

**MSMEs IN INDONESIA DURING THE COVID-19 PANDEMIC REVIEW  
BASED ON DARWIN'S THEORY**

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**Abstract:** *Indonesia is one of the countries experiencing the COVID-19 pandemic. The impact caused by the COVID-19 pandemic was felt for MSMEs, which previously in 2018 were a business group that experienced a significant increase. Changes in consumer behavior due to the pandemic and the ability of MSMEs to follow developments are one of the reasons that caused MSMEs to slump during the COVID-19 pandemic. Very drastic changes are closely related to Darwin's theory which explains the existence of evolution and demands the ability to adapt in self-defense. Changes in business models lead MSMEs to adapt into digital-based businesses to be able to maintain business continuity in the midst of the COVID-19 pandemic.*

**Keywords:** *Covid-19, SMEs, Darwin's Theory, Digitalization, Business.*

## **1. Introduction**

The spread of Covid-19 in all corners of the world has caused very significant changes to the pattern of human life. A variety of new problems have emerged, ranging from problems in the economic, health, education, political and socio-cultural fields. Thus, it becomes a challenge for each individual to work together to overcome these problems.

In the second year of the spread of Covid-19, people around the world have begun to be able to adapt to the existence of the Covid-19 virus. People are getting used to doing activities by implementing health protocols such as washing hands, wearing masks, maintaining distance, staying away from crowds, and reducing mobility. However, the saturation of the community in implementing health protocols and the euphoria of the Covid-19 vaccination being the cause of the still increasing number of daily Covid-19 cases, so that uncertainty about the end of this pandemic period causes fear in itself for the community (Amalia, 2021)

In Indonesia, the contribution of Micro, Small and Medium Enterprises (MSMEs) cannot be doubted. Among them are the contribution of MSMEs to the growth of GNP (Gross National Product), the contribution of MSMEs to national investment, the contribution of MSMEs to job creation, and the contribution of MSMEs to the creation of Indonesia's foreign exchange. This has shown that MSMEs in Indonesia play an important role in economic growth in Indonesia. Therefore, the empowerment of MSMEs is very important in an effort to increase economic growth in Indonesia. The contribution of MSMEs to GNP (Gross National Product) is an indicator of the importance of MSMEs in increasing economic growth in Indonesia. Of course, the existence and performance of MSMEs, especially during the Covid-19 pandemic, has the impact of various problems and obstacles

During this Covid-19 pandemic, government Regulation No. 21 of 2020 concerning Large-Scale Social Restrictions appeared, coupled with an appeal "stay at home" create restrictions on the movement of people and goods that require people to stay at home. This has limited the operation of MSMEs and reduced consumers who shop directly. Conditions like this make MSME actors have to be able to adapt to be able to survive during the Covid-19 pandemic. MSME drivers need to create new breakthroughs and strategies in order to survive in the midst of the sluggish economy in Indonesia, with support from the government.

From the first case of Covid-19 in Indonesia which was officially announced by President Joko Widodo (Jokowi), the Indonesian nation with all available resources has continued to strive to survive and rise from the Covid-19 pandemic which has an impact on all aspects of life. Based on the Central Statistics Agency (BPS, 2020) in 2020, the Indonesian economy in the first quarter of 2020 compared to the first quarter of 2019 grew by 2.97 percent (y-on-y), slower than the achievement in the first quarter of 2019 which was 5.07 percent. . So that the Indonesian economy is said to be entering a recession phase. The sharp decline in people's incomes during this recession will of course weaken people's purchasing power and cause a decline in consumption. In responding to this, the Indonesian people have no choice but to transform and adapt.

During this Covid-19 pandemic, MSME actors experienced a severe decline in performance starting from finance, marketing, production to human resources. There are several MSMEs that have stopped production due to the lack of people's purchasing power during this pandemic. The lack of sales causes financial difficulties for these MSMEs, so that many MSMEs make reductions or temporary repatriations of their workforce. This reflects a decrease in the performance of an MSME (Hidayat, Soehardi, Prasetyo, & Husadha, 2021)

The phenomena that occur today provide a new understanding and view of how Darwin's Theory of Evolution in his book entitled *On The Origin of Species* in 1859 on evolution applies during the current pandemic. In this theory, it is explained about "natural selection", where the creatures that survive are creatures that are able to adapt to their environment. Natural selection continues because the environment is constantly changing. For this reason, extinction can occur if the adaptation process is not in line with environmental changes. This shows the existence of competition in life (Mauthen & Stephen, 2007)

Darwin's theory of evolution about species and natural selection adds a new paradigm in understanding the evolutionary process. Correlation of this theory, can be drawn in different loci to see the application of Darwin's theory of evolution in ideas in the realm of business. How business continuity can survive the rapid changes that occur, and then the business can adapt to any weather (Utami, 2021)

Responding to changes in nature and competition requires us to have the ability to innovate by thinking creatively. Creative thinking in this case is not just free thinking, but a way of thinking that requires the ability to see things and apply what we imagine, which aims to find solutions. The same goes for what happens in the business world. The process of natural selection takes place in real terms. It is not the strongest that can survive in the final stages. But a business that is able to respond to change will be able to survive and be in business long term

## **2. Research Methods**

This research is a literature study research, which is a series of activities in which data collection is carried out using library data collection methods, reading, taking notes, and organizing research materials. The method or technique is carried out with the aim of revealing various theories that are relevant to the problem being studied as a reference material in the discussion of research results. In answering the problems in this study, it was carried out using a qualitative method with a relational approach. This method is suitable to be used because it aims to investigate human phenomena and investigate interpretations and meanings that are unknown and need to be explored.

The data used come from textbooks, journals, scientific articles, literature reviews that contain the concepts studied. Data collection uses the documentation method, the documentation method is a method of collecting data by finding or digging data from the literature related to what is meant by the problem. The data obtained is then carried out data reduction, data display, and conclusion drawing/verification.

## **3. Results and Discussion**

### **3.1. Results**

#### **The Condition of MSMEs during the Covid-19 Pandemic**

Based on the results of the Katadata Insight Center (KIC) survey conducted on 206 MSME actors in Greater Jakarta, the majority of MSMEs of 82.9% felt the negative impact of this pandemic and only 5.9% experienced positive growth. This pandemic condition has even caused 63.9% of the affected MSMEs to experience a decrease in turnover of more than 30%. Only 3.8% of MSMEs experienced an increase in turnover. The KIC survey also shows that MSMEs have made a number of efforts to maintain their business conditions. They take a number of efficiency measures such as: reducing the production of goods/services, reducing working hours and the number of employees and sales/marketing channels. Even so, there are also MSMEs who take the opposite step, namely adding marketing channels as part of their survival strategy (katadata, 2020)

Meanwhile, survey results from several institutions such as BPS, Bappenas, and the World Bank show that this pandemic has caused many MSMEs to have difficulty paying off loans and paying electricity, gas and employee salaries. Some of them even had to do layoffs. Other obstacles faced by MSMEs include difficulty in obtaining raw materials, capital, declining customers, distribution and production delays. In addition, changes in Consumer Behavior and Business Competition Maps also need to be anticipated by business actors due to activity restrictions. Consumers do more activities at home by utilizing digital technology. Meanwhile, the changes in the industrial landscape and the new competition map are marked by four business characteristics, namely Hygiene, Low-Touch, Less Crowd, and Low-Mobility (CNBC Indonesia, 28 April 2021).

From these conditions, it can be seen that the MSME sector, the majority of which are the lower middle class, has been heavily affected by the Covid-19 pandemic. Companies that are successful in the pandemic era are companies that can adapt to these four characteristics. Business actors including MSMEs need to innovate in producing goods and services in accordance with market needs. These business actors can also develop various new business

ideas and ideas that can also contribute to solving the socio-economic problems of the community due to the impact of the pandemic.

However, business activity and growth prospects for the MSME sector tend to improve in the first quarter of 2021. The recovery of MSMEs gives a positive signal that the national economy is recovering which was under pressure due to the Covid-19 pandemic. The latest BRI Micro & SME Index (BMSI) recorded a significant increase in

The Business Activity Index (BAI), the Business Activity Expectation Index (BAEI), and the Business Sentiment Index (BSI) for the first quarter of this year are compared to the fourth quarter of 2020. The research shows an increase in BMSI to 93.0 from the previous 81.5 in the fourth quarter of 2020. In addition, MSME players are also increasingly optimistic about their business prospects as indicated by the increase in the BMSI expectation index to 128.0 from the previous one 105.4 in Q4/2020. In line with the increase in the BMSI and expectations, the perception of MSME actors has also increased towards the economy in general. The BSI of MSME players increased significantly to 115.5 from the previous 90.2 in the fourth quarter of 2020. The increase in BAI, BAEI, and BSI shows the start of revolving MSME activities in the field, their high optimism for better conditions (Bisnis Indonesia, 17 May 2021).

### **The Strong Who Survive**

The Covid-19 pandemic can indirectly be interpreted as a test of the resilience of a nation. The impact of the emergence of Covid-19 has brought a downturn for the nations of the world, especially Indonesia. Although Indonesia has good experience on how Micro, Small and Medium Enterprises (MSMEs) are able to survive in times of crisis. However, the impact of the Covid-19 pandemic on the economy is more severe than the crisis in 1997-1988.

The decline in the economy of MSMEs is considered dangerous because it can create large unemployment rates, a decrease in purchasing power which results in an increase in poverty and hunger (Hidayat, Soehardi, Prasetyo, & Husadha, 2021). As a result of the Covid-19 pandemic, many MSMEs have stopped and are confused about what to do and how. The crisis that occurred during the Covid-19 pandemic has also become a form of "natural selection" which has been explained by Darwin's Theory. To survive, a proactive, creative, and innovative attitude is needed in an effort to survive and be sustainable in a business or business.

According to the BI Department of MSME Development and Consumer Protection, Bandoe Widiarto, there were 370 of the 2,970 MSMEs surveyed that were not affected by the Covid-19 pandemic because they were able to adapt during the pandemic, the rest were unable to survive, and eventually went out of business. These businesses are mostly offline business sectors; such as tourism, wellness, hospitality, and conventional market sectors. In the fitness center, for example, activities in closed spaces, physical contact and especially fitness equipment that is used interchangeably become a very vulnerable medium for transmitting the Covid-19 virus. This is a difficulty and challenge for fitness business managers during the Covid-19 pandemic in maintaining their business, in addition to participating in supporting government programs in breaking the chain of spreading the Covid-19 virus (Iriani, Nuswantara, Kartika, & Purwohandoko, 2021)

In the current situation and conditions, MSMEs that have survived during the Covid-19 pandemic are MSMEs that are able to adapt their business with innovative products according to the needs during the Covid-19 pandemic. In the health industry, the pandemic has significantly

caused a shortage of nurses and doctors, inpatient rooms, an increase in demand for medicines, and other medical equipment, so this can create new opportunities in the business sector. For example, there are convection companies that usually produce clothing, which have now turned into producing Personal Protective Equipment (PPE) for medical personnel and masks which are now an important requirement to prevent the transmission of Covid-19. Other industries that are able to survive during the Covid-19 pandemic are those related to meeting basic needs such as electricity, clean water, livestock, plantations, agriculture, fisheries, automotive, and banking (Saragih, Nurhaida, Sinaga, Ilham, & Faisal, 2021).

### **3.2. Discussion**

#### **MSME Recovery Solutions and Challenges**

One of the important solutions for MSME recovery is incentives for MSMEs through the central government's National Economic Recovery (NER) program in 2020 and continued in 2021. The result is that some of the informal sector and MSMEs can survive the impact of the Covid-19 pandemic. This means that it is not experiencing a very severe crisis compared to several large industries. In addition, this program is expected to help reduce the decrease in termination of employment rights for MSMEs. The reason is, based on BPS data as of August 2020, there is the creation of new job opportunities with the addition of 760 thousand people who open businesses and an increase of 4.55 million informal workers (CNBC Indonesia, 28 April 2021).

Of the total budget of Rp 699.43 trillion until May 11, 2021, the realization of the national economic recovery program (NER) has reached Rp 172.35 trillion. Budget realization of 24.6% of the total budget increased by Rp49.01 trillion from the realization in the first quarter, which was Rp123.26 trillion. As for these sectors, namely health of Rp24.90 trillion or 14.2% of the Rp175.22 trillion ceiling, social protection absorbed by Rp 56.79 trillion or 37.8% of the Rp 150.28 trillion ceiling, priority programs of Rp 21.8 trillion. or 17.6% of the Rp 123.67 trillion ceiling, support for MSMEs and corporations of Rp 42.03 trillion or 21.7% of the Rp 193.53 trillion ceiling, and business incentives of Rp26.83 trillion or 47.3% of the Rp 56.72 trillion ceiling. . On the other hand, the acceleration of the distribution of government social protection is also evident from the large absorption of the budget.

The government also continues to encourage MSME actors to go on board to digital platforms through the Proudly Made in Indonesia National Movement Program (Gernas BBI), where by the end of 2020 there have been 11.7 million MSMEs on board. By 2030, the target is that the number of MSMEs that go digital will reach 30 million. The expansion of Indonesian product exports for MSMEs is also carried out through the ASEAN Online Sale Day (AOSD) in 2020. Of the 64.19 million MSMEs in Indonesia, 64.13 million are still MSEs who are still in the informal sector, so they need to be encouraged to transform into the formal sector. (CNBC Indonesia, April 28, 2021). The encouragement of MSMEs to take advantage of digital platforms is very much needed, especially in the current pandemic conditions. The use of digital platforms can increase efficiency and add sales/marketing channels for the MSME sector, which currently has limited physical access to customers/service users.

In addition, the government will support the Hotel, Restaurant, Cafe sector through credit restructuring and credit guarantees. Then, relaxation of the Banking Credit Restructuring Policy, expansion of Corporate Credit Guarantee based on PMK32/2021, interest subsidies for MSEs,



both KUR and Non-KUR, as well as the addition of the 2021 KUR ceiling from Rp253 trillion to Rp285 trillion, optimizing the use of Special Economic Zones (SEZ) and continue the Pre-Employment Card Program (Kemenkeu, 6 May 2021).

The government's plan to form an ultra-micro BUMN holding in the second semester of this year is also considered to be able to encourage the empowerment of MSMEs. The formation of an ultra-micro BUMN holding is needed to synergize the movements of the three companies, namely PT Bank Rakyat Indonesia (Persero) Tbk., PT Pegadaian (Persero), and PT Permodalan Nasional Madani (Persero). Without holding, the movements of these three state companies in developing MSMEs and micro-enterprises will run independently (Beritasatu, 7 May 2021). The establishment of an ultra-micro BUMN holding is expected to ensure the creation of micro-credit financing distribution

### **Digitization and MSME Sustainability**

Over time, with advances in technology and information, the COVID-19 pandemic has created new business opportunities, such as digital business opportunities. In order to survive in today's difficult times, MSME actors must be able to utilize digital technology in their business, including the use of the internet to market their products amid changes in consumer behavior and increasingly fierce business competition due to the Covid-19 pandemic.

The existence of social distancing and physical distancing regulations affects the emergence of these business opportunities. This is because people are starting to move to virtual or online shopping, by starting to limit purchases that are important. Some of the factors that caused this were the declining financial condition of the family, the high rate of layoffs, and the government's call to reduce mobility (Harianto & Sari, 2021).

Changes in people's behavior who are starting to leave the conventional market and move to the digital market open up new opportunities for promising business digitization. Digital business development will improve MSME performance, especially in increasing access to new customers, especially domestic customers (Iriani, Nuswantara, Kartika, & Purwohandoko, 2021)

One form of digital business is by utilizing e-commerce related to buying and selling goods or services via the internet. E-commerce will cut marketing activities and at the same time cut operational costs for trading activities. In 2012, e-commerce continued to climb, as evidenced by the number of online shoppers increasing by 5 percent and the number of online transactions increasing by 7 percent (Purba, Simanjutak, Malau, Sholihat, & Ahmadi, 2021). E-Commerce, is a new type of business, where sellers use two channels, both online and offline. Sellers will use online networks to carry out promotions and find consumers, then continue to make purchases at offline stores. Examples of this type of business are Gojek, Grab, and Airbnb (H, 2021).

E-commerce can be a solution for business people to meet consumer demand during the pandemic (Barus, 2020). In line with the research, who found that e-commerce grew rapidly during Covid-19, and was used as a substitute source, and was considered the top economic driver in these conditions (Barus, 2020).

Before the Covid-19 pandemic, e-commerce was just an option. But for now, it is very important for retail stores and manufacturers to sell products through e-commerce platforms, in order to be able to maintain their business amidst the uncertainty of when this pandemic will end. This will have a positive long-term impact because consumers will become more accustomed to shopping online. The results of the state that the projected growth of the Indonesian e-commerce market will increase by 138 percent. This potential is a great opportunity for SMEs and start-ups

to continue to develop their business and innovate (Purba, Simanjutak, Malau, Sholihat, & Ahmadi, 2021).

However, amid these business opportunities, there is intense digitalization competition. The ability to analyze strengths and weaknesses, both internally (Corporation), and competitors (Competitor), as well as opportunities that arise from customer requests (Customers), becomes a weapon to survive and even win the competition (Santoso, 2020). Likewise, improvements are needed in the management of human resources who have digital competence. Because in the end, a company or organization will depend on the humans involved in the organization to achieve business success, especially in the present (covid-19 pandemic), and in the future.

#### **4. Conclusion**

The Covid-19 pandemic has had a major impact on the decline in the national economy, including the MSME sector. However, as the number of Covid-19 transmissions decreases and the vaccination program runs, the MSME sector is optimistic that it can recover in 2021. Since 2020, the government has issued various policies to support the recovery of the MSME sector, including the distribution of PEN for the MSME sector, the BBI Gernas program, a vaccination program, credit restructuring, and a plan to form an ultra-micro BUMN holding. The DPR RI through the relevant commissions needs to provide support and attention to the government in implementing the policies taken to restore the MSME sector so that the momentum for economic growth in 2021 can be realized.

#### **MSME Recovery Solutions and Challenges**

Solutions that can be done in the recovery of MSMEs can be reviewed through three involvements, namely the government, MSME actors, and the world of education. The government can provide assistance through an economic recovery program, this is aimed at encouraging the emergence of MSME actors and reducing the level of disease resulting from the Covid-19 pandemic. The government also needs to promote a proud national movement program for Indonesia so that more MSMEs go digital before 2030. The disbursement of aid funds in the form of micro business loans is also carried out through the banking industry so that absorption from business can be obtained faster. From the perspective of MSME actors, they can improve their good adaptability and switch from traditional systems to more modern systems with digitization that involves input, process, and uptake. The willingness of MSME actors will encourage government programs in post-Covid-19 recovery in the economic and business sectors. MSME actors personally need to pay attention to the existence of social capital that needs to be built, social capital can be realized if MSME actors can fulfill the three components of social capital, namely, trust, values and norms, networks. The ability to create social capital will encourage independent capabilities in forming financial capital, human capital, and physical capital. The world of education also needs to have a real contribution in research and community service where the sharing of good technology to the government or society, whether directly to the government or directly is needed, applied research is needed to encourage the availability of information, proper knowledge in improving the economic system and business. The role of the world of education, especially higher education, will be very helpful coupled with the preparation of a ready-to-work generation and print a strong entrepreneur character. The role of community service also has a contribution if it is carried out correctly and with clear measures

and goals so that the community, especially MSME actors, will feel the benefits and accelerate the recovery process.

#### **Digitization and MSME Sustainability**

The ability to analyze strengths and weaknesses, both internal (the Company), and competitors (Competitors), as well as opportunities that arise from customer requests (Customers), becomes a weapon to survive against competition. Need improvements in the management of human resources who have digital competence. Because in the end, a company or organization will depend on the humans involved in the organization to achieve business success, especially in the (covid-19) period, now and in the future. Digitalization is an important key for MSMEs, the facilities provided by the government will provide many opportunities to capture emerging opportunities. Changes in traditional business systems will greatly affect the use of digitization, digitization is a solution that can be applied within limitations.

The openness and adaptation of MSME actors will change the mindset so that it is easy to follow the changes that occur. Changes that exist in the short and long term will be helped by digitalization in all areas of life, digitalization can be carried out in the business and economic sectors where digitalization will enter from upstream to downstream, it is possible for MSMEs to take advantage of digitalization from input, process, to output.

The emergence of many e-commerce is also a form of convenience and a form of developing the concept of digitization, in the future we will find many markets in cyberspace compared to markets in the real world. Markets in cyberspace are easier to control, have minimal operating costs, allow for intimate and ongoing interactions. SMEs must increase creativity in order to be able to take advantage of existing facilities. E-commerce will be a milestone in the development of massive business digitization because it provides easy access for business actors to make buying and selling transactions.

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