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INTERVENTION OF COOPERATIVE AND SME SERVICES ON MSME RESILIENCE IN SURAKARTA

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ABSTRACT

Based on PP No. 7 of 2021, it is important that government intervention³² carried out to revive MSMEs that have been slumped by the impact of Covid19. This study aims to identify the intervention of the KUKM Service² on MSME resilience in Surakarta City during the pandemic. The research uses a qualitative approach to describe the phenomenon in the field. Primary and secondary data were obtained from the Surakarta City KUKM Office, Manahan Village and MSME actors. The findings show that the activities of the Surakarta City KUKM Service during the Covid19 pandemic are in accordance with government policies. Efforts to empower MSMEs that are programmed for 2020 and 2021 cannot be carried out optimally. The Surakarta city government's resources were diverted for handling Covid19 as well as the budget for the KUKM Service. During the Covid19 pandemic³⁸, the activities of the Surakarta City KUKM Service distributed assistance from the Ministry of Cooperatives and SMEs to business actors. After the pandemic subsided, the Surakarta City KUKM Service began to intervene on a small scale to MSMEs so that they could bounce back. Due to limited resources, most MSME actors do not get intervention from the Surakarta City Cooperatives and SMEs Office. Despite minimal intervention from the Surakarta City SME Cooperative Service, business actors were able to bounce back with their own strength. MSME actors hope that if there is assistance from the SME Cooperative Service, it can be in the form of access to capital, market access and business assistance.

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1. INTRODUCTION

The goal of National Development is to create a just and prosperous society based on Pancasila and the 1945 Constitution. This great goal is realized through the development of a national economy based on economic democracy. Economic Policy, in the context of Economic Democracy, the government needs to empower Micro, Small and Medium Enterprises (MSMEs) as an integral part of the people's economy. MSMEs have a strategic position, role and potential to realize a balanced, developing, and just national economic structure. The empowerment of MSMEs needs to be carried out comprehensively, optimally, and continuously through the development of a conducive climate, providing business opportunities, support, protection, and business development as widely as possible, so as to be able to improve the position, role and potential of Micro, Small and Medium Enterprises in realizing economic growth, equitable distribution and increase in people's income, job creation, and poverty alleviation. (Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah, 2008)

During the Covid-19 pandemic, it is a difficult time for business people. Restrictions on residents' activities outside the home, reduced operating hours, have an impact on sales turnover. The strong will survive and the weak will fall.

Bisnis.com, (Dagny Saputra, 2021) stated that as many as 87.5 percent of MSMEs were affected by the Covid-19 pandemic. Of this amount, around 93.2 percent of them were negatively affected on the sales side.

According to a survey conducted by BI, the pandemic has put pressure on revenue, profit, and cash flow so that business owners choose to wait and see. However, not all respondents were affected by the pandemic. BI revealed that there were 35.5 percent of respondents who were not affected by the economic impact of the Covid-19 pandemic, and even 27.6 percent of them showed an increase in sales. (Victoria, 2021) Those who can survive are because they are able to adapt to the pandemic period, including through digitalization.

Of the total 370 MSMEs, 27.6% showed an increase in sales, while 72.4% managed to maintain. In addition, 40.8% of MSMEs that are not affected have implemented strategies to minimize the impact of the pandemic. The types of strategies carried out are selling online, adding products, cost efficiency, focusing on side businesses, and other strategies. (<https://katadata.co.id>, 2020) Thus, it seems that there are efforts for some MSMEs to survive or even some who are able to get back up after being slumped during the pandemic. In other words, MSMEs have resilience capabilities.

Business actors who experience adversity are expected to be able to have resilience or bounce back towards success. This phenomenon appears to occur in MSME actors in Indonesia as well as in Surakarta City. Some are already carrying out their activities regularly, but some are showing little activity, and some have not even started after a long crisis due to the pandemic. Government intervention needs to be done in order to revive the slumped MSMEs so that they can return to their activities.



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This study aims to identify the intervention of the Department of Cooperatives and SMEs on the resilience of SMEs during the pandemic. The research will be conducted in Manahan, Banjarsari District, Surakarta. The research target of MSME actors around the Manahan Stadium. Researchers suspect that MSMEs have maximum resilience, there is government intervention, namely from the Cooperatives and SMEs Service, but some MSMEs still have not received intervention.

The urgency of the results of this study is that the pattern of MSME resilience can be used as a role model for other MSMEs and the importance of the intervention of the Industry and Trade and Cooperative Service and SMEs in raising MSMEs as mandated by Law No. 20 of 2008 and Government Regulation No. 7 of 2021. improvement of the national economy can be achieved immediately.

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The development of MSMEs in developing countries is constrained by many obstacles. The intensity of these barriers differs from one region to another or between rural and urban areas, or between sectors, or between companies in the same sector. These problems include:

- a. Limited capital and access from financial sources and institutions.
- b. The quality of human resources for business actors is still low.
- c. Limited marketing capabilities.
- d. Access to business information is still low.
- e. There has not been a good mutually beneficial partnership between MSME actors, large businesses, and Regional Owned Enterprises. (Beik, 2016)

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However, there are a number of problems that are common to all MSMEs in any country, especially within the developing countries group. These common barriers include limited working capital and investment, difficulties in marketing, distribution and procurement of raw materials and other inputs, limited access to information on market opportunities and others, limited skilled workers (low quality of human resources) and skills. technology, high transportation and energy costs, limited communication, high costs due to complex administrative and bureaucratic procedures, especially in the management of business licenses, and uncertainty due to uncertain economic regulations and policies. (Hernawati, 2011)

The problem is even more severe when there is a crisis due to the Covid-19 Pandemic. MSMEs in Indonesia have been hit hard by the COVID-19 pandemic. Based on the results of the Katadata Insight Center (KIC) survey of 206 MSME actors in Greater Jakarta, the majority of MSMEs (82.9%) felt the negative impact of the Covid19 pandemic and only 5.9% experienced positive growth. This pandemic condition has even caused 63.9% of the affected MSMEs to experience a decline in turnover of more than 30%. Only 3.8% of MSMEs experienced an increase in turnover. The KIC survey also shows that MSMEs are making efforts to maintain their business conditions. They take efficiency measures such as: reducing the production of goods/services, reducing working hours and the number of employees and sales channels. Even so, there are also MSMEs who take the opposite step,

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namely adding marketing channels as part of their survival strategy. (<https://katadata.co.id>, 2020)

Government Intervention

Intervention from the government is very important to do in order to save MSMEs from the downturn of MSMEs. The downturn of MSMEs can be seen in their lower productivity, even stopping.

Intervention, in general, means to intervene. Efforts to increase the productivity of MSMEs need government intervention. The intervention in question is the intervention of a government agency or agency in carrying out its functions, namely making efforts to empower, protect and develop micro, small and medium enterprises. The form of intervention in this effort is government support for MSMEs. (Rahma Iryanti, 2017)

MSME Resilience

MSME actors are also human, which in this MSME research needs a personal approach. One of the main concepts of resilience is how much personal strengths a person has. As stated by Benard (2004) in Nafiati (2020) (Nafiati, 2020) that personal strengths / individual competencies are characters possessed by a person to develop healthily and realize the level of success in his life. In addition, according to Benard, resilience is also intended as a process of self-awakening from various problems and pressures of competence in the form of social competence, problem solving skills, autonomy, and a sense of purpose.

Resilience is also defined by several figures such as Bonanno (2004) who stated that resilience is the ability of a person to get out of difficulties, stabilize his physical and psychological health, the ability to manage his experiences and emotions well, as well as a process of increasing self-adjustment over a period of time. the life he lived. (Bonanno, 2004)

Resilience can be a person's identity or competence can appear if it is influenced by several factors. Grotberg (Grotberg, 2004), formulated several factors that influence the growth of resilience in each individual human, namely:

- 1) Age, Resilience is related to experience management, so age is a factor that affects individual resilience abilities, because the more mature the age, the more able to develop resilience well.
- 2) Gender, this factor is more interpreted with the nature of men and women who are indeed different, where the ratio and feelings will affect the ability of individual resilience
- 3) Temperament, this factor affects a person's ability to make decisions whether he chooses to be an individual who dares to take risks or an individual who is careful in his attitude.
- 4) Culture, this factor affects the ability of individual resilience, because differences in culture also affect the ability of individual resilience.
- 5) Intelligence, this factor can have an impact on a person's ability to be resilient and behave towards the conditions he faces.



¹⁸ MSME Strategy to Survive in the Covid-19 Pandemic

³ The KIC survey 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, adding marketing channels as part of their survival strategy. (<https://katadata.co.id>, 2020)

2. METHOD

The approach used in the research on the Intervention of the Surakarta City Cooperatives and SMEs Office on MSME Resilience ¹⁷ is a qualitative approach. This approach is used to obtain qualitative data in the form of a description of sentences that come from sources. The purpose of using this qualitative data is to describe the intervention of public institutions, namely the Surakarta City Cooperatives and SMEs Office, on the resilience of MSME actors in Manahan Surakarta.

²¹ This study uses two data sources, namely primary data sources and secondary data sources. Primary data is in the form of notes or recordings of respondents' statements as answers in interviews. The form of primary data is in the form of notes of words or sentences from responder ²⁰ and other information as explanations. Secondary data in the form of data ¹⁷ that comes from existing documentation in the form of books,

pictures, or other data in the form of tables or graphs.

⁸ In this qualitative research, the research instrument or tool is the researcher, therefore the researcher as an instrument must be validated to what extent the researcher is ready to conduct research which will then go directly to the field. The validation of the researcher as an instrument includes validation of the understanding of qualitative research methods, mastery of insight into the field being studied, the readiness of researchers to enter the object of research, both academically and logistically. The validation was carried out by ¹² the researcher and the team through a self-evaluation of how far the understanding of qualitative methods, mastery of theory and insight into the field under study, as well as readiness and provision to enter the field (Sugiyono, 2016). Instruments other than researchers used in this study were observation sheets, interview guidelines, google forms and documentation as well as the Surakarta City Cooperatives and UKM website.

²⁰ Data collection in this study was carried out by means of Observation, Interview and Document Research. Observation is a way of collecting data through recording, recording sound, images both in the form of humans and objects / their environment, so that phenomena that occur during research are recorded. In this research ²⁷ the observation technique used is non-participatory observation, meaning that the researcher is not directly involved in the activities carried out by MSME actors but as observers who are independent or not bound by MSME



actors or other parties. in the form of production and sale. Places of observation are places of business for SMEs in Manahan Surakarta.

¹⁴ An interview is a conversation between two parties, where one party as the interviewer (interviewer) asks questions and the other party being interviewed (interviewee) answers the questions given. In this study, interviews were conducted directly or indirectly by distributing a list of questions to respondents via Google Form. Direct interviews were addressed to resource persons at the Surakarta City Cooperatives and SMEs Office, Manahan Village Head and MSME actors. Indirect online interviews via Google Form are addressed to possible MSME actors.

Document research is research whose data source is in the form of event records, pictures or writings in the form of a book of someone's monumental work. The documents examined in this study are records of MSME empowerment activities carried out by the Surakarta City Cooperatives and SMEs Office, both hardcopy and softcopy which are published on the official website of the Surakarta City Cooperatives and SMEs Office. The other documents are in the form of data on MSME actors in Surakarta in general and data on MSME actors in Manahan Village. This document research is a complement to the use of data collection techniques by observation and interviews.

The selection of sources in this study was chosen purposively to the stakeholders involved in the MSME intervention effort, namely the Surakarta City Cooperatives and

SMEs Office, especially in the MSME sector and existing sections. The other respondents were the Manahan Village Head and the SMEs in Manahan Village, Banjarsari District, Surakarta City.

¹⁶ In the process of data analysis, there are four main components, namely: (1) data collection, (2) data reduction, (3) data presentation, and (4) drawing conclusions. Conclusions can be re-verified with basic data and the process and analysis process can be repeated until a more definite conclusion is obtained.

3. RESULTS AND DISCUSSION

3.1. Surakarta City Cooperatives and UMK Office

The Surakarta City Cooperatives, Small and Medium Enterprises Office was established based on Regional Regulation Number 10 of 2016 concerning Formation and Structure of Surakarta City Regional Apparatus and Mayor's Regulation Number 27-C of 2016 concerning Position, Organizational Structure, Duties, Functions and Work Procedures of Surakarta City Regional Apparatus .

The main task of the Surakarta City Cooperatives and UMK Office is to organize government affairs in the field of cooperatives and small and medium enterprises based on the principles of regional autonomy and assistance tasks. The functions of the Cooperatives and SMEs Service are, among others, to organize the empowerment, protection and development of micro, small and medium enterprises as the implementation of Government



Regulation No. 7 of 2021. The Surakarta City Cooperatives and SMEs Office has the MSME Empowerment and Protection Division and in it there is a MSME Empowerment section, and a MSME development section.

3.2. Intervention of the Cooperatives and SMEs Service Against MSMEs in Surakarta City

The Surakarta City Cooperatives and SMEs Office, in accordance with its function, is to organize the empowerment, protection and development of Micro, Small and Medium Enterprises (MSMEs). This effort is specifically carried out by the MSME Empowerment Section, more broadly in the field of Empowerment, protection and development of MSMEs. However, this field or section cannot run alone without the coordination of the Head of the Surakarta City Cooperatives and SMEs Office and policies from the Surakarta City Government.

Government intervention needs to be carried out to protect, empower and revive MSMEs that have stopped running their businesses so that they can resume their activities. The importance of government intervention in this case by the Office of Cooperatives and SMEs of the City of Surakarta raises MSMEs more broadly as the implementation of Government Regulation no. 7 of 2021 concerning Ease, Protection, and Empowerment of Cooperatives and Micro, Small and Medium Enterprises.

Additionally, the Government through the Ministry of Cooperatives and SMEs launched two assistance schemes for MSME

actors affected by the COVID-19 pandemic. The assistance scheme was provided through a monetary mechanism for MSMEs that could still survive and social assistance for MSMEs who were completely unable to carry out business activities.

The government also formulates the main assistance for MSMEs, namely through credit relaxation, freeing interest payments and providing a delay in principal installments for recipients of KUR/ultramicro credit under Rp. 10,000,000.00 for 6 months, eliminating taxes for 6 months, and stimulating the purchase of products that are affordable. produced by SMEs. (Deti Mega Purnamasari, 2020)

The Office of Cooperatives and SMEs of the City of Surakarta in accordance with its Main Duties and Functions organizes the empowerment, protection and development of Micro, Small and Medium Enterprises. During the Covid 19 Pandemic, activities related to empowering MSMEs could not proceed as planned. Because the budget that has been budgeted has been diverted to deal with Covid 19.

According to the Head of MSME Empowerment Section, Surakarta City Cooperatives and SMEs Office, activities that have been programmed since 2020 cannot be carried out during the Covid-19 Pandemic. At that time, the Cooperatives and UKM Service did not dare to hold programs or events that involved many people because they could provoke crowds. Activities related to the empowerment of Cooperatives and MSMEs only started in September 2021, after the Covid19 pandemic from the Delta



variant had subsided in January 2022. MSME empowerment activities were carried out on a limited scale due to the policy of limiting community activities due to the emergence of the Omicron Variant. The MSME empowerment program is aimed at existing MSME actors from MSME empowerment programs before the Covid 19 pandemic occurred.

However, the central government through the Ministry of Cooperatives and SMEs provided assistance in the form of basic necessities and cash assistance to affected MSMEs. The Surakarta City SME Cooperative Service, as an extension of the Ministry, carried out the assistance program in the form of providing basic food assistance and raw materials to MSME actors and home industries.

The UMKM actors who receive the assistance are residents of the City of Surakarta who meet the administrative requirements that have been determined such as having a Surakarta City ID card and having a business that is strengthened by a Certificate from the local Lurah in the Surakarta City Region.

The intervention of the Surakarta City Cooperatives and SMEs Service to the MSME actors in the Surakarta City is carried out in accordance with their main duties and functions. However, not all MSME actors get the same facilities to get services in an effort to empower them.

The intervention of the Surakarta City Cooperatives and UMK Service for MSME actors is in the form of:

a. Capital Assistance

In its main duties and functions (Tupoksi) the Cooperatives and SMEs Office cannot provide assistance in the form of capital. The Department of Cooperatives and SMEs provides recommendations for MSME actors to get access to KUR (People's Business Credit) financing to BRI and Bank Solo (a bank owned by the Surakarta City Government).

b. Skill Upgrade

For 2021, the Surakarta City Cooperatives and UMK Office will facilitate skills training for MSME actors in accordance with their activities. The training that has been held is in the form of Handycraft training, namely making offerings for applications. The participants are Wedding Organizer business people and housewives and young women who are interested in the skills of making offerings.

In 2022, until the time of the interview, the Surakarta City Cooperatives and SMEs Office has provided culinary business skills. This activity was carried out considering that the culinary and culinary business had many enthusiasts.

c. Ease of business licensing

The Surakarta City Cooperatives and SMEs Office provides online access that can be accessed by every MSME actor through OSS (Online Single Submission) by opening access to www.oss.go.id So not through the technical service.

If the community is constrained through the application, the Cooperatives and UMK Office will provide assistance. MSME actors can also get services through the One Stop Service Center at the Public Service Mall.

The legality of MSMEs is the NIB (Enterprise Identification Number), in the old system,



licensing for MSMEs is not risk-based, so it can be done without going through the Technical OPD, just online licensing. It's just that for MSMEs that have a big risk, for example the possibility of contamination and others, then they must get permission from the technical OPD and field surveys as well as from the technical service.

d. Easy market access

The Department of Cooperatives and SMEs organizes Business Meetings or Business Gatherings. In this activity, the Cooperatives and SME Service attempted to bring together MSMEs with big entrepreneurs. For example, bringing together MSMEs with centers/souvenir shops. Entrepreneurs will assess products from MSMEs so that MSMEs get the opportunity to become suppliers for gift shops. Or you can also leave the product at the gift shop.

Excellent product exhibition activities are also carried out through the 2021 MSME Expo which will be held at the Solo Paragon Atrium on 1 - 3 December 2021. The purpose of holding the MSME Expo is the first to bring up various superior products from each kelurahan in Surakarta City. The second objective is to encourage new entrepreneurs in each kelurahan so that they can become the driving force of the economy in each kelurahan. The next objective of the UMKM Expo is as a promotional medium for superior products so that they can expand their market access. Because the Expo was attended by all districts in Surakarta, which amounted to 54 booths, this expo was also a competition for each sub-district to showcase the best products from MSME actors in their village. MSMEs are also expected to have

increased self-confidence in line with MSME products becoming superior products.

The Surakarta City Cooperatives and UKM Office also gave permits for modern shops, one of which was a recommendation from the SME Cooperatives Office requiring modern shops to be able to provide space for MSMEs.

Another effort to expand market access for MSMEs, the Surakarta City SME Cooperative Service provides training on online business. Through online marketing, it is hoped that MSME actors can have wider and unlimited market access. Activities related to online business training are the use of Facebook Ads for SMEs in Surakarta. This activity was organized by the Surakarta City Cooperatives and SMEs Service with PLUT (Integrated MSME Service Center) Surakarta. The purpose of this training is to provide skills to MSME actors to be able to use Facebook Ads as a means of promotion and selling online, thereby expanding market access.

The Surakarta City Cooperatives and SMEs Office in collaboration with various stakeholders from government, private and community elements will continue to organize various activities aimed at providing opportunities for MSME actors to gain the widest possible market. The form of activity is in the form of MSME exhibitions, expos, and routine activities on Sunday mornings with the Surakarta City Government holding a Car Free Day on Jalan Slamet Riyadi and Around the Manahan Stadium which provides opportunities for MSME actors to sell their products.



3.3. Intervention of the Cooperatives and SMEs Office on MSMEs in Manahan

During the Covid 19 pandemic, the intervention provided by the Surakarta City Cooperatives and SMEs Office was very limited because the budget that should have been for the MSME empowerment program was focused on overcoming the pandemic and its impacts. The empowerment activities that have been carried out are limited to MSMEs that already exist and are registered in the programs of the Cooperatives and SMEs Service before the Pandemic, so the number of participants is limited.

Research on randomly selected MSME actors in Manahan shows that MSME actors do not get information on various programs as mentioned by the SME Cooperatives service. When the researcher asked the question "Do you get assistance from the government through the Surakarta City Cooperatives and SMEs Office" to MSME actors in Manahan, most of the respondents answered that they did not get assistance (78.8%). What is meant by government assistance is material and non-material assistance that can help the business continuity of MSMEs. Some business actors stated that they received government assistance in the form of BLT (Direct Cash Assistance) from the Ministry of Cooperatives and SMEs. To get BLT, MSME actors register online and pass the administration. Therefore, most of the respondents who answered that MSMEs received assistance from the Surakarta City Cooperatives and SMEs Service. However, they did not receive assistance in the form of access to capital, skill improvement, ease of licensing, ease of market access as

programmed by the Surakarta City MSME Cooperative Service.

3.4. MSME resilience

MSME actors are human, so research on MSMEs needs a personal and humanist approach. One of the main concepts of resilience is how much personal strengths a person has. As stated by Benard, Bonnie (2004) in Nafiati (2020) [8] that personal strengths or individual competencies are character possessed by a person to develop healthily and realize a level of success in his life. In addition, according to Benard, resilience is also intended as a process of self-awakening from various problems and pressures of competence in the form of social competence, problem solving skills, autonomy, and a sense of purpose. In line with the author's intention that MSME resilience in this study is the revival of MSME actors from various problems, one of which is the Covid-19 pandemic, to return to their business activities.

Resilience is defined by several figures such as Bonanno (2004) [9] who stated that resilience is the ability of a person to get out of adversity, stabilize his physical and psychological health, the ability to manage his experiences and emotions well, as well as a process of increasing self-adjustment during the life span, which he lived. It is also important for MSME actors as individuals to have the ability to get out of difficulties and re-stabilize their MSME activities with the ability to adapt to new conditions.

Resilience as a person's identity or competence can appear if it is influenced by several factors. Grotberg [10] formulated



several factors that influence the growth of resilience in each individual human, namely:

- 1) Age, resilience is related to experience management, so age is a factor that affects individual resilience abilities, because the more mature the age, the more able to develop resilience well.
- 2) Gender, this factor is more interpreted with the nature of men and women who are indeed different, where the ratio and feelings will affect the ability of individual resilience.
- 3) Temperament, this factor affects a person's ability to make decisions whether he chooses to be an individual who dares to take risks or an individual who is careful in his attitude.
- 4) Culture, this factor affects the ability of individual resilience, because differences in culture also affect the ability of individual resilience.
- 5) Intelligence, this factor can have an impact on a person's ability to be resilient and behave towards the conditions he faces.

According to the resource person, ³¹ Head of the MSME Empowerment Section of the MSME Cooperatives and Industry Service, Jati Widjajati, S.Sos, MM, the condition of MSMEs in Solo was disrupted during the Covid19 ¹⁰ pandemic. However, MSME actors are still able to survive during the COVID-19 pandemic, even though running their business is quite difficult due to various limitations.

According to data obtained in the kelurahan, MSMEs operating in Manahan Village, Banjarsari District, Surakarta City total 361

business units. The existing MSME business fields are culinary, clothing, handicrafts and creative products.

The statement from the Head of the MSME Empowerment Section was also in line with the findings in the form of statements by MSME actors in Manahan, most of the informants stated that they were still running their business even though they did not provide good profits. They are able to survive to keep trying and get back up when experiencing difficulties, ³⁴ trying. MSME actors are quite resilient in dealing with various difficulties due to the COVID-19 pandemic.

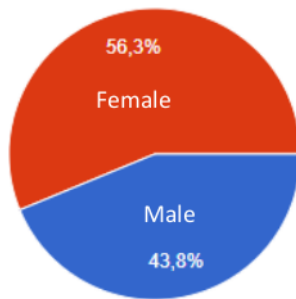
In looking at the resilience capabilities of MSME actors, it is necessary to look at the characteristics that affect the resilience capabilities of business actors. From the characteristics of the respondents of MSME actors seen from their age, they are the productive age group, namely the age of 30 years to 48 years. Productive age and affect their economic strength, because they are superior in terms of stamina, physique, level of intelligence and creativity. The ideal age group to carry out various productive activities and can improve the family's economy with the latest innovations.

Judging from the education of the respondents, MSME actors in general have graduated from high school/K and some have even graduated from tertiary education at the S2 level. Provision of sufficient education for MSME actors to find the right ¹⁰ business strategy for themselves so that they are able to survive in times of crisis due to Covid 19.



Gotsberg, sees in his formulation that the male and female sex factors are more defined by the different natures of men and women, where ratios and feelings will affect individual resilience abilities. From the gender of MSME actors in Manahan, it was found that there were more women than men. It is not clear whether female MSME actors are indeed more resilient than male MSME actors. This needs further research.

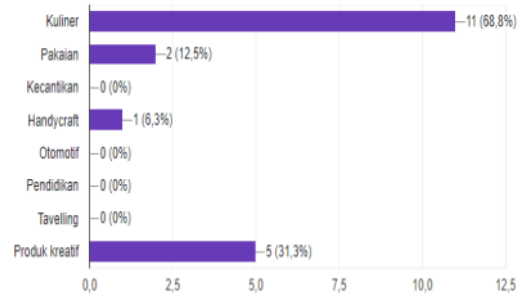
Figure 1. Characteristics of Respondents of SMEs in terms of Gender



Source: Primary data, 2022.

Judging from the type of business run by MSME actors, most of them are in the food (culinary) business. If you look at the MSME business fields that are able to survive, the culinary sector occupies the top portion. The food or culinary business sector is always needed by the community at all times despite the Covid-19 pandemic.

Figure 2. Characteristics of Respondents of SMEs in terms of their line of business.



Source: Primary data, 2022.

The MSME actors in Manahan were able to survive to keep running their business with various strategies. Most of the MSME actors as traders already have customers even though the number of transactions is reduced. However, MSME actors continue to strive to maintain their business continuity with the following strategies:

1. Promote their wares more vigorously, promotion on social media (selling online)
2. Community members who buy products / food at home because they are not allowed to sell outside the home
3. Creating new innovations such as adding flavor variants
4. Selling by walking around the village
5. Reduce sales
6. Open another business
7. Keep on selling, regardless of the results
8. Follow government regulations
9. Keep your business optimistic
10. Be patient in circumstances
11. Using savings to survive
12. Close the business

Positive efforts have been made by MSME actors with the aim of surviving the Covid-



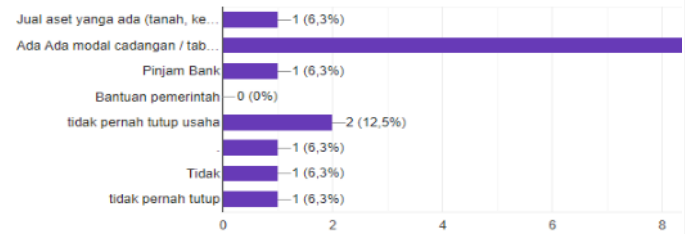
19 pandemic by increasing promotions, changing the way they sell online, making new innovations with new product variants, and opening other businesses. However, there are also those who are forced to be patient in accepting the situation, accept government regulations, survive using the remaining savings they have and some even close their business (only one respondent).

For MSME actors who were forced to close their businesses during the Covid-19 pandemic, they are trying to immediately reopen their businesses after conditions allow. The difficulties experienced by MSME actors in an effort to restart their business, such as the following variations of respondents' answers in answering questions about the difficulties experienced by business actors trying to restart their business:

- Venture capital
- Looking for new customers
- Rising price
- Capital and marketing
- Capital
- Government licensing
- Capital, channel

For MSMEs that have succeeded in reopening their businesses, in general they already have sufficient capital. Reserve capital has been prepared by MSME actors which is used if they are forced to close their business and try to reopen. Another effort to reopen its closed business is by selling its assets and loans from banks. None of the respondents reopened their businesses because of capital assistance from the government.

Figure 3. Graph of how to get capital to re-open a business.



Source: Primary data, 2022.

For MSME actors in Manahan, the presence or absence of assistance from the Cooperatives and SMEs Service has no effect on the revival of MSME actors after the pandemic. For them, the one who decides is themselves. They are able to rise to keep trying because of their will and ability. In other words, MSME actors are quite resilient after facing difficult times due to the Covid 19 pandemic. Respondents stated that they have principles to keep their business running even in difficult conditions. The principles that have become the determination of MSME leaders to bounce back due to the pandemic are as follows:

- Commitment to keep trying. keep trying, don't be discouraged
- His business is his main source of livelihood
- Optimistic, keep selling in the pandemic era,
- Be patient and believe that there is always a way to keep trying, such as selling through social media
- Sales only according to consumer demand or pre-order system.
- Keep selling and promoting online



- Expansion of business types, or opening new businesses that are not affected by the pandemic.
- Take a little profit from the capital stops.
- Persevere, sign, press, whoever is serious will get the target.
- Continue to maintain product quality, for culinary SMEs according to the initial taste

They believe in those principles that strengthen their determination to keep running their business.

4. CONCLUSION

The Surakarta City Cooperatives and SMEs Office during the Pandemic adapted to broader government policies. All activities related to the empowerment of MSMEs that have been programmed to be carried out prior to the Covid19 Pandemic in Surakarta City cannot be carried out during the Pandemic19 period. The Surakarta city government's resources have been diverted for handling Covid19 as well as the budget for the Cooperatives and SMEs Service. The KUKM Service as an extension of the Government distributes assistance from the Ministry of Cooperatives and SMEs in the form of basic materials to SMEs. So the Department's intervention is relatively small for MSME actors.

The Cooperative Service has provided interventions to MSMEs in the form of providing access to financing for MSMEs, improving skills, providing easy access to MSME licensing, and facilitating market access for MSMEs. However, the intervention is limited in nature, only for MSME actors who are registered at the Surakarta City Cooperatives and SMEs

Service and are selected and limited in number.

MSME actors in Manahan are quite resilient, able to continue to run their businesses and bounce back during and after the Covid19 pandemic despite minimal intervention from the Surakarta City SME Cooperative Service. The intervention of the Surakarta City Cooperatives and SMEs Office on MSMEs did not affect the resilience of MSMEs in Manahan. MSMEs are more resilient because of the internal factors of MSME actors. Even so, MSME actors hope that if there is government assistance through the KUKM Office, it can be in the form of Ease of Licensing, Skills Improvement, and Capital Access Assistance.

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