



The Empowerment of MSMEs in the Context of Economic Recovery after the COVID-19 Pandemic in Border Zone Indonesia-Malaysia of North Kalimantan

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Abstract—The purpose of this research is to analyze the impact of the COVID-19 pandemic on the Micro, Small and Medium Enterprises (MSMEs) sector in Nunukan Regency and to identify the effect of Pandemic Covid-19 on Nunukan Gross Domestic Product. The research method used is a descriptive qualitative approach with data collection techniques through interviews, observation, and document analysis. Research informants include MSME owners, local government representatives, and other related parties. In addition, this study also uses a quantitative approach to see the significant value in solving the problem formulation and to figure out the purpose of this study by using SPSS difference test. The results of this study are there are several local government effective policies has been implemented for MSMEs in Border Zone of North Kalimantan, and there is no significant effect between Pandemic Covid-19 on Border Zone North Kalimantan Gross Domestic Product because the local government effective on MSMEs fields.

Keywords : *Empowerment, Economic Recovery, Pandemic Covid-19*

I. INTRODUCTION

Globalization is entering a period of very rapid progress and development in all sectors. Progress is marked by various findings from research and experiments. This progress also has a significant impact in influencing economic development, education and health in various parts of the world. The development of these various sectors is driven by the rapid advancement of technology, both computerized technology, as well as information technology and digitalization. However, along with the development and progress of various technologies globally, in 2019 the world was faced with the natural disaster of the Covid-19 virus outbreak. This epidemic has not only claimed hundreds of millions of deaths around the world, but has had an impact on all aspects, both social, tourism, education, health, and the economy. The Covid-19 pandemic is a natural disaster whose impact is felt globally, especially in the economic sector.

An example of a case in the results of research conducted by Naushad Khan and Shah Faisal (2020) who conducted a study on whether the Covid-19 pandemic affected the Chinese economy and they argued that this Covid-19 had a very significant impact. Many sectors were closed due to the government's lockdown policy in which social activities were restricted, so that business activities such as exports and imports were increasingly reduced. This caused a decline in economic growth (decrease) of 2 percent from the 6 percent position obtained before the Covid-19 pandemic occurred.

In a different case, Himanshu Koshle conducted research on the business sector in India, where the loss suffered was 348 million USD due to the impact of the country's policies and also the slowing world economy. The spread of the Covid-19 virus is a relatively rapid increase compared to several viruses that occurred in the previous decade, such as the H1N1 virus in 2009-2010, the Ebola virus in 2014 and the Latin American Zika virus in 2015-2016 (Maffioli, 2020). Covid spread to all countries in the world without exception.

The Covid-19 disaster also spread to Indonesia. This also has a significant impact on the decline in activities related to the country's economy due to state policies that have an impact on the tourism, trade, industrial sectors including micro and macro business actors. The impact of Covid-19 can be seen directly from the large-scale termination of employees and workers carried out by several companies, then medium and small business actors who closed their businesses (World Bank, 2020). Factors show the spread and impact of Covid-19 very quickly. The speed of the spread of Covid-19 in Indonesia continues to increase significantly throughout Indonesia and is becoming a national problem faced by the Indonesian nation because the outbreak had a negative impact on all sectors.

Nunukan Regency, which is located in North Kalimantan Province, was also not spared from the impact of the outbreak. As reported by the official website centrekrisis.kemkes.go.id, the spread of the Covid-19 case in Nunukan Regency is quite significant.

The growth rate of Covid-19 in Nunukan Regency is quite high. As of February 2022, recorded positive cases per 1000 population reached 40.27% and death cases per 1000 population reached 0.81%.

In an effort to prevent the spread of the virus outbreak, the Indonesian government issued various policies in an effort to curb its circulation. One of these policies is contained in Presidential Regulation Number 21 of 2020 concerning the Policy for Implementing Restrictions on Community Activities or abbreviated as PPKM with the aim of limiting all activities carried out by the community so that the spread of the Covid-19 virus can be properly controlled.

However, in reality, the policy of implementing PPKM is a policy that is counter to the situation of community activities, which in fact these activities must be carried out every day and must be carried out directly (physical contact). The existence of this policy that must be implemented then has a negative impact, causing a weakening of community activities, such as people's purchasing power greatly decreasing because income decreases and the price of goods increases because the production of people's demand also decreases.

One of the main indicators in measuring the success of a country's economic development is the rate of economic growth. The economy is said to be growing if the production of goods and services increases from the previous year and produces additional income or welfare for the community within a certain period of time.

During the Covid-19 pandemic era, it was indicated that mostly all of the districts and regencies in Indonesia have negative economic growth including central government of Indonesia, while Nunukan regency has a positive economic growth especially in 2020. Based on this gaff, it need to be explored The Empowerment of MSMEs in the Context of Economic Recovery after the COVID-19 Pandemic.

A. *The Problem Statements*

It could be mentoned several problems as follows:

1. What is the Post-Covid-19 Pandemic MSME Empowerment Policy in Nunukan Regency?
2. How is the success rate seen from the Micro indicators in Nunukan Regency?
3. Was there any difference in the Gross Domestic Regional Product of Nunukan Regency before and after Covid-19 era?

B. *The Aims of Study*

The aims of this study is to identify as follows:

1. The Post-Covid-19 Pandemic MSME Empowerment Policy in Nunukan Regency;
2. The success rate seen from the Micro indicators in Nunukan Regency;
3. The difference in the Gross Domestic Regional Product of Nunukan Regency before and after Covid-19 era?

II. LITERATURE REVIEWS

A. *MSMEs (Micro, Small and Medium Enterprises)*

In Indonesia, the definition of MSMEs is regulated in the Law of the Republic of Indonesia Number 20 of 2008 concerning MSMEs. In CHAPTER I (General Provisions), Article 1 of the Act:

- a. Micro Enterprises are productive businesses owned by individuals or individual business entities that meet the criteria for Micro Enterprises as stipulated in this Law.
- b. Small Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part either directly or indirectly of medium or large businesses that meet the criteria of a small business. Small as referred to in this Law.
- c. Medium Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part of either directly or indirectly with Small Businesses or large businesses with total net worth or annual sales proceeds as regulated in this Law.

Therefore, based on the definition above, it can be concluded that, UMKM are productive economic enterprises that are self-founded or educated by business entities that meet various criteria contained in MSME law No. 20 of 2008 with the hope that it can become an antidote for economic ailments in Indonesia to date. Based on Article 3 of Law no. 20 of 2008 concerning Micro, Small and Medium Enterprises, it is stated that Micro, Small and Medium Enterprises aim to grow and develop their businesses in the framework of building a national economy based on a just economic democracy..

B. *Gross Regional Domestic Product*

Gross Regional Domestic Product (GRDP) is one of the important indicators to determine the economic conditions in the region. ([Reynaldo, Susilastuti, & Meirinaldi, 2023](#)). Gross regional domestic product (GRDP), gross domestic product of region (GDPR), or gross state product (GSP) is a statistic that measures the size of a region's economy. It is the aggregate of gross

value added (GVA) of all resident producer units in the region, and analogous to national gross domestic product ([Lemmerich, Sáez-Trumper, West, & Zia, 2019](#)).

An important measure of economic power is the gross domestic product (GDP) ([Cohn & Hira, 2020](#))

C. *The Impact of Covid-19 on MSMEs*

Covid-19 could impact all dimension of government and communities around the world. Saturwa found that Micro, small, and medium enterprises (MSMEs) likely experience greater negative effects of the Covid-19 pandemic than large firms due to their limited resources. ([Saturwa, Suharno, & Ahmad, 2021](#)), while Syaifullah etc, argued that the use of social media for marketing has a positive effect on the performance of MSMEs even during Covid-19 pandemic, especially in increasing sales, customer relationships, productivity, and creativity ([Syaifullah, Syaifudin, Sukendar, & Junaedi, 2021](#))

It needs to be anticipated that the successive impact of Covid-19 pandemic on MSMEs such as declining sales, capital difficulties, and raw material difficulties. ([Hidayat, Soehardi, Prasetyo, & Husadha, 2021](#)), and covid-19 pandemic also impacts tourism and trade industries, including Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. ([Wahyuddin, Marzuki, Khaddafi, Ilham, & Sinta, 2022](#))

D. *The Impact of Government Policies on MSMEs*

Government Policies is the most effective solution in overcome the impact of Covid-19 pandemic as researcher studied in several countries.

The different policy recommendations were proposed to ease the adverse effects of the outbreak on MSMEs. Although our suggested policy recommendations may not be sufficient to help MSMEs go through the ongoing crisis ([Shafi, Liu, & Ren, 2020](#)), while Quimba etc found that MSMEs will soon recover if the government intervenes and policies that encourage MSMEs to be able to overcome problems during the current Pandemic. ([Quimba & Rosellon, 2019](#)). They also found that on innovation in MSMEs can identified internal and external factors that affect innovation capabilities and activities, one of which is government support ([Quimba & Rosellon, 2019](#))

In other country such as Philipina Cueto etc explores that the drivers and barriers to digital innovations in micro, small, and medium enterprises (MSMEs) during economic disruptions from the perspective of Filipino young entrepreneurs. ([Cueto, Frisnedi, Collera, Batac, & Agaton, 2022](#))

E. *Hypothesis*

In this research, this hypothesis is prepared based on an understanding of the framework of thought and literature that has been explained previously. This hypothesis will be tested using a partial significance test (t test) or difference test. The hypothesis can be developed as follows:

There is significant difference the GRDP value before, during and after the pandemic of Covid-19

III. METHODOLOGY

This research is quantitative research and consist of exogenous variables, mediating variable and endogenous variable. It is also case of Tarakan District Government in 2022 where located in Border Zone Indonesia Malaysia North Kalimantan.

A. *Location and Length of Research*

In writing this Final Assignment Report the researcher conducted research on Micro, Small and Medium Enterprises (MSMEs) in Nunukan Regency. This research starts with submission in a certain month, then the final assignment is written which will be carried out in June-July 2023.

B. *Data Analysis Techniqu*

According to Lexy J. Moleong (2014), who is the author of a book entitled Qualitative Research Methodology, said data analysis is an analytical activity in a study that is carried out by examining all data from research instruments, such as notes, documents, test results, recordings, etc.

The data can be analyzed using descriptive analysis and quantitative using average analysis.

C. *Hypothesis Examining*

The hypothesis can be examined using the difference test with parameter since $\text{sign} \leq 0.05$, it means that hypothesis is accepted, whil $\text{sign} > 0.05$, it means that hypothesis is rejected.

D. Road Map Research

The road map research needs to be done as follows:

1. Identifying the gaff
2. Developing the variables
3. Problem formulation
4. Developing the hypothesis
5. Collecting the data (both primary and secondary data)
6. Analizing the data
7. Examining the hypothesis
8. Conluding the results

IV. RESULTS AND DISCUSSIONS

A. Progress of Nunukan GRDP

Table 1: GRDP Based on Constant Price

Year	IDR (RP)	USD (\$)
2017	13,594.58	897,204
2018	14,487.62	956,142
2019	15,506.91	1,023,396
2020	15,375.63	1,014,750
2021	16,004.44	1,056,264
2022	16,860.77	1,112,760

Source : Nunukan Statistic Biro, 2023

It can be mentioned that the Nunukan regency GRDP growth each year is positive based on constant price except on year 2019 to 2020 or in during covid-19 pandemic

Table 2: GRDP Based on Current Price

Year	IDR (RP)	USD (\$)
2017	19,598.65	1,293,468
2018	22,107.85	1,459,062
2019	24,936.88	1,645,776
2020	25,819.76	1,667,358
2021	29,263.89	1,931,358
2022	39 501.85	2,607,066

Source : Nunukan Statistic Biro, 2023

It can be mentioned that the progress of Nunukan regency GRDP growth based on current price during and after Covid-19 pandemic each year is positive.

B. MSME Analysis and Discussion

Government Efforts in Empowering MSMEs after the COVID-19 Pandemic Even though the COVID-19 pandemic did not have a serious impact on MSMEs in Nunukan Regency. However, in anticipation of preventing an economic downturn among MSMEs, the Nunukan Regency government has made a number of efforts to empower MSMEs to support post-pandemic economic recovery. Some of the efforts that have been made are as follows:

1. Providing Assistance and Economic Stimulus: The Nunukan Regency Government provides assistance and economic stimulus to MSMEs affected by the pandemic. This assistance is in the form of business capital assistance, credit interest subsidies, or non-financial assistance such as training and mentoring.
2. Facilitation of Access to Finance: The government cooperates with financial institutions to facilitate access to finance for MSMEs. Loan programs with low interest rates or venture capital are provided to help MSMEs overcome limited working capital and make investments.
3. Training and Skills Development: The government organizes training and skills development for MSME owners and employees. This training covers business management, technology, and marketing so that MSMEs can increase their efficiency and competitiveness.

4. Strengthening MSME Institutions: The government supports the formation and development of MSME institutions or associations in Nunukan Regency. This institution is a forum for MSMEs to collaborate, share experiences, and play a role in policy advocacy.
5. The Role of the Private and Financial Institutions in Empowering MSMEs

Apart from the efforts of the government, the private sector and financial institutions also play an important role in empowering MSMEs after the COVID-19 pandemic in Nunukan Regency. Some of their roles include:

1. Private Assistance and Support: Private companies provide assistance and support to MSMEs through corporate social responsibility (CSR) programs. Assistance in the form of business capital, training or market access can help MSMEs overcome post-pandemic challenges.
2. Partnerships with MSMEs: Several private companies have established partnerships with MSMEs as supplier partners or distributors. This partnership opens up new opportunities for MSMEs to access wider markets and increase business turnover.
3. Role of Financial Institutions: Financial institutions such as banks and financing institutions play a role in providing financial access for MSMEs. Providing loans, working capital credit, or technology-based financing helps MSMEs strengthen liquidity and maintain business continuity.
4. Application of Technology and Digital Transformation in Empowering MSMEs

The Covid-19 pandemic has accelerated technology adoption and digital transformation in various sectors, including MSMEs. The application of technology and digital transformation plays an important role in empowering MSMEs in Nunukan Regency. Some of the initiatives that have been carried out are as follows:

1. Use of E-Commerce Platforms: Many MSMEs in Nunukan Regency are starting to use e-commerce platforms to market their products online. This opens up opportunities for wider market access and increases the visibility of MSME products.
2. Utilization of Social Media: MSMEs use social media as a means of promotion and interaction with customers. Social media platforms help MSMEs build brands and develop relationships with customers directly.
3. Implementation of Digital Management Systems: Several MSMEs have adopted digital management systems to improve operational efficiency, manage inventory and optimize their business processes.
4. Technology Training: The government and other institutions provide technology training for MSMEs so that they can make better use of digital technology and understand data security in online transactions.
5. Sustainability of MSME Empowerment.

The continued empowerment of MSMEs after the Covid-19 pandemic is a key factor in supporting the economic recovery of Nunukan Regency. Several steps that can be taken to maintain the sustainability of MSME empowerment are as follows:

1. Strengthening MSME Capacity: Continue to provide training and assistance to increase MSME capacity in dealing with market changes and facing other challenges.
2. Diversification of Funding Sources: Seeking and developing diverse funding sources, including from the government, financial institutions and the private sector, to support various empowerment programs.
3. Collaboration between Stakeholders: Encouraging active collaboration between the government, private sector, financial institutions, and MSMEs in designing and implementing sustainable empowerment programs..
4. Monitoring and Evaluation: Carry out regular monitoring and evaluation of MSME empowerment programs to ensure their effectiveness and positive impact.

The continued empowerment of MSMEs is a key factor in restoring economic growth and overcoming the impact of the COVID-19 pandemic in Nunukan Regency. With good collaboration between the government, the private sector and financial institutions, it is hoped that MSMEs can become the backbone of the local economy and contribute to the recovery of the national economy as a whole.

C. GRDP Analysis and Discussion

In the period from 2017 to 2022, the GRDP of Nunukan Regency experienced insignificant changes. The development of GRDP from year to year is still growing even though in 2019-2020, based on data and not through the results of the t test, there was a decrease in value based on constant prices, but this decrease had no effect and continued to grow again in the following year. The region's economic growth is influenced by various factors, including national economic conditions, changes in sector structure, and the impact of the COVID-19 pandemic.

Several analyzes that can be carried out based on the GRDP data include:

1. Economic Growth: Analysis of GRDP growth from year to year will provide an overview of the economic growth rate of Nunukan Regency. Periods with high economic growth indicate strong economic conditions, while low growth may indicate challenges or changes in the economic structure.

2. Sector Contribution: Looking at the contribution of economic sectors to GRDP will help in understanding the role of each sector in regional economic growth. MSMEs as an important sector will also contribute to GRDP and their role can be identified in this period.
3. Impact of the COVID-19 Pandemic: Analysis of GRDP data must also consider the impact of the COVID-19 pandemic on the economy of Nunukan Regency. This pandemic has presented significant challenges to the MSME sector and may have an impact on regional economic growth.

D. The Impact of Covid-19 on Nunukan GRDP

The COVID-19 pandemic has not had a significant impact on the GRDP of Nunukan Regency. Judging from previous growth and after the pandemic, Nunukan Regency's GRDP continues to increase. Sector Adjustments and the Contribution of MSMEs to GRDP. During the post-COVID-19 pandemic period, economic sector adjustments occurred which reflected changes in consumption patterns and community economic activities. MSMEs are one sector that plays an important role in influencing the GRDP of Nunukan Regency.

Contribution of MSMEs to GRDP: MSMEs have a significant contribution to the GRDP of Nunukan Regency. Even though some MSMEs experienced challenges during the pandemic, the majority were still able to survive and contribute to the creation of added value and jobs.

Adaptation of MSMEs to the Pandemic: Many MSMEs in Nunukan Regency have succeeded in adapting to the pandemic situation by carrying out digital transformation and utilizing e-commerce platforms to increase sales and market access.

The Role of MSMEs in Economic Recovery: As the backbone of the local economy, the role of MSMEs is very important in helping the economic recovery of Nunukan Regency. Efforts to empower MSMEs are the key to increasing regional economic resilience.

E. Policies and Program Supporting GRDP

In order to support the recovery of GRDP and empower MSMEs after the COVID-19 pandemic, several policies and programs have been implemented by the government and related stakeholders:

1. Strengthening MSME Empowerment: The Nunukan Regency Government has increased its MSME empowerment program, including skills training, financial access and market development.
2. Diversification of Economic Sectors: To reduce dependence on certain sectors, the government encourages diversification of economic sectors by providing support to sectors that have the potential to grow and develop.
3. Facilitate Market Access: The government seeks to facilitate market access for MSMEs by optimizing e-commerce platforms and strengthening cooperation with the private sector.
4. Economic Stimulus: Economic assistance and stimulus programs are provided to support MSMEs and the community in overcoming the impact of the pandemic and restoring economic activity.

Those arguments are confirmed by Syaifullah etc, argued that the use of social media for marketing has a positive effect on the performance of MSMEs even during Covid-19 pandemic, especially in increasing sales, customer relationships, productivity, and creativity ([Syaifullah et al., 2021](#))

This policies also supported by Shafi etc that the different policy recommendations were proposed to ease the adverse effects of the outbreak on MSMEs ([Shafi et al., 2020](#)) and it also supported by Quimba etc MSMEs will soon recover if the government intervenes. ([Quimba & Rosellon, 2019](#)).

F. Challenges and Opportunities

Even though various efforts have been made to support the recovery of GRDP and empower MSMEs in Nunukan Regency, there are still several challenges and opportunities that need to be overcome as follows:

1. Limited Access to Technology: Some MSMEs still face obstacles in accessing technology and the internet, which can be an obstacle in optimizing their digital potential.
2. Development of Human Resources: Development of skills and improving the quality of human resources in the MSME sector is important to increase competitiveness and productivity.
3. Continuity of the Empowerment Program: MSME empowerment programs must be carried out by considering long-term sustainability and effectiveness.
4. Product Diversification and Innovation: MSMEs need to continue to develop innovative products and services to respond.

Nunukan Regency GRDP data from 2017 to 2022 provides an overview of the size and economic growth of the region. Analysis of GRDP data can provide in-depth insight into Nunukan Regency's economic development, the contribution of the MSME sector, and the impact of the COVID-19 pandemic.

It is important to note that precise and accurate GRDP data is essential to compiling a comprehensive analysis and providing appropriate recommendations for the future economic development of Nunukan Regency. Therefore, the data used must come from official and trusted sources such as BPS Indonesia.

G. Hypothesis Examining

Table 3 : Differentiation Test Based on Current Price

Period	n	Descriptive Statistics	Paired T-Test		
		Mean (Std. Deviation)	t	df	Sig. (2-tailed)
During Pandemic	2	25378.32 (624.29)	-1.925	1	0.305
After Pandemic	2	34382.87 (7239.33)			

Source : Nunukan Statistic Biro (Processed), 2023

Based on Table 3, it can be decided that $\text{sign} = 0,305 > 0,05$ means there is no significant difference Nunukan GRDP During and after Covid-19 or H_0 is accepted and H_1 is rejected. It also can be argued that even though Nunukan experienced Covid-19 Pandemic especially during 2019 until 2020, because several effective economic recovery policies of Nunukan regency government, the Nunukan regency could over come from Covid-19 pandemic impact. It can be proved by the GRDP growth always positive during and after covid-19 pandemic era.

V. CONCLUSION

The COVID-19 pandemic has not had a significant impact on MSMEs in Nunukan Regency. Limited market access, decreased income and limited working capital are not the main obstacles faced by MSMEs in running their businesses. And through various empowerment efforts carried out by the government, private sector and financial institutions, MSMEs have demonstrated extraordinary resilience and adaptability in facing the economic crisis. Through empowering MSMEs after the COVID-19 pandemic, there are several important things that can be concluded:

1. The post-covid-19 pandemic MSME empowerment policy such as a crucial role in empowering MSME including economic assistance and stimulus, facilitating financial access, training and strengthening MSME institutions
2. The active involvement of the private sector and financial institutions in empowering MSMEs is very significant consist of of CSR assistance, partnerships with MSMEs, and easy access to finance help MSMEs face economic challenges and develop their businesses are the ways in increasing micro economic indicators.
3. There is no significant difference between GRDP before and after Covid-19 era.

ACKNOWLEDGMENT

There were so many matters and barriers in finishing this research both essential matters and non-essential matters. For fulfilling this research requirements, there are several figures need to be appreciated as follows:

1. The major of Nunukan Regency, who already allowed us for doing the research in Nunukan government;
2. The head of each Department in Nunukan Regency North Kalimantan.
3. All of the Research Tm Members who already could collect the useful secondary data.

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