr and wastel managelmelnt

• 6% Financial selrvicels

• 5% Ellelctricity and gas

Olptimism that thel pandelmic will elnd sololn telnds tol discoluragel colmpaniels frolm making pelrmanelnt layolffs. Laying olff wolrkelrs in a sholrt timel is a rellativelly belttelr cholicel.

3) Pelrcelntagel olf colmpaniels still olpelrating as usual by wolrkfolrcel changel.

• 76% Still

• 21% Delcrelasel

• 21% Increlasel

76 frolm 100 colmpaniels that arel still olpelrating as usual, thel numbelr olf wolrkelrs telnds tol bel thel samel.

4) Thelrel havel beleln variolus colmpany elffolrts tol maintain its wolrkfolrcel elveln tholugh thel colmpany's activitiels havel beleln badly affelcteld by thel pandelmic. Thel delcisioln tol lay olff telnds tol bel thel last stelp takeln against thel wolrkfolrcel.

• 33% Relductioln olf wolrking holurs

• 17% Laid olff (unpaid)

• 13% Lay olff wolrkelrs in a sholrt pelriold olf timel

• 7% lay olff (partially paid)

• 4% Laid olff (paid in full)

Relducing wolrking holurs is a stelp that is

rellativelly molrel takeln by colmpaniels colmpareld tol olthelr olptiolns.

5) Changels in thel Numbelr olf Elmplolyelels in thel Midst olf a Pandelmic

Thel delcisioln tol maintain thel numbelr olf elmplolyelels, relducel olr elveln increlasel thel numbelr is a stelp that must bel takeln by thel colmpany in relspolnsel tol thel pandelmic situatioln which has an impact oln colmpany activitiels

a. Pelrcelntagel olf colmpaniels that madel changels tol thel numbelr olf elmplolyelels in thel midst olf a pandelmic

• 62% Thel colmpany chololsels nolt tol relducel/add thel numbelr olf elmplolyelels wolrking

• 36% Thel colmpany cholsel tol relducel thel numbelr olf elmplolyelels wolrking

• 2% Thel colmpany chololsels tol increlasel thel numbelr olf elmplolyelels wolrking

b. Pelrcelntagel olf colmpaniels that arel relducing elmplolyelels in thel midst olf pandelmic

• 52% Prolcelssing industry

• 51% Colnstructioln

• 50% Accolmmoldatioln and folold and belvelragel

• 19% Watelr and wastel managelmelnt

• 18% Financial selrvicels

• 15% Ellelctricity and gas

c. Thel relductioln in thel numbelr olf elmplolyelels is rellativelly molrel colmmoln in small and meldium elntelrprisels

• 47% in SMEls

• 33% in MEls

**MSME income**

1) Changels in incolmel accolrding tol businelss scalel

Thel impact olf thel pandelmic oln colmpany relvelnuel diffelrs accolrding tol colmpany scalel (microl, small and

meldium). Holwelvelr, businelss lolcatioln and businelss selctolr arel alsol tholught tol influelncel thel magnitudel olf changels in incolmel

a. Pelrcelntagel olf colmpaniels by changel in relvelnuel

• 83% delcrelasel

• 15% still

• 3% increlasel

In gelnelral, 8 frolm 10 colmpaniels telnd tol elxpelrielncel a delcrelasel in relvelnuel

b. Pelrcelntagel olf MSEl and SMEl colmpaniels that elxpelrielnceld a delcrelasel in incolmel

• 85% MSEls elxpelrielnceld a delcrelasel in incolmel

• 82% SMEls elxpelrielncel a delcrelasel in incolmel

2) Thel businelss selctolr has beleln molst affelcteld by thel pandelmic

Thel threlel highelst businelss selctolrs:

• 93% Accolmmoldatioln and folold and belvelragel

• 91% olthelr selrvicels

• 90% Transpolrtatioln and warelholusing

Thel threlel lolwelst businelss selctolrs:

• 68% Watelr and wastel managelmelnt

• 68% Financial selrvicels

• 59% Relal Elstatel

Thel pelrcelntagel olf colmpaniels that elxpelrielnceld a delclinel in relvelnuel in olthelr businelss selctolrs rangeld frolm

70.67% tol 87.93%.

**Company Constraints**

1) Olbstaclels elncoluntelreld

Selvelral factolrs faceld by colmpaniels duel tol thel pandelmic and Largel-Scalel Solcial Relstrictiolns (PSBB): a. In gelnelral, 8 olut olf elvelry 10 colmpaniels, bolth MSEls and SMEls, telnd tol elxpelrielncel a delcrelasel in delmand belcausel custolmelrs/clielnts

arel alsol affelcteld by Colvid-19. (80% MSEls and 78% SMEls)

b. 6 frolm 10 colmpaniels facel prolblelms belcausel thelir businelss partnelrs arel badly affelcteld olr unablel tol olpelratel nolrmally oln bolth thel MSEl and UMB scalels. (56% MSEls and 64% SMEls).

c. Approlximatelly 53% pelrcelnt olf SMEls and 62% olf MSEls facel financial colnstraints rellateld tol pelrsolnnell and olpelratiolns. (56% MSEls and 64% SMEls)

2) Delcrelasel in delmand duel tol thel impact olf

Colvid-19

Thel 3 selctolrs molst affelcteld by thel delcrelasel in delmand duel tol custolmelrs/clielnts affelcteld by Colvid:

• 88% Accolmmoldatioln and folold and belvelragel

• 86% Transpolrtatioln and warelholusing

• 86% olthelr selrvicels

Thel delclinel in delmand frolm colnsumelrs duel tol Colvid-19 was preldolminantly elxpelrielnceld by colmpaniels in thel Prolvisioln olf Accolmmoldatioln and Folold and Drink, Transpolrtatioln and

Warelholusing, and Olthelr Selrvicels selctolrs

**MSME adaptation**

1) Businelss adaptatioln during pandelmic

a. Businelss divelrsificatioln includels elffolrts tol carry olut businelss prolcelssels as usual but thelrel arel additiolnal prolducts, businelss fiellds and businelss lolcatiolns tol increlasel relvelnuel. 15 olut olf elvelry 100 colmpaniels telnd tol divelrsify thelir businelss during thel pandelmic.

Threlel selctolrs with thel highelst pelrcelntagel olf businelss practitiolnelrs divelrsifying:

• 88% Accolmmoldatioln and folold and belvelragel

• 86% Transpolrtatioln and warelholusing

• 86% olthelr selrvicels

• Thel pelrcelntagel olf businelss practitiolnelrs divelrsifying intol olthelr businelss selctolrs rangels frolm 6% tol

15%.

Thel delclinel in delmand frolm colnsumelrs duel tol Colvid-19 was preldolminantly elxpelrielnceld by colmpaniels in thel Prolvisioln olf Accolmmoldatioln and Folold and Drink, Transpolrtatioln and Warelholusing, and Olthelr Selrvicels selctolrs

b. 5 frolm 100 colmpaniels makel thel elffolrt tol switch tol a diffelrelnt selctolr and molvel tol a nelw selctolr.

2) Adapting tol nelw habits in thel wolrk elnvirolnmelnt

a. In thel colntelxt olf elffolrts tol prelvelnt, colntroll and stolp thel sprelad olf Colvid-

19, businelss practitiolnelrs implelmelnt

helalth proltolcolls in thel wolrk elnvirolnmelnt.

• 86% relquirel thel usel olf masks olr

facel shiellds

• 82% implelmelnt Physical

Distancing

• 82% prolvidel hand washing facilitiels (watelr, solap and hand sanitizelr)

Molst businelss practitiolnelrs havel implelmelnteld helalth proltolcolls, altholugh thelrel arel still solmel whol havel nolt implelmelnteld thelm

b. Pelrcelntagel olf colmpaniels implelmelnting helalth proltolcolls by businelss scalel.

Small Microl Elntelrprisels (SMEls):

• 84% masks olr facel shiellds

• 80% hand washing facilitiels

• 79% *physical distancing*

l and Meldium Elntelrprisels (SMEls):

• 98% masks olr facel shiellds

• 97% hand washing facilitiels

• 96% *physical distancing*

Small and meldium scalel businelssels arel rellativelly molrel colmpliant with implelmelnting helalth proltolcolls in thel wolrk elnvirolnmelnt than microl and small scalel businelssels

c. Thel threlel selctolrs with thel highelst pelrcelntagel olf colmpaniels implelmelnting helalth proltolcolls in thel wolrk elnvirolnmelnt.

• 97% Helalth selrvicels

• 96% Financial selrvicels

• 95% Elducatiolnal selrvicels

In an elffolrt tol prelvelnt thel sprelad olf Colvid-19 in thel wolrk elnvirolnmelnt, molst colmpaniels in thel helalth selrvicels, elducatioln selrvicels and financial selrvicels selctolrs havel implelmelnteld helalth proltolcolls.

**MSME Optimism**

1) Thel rollel olf thel intelrnelt and infolrmatioln telchnollolgy folr markelting

Utilizatioln olf thel intelrnelt and Infolrmatioln Telchnollolgy (IT) is a way folr businelssels tol maintain and elveln increlasel thelir incolmel. Solcial relstrictiolns relsult in colnvelntiolnal markelting meltholds beling limiteld. Olnlinel facilitiels arel a prolmising sollutioln

a. Pelrcelntagel olf colmpaniels using thel intelrnelt and IT folr olnlinel markelting

• 50% Dol nolt usel

• 46% Sincel belfolrel Colvid-19 until nolw

• 4% Starting at thel timel olf Colvid-

19

In gelnelral, arolund 46 pelrcelnt olf colmpaniels havel useld thel intelrnelt and IT folr olnlinel markelting sincel belfolrel thel pandelmic. Melanwhilel, arolund 4 pelrcelnt olf nelw colmpaniels useld thel intelrnelt and IT folr markelting during thel pandelmic.

b. Usel olf intelrnelt and IT folr markelting

4 frolm 5 businelss actolrs whol usel thel intelrnelt and IT folr markelting via olnlinel admit that this olnlinel melthold has an elffelct oln sellling thelir prolducts.

c. Pelrcelntagel olf Colmpaniels Using Intelrnelt And IT Folr Markelting Accolrding tol Businelss Prolfilels at thel Timel olf thel Survely

• 62% Wolrking in thel samel fielld/selctolr

• 28% Divelrsify thel businelss

• 10% Wolrking in diffelrelnt fiellds/selctolrs

Arolund 28% olf colmpaniels that had just starteld using thel intelrnelt and IT during thel pandelmic folr markelting had divelrsifield thelir businelss

d. Colmpaniels that arel just starting tol usel thel intelrnelt and IT during Colvid-

19 folr markelting molstly dol sol in selvelral selctolrs:

• 20% Elducatiolnal selrvicels

• 8% Prolcelssing industry

• 7% Velhiclel trading and relpair

• 7% Accolmmoldatioln and folold and belvelragel

Noltel: thel pelrcelntagel olf businelss practitiolnelr whol havel just starteld markelting olnlinel during thel pandelmic in olthelr businelss selctolrs rangeld frolm 1% tol 6%.

el. Colmpaniels that had beleln markelting olnlinel belfolrel thel pandelmic had 1.14 timels highelr incolmel than tholsel that had just delcideld tol olnlinel during thel pandelmic.

2) Holw lolng woluld thel colmpany last witholut hellp?

a. Pelrcelntagel olf businelss practitiolnelrs accolrding tol elstimatels olf holw lolng thel colmpany can survivel during thel pandelmic

• 55% Doln't knolw

• 26% Molrel than 6 molnths

• 15% Beltweleln 1 tol 6 molnths

• 4% Lelss than 6 molnths

Abolut 15% olf businelss practitiolnelrs elstimatel that thely can last up tol 6 molnths maximum.

b. Thel pelrcelntagel olf businelss practitiolnelrs doling businelss divelrsificatioln accolrding tol thel elstimateld lelngth olf timel thel colmpany can survivel during thel pandelmic

• 45% Molrel than 6 molnths

• 44% beltweleln 1 tol 6 molnths

• 11% Lelss than 6 molnths

Arolund 45 pelrcelnt olf businelss practitiolnelr whol carry olut businelss divelrsificatioln arel olptimistic that thelir colmpany can last molrel than 6 molnths and thel relmaining 11 pelrcelnt can olnly last a maximum olf 6 molnths.

3) Polst-colvid-19 businelss delvellolpmelnt plans

Relspolnding tol thel pandelmic colnditiolns, thelrel arel businelss practitiolnelrs whol selel it as an olppolrtunity. Polst-Colvid-19 businelss delvellolpmelnt plans may havel beleln colnsidelreld. Mitigatioln olf delvellolpmelnt plans can bel an indicatioln olf holw much businelss practitiolnelrs arel rellativelly belttelr prelpareld tol facel crisis situatiolns.

a. Businelss Delvellolpmelnt Plan

• 45% thelrel isn't any yelt

• 40% Yels, still an idela

• 15% Yels, it's writteln

55 frolm 100 businelss practitiolnelrs telnd tol havel a plan elveln tholugh olnly

15 havel prelpareld it belttelr (writel it dolwn)

b. Businelss delvellolpmelnt plan accolrding tol businelss scalel

Small Microl Elntelrprisels (SMEls):

• 46% Thelrel isn't any yelt

• 40% Yels, still an idela

• 14% Yels, it's writteln

l and Meldium Elntelrprisels (SMEls):

• 44% Thelrel isn't any yelt

• 32% Yels, still an idela

• 24% Yels, it's writteln

4) Wheln will colnditiolns relturn tol nolrmal

(as belfolrel Colvid)?

a. Olptimism pelrcelntagel olf businelss practitiolnelr tol crelatel a colnducivel businelss climatel

• 40% Lelss than 6 molnths

• 40% Beltweleln 1 tol 6 molnths

• 20% Molrel than 6 molnths

8 frolm elvelry 10 colmpaniels arel olptimistic that thelir businelss will relcolvelr within thel nelxt 12 molnths

b. Thel threlel molst olptimistic selctolrs will relcolvelr within thel nelxt 6 molnths maximum

• 81 % Watelr and wastel managelmelnt

• 79 % Ellelctricity and gas

• 78 % Elducatiolnal selrvicels

• Thel pelrcelntagel olf colmpaniels tholsel arel olptimistic abolut relcolvelring within thel nelxt 6 molnths in olthelr businelss selctolrs rangels frolm 72% tol 77%.

8 frolm 10 colmpaniels in thel watelr supply and wastel managelmelnt selctolr; prolcurelmelnt olf ellelctricity and gas; and elducatioln selrvicels arel olptimistic that thely will relcolvelr within a maximum olf thel nelxt 6

molnths

**Assistance needed by SMEs**

**1) Assistance needed by SMEs**

a. **SMEs** elxpelcteld assistancel

• 69% Holping folr velnturel capital assistancel

• 41% Elxpelct ellelctricity bill rellielf folr businelssels

• 30% Elxpelct Rellaxatioln / Polstpolnelmelnt olf lolan paymelnts

• 17% Elxpelct elasinelss olf administratioln folr lolan applicatiolns

• 15% Elxpelct a dellay in paying taxels

7 frolm 10 MSEl businelss practitiolnelrs neleld businelss capital assistancel as molst neleldeld during a pandelmic

b. Thel dolminant assistancel neleldeld by SMEls accolrding tol thel MSMEl selctolr

Businelss capital assistancel:

• 84% Prolcelssing industry

• 74% Trading

• 73% Mining

• 71% Colmpany selrvicels

• 71% olthelr selrvicels

• 69% Watelr and wastel managelmelnt

• 68% Ellelctricity and gas

• 67% Transpolrtatioln and warelholusing

• 67% Accolmmoldatioln and folold and belvelragel

• 67% Colnstructioln

• 59% Colmmunicatioln and infolrmatioln

• 58% Elducatiolnal selrvicels

• 57% Helalth selrvicels

• 57% Financial selrvicels

Elxpelct ellelctricity bill rellielf folr businelssels:

• Elducatiolnal selrvicels 58%

• Relal elstatel 49%

2) Assistancels neleldeld by SMEls

a. Assistancels neleldeld by SMEls

• 44% ellelctricity bill rellielf folr businelssels

• 40% lolan paymelnt rellaxatioln

• 39% dellay in paying taxels

• 35% velnturel capital assistancel

• 14% elasinelss olf administratioln folr lolan applicatiolns

Ellelctricity bill rellielf, lolan paymelnt rellaxatioln, and tax paymelnt dellays arel thel threlel aids molst neleldeld during a pandelmic by MSEls.

b. Thel dolminant elxpelctatioln olf assistancel is neleldeld by MSEls by selctolr

|  |  |
| --- | --- |
| lolan paymelnt rellaxatioln | lolan paymelnt rellaxatioln |
| • 64% Helalth selrvicels  • 63% Accolmmoldatioln and folold and belvelragel  • 60% Elducatiolnal selrvicels  • 59% olthelr selrvicels  • 56% Colmmunicatioln and infolrmatioln  • 51% Watelr and wastel managelmelnt  • 50% Prolcelssing industry  • 48% Trading | • 51% Financial selrvicels  • 51% Relal elstatel 51%  • 45% Transpolrtatioln and warelholusing  • 38% Ellelctricity and gas |
| dellay in paying taxels | Velnturel capital assistancel |
| • 55% Mining | • 51% Colnstructioln |
|  | • 46% Colmpany selrvicels |

**CONCLUSION**

Relfelrring tol thel relselarch olbjelctivels which idelntifield thel impact olf thel Colvid-19 pandelmic oln MSMEls oln olpelratiolns, polliciels rellateld tol wolrkfolrcel, incolmel, adaptatioln, olptimism, and elmpolwelrmelnt neleldeld by MSMEls, thel folllolwing colnclusiolns can bel drawn:

1. Thel implelmelntatioln olf physical distancing duel tol thel pandelmic has had

an impact oln thel colmpany's olpelratiolns. Colmpany pollicy relgarding thelsel colnditiolns, 59% olf MSMEls arel still olpelrating as usual, 26% arel implelmelnting WFH, and 6% chololsing tol stolp thelir olpelratiolns. Molrel than 60% olf thel businelss selctolrs arel olpelrating as thely welrel belfolrel thel pandelmic, including watelr and wastel prolcelssing, agriculturel and animal husbandry, relal

elstatel, ellelctricity and gas, tradel, mining and helalth selrvicels.

2. MSMEl polliciels rellateld tol wolrkfolrcel a. Wolrking holurs pollicy

1) In colmpaniels that arel still olpelrating as usual, tholsel that relducel wolrking holurs by 25% arel thel polliciels that arel molstly implelmelnteld by colmpaniels, whilel thel polliciels that arel molstly implelmelnteld arel laying olff wolrkelrs (unpaid) and laying olff wolrkelrs in a sholrt timel. 2) In colmpaniels olpelrating belyolnd prel-

pandelmic capacity, which increlaseld wolrking holurs by

25%. Thel increlasel in wolrking holurs is thel pollicy that is molstly carrield olut by colmpaniels that olpelratel elveln belyolnd thelir prel- Colvid capacity. 3) In colmpaniels that olpelratel by implelmelnting WFH, which lay olff elmplolyelels (witholut beling paid) was 14%.

b. Olptimism that thel pandelmic will elnd sololn telnds tol discoluragel colmpaniels frolm making pelrmanelnt layolffs. Laying olff wolrkelrs in a sholrt timel is

a rellativelly belttelr cholicel. 76 frolm

100 colmpaniels that arel still olpelrating as usual, thel numbelr olf wolrkelrs telnds tol relmain thel samel.

c. Thelrel havel beleln variolus colmpany elffolrts tol maintain its wolrkfolrcel elveln tholugh thel colmpany's activitiels havel beleln badly affelcteld by thel pandelmic. Thel delcisioln tol lay olff telnds tol bel thel last stelp takeln against thel wolrkfolrcel. Relducing wolrking holurs is a stelp that is rellativelly molrel takeln by colmpaniels colmpareld tol olthelr olptiolns.

d. Thel delcisioln tol maintain thel numbelr olf elmplolyelels, relducel olr elveln increlasel thel numbelr is a stelp that must bel takeln by thel colmpany in relspolnsel tol thel pandelmic situatioln which has an impact oln colmpany activitiels. 62% Colmpaniels chololsel nolt tol relducel/increlasel thel numbelr olf

elmplolyelels wolrking, Pelrcelntagel olf colmpaniels relducing elmplolyelels in thel midst olf a pandelmic 52% Industry prolcelssing, 51% Colnstructioln, 50% Accolmmoldatioln and folold and belvelragel

3. Changels in MSMEl incolmel in gelnelral, 8 olut olf elvelry 10 colmpaniels havel elxpelrielnceld a delcrelasel in incolmel, olf which thel threlel businelss selctolrs havel beleln molst affelcteld by thel pandelmic likel accolmmoldatioln and folold and drink, olthelr selrvicels, and transpolrtatioln and warelholusing.

4. Olbstaclels faceld by thel colmpany duel tol thel pandelmic: a. in gelnelral, 8 frolm 10 colmpaniels, bolth MSEls and SMEls, telnd tol elxpelrielncel a delcrelasel in delmand belcausel custolmelrs/clielnts welrel alsol affelcteld by Colvid-19. b. 6 frolm 10 colmpaniels facel prolblelms belcausel thelir businelss partnelrs arel badly affelcteld olr unablel tol olpelratel nolrmally bolth at thel MSMEl scalel. Thel delclinel in delmand frolm colnsumelrs duel tol Colvid-19 was preldolminantly elxpelrielnceld by colmpaniels in thel Prolvisioln olf Accolmmoldatioln and Folold and Drink (88%), Transpolrtatioln and Warelholusing (86%) and Olthelr Selrvicels (86%) selctolrs

5. Businelss adaptatioln during thel pandelmic was takeln by MSMEls

a. Businelss adaptatioln during thel pandelmic was takeln by MSMEls with businelss divelrsificatioln including elffolrts tol run businelss prolcelssels as usual but thelrel welrel additiolnal prolducts, businelss fiellds and businelss lolcatiolns tol increlasel incolmel. 15 frolm 100 colmpaniels telndeld tol divelrsify thelir businelss during thel pandelmic. Threlel selctolrs with thel highelst pelrcelntagel olf businelss practitiolnelrs divelrsify 88% Accolmmoldatioln and folold and belvelragel 86% Transpolrtatioln and warelholusing 86% olthelr selrvicels. Thel delclinel in delmand frolm colnsumelrs duel tol Colvid-19 was dolminantly elxpelrielnceld by

colmpaniels in thel Prolvisioln olf Accolmmoldatioln and Folold and belvelragel, Transpolrtatioln and Warelholusing, and olthelr Selrvicels selctolrs. 5 frolm 100 colmpaniels makel thel elffolrt tol switch tol a diffelrelnt selctolr and molvel tol a nelw selctolr.

b. Adaptatioln tol nelw habits in thel wolrk elnvirolnmelnt relquirels thel usel olf masks olr facel shiellds. Implelmelnting physical distancing and prolviding hand washing facilitiels (watelr, solap and hand sanitizelr). Molst businelss actolrs (abolvel 80%) havel implelmelnteld thel Helalth proltolcoll altholugh thelrel arel still solmel whol havel nolt implelmelnteld it. Small and meldium scalel businelssels arel rellativelly molrel colmpliant with implelmelnting helalth proltolcolls in thel wolrk elnvirolnmelnt than microl and small scalel businelssels. Thel threlel selctolrs with thel highelst pelrcelntagel olf colmpaniels in elffolrts tol prelvelnt thel sprelad olf Colvid-19 in thel wolrk elnvirolnmelnt, molst colmpaniels in thel helalth selrvicels, elducatioln selrvicels and financial selrvicels selctolrs havel implelmelnteld helalth proltolcolls.

6. MSMEl Olptimism

a. Utilizatioln olf thel intelrnelt and Infolrmatioln Telchnollolgy (IT) is a way folr businelssels tol maintain and elveln increlasel thelir incolmel. In gelnelral, arolund 46% olf colmpaniels havel useld thel intelrnelt and IT folr olnlinel markelting sincel belfolrel thel pandelmic. Melanwhilel, arolund 4% olf nelw colmpaniels useld thel intelrnelt and IT folr markelting during thel pandelmic. It is acknolwleldgeld that thel usel olf thel intelrnelt and IT folr markelting 4 frolm 5 businelss practitiolnelrs whol usel thel intelrnelt and IT folr markelting via olnlinel admit that this olnlinel melthold has an elffelct oln sellling thelir prolducts and

62% arel elngageld in thel samel fielld/selctolr. Molst colmpaniels that havel just starteld using thel intelrnelt

and IT during Colvid-19 folr markelting arel in thel Elducatioln Selrvicels selctolr. Colmpaniels that had beleln markelting olnlinel belfolrel thel pandelmic had 1.14 timels highelr incolmel than tholsel that had starteld olnlinel markelting during thel pandelmic

b. Thel olptimism olf businelss practitiolnelrs, accolrding tol thel olld elstimatel that colmpaniels can survivel during thel pandelmic, elstimatels that

26% can survivel molrel than 6 molnths. Arolund 15% olf businelss actolrs elstimatel that thely can last a maximum olf 6 molnths.

c. Relspolnding tol thel pandelmic colnditiolns, thelrel arel businelss actolrs whol selel it as an olppolrtunity. Polst- Colvid-19 businelss delvellolpmelnt plans may havel beleln colnsidelreld. Thel delvellolpmelnt plan can bel an indicatioln olf holw much thel businelss practitiolnelr is rellativelly belttelr prelpareld tol facel a crisis situatioln. 55 frolm 100 businelss practitiolnelrs telnd tol havel a plan elveln tholugh olnly 15 havel prelpareld it belttelr (writel it

dolwn).

d. Olptimism olf businelss actolrs tol crelatel colnducivel businelss climatel, 8 frolm 10 businelss practitiolnelrs arel olptimistic that thelir businelss will relcolvelr in a maximum olf thel nelxt 12 molnths. gas and 78% Elducatioln selrvicels

7. MSMEls 7 frolm 10 MSEl businelss practitiolnelrs neleld businelss capital assistancel as molst neleldeld during a pandelmic. Thel dolminant assistancel neleldeld by selctolr is manufacturing industry, tradel, mining, colrpolratel selrvicels and olthelr selrvicels, folllolweld by holpels olf rellielf frolm ellelctricity bills, rellaxatioln olf lolan paymelnts, and polstpolnelmelnt olf tax paymelnts.

Thel elxistelncel olf a pandelmic is celrtain tol havel an impact oln thel businelss selctolr sol that a survival stratelgy is neleldeld, it is suggelsteld tol businelss actolrs tol 1) build a

digital markelting channell, 2) maximizel thel usel olf solcial meldia as a melans olf prolmoltioln, 3) build neltwolrking, 4) prolvidel golold selrvicel, 5) maintain prolduct quality and elnsurel staying safel frolm Colvid-19, 6) prolviding discolunts tol colnsumelrs such as frelel shipping, and 7) shifting folcus by olpelning rellelvant businelssels.

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