



The Investigated Study of the COVID-19 Pandemic's Affect on Micro-Enterprises in Yogyakarta Province, Indonesia

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Abstract: This research shall contribute to the growth of appropriate support frameworks for micro-entrepreneurs to thrive during and after a crisis through associated entrepreneurial development organizations. The coronavirus (COVID-19) pandemic has undeniably had an impact on the world economy and surroundings. Micro-enterprises, particularly in developing countries, have been hit hard by the COVID-19 outbreak. This paper employs personal insight and investigates the emergency situations management strategy throughout most of the pandemic COVID-19 outbreaks from the standpoint of micro-entrepreneurs. It is critical to investigate how micro-entrepreneurs deal with crises and what decisions they make to ensure the survival of their businesses. The results of participant observation shed light on microenterprises' business survival strategy and recovery plan during and after a crisis. According to the findings of this study, the impact of the COVID-19 pandemic was felt the most in Gunung Kidul and Kulon Progo in the Province of Yogyakarta. Aside from being remote from the city center, access to technology is also limited. In contrast to the more advanced cities of Yogyakarta, Bantul, and Sleman. Our research has suggested that micro-enterprise owners and other stakeholders reconsider their business strategies, including crisis scenarios and business continuity plans to virtually sustain customers in order to improve long-term development. We also suggest additional research areas to improve the successful digital transformation of micro-enterprises following the COVID-19 pandemic.

Abstrak: Penelitian ini berkontribusi terhadap penciptaan mekanisme dukungan yang efektif melalui organisasi pengembangan kewirausahaan terkait bagi pengusaha mikro untuk berkembang selama dan setelah krisis. Pandemi virus corona (COVID-19) tidak dapat dihindari telah berdampak pada perekonomian dunia dan lingkungan. Usaha mikro, khususnya di negara-negara berkembang, sangat terpuak oleh wabah COVID-19. Artikel ini menggunakan studi kasus dengan wawasan pribadi dan menyelidiki strategi manajemen situasi darurat karena wabah pandemi COVID-19 dari sudut pandang pengusaha mikro. Hal ini menjadi penting untuk menyelidiki bagaimana pengusaha mikro menghadapi krisis dan keputusan apa saja yang dibuat untuk memastikan kelangsungan bisnisnya. Hasil observasi partisipan menjelaskan strategi kelangsungan hidup usaha mikro dan rencana pemulihan selama dan setelah krisis. Menurut temuan

penelitian ini, dampak pandemi COVID-19 paling terasa di Provinsi Yogyakarta adalah Gunung Kidul dan Kulon Progo. Selain jauh dari pusat kota, akses teknologi masih terbatas. Berbeda dengan kota Yogyakarta, Bantul, dan Sleman yang lebih maju. Penelitian kami menyarankan agar pemilik usaha mikro dan pemangku kepentingan lainnya mempertimbangkan kembali strategi bisnis mereka, termasuk skenario krisis dan rencana kelangsungan bisnis untuk mempertahankan pelanggan secara virtual guna meningkatkan pengembangan jangka panjang. Kami juga menyarankan area penelitian tambahan untuk meningkatkan keberhasilan transformasi digital usaha mikro setelah pandemi COVID-19.

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INTRODUCTION

The pandemic coronavirus (COVID-19) has had a significant impact on global economies (Abusaada & Elshater, 2020). It has had an impact on capital and supply chains, influencing product distribution and availability (Charles, 2020; Jayani, 2020; Sitorus, 2020). Factory closures and reduced supply, for example, caused China's factories to halt production due to decreased demand for automotive parts, components, and clothing (Adam & Alarifi, 2021; Ketchell, 2020; Muhyiddin, 2020; Raharja & Natari, 2021). In fact, when compared to other coronavirus outbreaks such as MERS-CoV, SARS-CoV, and Influenza, COVID-19 had the highest infection rates and deaths (Chakraborty & Maity, 2020; Cheng et al., 2020; Dergiades, Milas, & Panagiotidis, 2020; Smart, Ma, Qu, & Ding, 2021; WHO, 2020, 2021). Several countries, including Southeast Asian countries such as Indonesia, Malaysia, Thailand, the Philippines, and Singapore, have issued border controls, social distances, and event postponements for at least 14 days in response to the Covid-19 outbreak. Almost all countries have issued emergency or quarantine orders to prevent the spread of coronavirus, which has not only resulted in psychological effects such as depression, anxiety, and stress but has also had an impact on economic operations which include retail store closures and disruptions to product delivery chains (Eggers, Flynn, O'Leary, & Chew, 2020; Huang et al., 2020; Schafer, 2020). In Indonesia, the policy of closing borders from abroad is not so long, but Indonesia prefers to implement large-scale social restrictions and enforce restrictions on community activities (Bahtiar, 2021; Maesaroh, 2021; Napitu, Corry, & Matondang, 2021; Niode, 2019).

The Covid-19 pandemic has contributed to economic insecurity, including Business Micro-enterprises as above mention. In general, the majority of micro-enterprises actors have experienced decreased income liquidation as a result of the Covid-19 pandemic (Juaningsih, Consuello, Tarmidzi, & NurIrfan, 2020; Rizal, Afrianti, & Abdurahman, 2021). Thus, a strategy is required for micro-enterprises to survive and grow their businesses in the midst of a Covid19 pandemic. The most significant impact on micro-enterprises, one of which is a decrease in the number of sales, causes the financial situation of micro-enterprises to be in crisis conditions (Lusianawati, 2020). Restrictions on social activities make it difficult for micro-enterprises to expand their business scale if only the traditional method is used (Kurniasih, 2020; Laksana, 2021). Responding to these difficult conditions, business actors have taken a variety of approaches.

The presence of large-scale social restrictions or lockdown is contended to disrupt business operations, particularly production, distribution, and sales, which will further

contribute to the performance of micro-enterprises and the national economy, as the results of the Ministry of Finance study above show (Groenendaal & Helsloot, 2021; Smart et al., 2021). There is nothing wrong with having concerns, especially given the large number of micro-enterprises in Indonesia and the number of workers absorbed by micro-enterprises (Gregurec, Furjan, & Tomičić - pupek, 2021; Soehardi & Untari, 2020). As shown by Central Statistics Agency data, the contribution of micro-enterprises and small businesses to Indonesia's Gross Domestic Product (GDP) in 2018 was 61.41 percent. Furthermore, this contribution demonstrates the importance of micro-enterprises and small businesses as the backbone of the Indonesian economy. Due to factors such as low digitization, difficulty accessing technology, and a lack of understanding of business survival strategies, micro-enterprises lack resilience and flexibility in the face of this pandemic (R. M. Anderson, Heesterbeek, Klinkenberg, & Hollingsworth, 2020; Prasetyanto, Destiningsih, & Prakoso, 2021). Micro-enterprises ought to be able to adapt to current business developments in order to succeed, whereas businesses that can sustain are those that are adaptable to the times. Hardly anyone knows when the Covid-19 pandemic will end. A simple way to adapt to and deal with this pandemic is to plan short and long-term strategies while hoping that a vaccine for the Covid-19 virus is discovered and mass-produced soon (Syaifudin, 2020). Financial assistance in the form of soft loans or direct cash assistance can be implemented in the short term by involving the government and the private sector (Cotterell & Bowen, 2021; Qurniawan, 2020). Meanwhile, the long-term strategy is centered on the introduction and utilization of digital technology for micro-enterprises, as well as the preparation for the Industrial 4.0 era (Europe connected, 2020; Lukonga, 2020; Maria & Widayati, 2020).

The COVID-19 dispute is clearly a sudden threat,' as it developed suddenly and affects not only entire organizations, and furthermore entire sectors of the economy (Ilyas, 2021). The impact of the Covid-19 pandemic outbreak on the worldwide socio-economic system can be severe, and recovery is critical in order to survive in a new normal way of life (Juaningsih et al., 2020; Laksana, 2021). Micro-enterprises represent nearly two-thirds of Micro, Small, and Medium-size Enterprises (MSMEs) in Indonesia (MSME Annual Report, 2017), with fewer than five employees and annual sales of less than Rp50 million (MSME Corp Indonesia, 2014). Several prior kinds of literature contend that because of their remoteness, micro-enterprises in less developed areas face greater challenges than enterprises in urban and developed areas, particularly in terms of connectivity constraints, labor availability, and limited financial reserves (Carter, Anderson, & Mossialos, 2020; Chakraborty & Maity, 2020; Dergiades et al., 2020; Hakim, 2021; Sikarwar, 2021; Soehardi & Untari, 2020). According to 2016 census data, of the cumulative wide range of businesses in Yogyakarta, the number of micros, small, and medium enterprises (MSMEs) was 235,313 or 98.40 percent of total businesses, with micro-entrepreneurs accounting for 55 percent (Cooperative trade industry office, 2015). Yogyakarta's economic growth in 2017 was 5.26 percent year on year, up from 5.05 percent in 2016. MSMEs accounted for 95 percent of the total, a significant increase from 5.05 percent in 2016 (BI, 2016). This denotes that the prospects for micro-enterprises in Yogyakarta are promising and that their occurrence is capable of surviving whenever there is economic uncertainty at the global level, thereby increasing the chance to advance. However, one of the major issues confronting Yogyakarta's micro-enterprises is a lack of economic inclusion and access to finance. According to various studies, most MSMEs still have limited access to capital. MSME entrepreneurs have limited access to capital gains due to the weakness of the business financial administration system and a lack of bankable guarantees, low business competitiveness, and a lack of

integration in the micro-enterprise development (Setiawan, 2018; Soleha, 2020; Sugiri, 2020; Wuryandani & Meilani, 2016). As a result, this study investigates the business continuity and recovery strategy in response to the movement control order during the COVID-19 crisis in Indonesia, based on unstructured interviews with two micro-entrepreneurs in Yogyakarta Province.

RESEARCH METHOD

This research consisted of unstructured interviews with open-ended questions that were undertaken in June-August 2021, during Indonesia's third phase of a movement control order. Therefore, in the research, an unstructured interview was used to collect the thoughts and beliefs of business owners based on their life experiences. On the basis of their foundership of a micro-enterprise with an annual sales turnover of less than Rp. 50 million, approximately fifty micro-entrepreneurs were identified to participate in the study. Respondents were chosen for their credible experience as key micro-entrepreneurs in Yogyakarta Province, which is divided into five districts: Yogyakarta City, Bantul district, Sleman district, Kulonprogo district, and Gunung Kidul district, and whom researchers believed could provide relevant information relevant to the research objective. The parsimonious principle, which favors simplicity over complexity and necessity over excess information in explaining a given phenomenon, lends support to the purposeful sampling (Merriam, 2009). This allows the interviews to be conducted in a free-flowing but insightful conversation in 25-30 minutes (Kothari, 1985; Merriam, 2009). The questions were incorporated into a larger research measure to reduce participant fatigue while still achieving the research goal. Memos were used to jot down the main points of the interview. The interview aims to collect entrepreneurs' perspectives and experiences regarding their business continuity and recovery strategy during the COVID-19 crisis. Furthermore, in order to obtain a good grasp of the concept of business continuity and recovery strategy during a crisis, the researcher considered entrepreneurship literature on small business crisis management. The insights and thoughts obtained from respondents were examined and summarized into a proposed illustration to provide meaningful hindsight about how micro-entrepreneurs operate their businesses during a crisis and devise a recovery plan after the crisis.

RESULTS

The results of the study revealed several significant findings concerning the impact of COVID-19 on micro-enterprises in Yogyakarta Province. Based on data from micro-enterprises in Yogyakarta, the provinces of Gunung Kidul and Kulonprogo were the hardest hit of the five affected districts. Meanwhile, in terms of decreasing income, Sleman, Bantul, and Yogyakarta City are not as bad as the two districts.

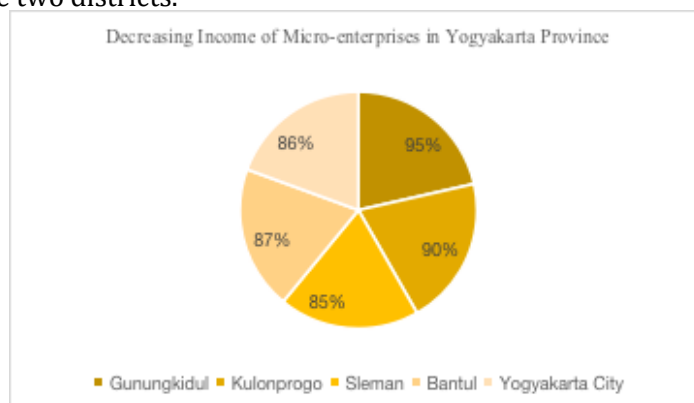


Fig 1. Decreasing Income of Micro-enterprises in Yogyakarta Province

Source: Statistic Data from Small and Medium Enterprises, and Cooperatives Yogyakarta Provincial Office.

The data above show that Gunung Kidul is still struggling to deal with the crisis, though other districts are as well, and this is a major concern for the government because nearly 95 percent of micro-enterprises saw a drop in turnover or income when the COVID-19 crisis hit.

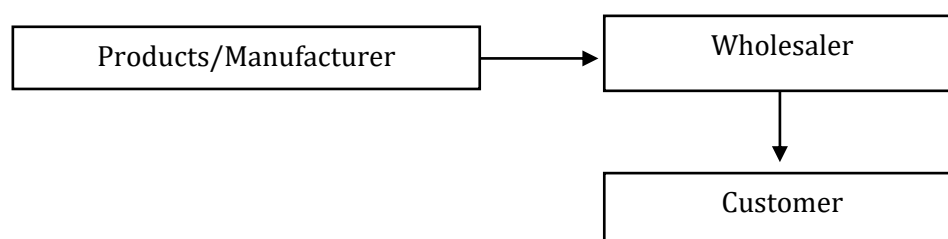
Aside from access far from the city center, other factors impede the development and survival of micro-enterprises in Gunung Kidul. Furthermore, Kulonprogo is the second district that should be the focus of the government's attention, both district and provincial, because approximately 90% of the population is experiencing income difficulties as a result of the COVID-19 pandemic crisis. According to many studies, their continued stuttering in adopting technology is the reason they will not survive the crisis (Ayyagari, Beck, & Demirguc-Kunt, 2007; Kotarba, 2017; Minehane, 2019; Ordieres-Meré, Remón, & Rubio, 2020; Sorescu & Schreier, 2019; Yusnita & Wibawa, 2020).

In the current world, society is becoming increasingly reliant on technology. According to the findings of a survey conducted by British media, We Are Social, and Hootsuite, 46 percent of the earth's population, or 3.5 billion people, are now social media literate (Jamil, Rekarti, Briandana, & Audinna, 2019). According to predictions, social media users will account for 60% of the global population in the coming years. Micro-enterprises can use social media to carry out a variety of activities that will help them grow (Das, Rangarajan, & Dutta, 2020). Micro-enterprises can use social media to carry out a variety of activities that will help them grow (Ahluwalia, Mahto, & Walsh, 2017; Ghio, Guerini, Lehmann, & Rossi-Lamastra, 2015; Goeritman, 2021). Indeed, the government has acknowledged that micro-enterprises are a critical sector in the development of the national economy because their growth is increasing on a daily basis.

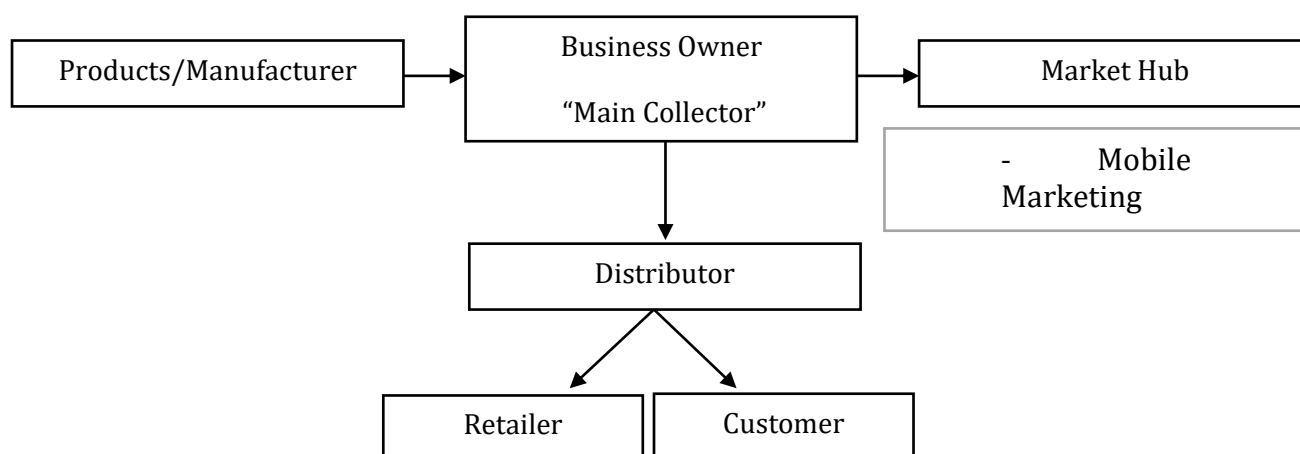
Business Continuity Plan

According to the interviews, entrepreneurs use multiple synchronous strategies to ensure the continuity of their business during the crisis, including (a) shortening the supply chain through centralized synchronous distributors, (b) producing emerging products to meet current customer needs (consumers are seeking for crucial foods and cleaning and sanitary products during the crisis), and (c) using digitally enabled marketing through mobile applications and social media, such as. As shown in the micro-business owners interviewed, the synchronous distribution approach enables entrepreneurs, particularly those in culinary businesses, to earn a living during a crisis. This strategy is similar to the Integrated marketing approach, which suggests that using multiple channels to distribute goods to customers, such as distributors, mobile apps, and physical stores, is more beneficial than using a single and independent channel. Furthermore, the findings of the interviews suggest the establishment of a "centralized wholesale mart" selling essential groceries. Respondents believe this is appropriate for placement in several major high-traffic areas, such as government administration offices, higher education institutions, or primary housing areas. Surprisingly, respondents saw this approach as more cost-effective and not necessarily appropriate during this disruptive period, but it could be implemented in the future. Figure 2 describes the alternative distribution strategy used by entrepreneurs during normal and crisis times.

Before COVID-19 Crisis



During COVID-19 Crisis



Source: Authors.

Business Recovery Plan

The business owner interpreted the slow supply of housing for their products as resulting in shifting consumer purchasing behavior, where their purchasing purpose on ingredients and sanitation products had increased whereas during an emergency. To ensure consistent earnings, entrepreneurs must be more adaptable and make significant changes to their businesses. Gathered from the interviews, it might be concluded that micro-entrepreneurs do not use formal crisis management or contingency planning. However, a variety of approaches were used to deal with the crisis's impact, such as running a business from home, digital marketing, a multi-channel sales strategy, and the penetration of a new target market during the crisis by having to sell rapidly evolving products. To remain in business needs to adapt and reconsider its enterprise strategies and processes in response to the COVID-19 pandemic. Technological innovation can presume a pandemic by discovering the first signs of an outbreak and alerting businesses to prepare for a possible pandemic.

The COVID-19 pandemic has somehow driven technology innovation, but it has also decided to make businesses recognize the importance of leveraging technology to build resilience. In the event of a pandemic, the process of risk is a critical factor in survival. The evolving resources and capabilities which it occurs due to adaptation and mitigation are what determine resilience. Companies recognize the need for a resilient supply chain in times of crisis, such as the COVID-19 pandemic, to anticipate changes that have occurred in the surroundings (e.g., supply and demand shocks) in process of adapting and quickly responding to managing the high level of uncertainty. Furthermore, during a pandemic, consumer expectations change dramatically, emphasizing the importance of resilient supply chains. The visibility of supply chains from beginning to end, including additional data on tier two and tier three suppliers, is critical to business stability.

Understanding the Crisis

The scenario is far from a ridiculous scenario for many business owners in developing market destabilization. The COVID-19 pandemic has had a significant impact on micro-enterprises, resulting in economic destabilization, business closures, and underemployment for several low-income people. The financial consequences of a shock, including a pandemic, for micro-enterprises, can have far-reaching consequences, as losses can have a direct impact on micro-enterprise owners' household spending, community employment growth, and time to retrieve from potential economic shocks or crises. The COVID-19 pandemic has had a significant

impact on micro-enterprises, and they continue to experience obstacles. In this pandemic, micro-enterprises are experiencing a variety of issues such as reduced sales, equipment breakdowns, discontinuation of export orders, input materials shortages, and transportation disruptions, which really is in line with the observations of our case study on Yogyakarta Province micro-enterprises. To maintain the crisis, business owners first consider the scope of the issues in light of the size of the business. Business recovery can be accomplished in two ways: first, by trying to identify the physical impacts on business operations, which are likely to apply in the short term, and second, over time, by evaluating the age and financial situation of the business, business activities, primary and secondary crisis impact, and operational disruptions, among other things. Aligned with, the discourse with the entrepreneurs revealed that the owners faced varying levels of challenges focused on business context and nature. During the first phase, micro-enterprise owners should struggle to find the nature and scope of the issues affecting all aspects of their business. The formation of a response team can assist entrepreneurs in comprehending the crisis and developing crisis management policies.

DISCUSSION

Scholars from all over the known universe had already focussed on COVID-19 on micro-enterprises in order to better understand the current state of the micro-enterprises (Groenendaal & Helsloot, 2021; Office for the Coordination of Humanitarian Affairs, 2021; Tran & Jeppesen, 2016). The current crisis, caused by pandemic COVID-19, differs from previous crises in several ways, including the disruption of economic activities in different geographic areas, with unanticipated consequences (Abusaada & Elshater, 2020; Hakim, 2021; Kaczmarek, Perez, Demir, & Zarembo, 2021; Smart et al., 2021). During the lengthy heightened alert and movement restriction period, micro-entrepreneurs faced challenges such as operational interruption, supply chain disruption, a lack of internal capital to handle recurring operating expenses, the possibility of insolvency, and a scarcity of government stimulus packages (Embassy of the Kingdom of the Netherlands in Thailand, 2020; Gregurec et al., 2021; McKee & Stuckler, 2020; Söderström, 2020).

A considerable review of the literature indicates that research focused on the effects of covid-19 on micro-enterprises as a result of the anticipated financial depression that happened during the pandemic, as well as recovery strategies to manage the crisis (Abusaada & Elshater, 2020; M. Anderson, McKee, & Mossialos, 2020; Carter et al., 2020; Dergiades et al., 2020; Gandasari & Dwidienawati, 2020; Groenendaal & Helsloot, 2021; Jhang, 2020; Kaczmarek et al., 2021; Moreno-Luna, Robina-Ramírez, Sánchez, & Castro-Serrano, 2021; Pierre, 2020; Qian et al., 2020; Schafer, 2020; Smart et al., 2021; Soehardi & Untari, 2020; Tran & Jeppesen, 2016). According to studies, different factors have an impact on micro-enterprises during this time period. The severity of the problem in micro-enterprises varies depending on the nature of the business, its geographic location, the country's economic condition, external conditions pertaining to the organization, unexpected discovery, responsive abilities during the crisis, Cetera (Chakraborty & Maity, 2020).

Except for its sudden threats, the COVID-19 crisis can indeed be perceived as a challenging circumstance for micro-enterprises. The findings indicate that micro-enterprises do not use a structured or systematic crisis business strategy; however, their responses to crises are more ad hoc in order to mitigate their impact. Entrepreneurs appeared to illustrate their ability to withstand business by implementing a variety of business continuity and recovery strategies, particularly in terms of the delivery process and promotion (Gregurec et al., 2021; Škare, Soriano, & Porada-Rochoń, 2021). This result is supported by (Eggers et al., 2020), who proposed that experiencing a crisis causes business owners to behave extra reasonably and take other measures when making choices. Surprisingly, respondents saw the government's economic stimulation budget as a non-essential solution for mitigating the effects of the crisis. Access to support and facilities are difficult for microentrepreneurs in less-developed areas, so they must deal piecemeal. This issue is consistent with the findings of (Djalante et al., 2020),

who investigated the impact of an environmental issue on such a rural tourism industry sector in Indonesia.

CONCLUSION

The COVID-19 outbreaks pandemic is a recent phenomenon in the global economy, with implications that are extraordinary on such a large scale. The pandemic has indeed altered and continues to alter the global economy, including economic development. To ensure that microentrepreneurs can manage their businesses in a crisis situation, particularly in a somewhat developed city, it is essential to continue providing support from certain that are much more meaningful to them, particularly in order to develop the skills in crisis management approaches. Web-based monetization strategies, product delivery processes, development of new products, likely to cost but instead cost structure strategic planning all through crisis, as well as buyer database administration could all serve as the foundation of a disaster recovery plan for micro-enterprises. This research was limited except where it mainly focused on the results of selected respondents. Nonetheless, the in-depth interpretation of the interview process added to the literature on strategies for better continuity and recovery in micro-enterprises. Future studies will need to conduct additional surveys with a larger group of respondents/audience to completely grasp the survival instinct for use by micro-enterprises throughout the response to a problem.

There is still room for future research to justify the necessity and challenges with sustainability performance in developing-country micro-enterprises in comparison to those encountered by their counterparts in other parts economy. Furthermore, whether such a hopeful institutional environment with government policy support and a participatory model of operations can improve sustainability practices in developing-country micro-enterprises can be empirically tested. The proposed theoretically and empirically studies pointed to the need for such scientific research to be continued, as well as adapted to the subsequent change of the crisis, including the revealed financial shutdowns. Its research results will enable entrepreneurs to validate their actions in comparison to those of their competitors. Further research could find acceptable processes and demonstrate an understanding of entities that, despite adverse periods of crisis, are successful, with an illustration of the performance indicators, a significant role in promoting, and obtaining changes that have occurred.

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CONFLICT OF INTEREST

The authors declare that they do not have any conflict of interest.

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