
Behavior Of MSMES Around The Campus In The City Of Malang During The Covid-19 Pandemic And Their Relationship With The Implementation Of Economic Education

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Abstract

The COVID-19 pandemic, which began in March 2020, made many students return to their hometowns, paralyzing the economic activities of MSME owners in Malang City, especially the owners of food stalls around the campus. To get around this, food stall owners are implementing certain strategies to be able to maintain the continuity of their business amidst the sluggish economy due to the pandemic. The strategy adopted by each owner of the food stall varies depending on the economic education received either from the family, from the community, or from formal educational institutions. This research uses a qualitative approach with a type of phenomenology. The research location is around the Malang City campus. The selection of informants used a purposive technique, which is a sampling technique using certain considerations. namely MSME actors who own food stalls who sell around campuses in the city of Malang because they are the ones who have the most impact from the co-19 pandemic. This is because before the pandemic, they depended on the continuity of their business from the presence of students, but since the Covid-19 pandemic, many students have returned home so that many MSMEs around the campus have lost consumers. Data collection techniques are carried out by interviews, observation, and documentation. Research result namely MSME actors who own food stalls who sell around campuses in the city of Malang because they are the ones who have the most impact from the co-19 pandemic. This is because before the pandemic, they depended on the continuity of their business from the presence of students, but since the Covid-19 pandemic, many students have returned home so that many MSMEs around the campus have lost consumers. For maintaining business continuity in the midst of a pandemic, the owners of food stalls around the campus have two strategies, namely some are still selling by saving expenses, reducing the amount of food sold compared to before the pandemic, temporarily laying off employees, and so on. There are also those who choose not to sell for a while because the condition of the stalls is quiet and to comply with government regulations so that the spread of Covid can be suppressed. Economic education obtained by the owners of food stalls, among others, financial recording and planning, routine savings, and investment. When food stall owners have these four components of economic education, they are most likely to save the business they are building in the midst of the Covid 19 pandemic.

Keywords: Covid 19 pandemic, MSME owners of food stalls, Application of Economic Education.

INTRODUCTION

Malang City is the second largest city in East Java which is administratively divided into five sub-districts, including the sub-districts of Klojen, Lowokwaru, Sukun, Blimbing, and Kedungkandang (malangkota.bps.go.id). Besides getting the nickname as the second largest city in East Java, Malang City also gets the nickname as a student city. Malang City has several universities, both public and private, such as State University of Malang (UM), Brawijaya University (UB), State Islamic University (UIN) Malang, as well as several private universities such as University of Muhammadiyah Malang (UMM), Merdeka University (UNMER), The National Institute of Technology (ITN) of Malang, the Academy of Bank Malang (ABM) and many others have become destinations for overseas students to pursue higher education. Therefore, the city of Malang is one of the areas that has a fairly high population, and most of the population is students. The large number of overseas students living in the city of Malang makes the economy move quickly. This is due to the large number of migrants from various regions so that they are indirectly able to create income for the local community. Many

households take advantage of these business opportunities by building MSME businesses engaged in food. It aims to meet the basic needs for overseas students considering that food is the main need that must be met by every individual. These small businesses directly have a positive impact on the community's economy, especially those who live around campus.

However, the reality does not always run smoothly as expected because ideally building a culinary business around campus is something promising, but the reality is that at this time MSME actors who sell food around campus must be very clever in managing strategies so that the business they run can continue to survive. (Kechen Jr. et al., 2007). In March 2020, the COVID-19 pandemic emerged which caused various aspects of people's lives to experience a crisis. The impact felt by MSMEs throughout Indonesia also applies to households owning MSMEs in Malang City. According to initial observations, the researchers carried out many strategies that were carried out by food stall owners around campus in maintaining the continuity of their business during the COVID-19 pandemic. The strategy carried out by each business actor is inseparable from the experience of business actors in the process of receiving economic learning.

The majority of the population in Malang City are overseas students. This makes many residents around campus open a food stall business. The process of starting a business around the campus must also be based on the process of implementing economic education because of the intense competition, especially when facing the covid 19 pandemic. The process of implementing economic education is all activities in determining business strategies based on economic literacy obtained by every business actor from informal and non-formal education. Informal economic education comes from the family while non-formal economic education comes from the surrounding community.

RESEARCH METHODS

Based on the problem to be addressed, namely to describe in detail the data obtained in the field as a whole and as they are. The study used a phenomenological qualitative approach. because researchers make observations that include natural phenomena and these phenomena are used as a source of data based on facts that occur in the field. The phenomenon observed by researchers is related to business continuity that occurs due to the application of economic learning both informally and non-formally carried out by MSME actors who own food stalls in the city of Malang so that the businesses they manage are still running amidst the COVID-19 pandemic.

The presence of researchers in research is as data collectors, analyzers, and reporting research results. Researchers are present in the field and directly interact with research subjects to explore in-depth information from data sources. Researchers act as observers by conducting observations and interviews with SMEs owners of food stalls around campus in the city of Malang. The researcher used source triangulation and technique triangulation. Triangulation of sources is taken from employees and nuclear family members of SMEs owners of food stalls, while technical triangulation is the result of observations when researchers are in the field and observe ongoing business activities (Cresswell, 2009).

RESULTS AND DISCUSSION

Based on the results of data collection through observation and interviews, several findings were obtained regarding the behavior of MSME owners of food stalls around campuses in Malang City so that the following results were obtained. Based on the economic education obtained by all the owners of food stalls around the campus who were selected as research informants, they showed different results in implementing strategies during a pandemic. The strategy implemented by each owner of the food stall is inseparable from their experience in receiving economic learning both from within the family and from the community (Puspitasari, 2020).

There is 6 informants who chose to temporarily close during the Covid 19 pandemic because they felt that their food stall was empty of customers and to comply with government regulations during the PSBB, namely that people were prohibited from congregating in order to reduce the spread of the Covid 19 virus. However, most of the informants, namely as many as 9 people, chose to keep selling in the midst of a pandemic by implementing their respective strategies. There are those who implement a strategy of reducing the number of employees, reducing the amount of food sold for fear of not running out, tightening personal expenses, eating with money saved, some have a strategy of temporarily closing when there is a Satpol PP raid and opening it again when the raid ends.

The findings in this study include (1) There are two methods used by the owners of food stalls around campus in maintaining the continuity of their business during the face of the Covid 19 pandemic. Some choose to close temporarily and some continue to sell by implementing certain strategies. How to determine this strategy is related to economic education previously obtained for MSME owners, owners of food stalls, for example for those who decide on a temporary closing strategy because they think that instead of continuing to sell, of course it requires costs or production costs, while there are not necessarily buyers. then it's better not to sell so you don't incur production costs while those who are still selling think it's better to keep selling even though the profits are not much but the cost of eating as a family can join the stall and earn income even though it's a little but there is income every day (2) Owners of food stalls around campus who decided to temporarily close during the implementation of Large-Scale Social Restrictions (PSBB) based on the thought that their food stalls were empty of customers and to comply with government regulations to reduce the spread of the corona virus. Even though some food stall owners chose to close temporarily, most chose to continue selling during the pandemic with various strategies including turning on online sales, utilizing social media such as Instagram and Tik-Tok as a promotional event, improving the cleanliness of food stalls, and so on. The strategy of using social media as a means of selling during the Covid 19 pandemic was also obtained by food stall owners from formal economic education or from schools and campuses or non-formal economic education either from the environment or from experience because social media is a product of technological sophistication that develops in nowadays it is possible that the owners of food stalls do not get it from family education but from the environment associating with fellow entrepreneurs, (3) The strategy carried out by food stall owners around campus is based on receiving economic education obtained from each of them, some receive economic education from their families, be it parents or older siblings, and some others receive economic education from the environment, either self-taught or self-taught, lectures, mentors, and so on. (4) Most of the food stall owners already have the ability to manage business money well, namely by separating personal money from business money or already have the discipline in managing finances. While others do not have the discipline to manage finances because they have not

separated personal money and business money, however, even though some shop owners do not separate personal money from business money, they are not consumptive people in using money and the managerial skills possessed by the owners of food stalls around the campus are inseparable from the implementation of the economic education they received previously. (5) Judging from the habit of saving that the owners of the food stalls have, most of them have saved their money regularly, while a small number have not, meaning that if there is any money left over, they will save it, whereas if there is no money left over, they will not save. For stall owners who have routinely saved their money, it means that they have good financial literacy, meaning that the economic education obtained has been successfully applied in business management efforts.

Therefore, the strategy adopted by food stall owners in running their business is influenced by the economic education each food stall owner has received. According to Marzuki (2009) states that the educational process can be divided into three methods, namely informal education, formal education, and non-formal education. Formal economic education or from lectures is shown as applied by informant 10 with the initials DA, non-formal economic education or from the environment is shown by most of the informants in this study where they get learning in managing a business from working with people or learning from experience obtained, while family economic education is economic education obtained from within the family as owned by informant 9 with the initials JI and informant 10 with the initials DA, where JI and DA are indeed background from parents who also run a culinary business, but the difference is if DA continues his parents' business while JI chose to start his own business by applying the business knowledge he received from his father.

Wahyono's research (2001) reveals that indicators of economic education in the family include exemplary behavior, verbal explanations, and relevant behavioral demands which are the process of economic education taught by parents to their children through the habit of saving, investing, financial records in an orderly and regular manner. . Economic education received by food stall owners to be able to maintain their business in the midst of the Covid 19 pandemic, including financial recording and planning, saving routines, and investing. In accordance with the results of the research conducted, it shows that when food stall owners have these four components of economic education, it is highly likely that the food stall business they have built for more than five years can survive in the midst of the Covid 19 pandemic. because business actors who have a routine of saving and investing will have higher capital security than business actors who do not routinely save and invest. Business actors who carry out financial planning and recording can maintain cash flow so that business continuity can run smoothly both during a pandemic and post-pandemic as it is today.

As the results of research disclosed by (Conference, Economic, Masithoh, Wahyono & Wardoyo, 2016; Nuryadin, 2014; Sofiana, 2016) which states that the main thing that must be done related to business activities is the initial condition of managing finances for planning and recording transactions. In line with this, it is supported by research (Faeni & Nugroho, 2019; Nursito, Hadi & Faeni, 2019; Puspaningtyas et al., 2018) which states that orderliness in recording business money will make food stall owners routinely prepare financial reports. This is important for assessing the sustainability of a food stall business and is useful for knowing the stall's financial position, so that it can be used as a means of controlling business finances and as a decision-making tool, as well as a basis for determining business feasibility.



Figure 1.1 Photos of interviews with food stall owners and their on going business activities

CONCLUSION

The conclusion in this study is that UMKM owners of food stalls around campus in Malang City have different behaviors in dealing with the covid 19 pandemic. Some choose to close temporarily and some choose to continue selling. Owners of food stalls around campus in Malang City receive economic learning both formally (schools or lectures), informally (family), and non-formally (environment), a small portion receive economic education from their families and most get from the environment either self-taught, mentoring, and so on.

Suggestions given to MSME business actors who own food stalls around campus are expected to continue to innovate and be creative in maintaining business continuity post-covid 19 and improve economic understanding well. Food stall owners around campus are also expected to have daily and monthly financial reports so that the results of business activities can be known and controlled in terms of income and expenses as well as savings. It is hoped that further researchers will be able to explore further related to strategies in facing challenges in the business world, because future business challenges will always exist not only regarding the COVID-19 pandemic but many other things that are beyond prediction.

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