



# Impact of the Covid 19 Pandemic on Small and Medium Enterprises (SMEs) Performance: A Qualitative Study in Indonesia

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**Abstract-** The COVID-19 pandemic has an impact on the economy, social and politics, not only large countries but almost all countries in the world. Indonesia, which is dominated by Micro, Small, and Medium Enterprises (SMEs) needs to pay special attention to this sector because the contribution of SMEs to the national economy is quite large. This study aims to analyze the impact of the COVID-19 pandemic on the existence of SMEs in Indonesia and how solutions can help SMEs survive in the COVID-19 pandemic situation. In this writing, the researcher uses qualitative research through open interviews with 8 SMEs voter participants. Data collection techniques are listening and recording important information in conducting data analysis by means of data reduction, data presentation and drawing conclusions so as to: get an overview of the conclusions regarding the literature study. will be developed in this study and for data validation using data source triangulation.. The results of this study are to determine the economic and business challenges due to the COVID-19 pandemic and the approaches taken, namely the macro approach, and the micro approach. The purpose of this study is to analyze the impact of the COVID-19 pandemic on the existence of SMEs in Indonesia and how solutions can help SMEs survive in the COVID-19 pandemic situation. The impact of Covid-19 has had a considerable impact on the economy in Indonesia, especially SMEs. By properly managing business cycle management and changing business models and digital transformation by adjusting to the conditions of the COVID-19 pandemic, it is hoped that the SME company's strategy will be able to successfully overcome the challenges. The synergy between the government's macro policies and the company's micro policies is expected to help SMEs in overcoming the challenges of facing the COVID19 pandemic crisis.

**Keywords:** Covid 19, Pandemic, Performance, UMKM :, Indonesia

## Introduction

All countries in the world have been hit by the COVID-19 Pandemic, so WHO has declared the world in the status of a COVID-19 Pandemic which originally appeared in Indonesia China and is an infectious disease. This COVID-19 attack is not only a health threat that threatens human life at any time, but also also threaten the economic, social and political sectors Indonesia is a country affected by COVID-19, various efforts have been made by the government to combat this COVID-19 pandemic, because almost all sectors affected by COVID-19 and the economic sector are experiencing a fairly serious impact. This prediction certainly threatens Indonesia's national economy as well. According to Aknolt Kristian Pakpahan (2020) said that there are three sectors that will be affected by the COVID-19 pandemic in



Indonesia, namely the tourism sector, trade sector, and investment. As a country that dominates the activities of Micro, Small and Medium Enterprises (MSMEs) which are the spearhead of the national economy, it will also be seriously affected, even so many workers have lost their jobs due to this pandemic. This condition shows that the activities of MSMEs are able to encourage the community's economic sector independently and also encourage the pace of economic growth in Indonesia. The economic impact of the Covid-19 pandemic has also been felt by the Small and Medium Enterprises (SME) sector. This is because SMEs occupy a strategic position in the economy in general. In ASEAN, SMEs generate employment between 50% and d. 95%, and contribute between 30% to 30%. 50% of GDP (Sugiri, 2020). The problems faced by micro and small businesses greatly affect the welfare of the community, especially those who work in the informal sector. On a larger scale, this will affect social life and inequality between residents. The Covid-19 pandemic has taken control of most countries in the world and has affected the daily lives of billions of people around the world.

According to Feinberg et al. (2022) the Corona virus pandemic is not just a health disaster, the virus known as Covid-19 has caused chaos in the economic sector. Not only big industries, the Corona virus pandemic has made SME players in Indonesia start to get nervous. In general, the following are the real impacts caused by Covid-19 on the SME sector in Indonesia. The current COVID-19 pandemic provides impact on various sectors. According to Fournier et al. (2022);Feinberg et al. (2022) the global economic level, the COVID-19 pandemic has had a significant impact on the domestic economy of nation-states and the existence of SMEs. According to Affandi et al. (2020);Banna et al. (2022) the Organization for Economic Co-operation and Development (OECD) report states that this pandemic has implications for the threat of a fairly large economic crisis which is marked by the cessation of production activities in various countries, falling levels of public consumption, loss of consumer confidence, the collapse of the stock market which ultimately leads to uncertainty. According to Affandi et al. (2020) stated that there are three implications for Indonesia regarding the COVID-19 pandemic, namely the tourism, trade and investment sectors. Indonesia, which is dominated by the existence of SMEs as the backbone of the national economy, is also seriously affected not only in terms of total production and trade value but also on the number of workers who have lost their jobs due to this pandemic.

According to Affandi et al. (2020) In Indonesia, the spread of this virus began on March 2, 2020, allegedly starting from an Indonesian citizen who made direct contact with foreign nationals. Over time, the spread of COVID-19 has experienced a significant increase. This can be seen from the following data. Currently, 7,775 people have been infected with Covid-19 in Indonesia and 960 people have recovered and 647 people have died. This teaches us to be careful in maintaining cleanliness and also obeying government regulations so that this pandemic ends quickly from our country. Even the SMEs entrepreneurs in traditional retail stalls will also experience the impact of this pandemic. A number of challenges due to the impact of related Government policies Social distancing, work form home, and other policies to reduce the spread of this pandemic, of course have implications for the sustainability of traditional retail MSME businesses in Indonesia, starting from the operational side, the number of consumers who shop, as well as from the financial side. The role and support of the Government and private companies are needed to assist and encourage these traditional retail MSMEs to be able to survive in this Covid-19 Pandemic situation. Of course, other efforts and strategies are also needed, both in terms of operational, financial or other marketing strategies so that MSMEs can develop more in the face of this Covid-19 Pandemic situation.



Covid-19 has affected MSMEs, namely coffee shops, hotels, restaurants and travel agents. Revenue fell to 30-50% during the lockdown which resulted in cash flow stalling, around 60% of customer orders had to be refunded in full because their services could not be fulfilled. This study also states that the effect of Work From Home affects many MSME businesses to close. When a business closes, the supply chain is difficult to maintain, other suppliers are also affected and cannot provide their services. Coordination between suppliers becomes difficult, causing business disruption. The negative impact of Covid-19 on small businesses in all sectors of the region experienced huge losses, some even experienced very large losses compared to the profits a few months before Covid-19. Interestingly, it was also found that the majority of respondents stated that during the corona virus outbreak, most people paid more attention to the price of the product than the quality. The results of another study also stated that during the pandemic outbreak, credit sales increased rapidly. There are 43 percent of businesses temporarily closed and employment has fallen by 40 percent. The study also describes that SMEs have little cash, and they must cut spending dramatically, take on additional debt, or declare bankruptcy. The impact of the Covid-19 pandemic in the short term is that most MSMEs face logistical challenges in addition to falling demand, although the severity varies between companies and industries. In the long term, the impact of the Covid-19 pandemic will have different challenges and opportunities depending on the type of SMEs.

The sectors affected by the Covid-19 pandemic are transportation, tourism, trade, health and other sectors, but the economic sector most affected by Covid-19 is the household sector. Studies from state that the implementation of social distancing makes people limit activities outside the home so that sales turnover decreases and the most vulnerable to the impact are SMEs. The Covid-19 Pandemic Study is considered to have a major impact on SMEs by decreasing income. The pandemic has an impact on reduced market demand. Many SMEs also face cash problems, as they have to continue to pay fixed expenses even though they have little or no income. The Covid-19 pandemic has also resulted in disruption of the capital chain and the possibility of a crisis that could lead to bankruptcy. Therefore, most MSMEs in China have asked for government policy support to overcome the difficulties they faced during the Covid-19 pandemic.

### **Method**

This study aims to analyze the impact of the COVID-19 pandemic on the existence of SMEs in Indonesia and how solutions can help SMEs survive in the COVID-19 pandemic situation. In this writing, the researcher uses qualitative research through open interviews with 8 SMEs voter participants. Data collection techniques are listening and recording important information in conducting data analysis by means of data reduction, data presentation and drawing conclusions so as to: get an overview of the conclusions regarding the literature study. will be developed in this study and for data validation using data source triangulation.

### **Result and Discussion**

The results of interviews with 8 participants are as follows:

Participant A stated *“Facing economic and business challenges due to the COVID-19 pandemic requires various types of approaches, including a macro approach through government policies and a micro approach through business management of MSMEs.”*



Participant B explained *“Governments must ensure that the flow of enterprises in and out is carried out in a gradual manner and continues in a manner that supports inclusive recovery (that is, without further burdening those most affected by the crisis, such as youth, women and migrants). There are opportunities to improve the status of insolvency, facilitate closure of unproductive businesses and proper business restructuring, and increase the ability of entrepreneurs to start new businesses after failure. As bankruptcies can escalate dramatically, policy reforms must be able to limit the negative effects and reduce personal costs for honest failed entrepreneurs.”*

Participant C stated *“Most disappeared SMEs and micro-enterprises struggling to benefit from the digital transition must accelerate digitalization and technology adoption, organizational change and skills upgrading. Out of the crisis, SMEs must emerge digitally better equipped and with a strengthened workforce capability. Few policy initiatives aim to increase the long-term resilience of established businesses and the growth potential of SMEs.”*

Participant D stated *“Several entrepreneurs assessed how the emerging needs related to the COVID-19 business crisis could affect their business and took appropriate action, taking into account several competitive aspects such as scenario planning, stakeholder analysis, strategy development, external and internal communication ”*

Participant E stated *“Several indicators can be used in the company to evaluate its reactive capacity and understand the possible impact of digital change to reduce the negative effects of the COVID-19 crisis. Once the theoretical background is clear, and once the external and internal status analysis has been carried out, SMEs should reflect on their own business model”*

Participant F explained *“Digital transformation in SMEs does not just mean introducing new technologies to perform existing activities: it is a process of redesigning the entire business model. In order to support entrepreneurs' efforts in implementing new business models and digital transformation in their businesses, it is important for the government to make structural policies for the long-term interests”*

Participant G explained *“digital technology media to promote SME products, and find potential markets for the products they produce. In the short term, there needs to be assistance for MSME actors to be able to take advantage of e-commerce media (online shopping) to sell their products.*

Participant H explained *“Supporting policies should take into account differences between sectors to be more relevant to their specific needs; they also need to be more transparent if they want to provide subsidies directly to private entrepreneurs, they aim to help overcome the crisis. Meanwhile, digital transformation follows the emergence of new digital skills and adoption of digital tools. It is a transformation process that requires a reorganization of the model”*

According to Affandi et al. (2020);Banna et al. (2022) In facing the economic and business challenges due to the COVID-19 pandemic, various types of approaches are needed, including a macro approach through government policies and a micro approach through business management of MSMEs. In the macro approach, namely through government policies. According to Affandi et al. (2020);Banna et al.



(2022); Fournier et al. (2022);Feinberg et al. (2022) Timing and speed are very important. Withdrawing economic and business support measures too quickly can lead to massive failures for companies and weaken competition, but on the other hand, prolonged economic and business support can result in distortions, reduce incentives to adapt and innovate, and trap resources in activities. which is not productive. Second, governments must ensure that corporate flows in and out are gradual and continued in a manner that supports inclusive recovery. There are opportunities to improve the status of insolvency, facilitate closure of unproductive businesses and proper business restructuring, and increase the ability of entrepreneurs to start new businesses after failure. Because bankruptcy can escalate dramatically, policy reforms should be able to limit the negative effects and reduce personal costs for honest failed entrepreneurs. All of this requires developing criteria for assessing which SMEs should receive support during recovery and transition to new business models. According to Haudi et al. (2022);Irmí et al. (2022);Meyer et al. (2022);Meinck et al. (2022) by applying traditional criteria to identify “decent” businesses – such as recent balance sheet data or credit history – may not work as well. For example, leveraging the development of Fintech and digital tools for more effective credit risk assessment, service delivery and comprehensive monitoring can help overcome the limitations of traditional approaches to business financing in times of unprecedented uncertainty. So far, the government has not utilized this instrument effectively. In addition, non-debt financing instruments should be used more to address the more diverse needs of the SME population and strengthen their capital structure. Third, government support must reach entrepreneurs and MSMEs who can increase economic and community resilience in the post-COVID era.

According to Affandi et al. (2020);Banna et al. (2022) Innovative start-ups, entrepreneurship and new business models must be promoted. At the same time, traditional SMEs that are largely disappearing and micro-enterprises struggling to benefit from the digital transition must accelerate digitalization and technology adoption, organizational change and skills upgrading. Out of the crisis, SMEs must emerge digitally better equipped and with a strengthened workforce capability. Few policy initiatives aim to increase the long-term resilience of established businesses and the growth potential of MSMEs. For example, Korea and Ireland have acted to help small businesses adopt new work processes, accelerate digitization and find new markets. Such structural support measures, together with smart requirements, should be included in the next phase of the policy response. As for the effort to deal with the COVID-19 pandemic, According to Affandi et al. (2020);Banna et al. (2022) so that the government can divide the focus of handling the COVID-19 pandemic from an economic perspective into two main periods, namely the short and urgent period and the medium term period. In the short and urgent period, the government will focus on reducing the additional COVID-19 death toll with an emphasis on health sector stimulus and welfare assistance for the affected people. There are two parties that need the government's attention, namely: workers or households and companies or industries. The government is also recommended to pay special attention to industries that have difficulty paying credit/installments, especially SMEs and industries that have been most affected by the recent downturn in the economy The banking sector will also face liquidity problems and bad loans.

According to Haudi et al. (2022);Irmí et al. (2022);Meyer et al. (2022) to maintain the sustainability of the food, food and beverage sector. Then, the government is able to ensure the creation of strengthening domestic industries, especially the medical device industry in anticipation of the outbreak of a pandemic in the future. If the policy on the supply side has been taken, the next medium-term policy focus that can



be taken by the government is efforts to recover aggregate demand. Elimination of taxes such as VAT and PPh after the pandemic will help boost demand. In addition, the government must provide a stimulus to households to consume manufactured goods, and the service sector such as restaurants, hotels and tourism as well as transportation and aviation. According to Haudi et al. (2022); Prameswari et al. (2020); Ravens et al. (2022); Rupeika et al. (2022); Yuliantoro et al. (2019) On a micro basis through company policies, in order to reorganize the weakening economic conditions of SMEs or the recession due to Covid-19, it is necessary to manage the business cycle in a Business Cycle Management considering that the business environment is very dynamic so it must always be evaluated and improved on its business cycle so that the business can survive and be able to survive. continue to develop in ways, namely (1) Creating change as an opportunity to achieve success, (2) Seeing differences between people or phenomena as opportunities not difficulties, (3) Experimenting to find renewal towards business growth, (4) Becoming an expert for your own business, (5) Be a servant to others and have a humble nature. According to Haudi et al. (2022); Ravens et al. (2022); Rupeika et al. (2022); Yuliantoro et al. (2019) With the ability to manage the business cycle, a company must be able to grow and develop in the long term by taking into account factors including 1. Strategic Intent (Unity of Vision and Mission) 2. Decision Maker (Quick and Right Decision Making), 3. Funding (Management). Planned Finance), 4. Business Plan (Business Planning), 5. Team Management, 6. Execution, 7. Timing (The Right Time to Start a Business). Managing the business cycle through the process of planning, organizing, using organizational resources and with planning and organizing must pay attention to the business cycle in 4 periods, namely 1. The Peak of the Cycle 2. Recession 3. Trough (The Worst Depression) 4 Recovery (Expansion) which can describe the classification of business types with business fields or business opportunities post-covid-19 so that MSME business players can identify the type of business according to the business cycle experienced during the COVID-19 pandemic and take appropriate action according to the type of business.

According to Ravens et al. (2022); Rupeika et al. (2022); Yuliantoro et al. (2019) Several entrepreneurs assessed how the emerging needs related to the COVID-19 business crisis could affect their business and took appropriate action, taking into account also several competitive aspects such as scenario planning, stakeholder analysis, strategy development, external and internal communications. Several indicators can be used in a company to evaluate its reactive capacity and understand the possible impact of digital change to mitigate the negative effects of the COVID-19 crisis. According to Haudi et al. (2022); Irmu et al. (2022); Meyer et al. (2022); Meinck et al. (2022); Purwanto et al. (2021); Purwanto (2020); Putra et al. (2020) Once the theoretical background is clear, and once the external and internal status analysis has been carried out, SMEs should reflect on their own business model. Digital transformation doesn't just mean introducing new technologies to perform existing activities: it's a process of redesigning entire business models. In order to support entrepreneurs' efforts in implementing new business models and digital transformation in their businesses, it is important for the government to make structural policies for the long-term interests. This policy is not only used to deal with the COVID-19 pandemic but also the Industry 4.0 era in the future. According to Haudi et al. (2022); Irmu et al. (2022) The government can start by making a roadmap for the development of SMEs in facing the Industrial 4.0 era, starting from retraining SMEs workers to adapt to the use of new production technology and digital technology, developing telecommunications infrastructure and internet programs entering villages, involving the world of academia and big businesses. in assisting the introduction and use of production technology and digital media, as well as reviving the partnership program for large businesses and SMEs. This structural policy is carried out to support the strengthening of SMEs as well as support the development of SMEs in



the Industry 4.0 era. Supporting policies should take into account differences between sectors to be more relevant to their specific needs; they also need to be more transparent if they want to provide subsidies directly to private entrepreneurs, they aim to help overcome the crisis. Meanwhile, digital transformation follows the emergence of new digital skills and adoption of digital tools. It is a transformational process that requires reorganizing the previous business model to make room for new, more effective and efficient practices.

The government in supporting the SME sector during the Covid-19 pandemic is to strengthen the distribution mechanism of all stimulus packages related to business and disseminate information clearly. There is a role from the Government / business development agencies that provide free business consulting services to SMEs to help direct their business in difficult situations during the pandemic. The government and stakeholders can encourage business actors to develop through various policies, such as reduced loan installments and tax exemptions. In the Covid-19 pandemic situation, there are several SME protection schemes carried out by the government, namely (a) providing social assistance to poor and vulnerable SMEs, (b) tax incentives for SMEs, (c) relaxation and credit restructuring for SMEs, (d) expansion SME working capital financing; (e) placing ministries, state-owned enterprises and local governments as buffers for SME products, (e) e-learning training. Furthermore, his research also highlights the strategies carried out, namely short-term strategies related to the implementation of strict health protocols, providing opportunities and encouragement of services digital as a supporter of SMEs, socialization of business associations, simplifying administrative processes, and efforts to encourage changes in business strategy. The long-term strategy is related to efforts to prepare a roadmap for SME development, build digital technology as a platform in SME business processes, develop modern SME business models, and encourage collaboration between the government and corporations in empowering SMEs.

### **Conclusion**

The impact of the Covid-19 outbreak on the economy has been experienced by all countries in the world, including Indonesia, which has experienced a fairly large economic impact. SMEs in this case are the hardest hit in this crisis, paying attention to the contribution of SMEs to the number of business units, the contribution of GDP, labor absorption, exports and investment to the economy in Indonesia which is very large. The government policies are also divided into various short, medium and long term strategies, including in the short and urgent term, the government focuses on reducing the addition of COVID-19 fatalities with an emphasis on health sector stimulus and welfare assistance for the affected people, and to The medium-term policies include ensuring the business world to operate, maintaining the continuity of the logistics sector and encouraging the independence of the medical device industry, while the long-term strategy is focused on the introduction and use of digital technology for SMEs as well as preparation for entering the Industrial era. During the COVID-19 pandemic, where there is no certainty when the pandemic will end, SMEs as business entities must be able to manage business cycle management by taking into account the categories of business types in 4 business cycles, 1. Cycle Peak (Prosperity) 2. Recession, 3. Trench . Recovery . By properly managing business cycle management and changing business models and digital transformation by adjusting to the conditions of the COVID-19 pandemic, it is hoped that the SME company's strategy can be successful in overcoming the challenges. Finally, the synergy between the government's macro policies and the company's micro policies is expected to help SMEs in overcoming the challenges of facing the COVID-19 pandemic crisis.



### Suggestion

Due to the Covid 19 pandemic, SMEs in managing their operations should be cost-efficient in order to survive. Traditional retail stalls should also be able to take advantage of access to capital and working capital loans to continue to develop during the current Covid 19 Pandemic. The role and support from the Government and related parties should also be more targeted, especially for the traditional retail stall sector with information what is clear is that traditional retail stalls also know and can take advantage of several policy programs from the Government as well as stimulus stimulus carried out by related parties to be able to help SMEs, especially the traditional retail stall sector. by using technological transformation for business continuity including online wholesalers, utilizing online channels for communication and sales to customers and also providing selling products that match their needs during this Covid19 Pandemic (masks, hand sanitizers, vitamins and others).

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