

The Existence of Micro and Small Businesses During the Corona Virus Pandemic (Covid-19) in the City of Makassar

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Abstract:- The purpose of this study was to find out that *akhlakul karimah*, education or training, expertise or skills, physique, and capital were the factors that made MSEs able to survive during the Corona Virus Pandemic Period in Makassar City. This study uses a qualitative approach, and the main instrument is the researcher himself. The conclusions of this study are 1. *Akhlakul Karimah* (noble morals), the relation to this during the corona virus pandemic is that during this crisis everyone should strengthen their faith and piety to The One Almighty God. (God Almighty) because these difficult times are a test for those who believe and are pious, while disaster is for those who are unjust. 2. Expertise or Skills. During this corona virus pandemic, everyone is required to be able to survive the ongoing economic crisis. Therefore, expertise or skills should be explored from an early age. At least an expert in managing finances, setting the right strategy in running a business that is in a state of flux. 3. Education or Training. By having knowledge, expertise or skills that can be directed, can be measured, can easily reach the goals of the expertise or skills possessed. 4. Physical. The physique of a human being is synonymous with cleanliness, tidiness, beauty, and strength, so that it will give birth to health in humans. But it all starts with a healthy soul. 5. Capital.

Capital is indeed needed in doing business (business, trading) because it affects the start of the business, but that does not mean that capital is the main key in doing business. In this time of crisis everyone should be smart in managing cash capital, because there is a lot or little cash capital but as long as the owner of the money capital is not good at managing it then the money capital is definitely not enough in starting a business and maintaining a business in times of economic crisis.

Keywords:- MSE Existence, *Akhlakul Karimah*, Education or Training, Expertise or Skills, Physical, Capital.

I. INTRODUCTION

During the Corona Virus Pandemic (Covid-19), how many MSMEs died (no longer exist)?, this is one of the captions written in several E-commerce newspapers. Quoted from <https://economy.okezone.com/>, according to the Ministry of Cooperatives and SMEs, 43% of MSMEs stopped operating due to the corona virus pandemic or Covid-19 in April 2020.

We know that MSME is one of the main pillars of the national economy with an independent perspective, which has great potential to improve the welfare of a nation. According to the researchers, MSMEs are the spearhead and savior of the country's economy because of the potential for MSMEs to make the largest and most significant contribution to the Gross Domestic Product (GDP) in this case employment.

In supporting MSME activities, the government provides support through policies, such as providing injections of funds to MSMEs so that they can run. According to the Central Bureau of Statistics (BPS) in 2009, the number of micro businesses reached 52.2 million or around 98.87%. The existence of MSMEs has made a real contribution to the employment of more than 96.2 million people.

According to Berry et al. (2021) that this MSME group is seen as very important in unstable industries or economies facing rapid changes in market conditions.

The economy in Indonesia nationally shows that MSME activities are consistent and able to develop. The facts show that the job opportunities created by the MSME group are far more than the workforce that can be absorbed by large businesses. Aside from being an alternative way of providing new jobs, MSMEs play a good role in driving the pace of economic growth and as a poverty alleviation program.

Criteria for Micro, Small and Medium Enterprises (MSMEs) according to Law. Number 20 of 2008 is classified based on the number of assets and turnover owned by a business. According to sources from the Ministry of Cooperatives and MSMEs in 2013-2015, MSMEs are still the majority actors in the business sector, from 54,114,821 business units in 2013 to 56,534,592 business units in 2015. Meanwhile, the large business sector only has around 3,262,023 workers. in 2015. Makassar City is the capital of South Sulawesi Province, which can be said to have a relatively large number of MSMEs. For more details, it can be seen in Table 1 regarding data on the number of MSMEs per sub-district in Makassar City.

Table 1. Number of MSMEs in Makassar City in 2019

Number	District	Number of MSMEs
1	Mariso	517
2	Mamajang	81
3	Tamalate	157
4	Makassar	149
5	Ujung Pandang	364
6	Wajo	25
7	Bontoala	381
8	Ujung Tanah	8
9	Tallo	82
10	Panakkukang	176
11	Biringkanaya	63
12	Tamalanrea	25
13	Rappocini	408
14	Manggala	323
15	Sangkarrang	5
Total		2764

Source: BPS and Makassar Cooperative 2019

BPS said that the implementation of the "at home only" work system and online learning system made the communication and information group grow by only 9.79%, but was not enough to withstand the decline that occurred in 13 other business fields categories, such as: retail and wholesale trade, vehicle repair, construction, processing, culinary, even in the service sector, and so on (5 May 2020).

Based on data from the Makassar City Cooperative Service, only a small portion or 6% of the players actually experienced a positive impact, namely more consumers shopping for needs with online transaction patterns which made it easier for MSMEs to find consumers, as well as the products they have more easily accessible to their consumers. . As many as 22% are not affected by this pandemic because some MSMEs sell products that are needed or desired by consumers so that they are not experiencing the impact of the Covid-19 pandemic. As many as 72% (the majority) experienced a negative impact from the co-19 pandemic. There are those whose income has decreased until they can no longer exist in trading. At this time it is clear that because people's activities outside the home as consumers are limited by lockdown rules and PSBB, MSME actors also experience capital difficulties due to very difficult capital turnover associated with declining sales levels. This situation causes MSME actors to adapt, including by reducing the production of goods, as well as reducing the number or working hours of its employees. This impact caused sales of MSME players to experience a decline which affected their income levels. If the level of income decreases absolutely, a prosperous economy in the area cannot be achieved.

Therefore, researchers say the existence of UMK is very important in a prosperous economy. In line with Sri Redjeki Hartono quoted by Derita Prapti Rahayu (2017) regarding the existence of MSMEs. said that the existence of UMKM has a very strategic role for the survival of the community because it

makes a large contribution in meeting the needs of people's lives.

According to Ilham (2020) as Deputy Head of the Astra Honda Motor Branch in Makassar City, he said that during the Corona Virus Pandemic, sales experienced a drastic decline, we even held promos and giveaways and there were very few buyers. This is very dangerous for the sustainability of the company, especially the future fate of the employees. (Live interview, 2020).

According to Daniel Apriyanto (2020), the owner of the Nielqy Shop on Jalan Hertasning, said that his income decreased during the Corona Virus Pandemic, even before the Large-Scale Social Restrictions (PSBB) for his culinary business were closed. After the PSBB was abolished by the Makassar government, Daniel was still afraid and in a dilemma to open his culinary business, coupled with the lack of recovery of personal funds to get up and start again. Even Daniel was forced to lay off three of his employees at once. (Direct interview).

Seeing this phenomenon, not a few Micro and Small Business actors feel the effects of losses, such as: the absence of MSEs. According to the researcher's brief vision, this situation directly changed the MSE actors themselves, as in one example, Daniel said that he was afraid and in a dilemma if he reopened his culinary business during this pandemic.

Talking about the UMK actors themselves, the researcher assumes that the survival of a trading business, the main basis comes from the self-quality of the UMK actors themselves. Researchers assume that there are several crucial things that every MSE actor must instill within themselves so that their business can survive or remain in the Corona Virus Pandemic Period. Crucial things that researchers mean are akhlakul karimah, education, skills, physical, and capital.

The formulation of the problem in this study is whether akhlakul karimah, education or training, expertise or skills, physique, and capital are the factors that make MSEs able to survive during the Corona Virus Pandemic Period in Makassar City.

II. METHODS

This study uses a qualitative approach, and the main instrument is the researcher himself. The number of sub-districts in Makassar City is 15 sub-districts, but it turns out that researchers only found 6 sub-districts where MSEs had operated for more than 3 years in the culinary field, namely: Rappocini District, Ujung Tanah District, Bontoala District, Ujung Pandang District, Panakkukang District, Tamalate, and Tamalanrea District. Activities in data analysis in this study, namely: data reduction, data display, and conclusion drawing/verification.

III. RESULT

First. Karimah morals. Broadly speaking, Akhlakul Karimah (noble character) has been written in detail, namely: "Virtue is not turning your face east and west, but virtue is people who believe in ALLAH, the last day, angels, books, and the prophets, and give the property he loves to relatives, orphans, the poor, people on the way (travelers), beggars, and to bless my slaves, who perform prayers and pay zakat, people – people who keep their promises when they promise, and people who are patient in poverty, suffering, and in times of war. They are the people who are true "His faith" and they are the people who are pious" (Surah Al-Baqarah: 177). In this time of crisis everyone should strengthen their faith and piety to The One Almighty God. (God Almighty) because these difficult times are a test for those who believe and are pious, while disaster is for those who are unjust. The One Almighty God. will never give a burden beyond the limits of our ability, and will never address the wrong address in giving punishment.

Second. Expertise or Skills. Researchers include expertise or skills that are in the second position not without reason, because researchers have the principle that after the human is formed faith and piety to the almighty God. we must realize that "Indeed, We have created man in the best form" (Surah At - Tin: 4). With the Word of God almighty. It is fitting for us as human beings to be more grateful to God Almighty. and continue to try to take advantage of the perfection of the body (body) which is the one and only God. have given us. During the corona virus pandemic, everyone should equip themselves by exploring their potential expertise or skills. Get to know yourself well, and find out skills or skills that can bring goodness.

Third. Education or Training. The main purpose of education or training is to have knowledge, and after the human being is formed faith and piety to the one and only God. then knowing the expertise or skills they have, then education or training is an additional support for the man himself. By having knowledge, expertise or skills that can be directed, can be measured, can easily reach the goals of the expertise or skills possessed.

Fourth. Physique. The researcher includes the physical in the fourth position not without reason, because the researcher has the principle that it is said that the physical is not just a form that appears in front of the eyes, but the presence of strength complements the physical part. According to the researcher's opinion, a human's physique is synonymous with cleanliness, tidiness, beauty, and strength, so that it will give birth to health in humans. But all of that for researchers starts from a healthy soul. Everyone should build a healthy and strong physique, but we need to realize that a healthy and strong physique is born from a healthy soul. Because according to the researcher's humility that in a healthy body there is a healthy soul.

Fifth. Capital. Researchers put capital in the fifth position not without reason, because researchers have the principle that it is said that in doing business (business, trade) it is not always necessary to have large capital. There are businesses that only require small capital. Indeed, capital is needed in doing

business (business, trading) because it affects the start of the business, but that does not mean that capital is the main key in doing business. The connection during this corona virus pandemic is that during this crisis everyone should be smart in managing cash capital, because you have a lot or little cash capital but as long as the owner of the cash capital is not good at managing it, the cash capital is definitely not enough to start a business and sustaining the business in times of economic crisis. Researcher Role Models The researcher humbly named the role model for the discovery of this researcher by the name AR – RAHMAN Human Being.

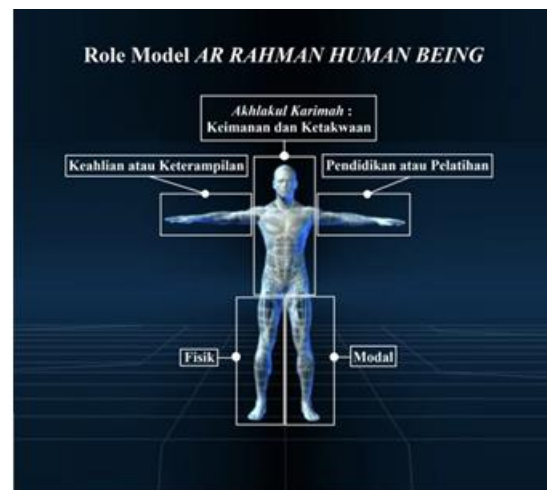


Fig 1. Role Model of Researchers

Source: Researcher

IV. DISCUSSION

In short, even though there is financial capital, the soul of the person who is not correct (not smart) in managing this financial capital, then any business that you want to start, even one that is temporarily running, will surely fail. But on the contrary, if there is no financial capital, but the person's soul is healthy and has good morals, expertise or skills as well as education or training that is utilized, even physically that is maintained and utilized, surely the desired financial capital can be owned.

The connection during this corona virus pandemic is that during this crisis everyone should be smart in managing cash capital, because you have a lot or little cash capital but as long as the owner of the cash capital is not good at managing it, the cash capital is definitely not enough to start a business and sustaining the business in times of economic crisis.

V. CONCLUSION

Akhlakul Karimah (noble character). Noble character is born when faith and piety to god almighty. there is. Faith and piety in humans are like a human (body) with a spirit (faith and piety). If humans just live, he can do it too. If you just work, the buffalo also work in the fields. The connection during this corona virus pandemic is that during this crisis everyone must strengthen their faith and piety to god almighty. (God Almighty) because these difficult times are a test for those who believe and are pious, while disaster is for those who are unjust.

Expertise or Skills. During this corona virus pandemic, anyone is required to be able to survive the ongoing economic crisis. Therefore, expertise or skills should be explored from an early age. At least an expert in managing finances, setting the right strategy for running a business that is in turmoil, not just relying on capital. Expertise or skills are broad, not only skilled in physical work, but skilled in non-physical work.

Education or Training. The main purpose of education or training is to have knowledge, and after the human is formed faith and piety to god almighty. then knowing the skills or skills possessed, then education or training is an additional support for the man himself. By having knowledge, expertise or skills that can be directed, can be measured, can easily reach the goals of the expertise or skills possessed.

Physique. The physique of a human being is synonymous with cleanliness, tidiness, beauty, and strength, so that it will give birth to health in humans. But all of that for the researchers started from a healthy soul. Everyone should build a healthy and strong physique, but we need to realize that a healthy and strong physique is derived from a healthy soul.

Capital. Capital is indeed needed in doing business (business, trading) because it affects the start of business trading, but that does not mean that capital is the main key in doing business. In fact, capital can exist and can be cultivated when we uphold our morality, we take advantage of the expertise or skills we have, we take advantage of the education or training we have, and we take care of and make use of the physical possessions we have.

Based on this simple research, which the researcher has described, the researcher submits the following research suggestions:

1. Fortify yourself with good morals, expertise or skills, education or training, and be physically guarded, because don't blame the state of business for bankruptcy because of the corona virus pandemic, but try to look at yourself first, be self-aware first. Capital is not everything because capital has a nominal value and anything nominal will tend to run out.
2. Researchers always liken capital to a good vehicle, while the soul and human self are like drivers (HR). Whether or not a business (business) survives during a crisis focused on this pandemic all depends on the business actor. Even if this pandemic doesn't exist, sooner or later business actors who only rely on "good vehicles" such as a lot of capital, surely the business (business) that is started will go bankrupt (close). Where do you want the resilience of a "good vehicle" to be, if you also think the driver is reckless which causes an accident.

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