



## The Role of Micro, Small, and Medium Enterprises (MSMEs) in Supporting Indonesia's Economic Resilience

Ahmad Shohibboniawan Wahyudi<sup>1\*</sup>, Ivan Yulivan<sup>2</sup>, Aditya Rahman<sup>3</sup>

Universitas Padjadjaran, Indonesia<sup>1</sup>

Universitas Pertahanan Republik Indonesia, Indonesia<sup>2</sup>

Dinas Pemberdayaan Masyarakat dan Desa Kabupaten Kutai Timur<sup>3</sup>

[ahmadshohibboniawanwahyudi@gmail.com](mailto:ahmadshohibboniawanwahyudi@gmail.com)<sup>1\*</sup>, [ivan36yulivan@gmail.com](mailto:ivan36yulivan@gmail.com)<sup>2</sup>,

[rahmanaditya231147@gmail.com](mailto:rahmanaditya231147@gmail.com)<sup>3</sup>

\*Corresponding Author

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### Abstract

The current entrepreneurship rate in Indonesia is only 3.47%, much lower than neighboring countries such as Singapore, Thailand, and Malaysia. This shows that there is a significant gap in the development of entrepreneurship in Indonesia, which is very important to drive economic growth. Entrepreneurship plays an important role in job creation, innovation, and diversification of economic income sources. In this context, Micro, Small, and Medium Enterprises (MSMEs) are the main pillars of sustainable economic growth and contribute positively to improving the community's quality of life. This study aims to review the role of MSMEs in contributing to national economic resilience, both when the economic situation is stable and dynamic. This study uses a descriptive approach based on the data and information obtained. This study found that MSMEs have a crucial role in improving people's welfare and supporting economic growth in Indonesia, which affects national economic resilience. MSMEs also contribute significantly to the development of creativity and innovation and are able to adapt to dynamic market changes. The government should provide facilities and access to digital technology, export markets, and financing. Supportive policies and simpler regulations must be improved to strengthen the MSME sector. A holistic approach is needed to implement cross-sector collaboration involving government, business, academics, and communities to support sustainable economic growth.

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## INTRODUCTION

Several countries, including Indonesia, are pursuing economic growth and development. Economic growth and entrepreneurship are closely related. Entrepreneurship contributes to the construction and development of road infrastructure, structures, and goods and services needed by humans. Such large labor absorption and rapid turnover would not be possible without the role of entrepreneurship (Asna et al., 2023). This will impact other components such as income, employment opportunities, productivity, and savings, all of which are indicators of economic growth. One of the efforts to reach the lower middle class is known as Micro, Small, and Medium Enterprises (MSMEs). MSMEs have an important role in the Indonesian economy, including a means of equalizing the economic level of the common people, eradicating poverty, and a means of foreign exchange income for the country. However, this role is much more massive in reaching uncertainties such as the crisis or recession in 1998, which was a step in restoring the national economy (Sulastri, 2022).

In 2020, the Indonesian economy also experienced instability due to the COVID-19 pandemic. The COVID-19 pandemic has significantly impacted various sectors ranging from health and social to economic in all countries, including Indonesia. Many companies, industries, export activities, and markets are under pressure due to the pandemic, which makes it difficult for them to run their businesses. Under these conditions, various efforts have been made by the government, such as implementing domestic economic programs (Fatimah, 2021). It is also a concern that the contribution of MSMEs to the total value of non-oil and gas exports is 15.7% (Komite Nasional Ekonomi dan Keuangan Syariah, 2021). This percentage can still be increased, considering the number of MSMEs in Indonesia, which is more than 65 million units, and the workforce's involvement exceeds 119 million people. MSMEs have played a role as a mainstay of the economy, contributing to 99.9% of employment absorption and 60.5% of the national GDP. On the other hand, it shows that the number of entrepreneurs in Indonesia is only around 3.1 percent. This data shows that Indonesia has a lower level of entrepreneurship than neighboring countries, such as Singapore at 8.76 percent, Malaysia at 5 percent, and Thailand at 4.26 percent (Asikin, 2023).

The obstacles also come from several aspects, namely company development (Samanto et al., 2024). The record of financial conditions is not good, which results in differences with the results that occur, namely that the recording does not reflect the actual financial condition of the business. One of the reasons why MSMEs have difficulty developing is the poor accounting system. This is because MSME actors do not think about accounting and financial management but only prioritize profit-making. As a result, most MSMEs pay less attention to financial recording (Samanto et al., 2024). Financial information is another constraining factor in developing MSMEs (Halimah, 2022). MSME owners lack knowledge regarding business management, both in terms of personal financial management and business development (Falih et al., 2019). As financial management is an internal problem for MSMEs, they often encounter financial management problems (Widyaningsih et al., 2022). MSME owners are faced with financial management carried out by MSMEs, often faced with the inability of MSMEs to separate household finances and business finances, so they have difficulty calculating profits or losses (Samanto et al., 2024). Financial management is one aspect that must be considered because it can determine the success or failure of a business and the business carried out by MSMEs.

So, through the challenges and obstacles faced by MSMEs in Indonesia, which have a big task in growing and developing entrepreneurs to compete with ASEAN countries

and even developed countries, they must survive with several factors that cause low entrepreneurial rates, namely the community's mindset to look for more work, lack of human resources (HR) for entrepreneurs, and obstacles in accessing capital, and current regulations that have not been able to overcome the problems that hinder the development of the entrepreneurial world (Institut Pertanian Bogor, 2023).

Thus, the ability and competitiveness of other countries are very important for Indonesia's economic growth, which impacts improving people's welfare. Economic growth is one of the requirements that must be met. For economic growth to improve people's welfare and increase Indonesia's involvement in the global economy, adequate fiscal capacity is needed (Jannah, 2023). Entrepreneurship plays an important role in job creation, innovation, and diversification of economic income sources. In this context, Micro, Small, and Medium Enterprises (MSMEs) are the main pillars of sustainable economic growth and contribute positively to improving the community's quality of life. Therefore, this study aims to review the role of MSMEs in contributing to national economic resilience, both when the economic situation is stable and dynamic.

Halim (2020) conducted a study to determine the growth and correlation of MSMEs in influencing the economic growth of Mamuju Regency. This study found that MSMEs are one of the business sectors that can develop and be consistent in the national economy and are good places for job creation planned by the government, private sector, and individual business actors. Samanto et al. (2024) research discusses the community service program in managing MSME finances. This program consists of assistance, counseling, and data collection for MSMEs. The data collection resulted in 30 MSME actors who were then selected according to the interests of MSME actors who wanted to be assisted in MSME financial assistance. This program's activities ran smoothly and fulfilled its aim. MSME actors felt helped by this program, at least by providing training and assistance skills, especially in simple financial management. Another research conducted by Falih et al. (2019) determines how financial management and business development are applied in Sumbawa Sustainable Forest Honey MSMEs. Compared to those studies, this study offers a different perspective, which examines how entrepreneurial independence turns out to be one of the driving factors or one form of non-military national defense. This study will review the role of MSMEs in contributing to national economic resilience, both when the economic situation is stable and dynamic.

## **RESEARCH METHODS**

This study uses a descriptive approach based on the data and information obtained. The descriptive method is a research approach that is very relevant to literature reviews. In this context, the descriptive method describes and explains phenomena, concepts, or theories in the literature. In literature studies, descriptive methods help researchers compile a comprehensive picture of the topic being studied. This allows the researchers to understand the concepts and describe the relationships between these concepts. In addition, the descriptive method helps ensure that the information presented in the literature review is factual and accurate (Rachman et al., 2024). The data collection technique used in this study is the library study method, namely studying related sources through journals, reports, documents, scientific papers, and mass media coverage that provide primary and secondary data (Snyder, 2019). The author then combines research sources, journal reviews, books, news reports, and other sources to form new ideas.

### **Economic Resilience Theory and Creative Economy Concept**

Economic resilience is defined as a dynamic condition that reflects the tenacity and resilience of a nation's economy in facing various threats, disruptions, obstacles, and challenges. This concept involves developing national strength to overcome challenges from within and outside the country, both directly and indirectly. The main objective is to ensure the sustainability of the nation's economy and state of the Republic of Indonesia per the principles of Pancasila and the 1945 Constitution. National economic resilience is evident from the stability of a good, healthy, and dynamic economy and the ability to create economic independence with high competitiveness. This leads to the realization of just and equitable prosperity for the people. Economic development plays an important role in supporting economic resilience. This includes the creation of a healthy business climate, the use of science and technology, the provision of goods and services, and environmental maintenance. All of this contributes to increasing competitiveness in the global market (Marlinah, 2017).

The creative economy concept plays a key role in the global economic resilience framework. The creative economy is a new approach that integrates information and creativity, relying on innovative ideas from Human Resources (HR) as the main factor of production. According to Howkins, the creative economy is an economic activity that focuses on ideas as input and output, where original and protectable ideas are very important. The creative economy seeks to explore and develop the creativity of economic actors, especially those who run independent businesses and own companies, which will ultimately contribute to the growth of the creative industry (Marlinah, 2017). The creative economy has become widely known since the emergence of the book *The Creative Economy: How People Make Money from Ideas* by John Howkins. The term creative economy was coined by Howkins when he saw a new economic wave hitting the United States. Economic activities based on ideas, concepts, and creativity characterize the new economic wave. Howkins' assumption about the emergence of a new economic wave in the United States is not without basis. In 1997, the United States economy earned no less than 414 billion USD just from creativity-based goods and services products (Sugiarto, 2018).

### **Economic Growth Theory**

The theory of economic growth is the main basis for studying the factors that influence a country's economic growth. Therefore, economic growth is the main focus for the government and economic actors in developing a country (Hodijah et al., 2021). Robert M. Solow is an American economist known for his contributions to the theory of economic growth. One of his most famous works is an article published in 1956 titled "A Contribution to the Theory of Economic Growth." According to Solow (1994), the long-run economy depends on capital investment, population growth, and technological progress. Solow also introduced the concept of "total factor productivity residual," which explains how these factors contribute to economic growth. The neoclassical economic growth model became the basis for much research on economic growth over the following decades.

The role of government in supporting the economy has been the subject of extensive debate and research in economics (Zasriati & Elex, 2023). Some important theories that discuss the role of government in economic growth include the views of classical economic thinkers such as Adam Smith, modern economic growth theory that emphasizes the role of government, and classical and modern economic theories that detail the determinants of economic growth. Each of these views provides valuable

insights into the role and function of government in shaping the direction of a country's economic growth. Another related theory is the theory of economic growth, which can be grouped into classical and modern economic growth theories. The classical theory emphasizes the effectiveness of free market mechanisms and the belief in an economic system without excessive government intervention. On the other hand, modern economic growth theory recognizes the important role of government in overcoming the failures of the free market system and encouraging sustainable economic growth (Ma'ruf & Wihastuti, 2008). This theory is supported by Halim (2020), who explains the contribution of MSMEs, which are also recognized in various regional economies. Local economic development is a process that can try to formulate regional institutions, increase the capacity of human resources to create better superior products, market search, transfer of knowledge and technology, and foster small industries and business activities on a local scale.

## **RESULTS AND DISCUSSION**

### **The Impact of MSMEs on Economic Resilience**

MSMEs have an important role in improving people's welfare. MSMEs can create jobs so that the human resources ability in Indonesia continues to develop (Hapsari et al., 2014). An MSME actor is also very skilled in expressing ideas and creating innovations. It can improve people's welfare through the business products offered if applied in people's lives. The role of MSMEs can also help improve the country's economy, providing an opportunity to compete globally. Later, this can significantly impact increasing the number of exports (Tri & Darwanto, 2013). Entrepreneurship in the MSME sector has many benefits for individuals, groups, and the wider community, including:

#### **1. Reducing Unemployment Rates**

Entrepreneurship aims to provide as many job opportunities as possible (Zatira & Apriani, 2021). This is very useful for reducing the number of unemployed in Indonesia. Unemployment can be a problem of declining economic activity and social life. This problem can be overcome with entrepreneurship immediately to create a more prosperous community life.

#### **2. Generate Profit**

An entrepreneur must struggle hard to achieve success. They start by pouring out ideas, creating innovations, and then promoting products to consumers. With these efforts, products that are marketed properly will attract many consumers. So, the benefit obtained by an entrepreneur is profit from the products and services offered. As local products increasingly dominate the country, this will increase the GDP (Zahra, 2021). This will increase government tax revenues and increase public spending.

#### **3. Increase Productivity**

MSMEs are productive businesses owned by individuals that control more than 95% of the number of entrepreneurs in Indonesia. In the last five years, MSMEs have contributed to the GDP of 57-60 percent, and the labor absorption rate is around 97 percent of the entire national workforce. In efforts to develop the national economy in Indonesia, the main priority is MSMEs because they are the main structure of the people's economy to reduce poverty problems (Junaidi, 2023). Work results are also very influential in producing quality products and services.

#### **4. Resistant to Change**

An MSME actor is susceptible to current trends. They are up-to-date enough to understand market needs that change over time. Therefore, they tend to be resistant to change and can adapt to new conditions around them. Many people feel this benefit,

especially after successfully falling and overcoming obstacles to maintain their business (Yener, 2020).

### **MSMEs in Supporting Economic Growth**

The country's indicator in driving economic growth is per capita income. Per capita income is often used as a measure of the economic welfare of a country's people because it reflects the entire economic process. The higher the GDP, the greater the benefits society obtains from economic welfare and development (Riska & Nurlaila, 2024). The role of MSMEs in welfare is very important because they can increase people's income and help meet daily needs. Society in Indonesia today cannot eliminate or avoid the existence of MSMEs because they contribute significantly to the distribution of people's income. In addition, MSMEs can create creativity that aligns with efforts to maintain and develop elements of local traditions and culture.

On the other hand, MSMEs also play a role in absorbing labor on a large scale, considering the large population of Indonesia, so that it can help reduce the unemployment rate. Labor-intensive MSMEs that use simple technology are easy to understand and can be places for people to work (Samanto et al., 2024). MSMEs are a type of business that is relatively easy to run by various levels of society, both with high and low economies, so that they can help improve their welfare. One form of MSME often run by the community is livelihood activities, namely small and medium businesses used to earn a living, such as street vendors (Candra, 2022). Thus, in the current era, MSMEs are increasingly in demand by the Indonesian people. The influence of MSMEs on society is considerable, especially in empowering those who do not yet have jobs. At a minimum, MSMEs help people meet their personal needs so that they can avoid the poverty line. The rapid development of MSMEs can certainly expand employment opportunities and utilize the potential of natural resources and human resources, ultimately improving Indonesia's economy (Puput & Prasetyo, 2023).

### **MSME Efforts in Supporting Economic Resilience and Growth**

#### **1. Digitalization of MSMEs**

In the digital era, digital promotion is crucial to optimize market potential in Indonesia, which has a large and consumptive population. With a population of more than 270 million, Indonesia offers great opportunities for MSMEs to effectively market their products and services through digital platforms (Kementerian Koordinasi Bidang Perekonomian RI, 2023). Digital promotion includes various strategies, such as social media marketing, online advertising, and search engine optimization (SEO). These strategies allow MSMEs to reach a wider audience at a more efficient cost compared to traditional marketing methods. In addition, digital technology can help MSMEs understand consumer behavior and adjust products and services according to market needs.

The importance of digital promotion can also be seen in Indonesia's increasing number of internet users, which has reached more than 200 million people. By utilizing digital platforms, MSMEs can increase visibility, boost sales, and strengthen their brands in a competitive market. Digitalization changes many things in our lives, including the business world. In this era, MSMEs are required to be able to adapt digitally if they want their business to grow. Digitalization is needed to reach more consumers and improve services. There are many types of digitalization that MSMEs can do, including in the fields of marketing, finance, services, and warehousing. The

use of digital technology in these fields has been proven to increase business efficiency and profit potential.

## 2. Export of MSME Products

Trade Expo Indonesia (TEI) is an annual international trade exhibition organized by the Indonesian Ministry of Home Affairs (Kemendag RI). This trade exhibition is also the largest in Indonesia. Holding (TEI) mainly aims to promote Indonesian export products to improve national export performance. Business counseling aims to help small and medium enterprises (SMEs) consult directly with trade representatives. Exporting MSME products aims to introduce local Indonesian products to the international world. This is a form of implementation of the threat of free trade that makes local products less competitive with foreign products. By exporting these products, the country will gain greater profits and increase GDP (Kementerian Luar Negeri RI, 2024).

## 3. Collaborative MSME Training

In supporting the economic independence of MSMEs, collaboration between sectors is needed, including the involvement of the government, the business world, academics, and the community. This synergy can create holistic policies and support sustainable economic growth. MSMEs can take several strategic steps to realize cross-sector collaboration to support the growth and sustainability of their businesses. The following are some efforts that MSMEs can make, namely, building partnerships with large companies, which can be an effective strategy. This collaboration can include providing raw materials, product distribution, or joint training and development. This kind of partnership can increase the competitiveness of MSMEs and provide access to a wider market. Involving MSME employees in training and skills development can help create quality human resources. This can make MSMEs more attractive to potential parties to collaborate. MSMEs can collaborate with financial institutions and financial technology (fintech) companies to gain better access to financing and financial services that support their business growth. By taking these actions, MSMEs can create a business environment where people work together, expand their networks, and increase their growth opportunities through collaboration with related sectors (Kementerian Komunikasi dan Informasi RI, 2021).

## **CONCLUSION, RECOMMENDATIONS, AND LIMITATIONS**

MSMEs have a crucial role in improving people's welfare and supporting economic growth in Indonesia, which affects national economic resilience. The existence of MSMEs provides many benefits, such as creating jobs, increasing people's income, and helping to reduce poverty. In addition, MSMEs contribute significantly to the development of creativity and innovation and can adapt to dynamic market changes. With involvement in digitalization, product exports, and cross-sector collaboration, MSMEs can further increase their competitiveness and expand their local and international markets. These strategic steps will enable MSMEs to further contribute to increasing GDP, reducing unemployment rates, and strengthening the national economy.

The government needs to continue to support MSMEs by providing facilities that make it easier for them to access digital technology, export markets, and financing. Supportive policies and more straightforward regulations must continue to be improved to strengthen the MSME sector. In this case, large companies are expected to establish more partnerships with MSMEs, such as providing raw materials, distribution, and joint training. This collaboration will help MSMEs grow and develop more sustainably. Financial institutions and fintech also have an important role in providing more flexible

and accessible financial services for MSMEs. Financing products designed explicitly for MSMEs will significantly assist them in developing their businesses and facing economic challenges. In addition, the community and academics can support MSMEs by providing research, innovation, and relevant training to improve the quality of their products and services. Active involvement from the community and academics will help MSMEs create innovative solutions that can compete in the global market. It develops education and training that focuses on improving entrepreneurial skills and knowledge. This is important to enhance the competitiveness and sustainability of MSMEs. The implementation of cross-sector collaboration involving government, business, academics, and communities is needed to create holistic policies and support sustainable economic growth.

Several limitations need to be considered in this study. First, this study relies heavily on existing data and information that may not be representative or up-to-date. This can affect the accuracy of the analysis and overall understanding of the contribution of MSMEs throughout Indonesia, especially since more detailed data on MSMEs in various regions may be limited. In addition, the findings of this study may not apply to all types of MSMEs. Given the diversity of MSMEs in Indonesia in terms of size, sector, and geographic location, the characteristics and challenges faced by MSMEs in one sector may differ from those in other sectors. Therefore, results that apply to one group of MSMEs may not necessarily apply to other MSMEs. This study may also not fully consider external factors that affect MSME performance, such as changes in government policy, macroeconomic conditions, or unstable social situations. These factors can affect the results and implications of MSMEs' role in the economy and social welfare. Measuring the direct impact of MSMEs on reducing unemployment, increasing GDP or community well-being can be challenging. Some claimed benefits may be difficult to measure precisely or cannot be directly attributed to MSMEs. Digitalization and technology are also important concerns. While digitalization is essential for MSMEs, not all MSMEs have access to or the capacity to implement digital technologies effectively. This study may not fully capture the barriers that MSMEs face in adopting technology, such as lack of digital skills, inadequate infrastructure, or high costs. Finally, collaborative efforts between MSMEs, the government, and the private sector can have varying degrees of success. This study may not have considered differences in the effectiveness of various partnerships and training initiatives and how these differences affect the sustainability and growth of MSMEs. These limitations suggest that although MSMEs have an important role in the economy and social welfare, this research must consider the broader context and variables that may influence the results.

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