



THE ROLE OF MICRO SMALL AND MEDIUM ENTERPRISES (MSMEs) IN THE RECOVERY OF THE NATIONAL ECONOMIC

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Abstrak

The application of Micro, Small and Medium Enterprises (MSMEs) has a considerable influence in contributing and developing as the main supporter in the implementation of National Economic Recovery (NER) programs. This paper leads to a qualitative descriptive approach. This research has been developed using a literature review approach. This conceptual approach is carried out by referring to sources, namely books, journals and the internet." The research design uses descriptive qualitative which can be interpreted that a series of activities aimed at getting the results of the research as it is at the conclusion. problems that exist with existing policies in order to realize the program from (NER) and as a result of the Covid19 pandemic, there are still some obstacles and problems in the protection and empowerment of cooperatives and MSMEs.

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I. INTRODUCTION

The development of the situation and state of the Corona Virus-Disease 2019 (COVID19) outbreak, which is classified as a health emergency, has a wide enough impact on people's lives, even making it a problem that threatens the global economy, especially Indonesia. People's economic activities in the form of cooperatives and micro, small and medium enterprises (MSMEs) are branches of industry in supporting (NER) (Putro, 2021).

Cooperatives and UMKM business activities are also expected to be used as alternative breakthroughs so that they can be relied on in providing a way out (bridges) from dangerous threats as a result of the Covid19 pandemic towards (NER), and at least the basis for their consideration is apart from historically the business activities of Cooperatives and UMKM. has been previously proven to be able to defend itself against the monetary crisis in 1998 and the economic crisis in 2008.

MSMEs, which are the biggest contributors to the economy in Indonesia, are expected to be seriously affected by the Covid-19 pandemic, which could last up to the next two years. The steps and programs for national economic recovery are therefore carried out by the government through fiscal and monetary policies, such as: easing loans and interest subsidies, restructuring loans and providing

commercial capital assistance to MSMEs, which are very adequate and must be continued. The three phases of the Ministry of Cooperatives' policies are carried out starting from the introduction, recovery and economic growth phases of MSMEs with the aim of making effective budgeting according to the objectives. (Indra, 2020).

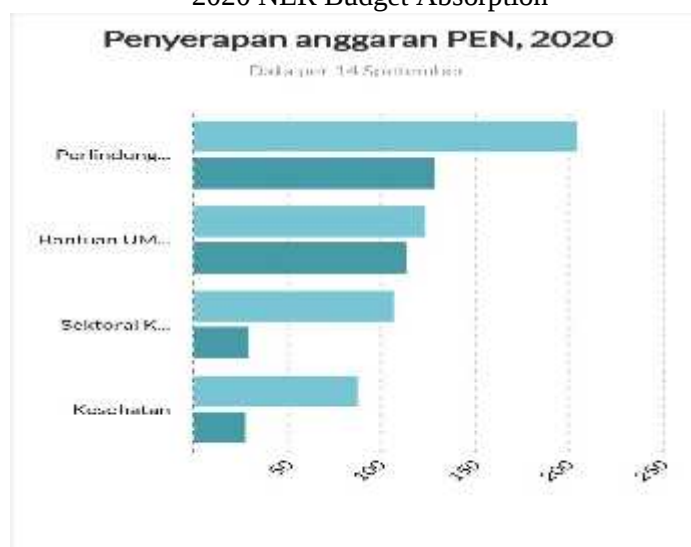
Another basic assumption is that currently more than 64,000,000 (64 million) MSME units contribute to the total employment, which is equivalent to a contribution of 59.99% (Fifty Nine point ninety nine percent) to gross domestic product (GDP). Muhammad Ikhsan Ingratubun as president of the Indonesian MSME Association (Akumindo) stated that due to restrictions or a decrease in purchasing power, the COVID-19 pandemic has caused the collapse of half of MSMEs or about 30 million entrepreneurs, causing a decrease in circulation. money in society. Product (GDP) 2020 fell to 37.3% or equivalent to Rp. 4.235 trillion. (Ingratubun, 2021) .

Tabel 1.
MSME Contribution

Tahun	Transaksi	PDB	Jumlah UMKM	Tenaga Kerja
2018	Rp8.573 triliun	57,80%	60 juta	91%
2019	Rp8.400 triliun	60,30%	63 juta	96%
2020	Rp4.235 triliun	37,30%	34 juta	73%
2021	-	-	-	-

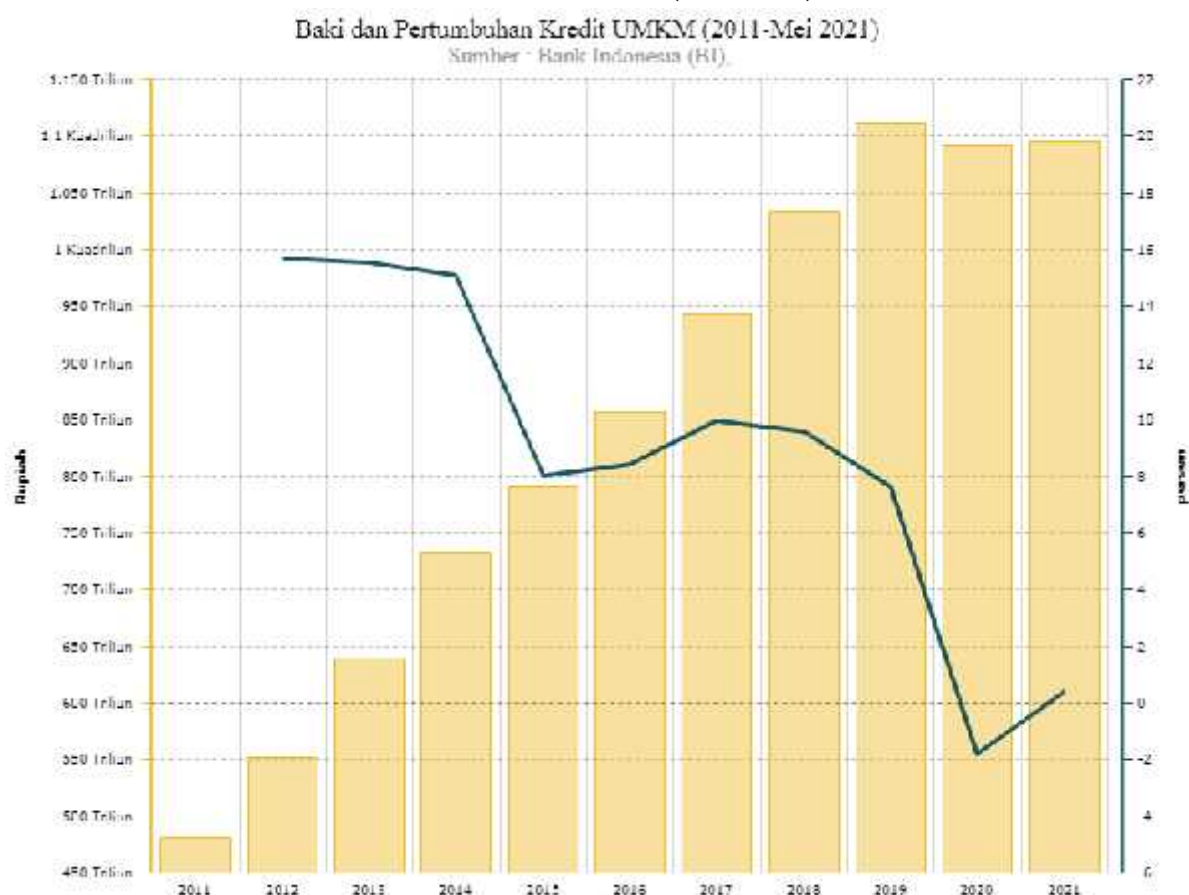
The strategic policy issued by the Government of the Republic of Indonesia to strengthen the protection and empowerment of economic actors involved in cooperative and MSME business activities is an appropriate response step as one of the response strategies which then becomes a top priority. ensure the turnaround to achievement (NER) and is used as a legal basis to implement sustainable programs amidst the health emergency due to the coronavirus disease 2019 (COVID19) pandemic. is budget absorption (NER), with the highest absorption in the MSME supporting sector, reaching 91.43 percent of the total budget of Rp. 123.46 trillion.(Lokadata, Penyerapan Anggaran PEN 2020, 2020).

Chart 1.
2020 NER Budget Absorption



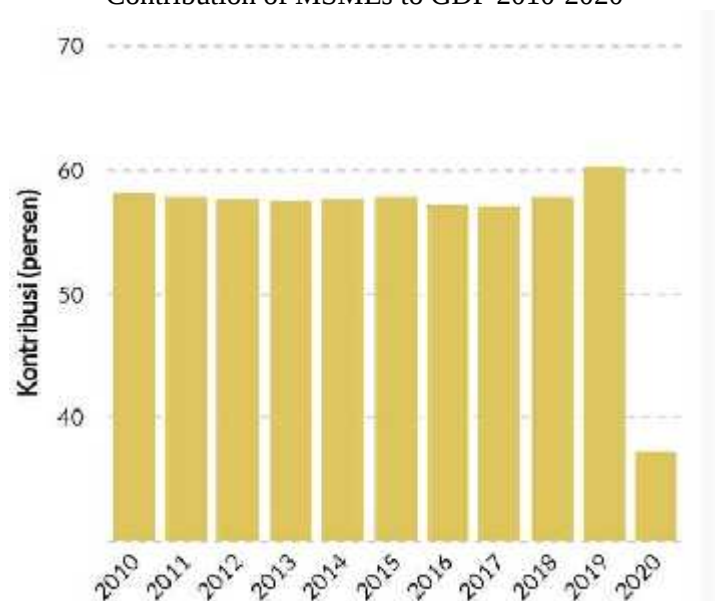
The situation and circumstances in the present are the result of the Covid-19 which has not yet ended, proving to be more complicated with more complex side effects and significantly different from the 1998 currency crisis and the economic crisis. 2008 economic crisis knowing if the crisis is known to exist as a comparison to find out the existence of MSME activities during the Covid19 pandemic and the consequences will be described below (databoks, 2021):

Chart 2.
MSME Credit Growth (2011-2021)



The problem is to compare the operations of cooperatives and MSMEs during the 1998 currency crisis and the 2008 economic crisis in the context of the existence of cooperatives and MSMEs. The government provides support related to strengthening the commercial activities of cooperatives and MSMEs. In the context of improving the country's economy (Auliya, 2021) this is a breakthrough and was created through a state institution, namely the Ministry of Cooperatives and Small and Medium Enterprises. (Lokadata, Kontribusi UMKM terhadap PDB, 2010-2020, 2021)

Chart 3.
Contribution of MSMEs to GDP 2010-2020



This study discusses various strategic steps taken by the Government of the Republic of Indonesia related to related regulations (NER) to overcome the threat of crisis due to and related to the prevention and impact of health emergencies, especially during the Covid-19 period and resulting in the destruction of the economic foundation, as well as examines how the role of MSMEs should contribute in economic recovery activities.

II. RESEARCH METHODS

This paper leads to a qualitative descriptive approach to analyze the ability of MSMEs to improve the national economy in the Covid-19 era. This paper has been developed using a literature review. (Sudaryanto, R. and Wijayanti, RR 2013), said: "This conceptual approach is carried out by referring to sources, namely books, journals and the internet." The research design uses qualitative descriptions, implying activities to produce a research as it is for its conclusions. (Sugiyono, 2015).

III. RESEARCH AND DISCUSSION RESULTS

3.1. First Problem Subchapter

The problem of the recent outbreak known as COVID19 has hit Indonesia hard. Unlike the two previous crises in 1998 and 2008, MSMEs during the Jokowi administration have not been able to survive at this time. The latest data shows that 97.99% (ninety-seven point ninety-nine percent) of micro-enterprises or around 62.99 million were affected by COVID-19 due to the collapse of the economy and the decline in people's purchasing power due to social distancing.

if we look at the data from the Central Statistics Agency in 1997 to 1998, we can see that MSMEs managed to get through the monetary or national economic crisis in 1998. For the highest

employment absorption by small entrepreneurs in 1997 amounted to 57.40 million (87.62%), then in 1998 the encouragement by small entrepreneurs was also the highest at 57.34 million (88.66%). During the 1998 currency crisis, when inflation was 88%, the deficit of 13 billion foreign currency reserves was about 17 billion US dollars, but the MSME sector continued to develop very perfectly.

These MSMEs are important and make an important contribution to the country's economy. Looking back, MSMEs in Indonesia have been developing for a long time and have been proven to be able to get through the 1998 economic crisis. The 1998 Monetary Crisis nationally explained how vulnerable foreign capital was to the crisis. The relationship of Indonesian entrepreneurs with foreign parties that are too dependent makes these entrepreneurs vulnerable when faced with times of crisis.

This dependence is also the reason why Indonesia finally collapsed or experienced a monetary crisis when foreign parties also experienced a downturn in the economy. On the other hand, during the 1998 monetary crisis it became clear that MSMEs managed to influence the economy during the crisis and after the crisis MSMEs in agriculture and greatly benefited from cocoa and tobacco because they were oriented towards exports and raw materials due to rising prices in the international market.

The strong reason why MSMEs were hit by the 1998 economic crisis was partly because most MSMEs produced consumer goods and services with low elasticity of demand so that the level of people's income did not affect the demand for the goods produced. In addition, most MSMEs do not get capital from banks, so that when the banking sector is down, it is not too pronounced and has an effect on MSMEs.

However, it turned out that not all MSMEs were able to survive the 1998 economic crisis. Several MSMEs that were directly related to international markets, such as MSMEs that bought raw materials and the international market area, were also affected by the global crisis. This can be seen from the reduced demand from the international market which has an effect on the decline in MSME activities, thereby reducing the income level of MSME business actors and increasing the unemployment rate.

Some of the reasons that made the business activities of Cooperatives and MSMEs strong enough to survive and were able to rise to face the monetary crisis of 1998 and the economic crisis of 2008 and their application is still very relevant to be applied in the Covid-19 situation, including; :

First, in general, the type of business activity is more populist in the form of consumer goods to meet nine basic commodities (sembako) and savings and loan services according to the needs of the surrounding community. Although the 1998 monetary crisis and the 2008 economic crisis had an impact on the lack of public income, it did not significantly affect the demand for goods and services produced by business activities carried out by Cooperatives and MSMEs, and in contrast to the middle and upper class business actors trapped in an uncertain situation over demand and supply of goods managed by large companies.

Second, the business activities of goods and services traded by Cooperatives and MSMEs are domestic products that do not depend on the results of importers from abroad, so that business activities can continue to run which not only fulfills the needs of the community but is also involved in increasing employment opportunities in a number of jobs for local communities even if the numbers are limited.

Third, independence in capital originating from members or own capital from cooperatives and SMEs, so that the availability of capital that does not depend on banks saves cooperatives and UMKM business actors, which during the 1998 monetary crisis many banks went bankrupt (collapsed).

Fourth, MSME business actors in carrying out their business activities always use labor in a limited scope, because of family relationships, kinship, certain communities that have emotional relationships, or at least workers who come from the surrounding community, so that even though there is a national economic shock, it will not have much effect on the economy. absorption of manpower in carrying out business activities of Cooperatives and MSMEs.

3.2. Secon Problem Subchapter

The Covid-19 pandemic has had an impact on all sectors of the economy in Indonesia, including SMEs. In fact, it is known that MSMEs are the main driver to support the Indonesian economy because their contribution is very significant. The impacts on the MSME sector include income, the impact on the workforce, the impact on credit repayment, and the impact on the availability of capital. However, the government is still trying to overcome these impacts with the aim of saving the sustainability of MSMEs in Indonesia. These include support priority policies, credit restructuring, working capital loans, digitizing MSMEs, tax incentives, and social assistance. This series of steps is expected to run effectively to maintain the existence of MSMEs in the midst of a pandemic. (Masrurroh, 2021).

Digitization is stated to be very possible to provide inclusiveness and electronification of the country. Digitization and electronification can actually support the application of economic recovery, in terms of social assistance channels for MSMEs. MSMEs need to be continuously encouraged so that they can be integrated into the national production system. MSMEs must be able to produce local perfection in order to produce products that are specifically superior in terms of being able to compete both locally and internationally. considering that MSME production has its own uniqueness and selling point compared to mass-produced ones.

Teten Masduki, as the Minister of Cooperatives and MSMEs, stated that to survive the Covid-19 pandemic, MSMEs can take a strategy to join the digital market, namely selling products through digital platform applications that are actually easily accessible to the public. furthermore, MSMEs increased by 29.6% year-over-year, and in the first quarter of 2021, Bank Indonesia stated that data on large electronic trade market transactions reached around 548 million worth Rp. 88 trillion, up 99%

and 52% year-over-year, respectively (Masduki, 2021). The following Katadata Insight Center (KIC) survey found that 3.1% of MSME respondents said they had experienced the 1998 crisis and 0.7% said they had the 2008 crisis (Databoks, Beralih ke Pemasaran Digital, Siasat UMKM Bangkit dari Krisis, 2020).

Banks have an important role in legal protection for MSMEs affected by Covid-19. The role of the bank is to support the NER program by channeling KUR to meet the capital needs of MSMEs and providing special treatment for MSME debtors affected by Covid-19. Banks also play a role in fostering and empowering MSMEs. The role of the bank is very useful for MSMEs affected by Covid-19 to be able to rise and develop better (Cahyaningrum, 2021).

The impact of the 2020 Corona Virus Disease Pandemic, as explained by Government Regulation No. 43 of 2020 confirms the impact of health emergencies as a result of COVID-19 nationally. This not only poses a threat to public health and even death, but also affects:

1. The slow development of the national economy,
2. The decline in state income, and
3. Increase state spending and funding.

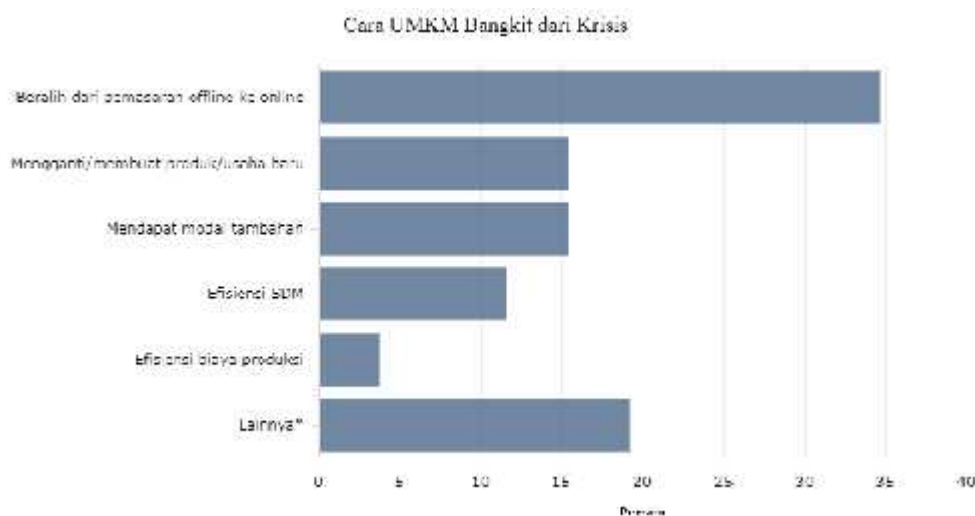
The strategic policy steps of the Government of the Republic of Indonesia for handling and preventing the transmission of COVID-19 aimed at saving the health and economy of the Indonesian state, namely:

1. Focus on health spending,
2. Networking on social security, and
3. Economic recovery for businesses and affected communities.

In addition, to deal with COVID-19, the Government of the Republic of Indonesia provides guidelines with a regulation, namely Government Regulation in Lieu of Law Number 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling COVID-19 and stipulated as Law Number 2 of 2020 concerning Government Regulation in Lieu of Law Number 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling COVID-19.

The impact of the Covid-19 pandemic will eventually bring about serious consequences for the national economy, and the historical record of the economy proves at that time that economic actors involved in cooperatives and MSMEs had been able to defend themselves and continue to grow to prove their existence as healthy and economically viable actors. at least during the currency crisis in 1998 and the 2008 economic crisis, it became the mainpillar in rebuilding the reactivation of the Indonesian economy.

Chart 4.
How MSMEs rise from the crisis



The development of the situation and state of the Pandemic Coronavirus Disease 2019 (COVID19) as well as its implications and consequences have made the national economy clear and will continue to be dangerous, and the Government of the Republic of Indonesia has strategic steps to implement (NER) in accordance with Government Regulation Number 23 of 2020 concerning Implementation of Plans (NER) in Supporting State Financial Policy in Handling Cases (COVID19), as well as threatening the economy and financial system stability and saving the national economy (abbreviated as PP No. 23 of 2020), which among others regulates four plans (NER), including:

1. State equity participation,
2. Placement of funding,
3. State investment, and
4. Guarantee;

The program (NER) is deemed necessary to make various regulatory adjustments to the provisions of Government Regulation Number 23 of 2020 and with the aim of optimizing the use of the modalities mentioned in (NER), either by expanding the scope or by fulfilling the requirements deemed necessary on August 4, 2020, Regulation Government Number 43 of 2020 (PP Number 43 of 2020) concerning Changes in the Implementation of the Plan (NER) as Part of Financial Policy to Support the State in Managing the Coronavirus disease 2019 (COVID19) and/or Overcoming Threats That Harm the Economy. And/or financial system stability and saving the national economy.

Different types of approaches are needed to respond to the economic and business challenges posed by the COVID-19 pandemic, including a macro approach through government policies and a micro approach through the management of MSMEs (Thaha, A.F., 2020). Several countries have implemented strategies or solutions for rescue (MSMEs), including (1) subsidy for MSME wages if they are unable to pay their employees' salaries for a long time. (2) provide impetus for the

development of business innovations to accommodate unemployment. (3) Provide deferred payments, such as tax obligations and commercial loan obligations. (4) Providing direct loans to MSMEs in order to have capital to support their business activities. (5) Formal and material socialization assistance regarding the digitization of MSMEs so that they are able to run MSMEs in social distancing and work from home activities. (Nosheen, 2021).

Poverty tends to play a dominant role behind the growth of MSMEs because many people do this activity as a means of survival. (Tambunan, 2019). Most MSMEs see access to capital, marketing and raw materials as the biggest difficulties. Indeed, with a large number, MSMEs are not only very important as a source of employment, but have the potential to become an engine of economic growth, making MSMEs a good starting point for business development.

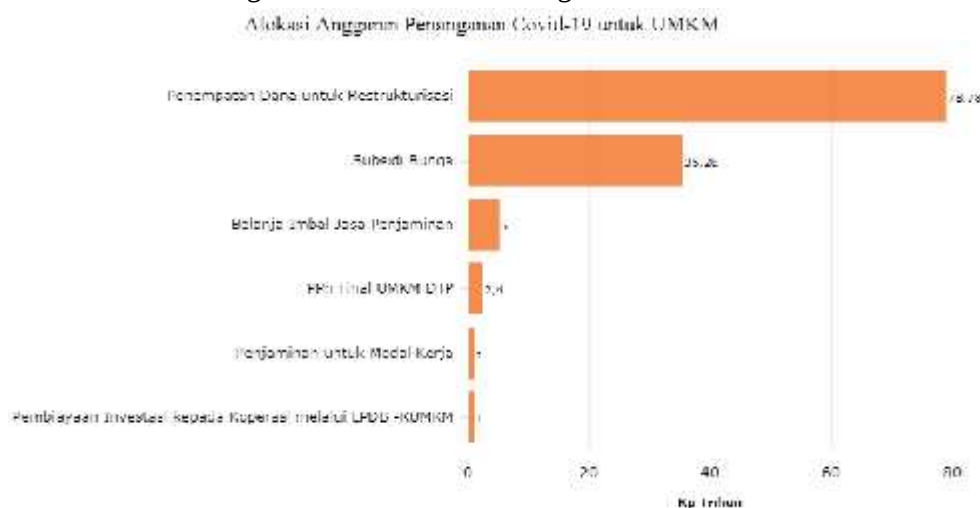
This means that these companies play an important role in driving the national economy in developing countries, which is currently one of the main goals of the Sustainable Development Goals (SDGs). Therefore, capacity building in these companies, especially in MSEs, should be given high priority by political decision makers in their economic development policies. particularly at the local level, should (i) run training programs on a regular basis and in all MSME centers focusing on online marketing, entrepreneurship, management and improvement of product quality and business efficiency; (ii) providing alternative financing facilities with low interest rates and non- burdensome terms; (iii) Provide technical assistance (eg production, machine maintenance) and non-technical assistance (eg marketing, advertising, sales) directly at the production site for new entrepreneurs during the first or second year of business activity; and (iv) ensuring the availability of raw materials that MSMEs desperately need at a stable price.

In the follow-up suggestions above, things that the government must pay attention to are: First, local governments must be aware of the existence of MSMEs as the backbone of the national economy, and therefore give high priority in every regional development plan (Kusumawardani, 2015). For example, as a post-technology program for the regions, local governments must open access to domestic and international markets for MSME products; include their products in government programs; distribute their products to international trade with the help of government subsidies; and cut the bureaucracy associated with every regulation that MSMEs must comply with. Second, at the national level, the Indonesian government should revise Law no. 20/2008 and Presidential Decree No.17/2013, which have led to misunderstandings in generalizing the needs of MSMEs at the operational level. The case of Intellectual Property Rights for MSMEs shows that the government should not generalize the needs of MSMEs to meet the objectives of competitiveness. Because the existence of MSMEs and their contribution to employment has been regulated in Article 33 of the Constitution of the Republic of Indonesia. (Purba, 2021)

Furthermore, the government has budgeted for Covid-19 assistance (MSMEs) worth Rp. 123.46 trillion, then it became a subsidy budget at interest of around Rp. 35.28 trillion, and placed on

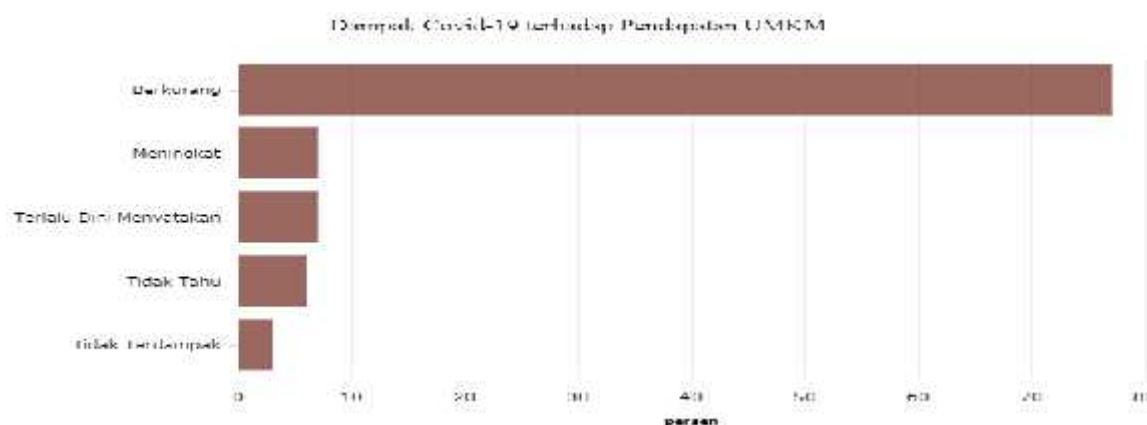
government funding in restructuring of Rp. 78.78 trillion, as well as spending on guarantee services of Rp. 5 trillion. (Databoks, Anggaran Penyelamatan UMKM Mencapai Rp 123,46 Triliun, 2020).

Chart 5.
Budget Allocation for Handling Covid 19 for MSMEs



The following is a UNDP survey with LPEM FEB UI conducted in July-August 2020. The survey was conducted on more than 1100 MSME actors spread across 15 provinces in Indonesia (Databoks, UNDP: Pendapatan 77% UMKM Berkurang Akibat Pandemi Corona, 2021).

Chart 6.
The impact of COVID 19 on MSMEs



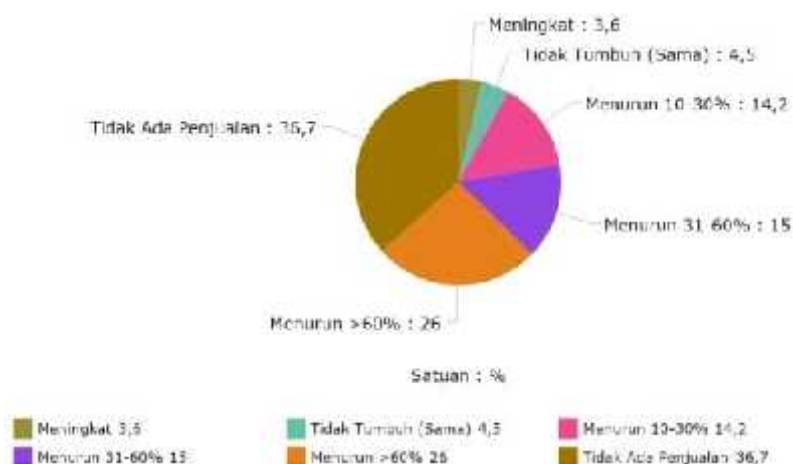
According to the data above, it is known that the position of the economy in the MSME sector on a national scale still has not changed towards improving due to (COVID-19). Currently, it is very necessary for policies to improve the economy for Business Actors, especially the Government of the Republic of Indonesia must provide direction and policies in order to be able to run the NER program. The government should have relaxed in order to perfect the arrangements in PP 23 of 2020 in order to be optimal in using modalities in the context of NER in the placement of funds.

The program (PEN) is required to run in sync using its purpose, PP No. 23/2020 regulates the principle of NER application and must be in accordance with the principles of social justice, the goal is for the prosperity of the people. One of the NER applications is tax incentives, such as income tax (PPh) Article 21 borne by the government (DTP), exemption of import Article 22 PPh for 6 months, accelerated value added tax (VAT) restitution, and reduction of Article 25 PPh by 30%. The provision of tax incentives is intended so that MSMEs in the business sector are able to develop in the economic sector in the vortex of the COVID-19 that is currently hitting. The Director General of Taxes as an extension of the government is expected to always socialize MSMEs in terms of tax incentives. Later, it is hoped that the beneficiaries will continue to experience improvements and be able to support (NER) (Marlinah, 2021). Through various programs and tactical steps taken by the government. So that economic growth will experience a significant increase, and the spread of Covid-19 will certainly no longer exist.

The government is expected to optimize MSME Empowerment during the Covid-19 Pandemic, with several alternatives to support the success of MSMEs to be able to realize sustainability. and business development, namely through the provision of facilities in capital, availability of raw materials Relaxation and credit restructuring for MSMEs, paying attention to computer technology infrastructure, and providing training to MSME actors. Second, if government policies are consistently carried out and evaluated on a regular basis, it will have an impact on the success of MSMEs in competing in Facing Competition in the Global Market in the Covid-19 era (Affandi, et al, 2020) .

In the current situation, the policy to prevent the spread of COVID-19 leads to the limitation of physical activity and social distancing, which in the end, Cooperatives and MSME business actors reduce the ability to buy people in the global context. especially during the social distancing period in the form of PSPB and PPKM which hampers the movement of Cooperatives and MSMEs. The survey showed 36.7% of respondents admitted that there were no sales and 26% experienced a decline of around 60% and others at 3.6% received an increase. The following are the results of a survey taken from Assosiasi Business Development Sevice Indonesia (ABDSI) (Databoks, 2020).

Chart 7.
Decrease in MSME Sales Due to the Covid-19 Pandemic



The problem faced by MSMEs is that there are still many micro, small and medium entrepreneurs who are actually feasible, but not bankable. Efforts are being made to address this problem through business partnerships. If handled very optimally, MSMEs have a great opportunity to contribute Gross Domestic Product of USD 140 billion or IDR 2,052 trillion in 2030.

According to (Dernhardt, 2000), the government needs to solve the problems of justice, equality, participation, and leadership as the main concern in empowering MSMEs to meet the needs of MSMEs is one solution.

IV. CONCLUSION

Based on the results of research on various existing problems, the Problems in the Monetary Crisis that occurred in 1997 cannot be equated with the current monetary crisis, because the subject matter is different. During the Covid-19 Pandemic, with the existing policies in order to realize the National Economic Recovery (NER) program and as a result of the Covid19 pandemic, there were still some obstacles and problems in the protection and empowerment of cooperatives and MSMEs. MSMEs in Indonesia are actually very important in raising the level of the Indonesian economy because their contribution is so significant. However, there are things that hinder MSMEs in Indonesia, are as follows;

1. The low quality of human resources for Cooperatives and MSME actors related to technological mastery and/or adaptation of digital technology management of business modifications that develop to online marketing (weakness of digital transformation adaptation requires long-distance transactions via e-commerce) which results in low productivity of cooperative business actors other MSMEs.
2. The low ability to innovate products resulting in a lack of demand for goods (the product market share lacks competitiveness) which makes it difficult to penetrate market access.
3. In increasing NER in Indonesia, many civil society who do not meet the requirements as bank creditors must be given KUR in order to fulfill the capital to run MSMEs and provide the best service for MSME debtors affected by Covid-19.

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