

ANALYSIS OF BUSINESS RECOVERY CONTINUITY FOR PERSONS WITH DISABILITIES OF MSMEs AFFECTED BY THE COVID19 PANDEMIC

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ABSTRACT

The number of business actors in Indonesia registered as a form of Micro, Small and Medium Enterprises (MSMEs) according to BPS in 2020 was 64 million MSME players. As much as 99.9 percent of the number mentioned as MSME actors, run their business in Indonesia. Based on the results of the 2019 National Labor Force (SAKERNAS) survey, in Indonesia, there are 126 million workers and 9.3 million of them are disabled workers, who work in various fields of work and are also business actors. The Covid19 pandemic, which has been going on for more than a year, is very real and seems to be breaking down every aspect of life. One who experiences this is business actors with disabilities, some of whom are crushed by credit, some are even forced to sell their business assets to overcome difficulties in paying installments. The collapse of the business that had been built occurred because at the beginning of the COVID19 pandemic the government was forced to issue a policy of restricting activities for its citizens to reduce transmission of COVID19. This policy results in business actors being forced to temporarily close their business, some are forced to permanently close their businesses due to decreased demand, on the other hand, there are business actors who are forced to change their business or business to survive this pandemic. This research was conducted for people with disabilities who have small businesses in both rural and urban areas. The survey results show that the impact of the COVID19 Pandemic on business players with disabilities is the same both in the village and in the city. This research also found answers to the needs of business actors with disabilities to survive with the skills they have to run a business during the COVID19 pandemic. Another finding from this research is that their hopes are related to access that can be reached by disabled businesses to get good assistance in the form of funding and business assistance. The results of this study can be used to help disabled business actors find access to business assistance, find new forms of business to restore business during the COVID19 pandemic.

Keywords: *Business Recovery Continuity, MSMEs, Disabilities, Pandemic COVID19*

1. INTRODUCTION

The Covid19 pandemic, which has been going on for more than a year, is very real and seems to be eating away at every aspect of life. Since 12 March 2020, the World Health Organization (WHO) has designated the COVID19 outbreak as a global pandemic that continues to this day. Many countries and states still have fairly high transmission rates. So that some countries still impose restrictions on the entry and exit of residents from and out of their territory. Indonesia is one of the countries that also imposes these restrictions. The Indonesian government has established various types of policies aimed at reducing the increase in the number of transmission of COVID19. Activity restriction is still one of the policies that continue to this day in all industrial sectors, such as limiting the number of employees working in the office so that there is a shift system or a WFH and WFO mix mode. Another limitation is the capacity of the number of visitors allowed in the tourism, transport, and health sectors. These restrictions have resulted in economic instability in various sectors. Mr. Adi Budiarmo, Head of the Center for Financial Sector Policy, Ministry of Finance, presented data stating that the economic growth in Indonesia in 2020 is estimated to be only 0.4% to 1%, while there is another source that states that Mrs. Sri Mulyani, as Minister of Finance of the Republic of Indonesia, estimates that economic growth in the second quarter of COVID19 in Indonesia will experience a decline.

The number of business actors in Indonesia registered as a form of Micro, Small, and Medium Enterprises (MSMEs) according to BPS in 2020 is 64 million MSME players. As much as 99.9 percent of this number are said to be MSME actors, who run their business in Indonesia. Based on the results of the 2019 National Labor Force (SAKERNAS) survey, in Indonesia, there are 126 million workers and 9.3 million of them are workers with disabilities who work in various fields of work and are also business actors.

The impact of the COVID19 pandemic is also experienced by persons with disabilities, especially those who have businesses. This pandemic has had a big impact on them, considering that they have limitations that make them have to think long before deciding to stop their business, continue their business or change their business. This research was conducted on disabled business actors in several regions in Indonesia. The purpose of this study is to find out what other forms of business they can develop according to market needs and their abilities, besides that this research also tries to find out what the needs of business actors with disabilities are to survive with their businesses during a pandemic. COVID19 still exists today.

2. LITERATURE REVIEW

2.1 Business Continuity Management

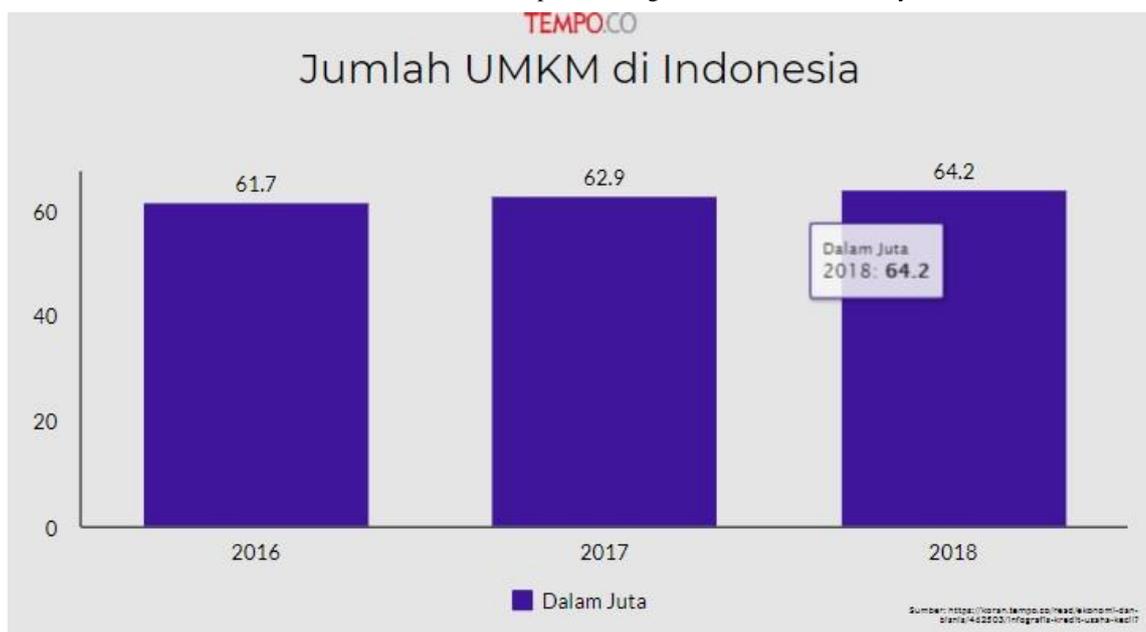
Every business that is run by a person or group of entrepreneurs will experience a wave of business trips. This wave will affect the determination of strategies to stay afloat in the business that is currently being run. To stay afloat, every entrepreneur needs to make and compile a plan to maintain the business or business that has been started. Business actors should have Business Continuity Management (BCM). The following are some of the definitions of BCM according to experts:

- Business Continuity Management is a series of management system processes that are planned, measurable, and comprehensive; which includes early identification, development of resilience, the ability to effectively control any potential incidents, recovery of conditions, and the process of carrying out activities back to normal; to ensure the continuity of the company/organization's business.
- Business Continuity Management System (BCMS), which is a term used to refer to a "Thinking System" which is applied to business continuity (Avaluation Consulting and BSI Management System America, 2010).
- BCMS is part of a strategy that establishes procedures in the process of planning, establishing, operating, monitoring, reviewing, maintaining, and developing a documented Management System to prepare organizations for disasters, respond to them and recover when they occur (Standard, 2012)

From the three opinions of experts about BCMS above, it can be concluded that every business owner or business actor should have a BCMS, the goal is that the company can develop a strategy so that it can survive in situations and conditions that are not always predictable. Especially when a disaster or pandemic occurs, as currently experienced by almost all business actors.

2.2 MSMEs (Micro, Small Enterprises and Intermediate)

MSMEs are one of the industrial sectors that have provided the largest contribution to economic growth in every country for the last 10 years or so. The growth of MSMEs can be seen from the MSME credit application data held by TEMPO. The data shows that the number of MSMEs spread throughout Indonesia is as many as 65 million.



Sumber: Tempo.co 2018

The table above is presented by Tempo, which records that since 2016 there have been 61.7% of MSMEs, then increased to 62.9% in 2017 and the latest data collected in 2018 shows 64.2% of MSMEs, and to date the number of MSMEs in Indonesia continue to increase. Experts have several understandings of SMEs, namely: MSME stands for Micro, Small, and Medium Enterprises, MSMEs are described as businesses run by individuals, households, or small business entities, this is the definition given by entrepreneurs. Meanwhile, another definition expressed by several economists, MSMEs are small-scale business activities that support the movement of development and the Indonesian economy (according to Prof. Ina Primiana from the Faculty of Economics and Business, University of Padjadjaran). Another, more specific definition of UMKM according to M. Kwartono Adi, is a business entity with a profit of less than 200 million Rupiah, calculated from annual profit.

4 reasons are used as reasons for the strategic position of MSMEs in Indonesia;

1. MSMEs do not require large capital like large companies, in terms of establishing a business it is not as complicated as a large business.
2. Does not require certain formal education for the workforce needed in MSMEs.
3. Because most MSMEs are located in rural areas or regions, they do not need infrastructure like large companies in urban areas.
4. MSMEs have proven to have strong resilience, especially when Indonesia was hit by the economic crisis. The economy in Indonesia rises and develops because of the role of MSMEs.

MSMEs as one of the driving wheels of the economy has an important role in the national economy, especially in their contribution to GDP (Gross Domestic Product). Governments around the world have considerable attention to MSMEs because of the role they have. Research conducted by Rahmana, 2009, concluded that MSMEs in Indonesia is used as a barometer of a country's economic health. Rahmana in her research also, reaffirms that MSMEs in Indonesia have shown their role in the creation or growth of job opportunities. The government has enacted a law on MSMEs, which is formulated in Law No.20 of 2008. According to Law No.0.20 of 2008, what is called a Small Business is an entity that has the following criteria:

1. Net worth more than Rp. 50,000,000 up to a maximum of Rp. 500,000,000, and this does not include land and buildings for business premises. Have annual sales of more than Rp. 300,000,000.00 (three hundred million rupiahs) up to a maximum of Rp. 2,500,000,000.00 (two billion five hundred million rupiahs).
2. Meanwhile, Medium Enterprises are business entities that have the following criteria:
net assets of more than Rp. 500,000,000.00 (five hundred million rupiahs) up to a maximum of Rp. 10,000,000.00 (ten billion rupiahs) excluding land and buildings for business premises; have annual sales of more than Rp.2,500,000,000.00 (two billion five hundred million rupiahs) up to a maximum of Rp. 50,000,000,000.00 (fifty billion rupiahs).

In its development, MSMEs are classified into 4 (four) groups, namely:

- a. Livelihood Activities are SMEs that are used as job opportunities to earn a living, which is more commonly known as the informal sector. For example, street vendors.
- b. Micro Enterprise is an SME that has the nature of craftsmen but does not yet have the nature of entrepreneurship
- c. Small Dynamic Enterprise is an SME that has an entrepreneurial spirit and can accept subcontracting and export work.
- d. Fast Moving Enterprise is an SME that already has an entrepreneurial spirit and will transform into a Big Business (UB)

2.3 Disability

Definition of persons with disabilities based on the Big Indonesian Dictionary; Disabled is defined as a person who has (suffered) something, while disability is an Indonesian word which is an absorption of the English word disability (plural: disabilities) which means disability or inability. Persons with disabilities are also often defined as people with special needs (with special needs). According to IG.A.K Wardani, humans with special needs are humans who have something extraordinary that significantly distinguishes them from humans of the same age in general. The extraordinariness of the human being can be something positive, or something negative.

Law Number 8 of 2016, states that "Persons with disabilities are any person who experiences physical, intellectual, mental, and or sensory limitations for a long time who is interacting with the environment can experience obstacles and difficulties to participate fully and effectively with citizens. Other countries are based on equal rights. Article 1

paragraph 8 in Law number 8 of 2016 states that "accessibility is the convenience provided for persons with disabilities to realize equal opportunities".

According to article 1 paragraph, 2 of Law Number 8 of 2016 Equality of opportunity is "justice that provides opportunities and/or provides access to persons with disabilities to channel their potential in all aspects of the administration of the State and society".

Another statement on this subject reveals that persons with disabilities are members of society who also have the right to remain in the local community. This statement supports persons with disabilities to receive needed support in educational, health, employment, and social service structures. So that the rights of persons with disabilities according to the human rights perspective are categorized as special rights for certain community groups.

The following are some definitions of Persons with Disabilities as regulated in the Act, namely:

1. According to Law Number 4 of 1997 concerning Persons with Disabilities, a person with a disability is any person who has a physical and/or mental disorder, which can disturb or be an obstacle and obstacle for him to perform properly, consisting of, persons with physical disabilities; people with mental disabilities; people with physical and mental disabilities.
2. According to Law Number 39 of 1999 concerning Human Rights, persons with disabilities are a vulnerable group of people who are entitled to more treatment and protection for their specificity.
3. According to United Nations Resolution No. 61/106 dated December 13, 2006, a person with a disability is any person who is unable to provide for himself or herself, in whole or in part, the normal individual needs and/or social life, as a result of their disability, whether congenital or not. or not, in terms of his physical or mental abilities.
4. According to Law Number 11 of 2009 concerning Social Welfare, persons with disabilities are classified as part of a society that has a life that is not humanely appropriate and has criteria for social problems.
5. According to Law Number 19 of 2011 concerning the Ratification of the Rights of Persons with Disabilities, persons with disabilities are people who have physical, mental, intellectual, or sensory limitations for a long time who is interacting with their environment and community attitudes may encounter obstacles that make it difficult to participate fully and effectively based on equal rights.
6. Based on Law Number 8 of 2016 concerning Persons with Disabilities, it is stated that persons with disabilities are any person who experiences physical, intellectual, mental, and/or sensory limitations for a long period who in interacting with the environment can experience obstacles and the Development of Thoughts and Regulations. Human Rights in Indonesia, so that it has an impact on difficulties to participate fully and effectively with other citizens based on equal rights.

3. METHODOLOGY

This research is a descriptive study, which analyzes the results of questionnaires distributed to persons with disabilities who own MSMEs in the territory of Indonesia. The criteria for respondents who are the object of this research are MSME owners with disabilities for at least 6 months and until the occurrence of COVID19, they still own or run their business. Sampling is based on criteria that have been determined by the researcher. The author analyzes each answer to the questions in the questionnaire.

4. DISCUSSION

4.1 Barriers to Persons with Disabilities MSME Actors

The results of a survey conducted on 306 people with disabilities show that many obstacles are felt by them as business actors due to the COVID-19 Pandemic. When the businesses they own/run experience a decline in production and income, the government and related agencies pay attention to the community of business owners/MSMEs affected by this pandemic. The form of attention given is in the form of providing assistance programs to the community. Based on the survey conducted by the researchers, it was found that they had never accessed or even received the assistance mentioned earlier. The following are findings that indicate some of the causes of obstacles in obtaining such assistance:

No.	Causes of Barriers	Number of Respondents
1.	Not Registered	173
2.	It's been registered but those who get children's help	45
3.	Already registered but not yet received	140
4.	Do not have citizenship documents yet	5

Table 1: Causes of Barriers to Accepting Aid

For those with disabilities as business owners, these obstacles are very influential in deciding to keep running, closing, or switching businesses.

4.2. Needs of Persons with Disabilities MSME Actors

The results of the next analysis are about the hopes that arise for them for the business they are currently living in during the COVID19 pandemic that still exists. The hope that arises is that they need support from the government or other agencies to be able to develop their business to survive and continue. Some of the support they are expected to feel are: needing training or assistance related to Micro, Small, and Medium Enterprises because the survey results show that there are still many people with disabilities who are MSME actors who have never experienced assistance to develop their businesses.

The table below shows the results of their answers to the expected assistance needs

No.	Needs of Persons with Disabilities	Number of Respondents
1.	Direct marketing and purchasing with health protocols	450
2.	Online marketing and purchasing	406
3.	Wider promotion support	282
4.	Marketplace / wider network of sellers and buyers.	249
5.	Others (keep distance and in accordance with Health)	32

Table 2: Assistance Needs for Persons with Disabilities MSME Actors

The details of the results obtained based on the needs of people with disabilities, business actors show their awareness to always pay attention to health when running a business, besides that they also hope to get support so that they can have expertise in marketing their products online. The need to sell or market their products online arises because of the change in the economic model from conventional to digitalization, which must be experienced by the market for persons with disabilities. There are 263 consumers of the disability market out of all respondents who have used online stores to buy the products/services they need.

4.3. Form a New Business Field

The fields of business owned and run by persons with disabilities are quite varied, including business in the service sector, becoming a reseller, and producing their goods to be marketed. Forms of business services they have and still do, such as massage, and beauty salons. The COVID19 pandemic has forced them to temporarily stop the service business because they need direct interaction with consumers who buy their services, while the COVID-19 pandemic forces them not to have direct contact with their consumers. This makes them have to turn around and start thinking to see other business opportunities that can be done.

Based on the results of a survey to consumers, here are some of the priority needs they will buy during this COVID19 pandemic:

No	Needs to buy	Number of Respondents
1.	Face mask	977
2.	Phone credit	786
3.	hand sanitizer	769
4.	Clothes	723
5.	Electricity pulse	537

Table 3: Consumer Needs During the COVID19 Pandemic

The table above shows the consumer needs that are their priority during the pandemic related to health protocol facilities such as masks and handwashing soap/hand sanitizer. Mobile phone credit and electricity credit are some of the daily necessities that are increasing in number, this is due to the transfer of work activities to home with the WFH policy. Automatically, this greatly affects the consumption of quota pulses for working online, and the consumption of electricity pulses due to the longer time spent at home while working.

5. CONCLUSION

Persons with Disabilities MSME actors are one of the community members who feel the impact of the COVID19 pandemic on the businesses they run. The assistance provided by the government and related agencies for business actors has not yet been felt by MSMEs, this happens because they do not have information, access, and requirements that must be met to receive assistance. The results of this study find what are the obstacles for them to access the assistance so that it can be used by policymakers to reduce these barriers so that assistance for MSMEs can also be felt by people with disabilities. The results of this study also found various needs that are expected to be accepted by them to survive, develop their business, or switch businesses to keep their income. The results of the survey to consumers

show various needs that are their priorities during the COVID19 pandemic, this can be used as input for Persons with Disabilities MSME actors in deciding the form of business field that will be carried out during the COVID19 pandemic to meet consumer needs.

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