

Intervention of cooperatives and services for SMEs resilience in Surakarta City

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Abstract

According to Government Regulations No. 7 of 2021, it's essential for the government to help small and medium-sized enterprises (MSMEs) that have been struggling due to the Covid-19 pandemic. This study investigates the intervention of the Department of Cooperatives and SMEs in Surakarta City to promote MSME resilience during the pandemic. The research uses a qualitative approach to examine the situation on the ground, using data from primary and secondary sources such as the Surakarta City Cooperation and SMEs Office, Manahan Village, and MSME business owners. The findings indicate that the Surakarta City Cooperation's and SME Service has been following the government's policies during the pandemic. However, their efforts to support MSMEs in 2020 and 2021 were hampered by resource constraints caused by the Covid-19 outbreak. Despite these challenges, the Surakarta City Cooperation's and SME Service distributed aid from the Ministry of Cooperatives and SMEs to local business owners. Once the pandemic situation stabilized, the Surakarta City Cooperations and SME Service started to provide assistance to MSMEs to help them recover, but due to limited resources, only a few businesses received support. Nonetheless, most MSMEs were able to recover on their own.

Keywords: Covid-19, Cooperation, SMEs resilience, SMEs service

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1. Introduction

The objective of National Development is to establish a fair and prosperous society based on Pancasila and the 1945 Constitution. This objective is achieved through the promotion of economic democracy, which entails empowering

Micro, Small and Medium Enterprises (MSMEs) as an essential element of the people's economy. MSMEs have a critical position, function, and potential to achieve a balanced, evolving, and equitable national economic structure. The comprehensive, optimal, and continuous support of

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MSMEs requires creating a favorable environment, offering business opportunities, safeguarding, and developing businesses as extensively as possible. This will enhance the position, role, and potential of MSMEs in accomplishing economic growth, fair distribution, income generation, job creation, and poverty reduction. The objective of National Development is to establish a fair and prosperous society based on Pancasila and the 1945 Constitution. This objective is achieved through the promotion of economic democracy, which entails empowering Micro, Small and Medium Enterprises (MSMEs) as an essential element of the people's economy. MSMEs have a critical position, function, and potential to achieve a balanced, evolving, and equitable national economic structure. The comprehensive, optimal, and continuous support of MSMEs requires creating a favorable environment, offering business opportunities, safeguarding, and developing businesses as extensively as possible. This will enhance the position, role, and potential of MSMEs in accomplishing economic growth, fair distribution, income generation, job creation, and poverty reduction (Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah, 2008).

The Covid-19 pandemic has posed significant challenges for entrepreneurs. The limitations on people's movements and reduced operating hours have resulted in a decline in sales revenue. This situation has created a survival of the fittest scenario, where only the strong can withstand the challenges, while the weak succumb to them. The Covid-19 pandemic has posed significant challenges for entrepreneurs. The limitations on people's movements and reduced operating hours have resulted in a decline in sales revenue. This situation has created a survival of the fittest scenario, where only the strong can withstand the challenges, while the weak succumb to them. *Bisnis.com*, (Danny Saputra, 2021) stated that The Covid-19 pandemic has had a significant impact on Micro, Small and Medium Enterprises (MSMEs), with around 87.5% of them being affected. Out of this number, about 93.2% reported negative impacts on their sales. A survey con-

ducted by BI found that the pandemic has caused a decline in revenue, profit, and cash flow, leading many business owners to adopt a "wait-and-see" approach. Nevertheless, not all respondents were affected equally, with BI reporting that 12.5% of the respondents were not impacted by the pandemic's economic effects, while 27.6% of them even experienced an increase in sales (Victoria, 2021). The ability to adapt to the pandemic period, including through digitalization, has been crucial for businesses that have managed to survive. Those who have successfully adapted to the changing circumstances have been able to thrive, while others have struggled to keep up.

Out of 370 Micro, Small and Medium Enterprises (MSMEs), 27.6% reported an increase in sales, while 72.4% managed to maintain their sales figures despite the pandemic. Furthermore, 40.8% of the MSMEs that were not affected by the pandemic have implemented various strategies to minimize its impact. These strategies include selling products online, expanding their product range, reducing costs, focusing on secondary businesses, and other similar measures (<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 owners who have faced adversity during the pandemic are expected to have resilience and the ability to bounce back towards success. This has been observed among Micro, Small and Medium Enterprises (MSMEs) in Indonesia and Surakarta City, with some businesses returning to regular operations, while others have shown limited activity or have yet to restart. The government needs to intervene to support the recovery of MSMEs that have been impacted by the pandemic, enabling them to resume their activities. The purpose of this study is to investigate the role of the Department of Cooperatives and Small and Medium Enterprises (SMEs) in promoting the resilience of SMEs during the pandemic. The research will be conducted in the Banjarsari District of Surakarta, with a focus on MSMEs located around the Manahan Stadium.

The researchers suspect that these MSMEs have demonstrated high levels of resilience, and that this is partly due to government intervention from the Cooperatives and SMEs Service. However, it is also suspected that some MSMEs in the area may not have received this support.

The results of this study are of great importance, as the patterns of resilience demonstrated by MSMEs can serve as a model for other businesses. Furthermore, the study highlights the crucial role of the Department of Industry and Trade, as well as the Department of Cooperatives and SMEs, in promoting the development of MSMEs, which is mandated by Law No. 20 of 2008 and Government Regulation No. 7 of 2021. By improving the resilience of MSMEs, the national economy can experience a more rapid and sustained recovery.

Developing countries face a variety of challenges when it comes to promoting the growth and development of MSMEs. The specific nature and severity of these barriers can vary depending on the region, urban or rural location, sector, and individual company (Putra & Sajida, 2023). Some common obstacles that many MSMEs encounter include limited access to capital and financial institutions, low levels of business skills and knowledge among human resources, inadequate marketing capabilities, limited access to relevant business information, and a lack of mutually beneficial partnerships between MSMEs, large corporations, and regional entities Top of Form (Beik, 2016). In addition, MSMEs in developing countries often face challenges related to infrastructure, such as inadequate access to transportation, electricity, water, and other basic services. Moreover, they may also face difficulties in complying with regulations related to taxes, labor, and environmental standards. All these barriers affect the competitiveness and growth potential of MSMEs, limiting their contribution to economic development and poverty reduction. Therefore, addressing these challenges requires a comprehensive approach that involves various stakeholders, including the government, financial institutions, development partners, and the private sector (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, namely adding marketing channels as part of their survival strategy (<https://katadata.co.id>, 2020).

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 (Iryanti, 2017). 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 compe-

tence 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, 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.

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 or services, reducing working hours and the number of employees and sales or 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. Research Method

The approach used in the research on the Intervention of the Surakarta City Cooperatives

and SMEs Office on MSME Resilience 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. 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 respondents and other information as explanations. Secondary data in the form of data that comes from existing documentation in the form of books, pictures, or other data in the form of tables or graphs.

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 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 SMEs website.

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 or their environment, so that phenomena that occur during

research are recorded. In this research, 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.

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 organized by Surakarta Cooperatives and SMEs Office, both hardcopy and softcopy which are uploaded on the official website dinkop.surakarta.go.id. The other documents are data on MSME actors in Surakarta in general and data on MSME actors in Manahan. 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, Banjarsari District, Surakarta City. 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 (Sugiyono, 2016).

3. Results and Discussion

Surakarta City Cooperatives and SMEs 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 (dinkop.surakarta.go.id, 2022). The main task of the Surakarta City Cooperatives and SMEs 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 MSMEs 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.

The Surakarta City Cooperatives and SMEs Office, in accordance with its function, is to organize the empowerment, protection and development of MSMEs. This effort is specifically organized 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

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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.

Nationally, 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.

Surakarta City Cooperatives and SMEs Office in accordance with its Main Duties and Functions organizes the empowerment, protection and development of MSMEs. 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 Headman 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.

MSME actors do not all 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: 1) capital assistance, in its main duties and functions 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); 2) 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 Handicraft 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 UKM 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. 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 sub-district in Surakarta City. The second objective is to encourage new entrepreneurs in each sub-district so that they can become the driving force of the economy in each sub-district. 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.

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 ran-

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domly 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.

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 (2004) that personal strengths or individual competencies are characters possessed by a person to develop healthily and to realize the desired achievement in his life (Nafiati, 2020). In addition, according to Benard (2004), resilience can also be intended as a process of alleviating various problems and pressures through increasing abilities in the form of social skills, problem solving skills, and autonomy. and a sense of purpose (Bernard, 2004). 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), stated that that resilience is a person's ability to be able to solve various difficulties, be able to control his physical and psychological health, be able to manage his experiences and emotions well, and al-

ways be able to adapt in any condition (Bonanno, 2004). It's 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 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, Head of the MSME Empowerment Section of the MSME Cooperatives and Industry Service, Jeti Widjajati, S.Sos, MM, the condition of MSMEs in Solo was disrupted during the Covid19 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, in 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 MSME respondents, seen from their age, they are in the productive age group, namely 30 years to 48 years. Productive age and influence on their economic strength, because they are superior in terms of stamina, physique, level of intelligence and creativity. The ideal age group for carrying out various productive activities and can improve the family economy with the latest innovations. Judging from the education respondents, MSME actors in general have graduated from SMA/K and some have even graduated from tertiary education up to the Masters level. Providing sufficient education for MSME players to find the right business strategy for themselves so they can survive during the crisis due to Covid-19.

Table 1. Characteristics of respondents of SME in terms of their line of business

Business Field	Amount	Pect (%)
Culinary	11	68
Beauty service	2	12.5
Handicrafts	1	6.3
Creative Product	5	31.3

Gotsberg, sees in his formulation that male and female gender factors are more determined by the different natures of men and women, where ratios and feelings will affect individual resilience abilities. From the sex of MSME actors in Manahan, it is known that there are more women than men. It is not clear whether female SMEs are indeed more resilient than male SMEs. Respondents' characteristics based on gender, namely 56.3% were dominated by women and 43.8% were dominated by men. 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.

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. First, promote their wares more vigorously, promotion on social media (selling online). SMEs often operate on limited budgets, making cost-effective marketing strategies crucial. Social media platforms offer affordable advertising options, allowing MSMEs to reach a wider audience without significant financial investments. Through targeted ads, boosted posts, and influencer collaborations, MSMEs can effectively promote their products or services to potential customers. Second, community members who buy product or food at home because they are not allowed to sell outside the home. Collaborating with local delivery services or forming partnerships with neighboring businesses can provide an efficient way to reach customers at home. Community members can work with these delivery networks to ensure safe and timely delivery of their products or food within their locality or a specific radius. This approach allows them to leverage their existing logistics infrastructure and focus on their core expertise. Third, creating new innovations such as adding flavor variants and selling by walking around the village. Creating new innovations and adopting unique selling methods can be effective strategies to stand out from competitors and capture the attention of customers. In certain settings, such as small rural communities or tight-knit neighborhoods, a personalized and hands-on approach to selling can be highly effective. MSME owners can consider taking their products directly to the customers by walking around the village or local area.

Complying with government regulations is a critical aspect of operating a Micro, Small, and

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Medium Enterprise (MSME). It ensures that the business operates legally, maintains ethical practices, and contributes to a stable business environment. Governments establish regulations and laws to govern various aspects of business operations, such as licensing, permits, taxation, labor laws, health and safety standards, environmental regulations, and more. MSMEs must familiarize themselves with these regulations and ensure compliance to avoid legal issues, penalties, or the risk of closure. This includes obtaining the necessary licenses and permits, maintaining accurate financial records, and fulfilling tax obligations. Government regulations often aim to promote fair competition, protect consumers, and uphold ethical standards. MSMEs should adhere to regulations that govern areas such as advertising, pricing, product labeling, and consumer rights. By following these regulations, businesses build trust with customers, enhance their reputation, and contribute to a level playing field in the marketplace.

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: 1) venture capital; 2) looking for new customers; 3) rising price; 4) capital and marketing; 5) capital; 6) government licensing. 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.

Table 2. Graph of how to get capital to re-open a business.

Efforts	Pct (%)
Sell existing assets (land, vehicles etc.)	6.3
Use reserved capital	56.3
Bank loans	6.3
Gov. Assistance	0.0
Never close the business	31.10

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: 1) commitment to keep trying. keep trying, don't be discouraged; 2) his business is his main source of livelihood; 3) optimistic, keep selling in the pandemic era; 4) be patient and believe that there is always a way to keep trying, such as selling through social media; 5) sales only according to consumer demand or pre-order system; 6) keep selling and promoting online; 7) expansion of business types, or opening new businesses that are not affected by the pandemic; 8) take a little profit from the capital stops; 9) persevere, sign, press, whoever is serious will get the target; 10) 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 Small and Medium Enterprises (SMEs) Office had to adjust its activities due to the Covid-19 pandemic and the government's shift in priorities. Many programs aimed at empowering SMEs that were planned prior to the pandemic had to be postponed or cancelled. The city government had to divert its resources and budget towards handling the pandemic, which meant that the Cooperatives and SMEs Office had limited intervention for SMEs. However, the office did distribute assistance in the form of basic materials to registered SMEs on behalf of the Ministry of Cooperatives and SMEs.

The Cooperatives and SMEs Office provided some support to registered SMEs such as access to financing, skill improvement, easy access to licensing, and market access. However, this support was limited in nature and only available to a selected number of registered SMEs. Despite minimal intervention from the Surakarta City SME Cooperative Service, SMEs in Manahan were resilient and able to continue running their businesses during and after the pandemic. This resilience was due to the internal factors of the SME actors. Nevertheless, they expressed their hope for government assistance in the form of ease of licensing, skill improvement, and capital access.

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