

## 12<sup>th</sup> ISCA 2021

# **MSME Resilience Levels in Banyumas and Purbalingga District, an Empirical Study After the Pandemic.**

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### **ABSTRACT**

This study aims to analyze the level of resilience of MSMEs in the Banyumas and Purbalingga Regencies. This research is descriptive and quantitative. The method used in this research is the survey method. Data collection is done by using a questionnaire. The target population in this study is MSME actors in Banyumas and Purbalingga regencies. The sample in this study was determined by a non-probability sampling technique, namely the purposive sampling method. The results of the study stated that the level of MSME resilience in the Banyumas and Purbalingga regencies was relatively high.

**Keywords:** Resilience of MSME, Micro Small, Medium Enterprises, Covid Pandemic.

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### **1. Introduction**

Disruption is a phenomenon where occur change by massive because of the existence of something capable update or changing the old system and order to become new systems and arrangements. In the business world, disruption becomes a challenge and opportunity for perpetrator businesses to keep going and develop relevant strategic innovations that could survive in the increasingly growing because of that, choosing the right strategy related to the development of the times is necessary. One strategic innovation needed in today's era is digital transformation. The application technology in the business process will allow a business to endure and face increasing competition tight, except for Micro, Small, and Medium Enterprises (MSMEs).

Micro, Small, and Medium Enterprises (MSMEs) are terms general in the world of economics that refers to effort economy productive owned by an individual as well as business entities per criteria established by Undang-undang N0. 20 Tahun 2008. More carry on again discussed in Keppres RI No 19 Tahun 1998, which states: that MSMEs are activity economy at scale small necessary protected and prevented from competition no healthy.

SMEs are vital in spurring the way to wheel the Indonesian economy. Based on Ministry data Cooperatives and Small and Medium Enterprises (Kemenkop UKM) March 2021, the number of SMEs in the country has reached 64.2 million with a contribution to Product Domestic Gross (GDP) of 61.07% or worth 8,573.89 trillion rupiahs. The contribution of SMEs to Indonesia's economy includes the ability to absorb 97% of total energy existing work and collect up to 60.4% of the total investment ( [www.kemenkopukm.go.id](http://www.kemenkopukm.go.id) ).

Review the significant role of MSMEs in the Indonesian economy, making MSMEs not miss from attack disruption good Covid-19 pandemic conditions and revolution industry 4.0. because of that, could face existing and permanent conditions can endure an MSME must have resilience. Reivich and Shatté (2002) explain that resilience is the ability to cope and adapt to severe incidents or problems that happen in life. SMEs have good resilience if they can rise, come back and adapt to difficulties in situations and conditions that are not their hope.

Creating resilience needs several factors that can affect it. Based on results from research, resilience is not only influenced by factors from an individual (internal factors) only but also from outside (external factors). Internal factors include spirituality, *self-efficacy*, optimism, and *self-esteem*. Whereas factor external covers support social.

Study this aim to know the level of MSME resilience in the district of Banyumas and Purbalingga based on perception from respondents. Expected with a study this, can is known larger again about level resilience and valuable for study next.

## **2. Literature Review**

Reivich and Shatté (2002) explain that resilience is the ability to cope and adapt to serious incidents or problems that happen in life. Other statements about resilience proposed by Waxman, Gray, & Padron (2003) explains that, in general, resilience refers to the limiting factors of behavior connected negatively with stress and adaptive results through misfortune or misery.

In development, resilience is not only influenced by factors of individual and genetics but also by the culture and environment around the individual. However, something Act in demand declared that factors of genetics influence many, but in its manifestations, many are influenced by factors of culture, both enhancing and lower-level resilience (Wong & Wong, 2006).

Based on the research results, there are several influencing factors \_ of resilience, among others, as follows.

- Spirituality.  
According to Reisnick, Gwyther, & Roberto (2011), spirituality is one \_ factor that can increase resilience in individuals.
- Self-Efficacy  
Self-Efficacy is one of the influencing factors ability somebody to be resilient ( Reivich & Shatte, 2002).
- Optimism  
One factor that can influence resilience is optimism ( Reivich & Shatte, 2002 ).

- Self Esteem  
Reisnick, Gwyther, and Roberto (2011) mention that self-esteem could influence resilience.
- Support Social  
Reisnick, Gwyther, and Roberto (2011) say that Support social is one \_ factor that can influence resilience.

### **3. Research Methodology**

#### **Analysis Index**

The analysis index answer aims to describe descriptive respondents in the study. Especially about variable research used. Appraisal technique used in a study is with a score maximum of five and minimum 1, then calculation index answer respondent with the formula :

$$\text{Index value} = \{(\% F1 \times 1) + (\% F2 \times 2) + (\% F3 \times 3) + (\% F4 \times 4) + (\% F5 \times 5)\} / 5$$

Where:

F1: frequency of respondents who answered 1 of the plier's scores used in the list of questions.

F2: Frequent respondents who answered 2 of the plier's scores used in the list of questions.

F3: Frequent respondents who answered 3 of the plier's score used in the list of questions.

F4: Frequent respondents who answered 4 of the pliers score used in the list of questions.

F5: Frequent respondents who answered 5 out of pliers were used in the list of questions.

The range 100 (10-100) will result in a range of 30 to be used as the basis of the interpretation of the index value. The use of 3 boxes (Three-box Method) is divided as follows (Ferdinand, 2006, p. 273):

10.00 - 40.00 = Low

40.01 - 70.00 = Medium

70.01 - 100 = High

#### 4. Results

MSME resilience in a study this poured to in 5 question items that can be seen in table 1 below.

Table 1 Answer Respondent Variable MSME resilience

Question	Score					Amount Frequency	Index
	1	2	3	4	5		
SME could face problems that come During the Covid-19 pandemic	0	0	2	75	28	4,248	84.95%
SME has no easy surrender though everything seen no there is hope moment the Covid-19 pandemic is ongoing	0	0	2	56	47	4,429	88.57%
SME is capable adapt to the changes that occur	0	0	2	68	35	4,314	86.29%
I am optimistic that my SME could face challenges during the Covid-19 pandemic *	0	0	2	49	54	4,495	89.90%
SME has a strong purpose. _	0	0	1	49	55	4,514	90.29%
Average Score							88.00%

Source: processed the data year 2022

Based on table 1 is known index average value variable MSME resilience is 88.0% and includes category high. According to MSME respondents in the district, Banyumas and Purbalingga can survive in situations like this now. Index value highest that is on the question item where is number five? State that destination of strong MSMEs. This shows that the respondent's preference for MSME resilience is shaped by a strong vision and mission that SMEs have owned. There is a score lowest index of 84.95% on question item one. Though so permanent could conclude that level MSME resilience in the district Banyumas and Purbalingga still belong to tall because the average value index value is more considerable than 70%.

#### 5. Discussion

The first item with MSME indicators can face the problem that happened with an amount frequency of 4.248 and an index of 84.95%. The index number of item 1 is the number index smallest from the fifth number index. Because of that, needed more strategy-efficient and effective MSMEs can face problems during the Covid-19 pandemic.

The second item with the MSME indicator no easy surrender in face challenge question gets an amount frequency of 4,429 with an index of 88.57%. This shows that MSME owners have soul abstinence given up already good and attitudes this must upgrade again, especially during the Covid-19 pandemic.

The third item with indicator ability fast adaptation get an amount frequency of 4.314 with a number index of 86.29%. Adaptation to fast change is required to maintain effort them. Change such behavior fast because there is this pandemic push, and MSME owners could be changed following development.

The fourth item with optimistic MSME indicators is facing the challenge get an amount frequency of 4,495 with an index of 89.90%. Index number the is number index most considerable number two. That shows the SME owners have a good sense of optimism in facing challenges during the Covid-19 pandemic.

The fifth item with a strong indicator of MSME goals gets an amount frequency of 4,514 with a number index of 90.29%. The index number of item 5 is the number index biggest from the fifth number index. This means MSME owners already have a destination or a strong target for to front. We know that an organization, including SMEs, needs a clear vision and mission. Strong vision could help SMEs permanently thrive and survive in facing problems.

## **6. Conclusion**

Based on the results box method analysis using the number index, respondents conclude that five indicators are essential in building SMEs' high resilience. Implications that SMEs, namely: can carry out could increase fast adaptation to changes that occur; SMEs are also expected to be capable adapt to technology. Besides, SME owners can also grow soul abstinence surrender and high optimism. Moreover, the most important thing is that SMEs must have a clear vision and mission.

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