

## Understanding of HR Management Policies for Small Businesses Disturbed by the Pandemic Crisis: Small Business Literature Review Study

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### Abstract

*This review discusses the understanding of state policies on human resource management in the field of small and medium-sized businesses that are still plagued by the pandemic. For this purpose, we have conducted a series of data searches on online databases, especially scientific journal publications that publish HR issues and strengthen small businesses. Our data is obtained from secondary data from well-known publications such as Research gate, Taylor&Francis, Google Book, Sagepub, and databases published by the Indonesian Government related to policies and regulations for small and medium enterprises. At the same time, Indonesia is still plagued by pandemics. Then our data with a phenomenological approach to explore all available data so that we can find answers to this study with available and valid principles. Among other things, our studies involved evaluation, system coding, and high interpretation before we got a summary. The results include that Micro, Small, and Medium Enterprises contribute to the National Gross Domestic Product and have an essential role in economic recovery. The Government is committed to supporting MSMEs to survive, develop, and grow amid the challenges of the pandemic.*

### Keywords

understanding; policy; HR; small business; pandemic



## I. Introduction

Human resources (HR) function as drivers and determinants of the production process and all organizational operations, including small businesses, apart from being a production method (Masri & Jaaron, 2017). Then HR must be managed to have a significant influence in determining the growth or development of an organization and company. So no doubt, organizational growth is also determined by the quality and capacity of HR management. Thus, HR also needs government support through its policies and regulations, which are the most valuable support in any organization or company, big or small. However, it is difficult for organizations or businesses to organize HR management into a valuable asset (Muduli et al., 2013). Many organizations or businesses continue to do so. Policies for MSMEs have become the backbone of the Indonesian and ASEAN economies, with employment reaching 51.7-97.2%. It is proven that MSMEs contribute 99.99% of the total business actors in Indonesia or 56.54 million units. Success in an organization or company is primarily determined by the quality or ability of its human resources, which is also closely related to government support through policies and other financial support. Therefore, special attention is needed for superior HR governance to create entrepreneurs who can compete in this industrial 4.0 era both within and outside the country (Cherkesova et al., 2015).

It is undeniable that Micro, Small, and Medium Enterprises are contributors to the National Gross Domestic Product and have an essential role in economic recovery (Razak, 2011). The Government is committed to supporting MSMEs to survive, develop, and grow amidst the challenges of the pandemic and transformation through the National Economic Recovery Program (Masrurroh et al., 2021). The state budget allocation given to the MSME Supporting cluster is IDR 95.87 trillion. The Government has also prepared various other programs to support MSMEs, such as interest subsidies, placement of government funds in partner commercial banks to support the expansion of working capital loans, and restructuring of MSME loans, guaranteeing MSME working capital loans, Banpres for Productive Micros (Marlinah, 2020). Business, Cash Assistance for street vendors. The economic condition of the population is a condition that describes human life that has economic score (Shah et al, 2020). The outbreak of this virus has an impact of a nation and Globally (Ningrum *et al*, 2020). The presence of Covid-19 as a pandemic certainly has an economic, social and psychological impact on society (Saleh and Mujahiddin, 2020). Covid 19 pandemic caused all efforts not to be as maximal as expected (Sihombing and Nasib, 2020).

Moreover, Warung and Final Income Tax incentives for SMEs borne by the Government were essential. "These various programs are in the context of mitigating the impact of the pandemic on MSMEs through assistance programs in terms of capital. According to a survey by the Central Statistics Agency in 2020, around 69.02 percent of MSMEs experienced capital difficulties during the Covid-19 pandemic. Meanwhile, based on the Complaint Report of the Ministry of Cooperatives and SMEs as of October 2020, as many as 39.22 percent of MSMEs experienced capital difficulties during the Covid-19 pandemic (Soleha, 2020).

The data above shows that policies and capital assistance for MSMEs are essential. Therefore, Tambunan (2021). Said that the Government provides support to MSMEs in capital and regulation through a credit restructuring program. As of July 31, 2021, it was recorded that more than 3.59 million MSMEs had utilized this program with a value of Rp. 285.17 trillion. Meanwhile, the realization of BPUM has been distributed to 12.8 million micro-enterprises with an aid value of IDR 1.2 million each (Arsane & Darmawan, 2021). Meanwhile, BT-PKLW, which started running in September, was given to 1 million street vendors and stalls worth IDR 1.2 million each, distributed in cash through the Indonesian National Police and the TNI. "In the context of accelerating the recovery of MSMEs, the Government has also raised the KUR ceiling from IDR 253 trillion to IDR 285 trillion in 2021 (National, 2020). Various conveniences in KUR policies, such as delaying KUR principal installment payments, extending time and increasing the KUR ceiling, and easing administrative requirements, have pushed the realization of KUR distribution in 2021 to increase significantly. The realization until September 20, 2021, has reached 64.48 percent or Rp. 183.78 trillion, which has been enjoyed by 4.9 million debtors (Sihombing & Yusuf, 2019).

Until September 13, 2021, the people's business credit has been used with an accumulation of IDR 322 trillion, which was given to 29.5 million debtors. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises in March 2021, the number of MSMEs reached 64.2 million, contributing to a Gross Domestic Product of 61.07 percent or IDR 8,573.89 trillion (Natasya & Hardiningsih, 2021). MSMEs can absorb 97 percent of the total workforce and collect up to 60.42 percent of total investment in Indonesia (Abidin, 2021). Various efforts and programs that the Government has initiated need to be strengthened and supported by various parties, including the private sector, to provide optimal benefits for MSMEs. Various strategic steps continue to be taken

for economic recovery through collaboration with various authorities, inviting the public to remain vigilant by implementing the 5M and 3T, and encouraging the public to participate in the vaccination program (Maharani & Jaeni, 2021).

Because human resources are one of the most critical factors for small business governance, human resources must be appropriately managed to increase the effectiveness and efficiency of the organization or company (Le et al., 2020). Therefore, it requires a reliable HR capability policy and has insight, creativity, knowledge, and vision. Therefore, it is essential to study and discuss the two elements above. For example, this study hopes that the parties will benefit and increase their understanding of the importance of understanding government policies in HR management to strengthen MSMEs during the pandemic and other crises (Razumovskaia et al., 2020).

## **II. Research Method**

In this chart, we describe the procedure for data collection and the analysis process to complete this study (Irwin, 2013). This study aims to talk about the understanding of state regulation on human assets of the board in the field of small and medium-sized organizations that are still tormented by the pandemic. For this reason, we have directed the development of information display on internet-based datasets, especially the distribution of logical diaries that distribute HR issues and strengthen independent businesses (Ruggiano & Perry, 2019). Each of our information is obtained from optional information from leading distributions, for example, Research door, Taylor&Francis, Google Book, Sagepub, and datasets distributed by the Indonesian Government identified with strategies and guidelines for small and medium enterprises. At the same time, Indonesia is still tormented by the pandemic. Then, at that time, our information with a phenomenological approach to investigate all accessible information to find replies to this review with an open and legitimate standard. Apart from other things, our exam includes grading, framework coding, and high translation before we get the synopsis (Ruggiano & Perry, 2019).

## **III. Results and Discussion**

### **3.1 Understanding Small Business and HR Contribution**

MSMEs or Micro, Small, and Medium Enterprises are an essential part of the country's economic activities. Our footsteps will stop at food stalls or shop carts run by MSME actors to look for breakfast when the stomach demands its rights in the morning when we have "turned around" to earn a living (Sheehan, 2014). Our goal is to visit a local grocery store operated by SMEs when the rice stock runs out, and the number of fresh vegetables in the fridge runs out. When he wants to eat snacks or travel out of town and buy souvenirs, MSME manufactured products will be what he wants (Sudarmiati, 2021). MSMEs, especially micro and small enterprises, have a wide range of options and income potential, which, combined with their relatively small capital, makes them increasingly in demand by the community as a source of livelihood (Gorgievski et al., 2011). Brothers and sisters themselves are small company owners who have chosen to work in the food industry. Thankfully, their little home bakery company is still going strong after 11 years. A business is classified as a Micro Business if it has the greatest asset of IDR Fifty million and a maximum turnover of IDR Three hundred million per year, or about IDR 1 million per day, assuming it runs for 300 days per year. If it has assets of less than Rp. 50 million, it is classified as a small business (Turner and Endres, 2017).

It is evident since the main MSMEs play a massive part in supporting the economy of a country. Among them as far as: Absorption of work (Iraldo et al., 2010). The immediate effect of the presence of MSMEs is the assimilation of work. Each MSME needs laborers to maintain its business. This work assimilation has likewise overcome different financial issues, including joblessness and crime percentages set off by monetary requests. Likewise, diminished joblessness is additionally a mark of a nation's advancement. Diminish reliance on imports and increment trades. Indonesia has numerous MSME players who have had the option to create send out standard products. With the inventiveness of MSME entertainers to create homegrown necessities, reliance on imports will diminish and expand the proportion of commodities contrasted with imports (Hashi & Krasniqi, 2011). This way will make a positive commitment to macroeconomic development. The leader of the miniature and full-scale economy, the MSME area, keeps on encountering development to work on the economy. Information starting in 2018 shows that the MSME area contributes 60% of the absolute GDP or Rp. 8.400 trillion from Rp. 14,000 trillion absolute GDP. This way is a tremendous sum and immensely affects the economy both on a miniature and large scale. The commitment of MSMEs to Indonesia's complete Gross Domestic Product can be seen from the accompanying chart (Croucher et al., 213).

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### **3.2 Skills in Business Governance are Lacking**

Many MSME actors, tiny and independent companies, actually do not understand the structure of monetary and monetary administration in general (Heidt et al., 2019). In monetary administration and organization, most rely on manual or traditional methods. It consistently surveys reports from Cooperatives and SMEs (KUKM) collaborators appointed to assist entertainers as ASNs responsible for small businesses in environmental government offices (Adla et al., 2019). As monthly audits show, the main difficulty that businesses see is the authority and bookkeeping of the board. Lack of understanding of what a proper promotional plan consists of was good. The imperfections that come with it are in the plan of the show. There is a lot to get done, starting with good bundling, using financially savvy custom procedures, and increasing the offer. This system is a field that

MSME entertainers have not fully mastered, so it is challenging to create because it is in the midst of an emergency or declining turnover (Uthramaputhran et al., 2020).

### **3.3 We are Cultivating Creativity and Innovation**

Continuous progress and creativity are needed to deliver what the market needs while making rapid changes (Frow et al., 2010). Small organizations thrive like mushrooms during hurricane season when explicit things develop that provide a diverse structure, a regular event—Tela-tela Chips, Thai Tea, Banana Box, and most recently, boba drinks. Many business entrepreneurs fail when many people have been in business for a long time and the market gets soaked. Current conditions indicate that certain MSME actors do not make bold efforts to encourage innovation and progress (Purwanti, 2013).

Given the potential and problems faced by MSMEs in Indonesia, they need a lot of consideration and assistance from various sources (Hastuti et al., 2020). It is conceivable that if MSMEs in this country, amounting to around 59.2 million units, stagnate or decay both in quality and quantity, the country's economy will face significant problems. In order to increase the efficiency of MSMEs and make a firm contribution to financial development, improving the quality of human resources for MSMEs should be a significant issue. With the aim that MSMEs play a significant role in economic development, the proportion of Micro, Small, and Medium Enterprises must be moved, for example, up to which class (Irfan, 2020).

### **3.4 Support New Businesses**

Various pieces of training and improvements continue to be carried out to build the nature of HR for MSME actors, broaden their horizons, and integrate government regulations that affect MSMEs, including capital guidance assistance (Budiarto et al., 2018). Assistance to business actors in obtaining KUR or People's Business Credit distributed on November 5, 2007, was marked by: The efforts of the public authorities in this arrangement include: establishing a monitoring and evaluation group for KUR and SIKP (Program Credit Information System) in each local; employ and empower KUR collaborators; and establishing a KUR and SIKP (Program Credit Information System) model group in each district facilitating successive central meetings with key partners for the KUR deployment survey (Henry & Treanor, 2013). Bank financing costs for KUR, which will be reduced to 6% annually by 2020, are down from their current pace of 7%. Development of the conventional business sector and the individual business sector. It is planned to drive the individual economy to enable entrepreneurs and bring daily necessities closer to residents. This effort should increase market turnover, one of the proportions of achievement (Malinda, 2017).

### **3.5 Development of Integrated Business Service**

The attached exercise is used to complete this methodology: Construction of the PLUT building. The PLUT structure has been appointed in 42 urban areas/regulations/communities by the Ministry of Cooperatives and SMEs (Rengifurwarin et al., 2018). As a forum for assisting KUMKM entertainers, the Android-based PLUT KUMKM or CIS SMESCO application was dispatched. PLUT partners in the rooms are being registered and involved. 5. Assist display associations both at home and abroad. Advance the promotion of MSME goods; public authorities continue to facilitate the display of goods that consistently highlight MSME actors both at home and abroad. Product financing assistance this is regulated in PP No. 43 of 2019 concerning Basic National Export Policies (Gulledge, 2015).

In general, this modified effort indicates promising achievements (Tran & Park, 2014). For example, KUR financing continues to grow for quite a long time from year to year, with a dispersion of up to Rp. 88.71 trillion, or 63.4 percent of the target of public authorities, conventional market development which has reached 14,182 units, with the highest distribution in East Java (1,823), and exhibitions of goods, one of which was the Indonesian Creative Work Exhibition last July. However, there are still various problems with these projects (Ansari, 2019). The first is problems with business preparation, such as the unbalanced allocation of preparations, inappropriate preparation materials, and various inadequate information about MSME entrepreneurs, causing only a few entertainers to be prepared. Next, traditional business sectors that cause guest absences are triggered by various components, including changes in the monetary culture of city dwellers who are currently more concerned about the climate; changes in the financial culture of urban residents (Pudjiastuti et al., 2020).

### **3.6 Making a Digital Community of Small Business Actors**

The use of the internet as a technology-based community media is currently quite simple. Chat groups such as Whatsapp, Line, and Telegram can effectively share information, expertise, and ideas with fellow MSME actors locally and nationally (Prashanth, 2021). Training and knowledge enhancement can also be done online using this medium. Furthermore, continuous sharing can increase the incentives of community members to foster creativity and productivity so as not to lag behind others (Khader et al., 2020). Get radio and television shows related to MSMEs. On a local, national, and private television scale, cooperate with radio and television to broadcast programs. MSMEs synergize to produce synergies. Encouraging MSMEs that have strong governance and use technology to manage their businesses to help MSMEs that do not have good governance or the ability to master technology. Incentives from the Government can be given to MSMEs that encourage the improvement of the quality of business actors, from MSMEs to MSMEs (Boldrini et al., 2011).

### **3.7 Small Business Go Digital**

Encourage SMEs to Go Digital Technology-based training for MSMEs or technopreneurship must be expanded so that MSME players continue to take advantage of digital platforms, markets, and application software (Aagaard et al., 2019). By growing digital marketing, MSMEs must be ready to face the shift in people's shopping habits from traditional to online shopping. In Indonesia, internet users now reach 64.8 percent of the population, or around 171.17 million people (Weill & Woerner, 2018). This information was obtained from a survey conducted by Poling Indonesia in collaboration with the Association of Indonesian Internet Service Providers during March and April this year. As a result, MSM will be promoted. MSME actors must increase their capacity to use technology to increase company productivity and promotion, and marketing. In this case, the Government can encourage and support MSME actors to use integrated business management application software to successfully handle various company activities, such as bookkeeping, inventory, taxation, and recording transactions (Donnelly et al., 2012).

### **3.8 Social Media to Promote SMEs**

As the number of web subscribers continues to grow, online media becomes the most prominent medium on the web. To be sure, the level of web use for online media purposes in this country reaches 87.13% (Karimi & Naghibi, 2015). International Journal of Information, Business, and Management, 7(4), 86. It has the second state after being used

to visit in the top position. Nail it to Pinterest. This potential can be used to construct the "worship" of MSMEs through online media (Guha et al., 2018). Namely by collaborating with leading trained professionals – ringers, forces to be reckoned with, bloggers – to review and present MSMEs in their respective internet-based media (Kumar & Ayedee, 2018). Many associations, news outlets, SOEs, and government offices have taken this framework to repeat their performances and achievements, and this approach has been very productive. As an ASN who is also an astonishing phenomenon, It has been linked several times with almost identical activities, both by government agencies, state-owned enterprises, including close partners of MSMEs to introduce their goods to MSME drivers, and this method has been proven very basic. Last year, when some friends were working on CSR socialization work, hestek about this activity had turned into a moving point on Twitter and received an extensive response (Abed et al., 2015).

### **3.9 Looking for an MSME Business Incubator**

Currently, the business incubation facility program in the country is on the rise (MPI, 2019). Close to the emergence of various monetary problems, one of which is unemployment, various assumptions are "hanged" on incubation facilities to turn into an elective plan in alleviating financial and business problems (Ardiansyah, 2016). About the vision and mission of the Indonesian Chamber of Commerce as the main forum for the preparation, correspondence, information, descriptions, meetings, assistance, and support for Indonesian business visionaries according to Law Number 1 of 1987, there is an extraordinary opinion that room chamber needs to truly transform become a means of business incubation for MSMEs and become the spearhead to cut HR ideas for MSME business actors, through the implementation of the government mission regarding the addition of MSMEs, as follows (Kholis, 2017).

The Improvement Association coordinates businesses with small and medium-sized businesses than expected, almost none and medium, among others, by assisting MSME actors in supporting businesses with medium and large businesses (Duh, 2012). Work with data trading to MSME actors, especially in the use of progress in the business cycle and most of the tasks of MSME heads. It is helping the universe prepare itself as an inevitable variety of financial specialists who have high confidence and will run the business from the most timely stage (Shafi et al., 2020). Work with efforts to foster progress in ready-to-use development that can be applied to erode MSME ideas. We believe that with the unprecedented thinking of all relevant accomplices followed by certified implementation, the idea of HR for MSME actors will increase, especially in the extraordinary progress of time 4.0 and further fostering the business organization system, which along the lines of this affects chipping away at the idea of MSMEs, increasing the proportion of consumption (Klonowski, 2012). Workforce and working on the idea of Indonesian HR in general. With quality human resources, it will enable the smooth running of the business world and the circulation of money so that it will be recognized that Indonesia is incomparable, advanced, and prosperous in real terms.

## **IV. Conclusion**

At the end of this section, we summarize the study's results to discuss HR management for strengthening small businesses during pandemics and other crises. With secondary data from some international publications, we have accentuated them electronically to get several related pieces of literature. Furthermore, we can be sure that our task of seeking an understanding of some of the variables in this study has been

answered by us on the principles of validity and transparency. As for the results, we can explain, among others, the Government's policy efforts to support the strengthening of small businesses with a focus on small business HR governance. These include understanding small business and HR contributions, skills in business governance are lacking, cultivating creativity and innovation, supporting new businesses, development of integrated business services, making a digital community of small business actors, small business goes digital, social media to promote SMEs, looking for an MSME business incubator. That is, among other things, a summary of the results of this study. It is hoped that these findings can be helpful in the development of HR governance studies and the improvement of small businesses towards profitable and sustainable businesses.

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