



SELF-EFFICACY OF MICRO BUSINESSES IN FACING THE COVID-19 PANDEMIC IN BLITAR DISTRICT

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ABSTRACT

This study aims to determine the dynamics and self-efficacy factors of micro businesses in dealing with the COVID-19 pandemic in Blitar District. The method used is qualitative with a case study approach. The subjects in this study were micro entrepreneurs in Blitar District. Data collection method is done by using the interview method. The data analysis technique used in this research is content analysis. Based on research results. Subject I is optimistic and has the confidence to overcome the problems of his business amid the COVID-19 pandemic. In addition, subject I has a lot of innovations or ideas that are applied so that the business can continue to survive in the midst of a pandemic. Factors influencing the self-efficacy of subject I are environmental support, past experience, physiological and psychological factors, motivation, and gratitude to God. In subject II did not have a sense of confidence and tended to be pessimistic in dealing with the COVID-19 pandemic, Subject II felt that he had no idea and a way out to continue his business in the midst of a COVID-19 pandemic, the factors affecting subject II's self-efficacy were almost the same as subject I namely environmental support, past experience, physiological and psychological factors, motivation, and gratitude to God. The findings of this study are that there are some similarities in positive factors that affect self-efficacy between the two subjects but provide different outputs of self-efficacy.

Keywords: *Self-efficacy, Micro Businesses, COVID-19.*

INTRODUCTION

Corona virus is a virus that can infect humans and animals. The corona virus is zoonotic which means it can be transmitted to humans and animals. This virus is responsible for several outbreaks that have occurred around the world in the last few decades including the 2002-2003 Severe Acute Respiratory Syndrome (SARS) and the Middle East Respiratory Syndrome (MERS) outbreak in South Korea in 2015. Recently, the coronavirus has re-emerged. with a new strain called SARS-CoV-2 and known as Covid-19, the first appearance was detected in the Wuhan area, China in December 2019 and continues to spread throughout the world from Asia, Africa, Europe, America to Australia, almost in large part. Countries in the world are infected by this virus so that WHO declared a Global pandemic on March 11, 2020, according to Worldometers data reported in more than 210 countries in the world showing that up to August 6, 2020 cases of Covid-19 had been reported as many as 18,945,564 infected people, from That figure was 709,874 people died and 12,137,454 people were declared cured.

The Covid-19 virus is thought to have spread through breathing droplets produced when coughing, sneezing or during normal breathing. Until now there has been no discovery of a drug or vaccine that can be used clinically to cure COVID-19 patients so that the government can only take preventive measures such as travel restrictions, self-quarantine and regional quarantine, large-scale social restrictions, imposition of curfews, postponement and cancellation of events. , until the closure of facilities including tourism so that this pandemic has caused socioeconomic disruption globally and had a devastating impact on the world economy, including Indonesia, which affected the percentage of economic growth in the majority of countries in the world which had fallen in minus numbers. The serious impact of the COVID-19 pandemic has resulted in countries in the world including Indonesia being threatened with an economic recession so that it threatens the continuity of the economy in

Indonesia, the impact in the economic sector due to the COVID-19 pandemic is not only felt by large companies but also MSME actors. (Micro, Small and Medium Enterprises).

Micro, Small and Medium Enterprises (MSMEs) are productive economic enterprises owned by individuals or business entities that comply with the criteria stipulated by law no. 20 of 2008 Chapter IV Article 6 concerning micro, small, and medium enterprises, namely those included in the criteria for micro enterprises are businesses that have a net worth of IDR 50,000,000, excluding buildings and land where the business is located. The maximum income from the sale of a micro business is IDR 300,000,000 per year. Small business is a productive economic business that stands alone, whether owned by individuals or groups and not as a branch business entity of the main company. Controlled and owned as well as being part of both directly and indirectly from medium enterprises. Included in the criteria for a small business is a business that has a net worth of IDR 50,000,000 with a maximum amount of IDR 500,000,000 needed. The income from sales of the business annually ranges from IDR 300,000,000 to a maximum of IDR 2,500,000,000. Meanwhile, medium-sized enterprises are businesses in a productive economy and are not a branch or subsidiary of a central company and are part of directly or indirectly a small business or large business with their total net assets as regulated by statutory regulations. Medium-sized businesses are often categorized as large businesses with the criteria that the net worth owned by the business owner reaches more than IDR 500,000,000 to IDR 10,000,000,000 and does not include buildings and land where the business is held. Annual sales revenue reaches IDR 2.5 billion to IDR 50 billion.

This business sector is the main pillar of the Indonesian economy, proven based on data from the Central Statistics Agency (BPS) 2005. The number of MSMEs reaches 42.39 million units or around 99.85% of the total business units in Indonesia and is able to absorb 99.45% of employment from a total of around 76.54 million workers (Krisna W. Kompas Monday 22 August 2005, p. 21). In addition, the UMKM sector is also able to provide around 57% of the need for goods and services, 19% of which contributes to exports and contributes to national economic growth reaching 2-4%. Various strategic roles are held by the MSME sector, but in the midst of the COVID-19 pandemic, this sector is faced with various problems as a result of the implementation of government policies to overcome the COVID-19 pandemic such as travel restrictions, large-scale social restrictions to regional quarantine resulting in the business world, especially micro businesses. can't run the business. Small business owners must work hard to survive in the midst of the COVID-19 pandemic. In overcoming their business problems amid the COVID-19 pandemic, MSME business owners need Self-efficacy.

Self-efficacy is the belief in the ability to produce actions according to goals and have an influence on their lives (Bandura, 1997), another definition of self-efficacy is the belief that someone can control a situation and produce positive results (Santrock, 2010). Individuals with high self-efficacy are considered optimistic and confident in dealing with stressors in certain circumstances so that they are more effective in carrying out their duties. Individuals with high self-efficacy tend to have high self-confidence in their ability to complete their tasks well, and vice versa where individuals with low self-efficacy tend to have low self-confidence in their ability to solve problems (Arsanti, 2009). It can be concluded that people with strong self-efficacy are able to use their best efforts to overcome obstacles, while people with weak self-efficacy will tend to reduce their efforts or run away from existing obstacles. Pajares (2002) (In Revelation, 2010: 35) self-efficacy beliefs can have an impact on behavior in several important ways, namely Self-efficacy affects the choices made and the actions taken by individuals in carrying out tasks where the individual feels competent and confident. Self-confidence that influences these choices will define experiences and provide opportunities for individuals to take control of life. Self-efficacy also determines how much effort an individual

puts in, how long the individual will last when facing obstacles and how resilient in facing unfavorable situations. Self-efficacy can also affect the level of stress and anxiety experienced by individuals while carrying out tasks and affect the level of achievement. Seeing the above phenomena, researchers are interested in conducting research and examining more deeply to see the Self-efficacy of Micro Business Actors in Facing the COVID-19 Pandemic in Blitar Regency.

METHOD

The type of research that researchers use in qualitative research is a phenomenological approach, where this research is a research that aims to study human phenomena without questioning their causes, actual reality, and appearance. The visible phenomenon is a reflection of reality that cannot stand alone, because it has meaning that requires further interpretation, in Kuswarno (2009: 2), phenomenology seeks to understand how humans construct important meanings and concepts within the framework of intersubjectivity (our understanding of the world is formed. by our relationships with others).

The units of analysis are units that refer to the research subject. The unit of analysis in this research is individuals, SME entrepreneurs in Blitar Regency. The subjects we chose to become sources were subjects that matched our research theme, namely about MSME business actors affected by the COVID-19 pandemic, adjusting the subject's business location with data collection techniques carried out by interviews. The selection of research subjects used a non-probability sampling method with purposive sampling technique (Sugiyono, 2009), in which subjects were selected based on certain criteria in accordance with the problem and research objectives. The criteria for the research subject are as follows: 1. The subject has an MSME business, 2. The domicile of the owner and his business is located in Blitar district, 3. The subject is affected by the COVID-19 pandemic. The research subjects were 3 subjects, namely 2 business owners in the food sector, and 1 business owner in the service sector. The location of the interview on the subject was carried out at the subject's house in 2020.

RESULTS AND DISCUSSION

In the face of the COVID-19 pandemic, MSME actors are one of the sectors that have suffered quite a serious impact, many policies in handling COVID-19 that intersect and affect the MSME sector ranging from large-scale social restrictions, transportation restrictions, area quarantine to physical distancing. . These policies automatically greatly affect the running of MSMEs, especially MSMEs in the food and service sector, business actors must be able to survive to maintain their business. To maintain his business, one of the supporting factors in determining success in maintaining his business is having self- efficacy. Self-efficacy is a person's belief about their chances of succeeding in carrying out certain tasks (Surya, 2015). Meanwhile, according to Bandura (2009) self-efficacy is a person's belief in the ability to compose and complete the actions needed to manage future situations. This ability affects how a person thinks, feels, motivates himself and acts. According to Robbins (2003) self-efficacy is a factor that affects a person's performance in achieving a certain goal.

It can be concluded that self-efficacy is the confidence and belief to construct and solve problems with the actions needed and can affect one's performance. This ability can be formed because of a positive attitude in dealing with existing problems. According to Bandura (1997: 42-46) Belief in individual abilities can vary in each dimension. These dimensions are:

a. Level / magnitude

This dimension relates to task difficulties where individuals feel capable or not to do it, because individual abilities vary. The concept in this dimension lies in the individual's belief in his

ability to the level of difficulty of the task. The higher the difficulty of the task, the weaker the confidence felt to complete it. Individual beliefs have implications for the selection of behavior based on obstacles or the level of difficulty of a task or activity. Individuals will first try the behavior they feel capable of doing and avoid behavior that is beyond their limits. The range of individual abilities can be seen from the level of resistance or difficulty varying from a particular task or activity.

b. **Strength**

This dimension relates to the strength level of an individual's belief or expectation about his ability. Weak expectations are easily swayed by unsupportive experiences. On the other hand, a good hope encourages individuals to stay in business. Although it may be found that experiences are less supportive, this dimension is usually directly related to the level dimension, that is, the higher the difficulty level of the task, the weaker the confidence that is felt to complete it.

c. **Generality**

This dimension relates to an individual's belief in his ability to carry out tasks in various activities. Various activities require individuals to believe in their abilities in many or only certain fields. For example, a person believes in his ability to run sprints but is not sure of his ability to run a marathon.

According to Brown et al. (Manara, 2008: 36) Indicators of self-efficacy refer to the dimensions of self-efficacy, namely level, strength, and generality. By looking at these three dimensions, there are several indicators, namely 1. Are sure that you can complete certain tasks, 2. Are sure that you can motivate yourself to take the actions needed to complete the task, 3. Be sure that you are able to try hard, are persistent and diligent, 4. Believe that you are able to withstand obstacles and difficulties, 5. Are sure you can solve problems in various situations.

3.1 Are sure you can complete a certain task

Individuals believe that they are able to complete certain tasks in which the individual determines what tasks (targets) must be completed. The related subject statement can complete certain tasks as follows:

"To be honest, my current business is not working well, I'm currently trying to make new innovations that can survive this COVID-19 pandemic, now I'm trying to make pastries too, marketing through social media, grabs, or in Tokopedia too, if not. It's so hard to keep selling wet cakes. "

"At this time it can be said that it is difficult, income has decreased by up to 85% but expenses are still as usual, but I am sure I can maintain my business, whether I owe the bank, or borrow capital from my brother."

With the above statement, it can be concluded that the subject has new innovations and plans for the future so that their business can continue amid the COVID-19 pandemic.

3.2 Convinced that you can motivate yourself to take the necessary actions to complete the task.

Individuals are able to motivate themselves to carry out a series of actions required in order to complete a task. Subject statements regarding self-motivation to complete the task as follows:

"Even though it is tough, I believe that all problems must have a way. God is not sleeping, with this pandemic I can instead develop other businesses, before I was comfortable with the business that was already running with this pandemic, I even thought about opening another business for a while, if it turned out that the new business was profitable, the old one can walk again, walking together is even better."

"I am trying to balance some of my efforts, I am grateful that some of my efforts are still able to cover my other business expenses, this pandemic has a big impact on me, I am also thinking of opening a new business, several types of businesses have already been thought of. I run while waiting for this pandemic to subside "

This shows that the subject can motivate themselves and take the positive side of problems that hinder and see these problems as new opportunities.

3.3 Convinced that oneself can try hard, persistently and persistently

Individuals have perseverance in completing tasks using all their power. Subject statements regarding the above indicators are as follows:

"Opening a new business has challenges. My past experience when I opened a new business was the same, even I felt it was harder before, so there is no problem now I can use my current connections to open this new business. "

"Even though some of my businesses are threatened with bankruptcy, but I will do my best to maintain it, maybe I will stop some of my employees first but after everything returns to normal I will re-employ them, I have built this business for decades so I will keep it as much as possible. "

Seeing the above statement shows that the subject has perseverance and persistence in going through the COVID-19 pandemic, proven by the subject trying to open new business opportunities when the old business is unable to run, the subject takes advantage of his past experience in addressing existing problems and also the subject keeps trying even in very difficult circumstances.

3.4 Convinced that the self is able to withstand obstacles and difficulties.

Individuals are able to survive when facing difficulties and obstacles that arise and are able to rise from failure. Subject statements regarding the above indicators are as follows:

"At the beginning I was selling, my goods were sold very little, even when compared to the production cost, I lost almost 3 weeks, not to mention that I had very little income from my main business, my daily expenses were still a lot, not to mention. There is a new competitor who imitates my product, actually wants to quit but fortunately my wife fully supports. "

"I've been through difficult times like this, even though it's not easy but I'm sure I can get through it, I hope this pandemic ends soon"

The subject shows an attitude of being able to withstand the obstacles and difficulties. It is proven that there are many obstacles that keep coming, but the subject does not give up and is sure that he will be able to solve all obstacles.

3.5 Are you sure can solve problems in various situations

Individuals have the belief that they can solve problems not limited to certain conditions or situations. Subject statements related to problem solving in various situations as follows:

"If there is a problem, there must be whatever we do, but I am also sure that every problem there will also be a way. I had many experiences when I opened a business and there were so many obstacles, there were problems that came but so far I have been able to overcome them".

This shows that the subject is ready to solve any problems that come, the experience that has been through it strengthens the subject's confidence.

CONCLUSION

The conclusions of this study are as follows:

- a. When a situation is pressed, someone who has high self-efficacy tends to try to survive regardless of the means, they tend to issue new innovations to survive.

- b. Past experiences can also foster a person's self-efficacy, especially in the attitude of self- confidence in dealing with problems.
- c. Apart from experience, a person's support factor or external motivation can also determine the level of self-efficacy.

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