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I. Summary Journal

a. Introduction

Upper-middle groups whose incomes are not compromised choose to save rather than remember, considering they don't know when the Covid-19 pandemic will end and when the situation will return to normal. The increase in storage among the upper middle class is increasing, as can be seen from the growth in the money supply and savings above Rp 1 billion. The same thing is seen in the number of visits to development centers with a range of only 30-40%.

In the midst of the uncertainty during the Covid-19 pandemic, there is a tendency for people to return to basic needs rather than tertiary needs so that the sectors and sub-sectors that produce basic needs will recover early. The decline in spending in the midst of the Covid-19 pandemic was mainly triggered by the weakening purchasing power of the lower class and the tendency of the upper middle segment to hold back on spending, thereby further suppressing the income of small and medium enterprises. People tend to only spend on basic necessities, while unplanned purchases are decreasing. In fact, under normal conditions, unplanned purchases tend to be larger than planned purchases.

The implementation of regional restrictions has a negative impact on MSMEs, but some MSMEs continue to operate despite experiencing a decline in income of more than 40%. Based on the results of the ADB survey, it can be seen that 61.1% of MSMEs in Indonesia reduced the number of workers in March 2020, 59.8% of MSMEs reduced workers in March 2020, and 59.8% MSMEs reduced workers in April 2020. Massive reductions in workforce The measurements were carried out in March-June 2020 and continued until October 2020.

However, so far the number of business actors who have entered the digital ecosystem is still relatively small. This means that solutions and innovations are urgently needed for the digitization of MSMEs. Efforts to digitize MSMEs need to be maintained in various ways, including consistent and routine assistance by e-commerce companies.

b. Research Theory

Because it is supported by a strategy in development, MSMEs must continue to be developed. There must be reciprocal strengthening between MSMEs and large businesses in the context of equity and realizing the greatest welfare for the whole community. The government is obliged to direct, guide, protect, and foster the business climate. In addition, the capacity of MSMEs including agricultural businesses from time to time needs to be increased considering that most Indonesians live and depend on this sector for their economy.

In the third part of the Job Creation Law, article 6, it is stated that the criteria for MSMEs can include business capital, turnover, net worth indicators, annual sales results, investment value, incentives and disincentives, application of environmentally friendly technology, local content, or the number of workers according to the respective criteria. -each -each sector. The MSME criteria listed in the Job Creation Law will be further elaborated in Government Regulations, related Ministerial Instructions, and Regional Regulations.

c. Research Methods

This research is a qualitative research with the aim of knowing the development of MSMEs in Indonesia after the discovery of the Covid-19 pandemic. This descriptive research on MSMEs has several characteristics, including role researchers, relationships built, processes carried out, roles of meaning and interpretation, and findings.

d. Research Discussion

Based on the current developing conditions, the government must focus more on controlling the Covid-19 pandemic so that confirmed cases can be reduced and give confidence to the public.

Empowerment and comprehensive support for small businesses should be one of the government's priorities when transforming by restructuring the national economy. The economic recovery program is aimed more at MSMEs which contribute 99% to the national economy. Entrepreneurs are in dire need of liquidity assistance programs ranging from restructuring, relaxation, and new capital assistance. In addition, the President also announced assistance for micro-enterprises, payment of salary subsidies for formal workers through BPJS-Employment, the launch of the MSME website, and the launch of the MSME Digital Market for the purchase of domestic MSME products. All government programs for economic recovery must be carried out in a transparent and accountable manner.

The rapid penetration of the internet in Indonesia raises hopes for information technology that can empower individuals who have been far from the center of the economy and politics. The use of digital financial services supports driving the internet economy and can finance productive sectors. However, the biggest problem in financing the productive sector is the low productivity of ultra-micro scale businesses. Digital technology is increasingly intertwined with previously unseen advantages. A number of start-up and e-commerce players such

as Bukalapak, Tokopedia, Kudo, Warung Pintar, and Kiosan are serious about empowering small shops and MSMEs.

Various efforts to develop and empower MSMEs have been carried out by the Central, Provincial, Regency, and City Governments, including State-Owned Enterprises and Regional-Owned Enterprises. Various assistance and support schemes have been developed, including soft credit assistance (interest subsidies), MSME partnerships with large companies, plasma and plasma core models, as well as the development of superior MSME products. However, the problems faced by MSMEs are still structural in nature so that there are still many micro, small and medium entrepreneurs who are actually feasible, but not bankable.

e. Conclusion

Digitization has proven to be able to open up inclusiveness and electrification in Indonesia. MSMEs need to be continuously improved so that they can be integrated into national production systems or global supply chains. MSMEs must be able to work on local advantages to produce special products so that they can be more competitive in both the domestic and international markets. Therefore, MSMEs need to develop products that have not been processed into special products to fill the global market. The special product market is a form of market that must be worked on by MSMEs, considering the uniqueness or locality of MSME products in the creative field has its own selling value compared to mass-produced products.