

# Resilience of Hamlet-Based MSMEs in Indonesia During the Covid-19 Pandemic: Evidence in Bantaeng Regency

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## Article History

Received: 31 July 2021

Revised: 13 July 2022

Published: 20 July 2022

## Abstract

The situation of pandemic COVID-19 has caused a decline in profits for MSMEs due to operational restrictions and reduced activities in society, the regional government needed more efforts to help the organizer of MSMEs in Bantaeng, Indonesia can be resilient in the midst of the COVID-19 pandemic. This study aims to determine the resilience of MSMEs in Bantaeng during the COVID-19 pandemic. This type of research uses descriptive qualitative. Sources of data in this study are primary data and secondary data. The number of informants in this study were 7 peoples. Data collection techniques using the method of observation, interview, and documentation. Data analysis techniques are data reduction, data presentation and conclusion drawing, validation. Validation of the data used is source triangulation, technique triangulation and time triangulation. The results of this study explain the resilience of MSMEs in Bantaeng during the COVID-19 pandemic which was carried out using Grotberg's theory, namely social support, personal strength, and the ability to do. The entrepreneur of MSMEs in Bantaeng in order to be resilient by providing social support through the provision of business capital assistance, assistance and facilities that can facilitate it. The personal strength possessed by entrepreneur is a form of resilience through enthusiasm, confidence, a sense of responsibility and willingness to face existing conditions. Integrating social relations with good communication from various parties can be a marketing strategy for them facing the COVID-19 pandemic.

**Keywords:** MSMEs, Resilience, COVID-19, Indonesia

**Citation Information:** Zaenuddin, K., Ilham, M., Amar, Putri, N., & Rustam, N. (2022). Resilience of Hamlet-Based MSMEs in Indonesia During the Covid-19 Pandemic: Evidence in Bantaeng Regency. *Asian Political Science Review*, 6(1), 28-35. <https://doi.org/10.14456/apsr.2022.4>

## Introduction

In the midst of Indonesia's economic growth and development, its journey had to experience obstacles due to the Covid-19 Pandemic. According to Susilo et al. (2020) that Covid-19 or Coronavirus is an infectious disease caused by the acute respiratory syndrome coronavirus 2 (Sars-CoV-2). The virus that emerged in Wuhan on January 30, 2020 (WHO), spreads so fast in Indonesia and has an impact on all sectors, especially the economic sector. Globally, the International Monetary Fund (IMF) projects that the global economy will grow minus -4.4%. In Indonesia, with distribution to 510 districts/cities in 34 provinces, Indonesia's economic growth throughout 2020 is estimated to experience -2.2% to -1.7%.

One of the sectors affected by the pandemic is Micro, Small and Medium Enterprises (MSMEs). According to the Ministry of Cooperative and SMEs (Catriana, 2020), there were approximately 300,000 reports from MSME actors affected by the Covid-19 pandemic and 90% of MSMEs whose business activities were disrupted due to the Covid-19 pandemic. Especially when the implementation of PP No.21 of 2020 concerning Large-Scale Social Restrictions that restrict the movement of people and goods and require people to limit themselves. All citizen activities such as factory activities, business activities, industrial activities, educational activities, business activities, sports activities, office activities, social activities, culture, political activities to religious activities are prohibited (Tuwu, 2020).

The implementation of government policies for social and physical distancing (maintaining distance) and staying at home (policy of staying at home) has an impact on overall changes in habits, traditions, customs, behavior patterns and patterns of community interaction (Tuwu, 2020). According to Pakpahan (2020) a study made by the Ministry of Finance shows that the Covid-19 pandemic has negative implications for the domestic economy such as a decline in public consumption and purchasing power, a decline in company performance, threats to the banking and financial sector, and the existence of MSMEs. The impact on MSMEs is a decrease in sales, capital, hampered distribution, difficulty in raw materials, decreased production and layoffs of workers, which can pose a threat to the national economy.

According to Law No.20 of 2008, MSMEs are individual-owned businesses or business entities that are productive and meet the criteria written by law. The maximum asset of this business is Rp.50,000,000.00, while the maximum turnover is Rp.300,000,000.00. Micro, small and medium enterprises are a form of small-scale people's economic activity and meet the criteria for net worth or annual sales and ownership as regulated by law (Hamdani, 2020). During this pandemic, MSME actors are expected to be resilient by adapting in the midst of difficulties and uncertainty. According to Jordan and Javernick-Will that resilience is the potential possessed in dealing with the effects of a disaster and efforts to overcome the effects of the disaster, to be able to recover as quickly as before. Resilience is not a trait that a person has since birth or automatically persists in a person after he has achieved it. Resilience is more of a dynamic process that includes positive adaptation in dealing with difficult situations, containing dangers and significant obstacles (Puspitasari, 2018).

Business resilience is basically a manifestation of the efforts made by an economic building in order to survive and be able to adjust to the dynamics of the environment (Mariyati & Chomsyatur, 2018). Increasing cases of Corona (Covid-19) will worsen in Indonesia, will prolong the nightmare for MSME actors, especially in Indonesia, not to mention the various policies that have been made by the government such as Social Distancing (maintaining social distance), Physical distancing (maintaining physical distance), and PSBB which will limit community mobilization in aggregate and will have an impact on slowing economic activity so that it will directly affect people's behavior in meeting needs (supply and demand) will be limited (Pratiwi, 2020). For this reason, in dealing with this disaster, efforts are needed so that MSME actors can be resilient in the midst of the Covid-19 pandemic.

Therefore, the purpose of this study is to find out how the resilience of hamlet-based SMEs in Bantaeng Regency is by using 3 factors.

## **Literature Review**

### **Resilience**

According to Jordan and Javernick-Will (Ardianti & Suartana, 2020), resilience is the potential to be had in the face of the influence of a disaster and efforts to overcome the influence of the disaster, to be able to recover as before quickly. Longstaff (Ardianti & Suartana, 2020) stated that the government's efforts are not a guarantee for the community to survive the disaster, in this case the government is only the main facilitator. Even people can save themselves from disasters that will befall through the utilization of resources owned. In essence, community empowerment or community to be able to adapt in the midst of changes and dynamics that occur even in the middle of disasters. This adaptability is an important component that must be owned by the community to go to community resilience.

As stated by Cahyani and Pandjaitan (Ardianti & Suartana, 2020) that adaptability is an act of adjustment of society in order to survive the downturn to then lead a quality life. There are two forms of adaptation of the community, among them: long-term response and short-term response. The Covid-19 pandemic has left people vulnerable, so it requires people to adapt to be resilient. The element of vulnerability is divided into three aspects: exposure, sensitivity, and the capacity to adapt. Sensitivity refers to the condition of danger and resilience of a system in addressing the impacts faced.

According to Olson and DeFrain (Mohammadi, 2016) that resilience is the most appropriate character in addressing the severity of life's challenges. According to Mohammadi (2016), resilience is not a trait that a person has had since birth or automatically persists in a person after he has achieved it. Resilience is more of a dynamic process that includes positive adaptation in the face of difficult situations, containing significant hazards and obstacles. According to Mariyati & Chomsyatur (2018) that business resilience is basically the embodiment of the efforts made by an economic building in order to survive and be able to delight in environmental dynamics. Resilience is the ability of a person to adjust to the problem at hand by finding a solution to the problem, so as to rise from the deterioration or unpleasant conditions. According to Werner and Smith (Mariyati & Chomsyatur, 2018), resilience is an ability to form good social relationships, able to solve problems, able to develop a sense of identity (autonomy), and have a planning of goals and the future to be achieved.

### **Micro, Small and Medium Enterprises (MSMEs)**

The concept of small and medium-sized micro enterprises (MSMEs) refers to the rule of Law No.20 of 2008 on Micro, Small and Medium Enterprises. MSMEs are businesses owned by individuals or productive business entities that meet the criteria written by the Law. The maximum assets of this business are Rp.50.000.000,00, while the maximum turnover is Rp.300.000.000,00. According to Sabri & Hamzah (2020) that MSMEs are the most numerous type of business in Indonesia, but until now the restrictions on small businesses in Indonesia are still diverse. According to Presidential Decree No.99 of 1998, the understanding of small and medium enterprises is the economic activities of small-scale people with business fields that are mostly small business activities and need to be protected to prevent unhealthy business competition. According to Hamdani (2020) that small and medium-sized micro enterprises are a form of economic activities of the people that are small-scale and meet the net worth or annual sales proceeds and ownership as stipulated in the Law.

### **Covid-19 Pandemic**

According to Rahmawati (2016) that pandemics are defined as epidemics that occur in all regions of the world, or in a very wide place, across existing international boundaries. So it can be said that pandemics can spread diseases with a very large number that exist in the world. Etymologically, Pandemic comes from the Greek term divided into two words, "pan" and "demo". The meaning of pan is all over, while demo is person. The term Pandemic can be applied and legalized not because of its fatigue and ability to increase the death toll, but called Pandemic if the period of development and spread is so rapid. According to the U.S. Centers for Disease Control and Prevention (CDC), pandemics are epidemics that spread to several countries and land and affect large numbers of citizens. The term Pandemic itself is known in the world of epidemiology and science that pursues the pattern of spreading disease. According to Susilo et al. (2020) that Coronavirus is an infectious disease caused by acute respiratory syndrome coronavirus 2 (Sars-CoV-2). The disease was first discovered in December 2019 in Wuhan, capital of China's Hubei Province, and has since spread globally, resulting in the Coronavirus Pandemic 2019-2020. The World Health Organization (WHO) declared the 2019-2020 coronavirus outbreak an International Public Health Emergency (PHEIC) on January 30, 2020, and the Pandemic on March 11, 2020. Covid-19 was first reported in Indonesia on March 2, 2020 in two cases. Data from March 31, 2020 shows 1,528 confirmed cases and 136 deaths. The mortality rate of Covid-19 in Indonesia is 8.9%, the highest in Southeast Asia. Currently, the Covid-19 pandemic is getting crazy in Indonesia. The record continues to be created so that people should always be in standby mode. Ministry of Health reported, the number of corona positive patients in the country as of January 31, 2021 was 1,066,313 people. Added 14,518 people (1.38%) than the day before. The addition of 14,518 new patients a day is the highest since the coronavirus outbreak in Indonesia.

According to Purniawan & Sumarni (2020) when viewed from the symptoms, for the layman thinks it is just a regular influenza, but for medical analysts it is very dangerous and deadly and the transmission of the virus is quite significant. It is mentioned that Covid-19 can be transmitted from 1 patient to about 3 people in the vicinity. Anticipating and reducing the number of corona virus sufferers in Indonesia has been done in all regions. Among others, by providing policies limiting activities out of the house, school activities at home, work from home, even worship activities are home. This has become government policy based on the considerations that have been analyzed to the maximum of course.

### **Impact and Handling of the Covid-19 Pandemic**

According to Pakpahan (2020) a study conducted by the Ministry of Finance shows that the COVID-19 Pandemic has negative implications for the domestic economy such as decreased consumption and purchasing power of the public, decreased company performance, threats to the banking and financial sectors, and the existence of MSMEs. Covid-19 is causing a decrease in people's purchasing power and putting pressure on producers and sellers, especially for companies will disrupt performance, especially in the trade, transportation and tourism sectors. Especially when the policy in the form of social distancing into physical distancing that is home to the workers makes a decrease in the company's performance, until many are in bankruptcy.

For MSMEs, from data received by the Ministry of SME through the Kompas.com website, there were 300,000 reports from MSMEs affected by the Covid-19 Pandemic and 90% of MSMEs whose business activities were disrupted due to the Covid-19 Pandemic, and in Tempo.com 2020, as many as 47% of micro businesses. small, and medium enterprises (MSMEs) must be rolled out because they are affected by the Covid-19 coronavirus. Covid-19 also makes many workers who are laid off and homeless as data from the Ministry of Manpower (Kemnaker) as of April 7, 2020 in the Kompas.com site, due to the Covid-19 Pandemic, there are 39,977 companies in the formal sector who choose to house, and lay off

their workers. A total of 1,010,579 workers were affected. In detail, 873,090 workers from 17,224 companies were housed, while 137,489 workers were laid off from 22,753 companies. In the banking and financial aspects, this pandemic raises fears of debt or credit repayment problems that ultimately impact the sustainability of the bank's performance. A big task lies with the Government of Indonesia related to the current COVID-19 Pandemic: first, maintaining the safety and health of the Indonesian people as the main focus and second, maintaining the pace of economic growth. Predictions of global economic growth need to be used as inputs for governments in designing economic policies.

## **Research Methodology**

The time of this research was two months and located in Gantarangkeke District, Bantaeng Regency, Indonesia, which was spread out in Kaloling Hamlet, Kaloling Village, Borongganjeng Hamlet, Kuncio Village, Je'netallasa Hamlet, Layoa Village, Moti II Hamlet, Bajiminasa Village. The location of this research is determined because it is a development location that is currently active, especially in increasing the perpetrators of Micro, Small and Medium Enterprises (MSMEs). This type of research is a qualitative research that answers the problem in detail according to the time and situation in question, carried out naturally and naturally based on the facts on the ground. This research guide utilizes the theoretical basis so that the research focus is in accordance with the facts on the ground (Sugiyono, 2017). The problem of this research is the resilience of hamlet-based MSME actors in Bantaeng Regency during the Covid-19 pandemic. The informants of this research are the Department of Cooperatives, SMEs and Trade (Diskumdag) Kab. Bantaeng, Department of Village Empowerment, Women's Protection and Child Protection (PMDPPPA) Kab. Bantaeng, UPTD PLUT KUKM Diskumdag Kab. Bantaeng and the main informants in this study were SMEs in four hamlets. Informants in this study are people who are suspected of knowing and understanding data, information, or facts from the object of research. Data collection techniques were carried out by observation techniques, interview techniques and documentation techniques. The research data analysis techniques are data reduction, data display and conclusion drawing. The validity of the data was checked by testing the credibility of the data using triangulation techniques, namely source triangulation, technical triangulation, and time triangulation.

## **Research Results**

MSMEs are very important in the development of economic development in Indonesia both as a factor of leveling the economic level for small people in all corners, as a factor of poverty alleviation and unemployment and MSMEs as well as the connection of foreign exchange of the country. But in 2020 until now, MSME actors are being tested by the presence of the Covid-19 pandemic. Because this pandemic attacks the human health system and its handling efforts have an impact on the continuity of MSMEs throughout Indonesia. Therefore, MSME actors are being tested in the Covid-19 pandemic crisis to be able to survive and adapt to the conditions of declining demand for products, scarcity of raw materials, decreased sales of excess inventory, price fluctuating, changes in consumer behavior, labor scarcity and lack of working capital.

The impact of the Covid-19 pandemic is not only in major cities but in every corner throughout Indonesia and even in every hamlet in each region. The attention to know the resilience of MSME actors today is very large. Not a few efforts are made by each party to help MSMEs to be able to resilience while the MSME actors can also try to face the challenges that exist, especially hamlet-based MSMEs in Bantaeng Regency. Moreover, Bantaeng Regency has a flagship program to improve Human Resources (HR) with a focus on improving MSMEs. Seeing the importance of MSMEs during the Covid-19 Pandemic,

This study examined how the review of Hamlet-based MSMEs in Bantaeng Regency during the Covid-19 pandemic through 3 forming factors, namely Social Support (I have), Personal Strength (I am), and Ability to Do (I can).

Based on the results of research conducted with MSMEs spread across four hamlets of each village in Gantarangkeke Subdistrict including Muhammad Asdar with Rafa Liquid Soap Products in Kaloling Hamlet, Diarwanti with Jagoan Jahe products in Borongganjeng Hamlet, Nurhasanah with Marning Layoaku Corn products in Je'netallasa, and Kasmi with Aneka Kue Wahyu business in Dusun Moti II , the results of research on the resilience of Hamlet-based MSMEs in Bantaeng Regency during the Covid-19 pandemic are:

### **Social Support**

Social Support is one of the sources of resilience that comes from outside the individual. The amount of social support provided by others including the government, organizations or institutions can help the formation of resilience for MSMEs facing the Covid-19 Pandemic. Based on the results of the study, MSMEs in hamlet-based in Bantaeng District get various policies and programs that indirectly give an effect to be able to resilience in the midst of the Covid-19 pandemic.

Social Support is one of the sources of resilience that comes from outside the individual. The amount of social support provided by others including the government, organizations or institutions can help the formation of resilience for MSMEs facing the Covid-19 Pandemic. MSME actors in hamlet-based bantaeng district get various policies and programs that indirectly give effect to be able to resilience in the midst of the Covid-19 pandemic. It is as from the observations and interviews that are said that through the programs, assistance and facilities that exist is a form of social/external support obtained by MSMEs during the Covid-19 pandemic in the form of proving that it can affect the resilience of MSMEs because it provides relief in the operational financing of business products, ease of service, completeness of business administration and increased capabilities in marketing strategies.

Through these impacts, business products from MSMEs can be resilience during the Covid-19 pandemic until now. Nevertheless, MSME actors also admitted that the aid is still considered lacking because it only covers buyers of tools and raw materials and there have been no special efforts such as training obtained by MSMEs in the face of the Covid-19 pandemic.

### **Personal Strength**

Personal strength is a source of resilience that comes from within individual MSMEs. The magnitude of personal strength in this case is feelings, behaviors, confidence, expectations, sense of responsibility and accepting the consequences that occur that help the formation of resilience for MSMEs facing the Covid-19 Pandemic. Based on the results of research from the four MSMEs in Bantaeng Regency, each OF these MSMEs still remains under review and continues its efforts during the Covid-19 Pandemic.

### **Banpres (Presidential Assistance)**

Presidential Assistance or BLT UMKM or officially called BPUM (Micro Enterprise Assistance) is regulated in the Regulation of the Minister of Cooperatives and MSMEs No.6 of 2020. Banpres/BPUM is government assistance in the form of money given to micro-actors sourced from the State Budget to run their businesses in the midst of the crisis due to the Covid-19 pandemic. This banpres/BPUM is part of the National Economic Recovery (PEN) program given once in the form of money amounting to Rp.2.400.000,00. This assistance can be given to MSMEs who are not receiving credit or financing from banks.

### **Hamlet-Based Business Capital Assistance and RW**

Dusun and RW Based Business Capital Assistance is a program of the Bantaeng Regency government as an effort to expand employment opportunities by encouraging and facilitating businesses or interested entrepreneurs at the closest level, namely each Hamlet and RW.

Hamlet-based Business Capital Assistance and RW is regulated in Regent Regulation (Perbup) No.20 of 2019 and there is a change to Perbup No.18 of 2020 by adding production and service categories. At the beginning of this program was rolled out in 2019 successfully provided business capital assistance as much as 1.5 billion to 73 MSMEs through various selections.

### **Mentoring and Other Facilities**

In forming resilience in the midst of the Covid-19 pandemic, MSMEs also get inner assistance from the bantaeng district government to ensure the process runs well which is divided into two mentorings, namely empowerment assistance and from entrepreneurial mentoring. In addition, it also gets a variety of other facilities.

Personal strength is a source of resilience that comes from within individual MSMEs. The magnitude of personal strength in this case feelings, behaviors, confidence, expectations, sense of responsibility and accepting the consequences that occur from it can help the formation of resilience when facing a problem or disaster such as the Covid-19 pandemic. MSME actors based in Bantaeng sub-district affected by the Covid-19 pandemic can be resilience. Based on the observations and interviews with MSMEs above, shows that with the spirit and awareness of his responsibility to support the people around him into a strong force that is able to influence the resilience of hamlet-based MSMEs in Bantaeng Regency because through the product is the main source of income. In addition, MSME actors also have the courage to take swift action even if they are at risk by limiting sales, raising prices, reducing labor, daring to build long-term commitments with consumers directly.

### **Ability to Perform**

The ability to do is a source of resilience related to the skills of MSMEs in establishing social and interpersonal relationships both in communicating well, able to solve problems, can build trusting relationships or commitments with various parties that are able to improve and develop and solutions to be able to resilience during the Covid-19 Pandemic. MSME actors who rely solely on social support are not enough to build their awareness in forming resilience during the Covid-19 pandemic, as well as relying solely on personal strength. instead, it takes the ability to do which becomes an intermediary between social relations and interpersonal or communication skills owned by hamlet-based MSMEs in Bantaeng Regency during the Covid-19 pandemic.

MSME actors who rely solely on social support are not enough to build their awareness in forming resilience during the Covid-19 pandemic, as well as relying solely on personal strength. Instead, it takes the ability to do which becomes an intermediary between social relations and interpersonal or communication skills owned by hamlet-based MSMEs in Bantaeng Regency during the Covid-19 pandemic. Based on the results of obersrvasi and interviews with MSMEs above shows the role of interpersonal skills or communication owned by hamlet-based MSMEs in Bantaeng District is well done by various parties, especially in solving problems by presenting regular customers and building relationships for mutual trust or commitment that is long-term during the Covid-19 pandemic.

Through interpersonal skills owned this is also one of the marketing strategies that can be a promotional media for MSMEs to spread their business products. Although in utilizing interpersonal skills has not been applied in the use of social media more neat and systematized. In fact, it can expand the number of regular customers that can be built by MSMEs.

### **Conclusion**

Based on the description of the results of the research entitled Hamlet-Based MSMEs in Bantaeng Regency during the Covid-19 pandemic, through three aspects, in this case social support, personal strength, and ability to do, it was concluded proven to affect the resilience

of informants in this study, namely: (1) By getting social support or assistance from external factors in the form of Banpres/BPUM from the Central Government, Hamlet-Based Business Capital Assistance from the Bantaeng Regency Government, Mentoring and other facilities that can help cover a small part of the losses experienced during the Covid Pandemic-19. (2) In addition, with personal strength owned by MSME actors in the form of a high sense of trust and enthusiasm to be able to survive during the Covid-19 pandemic, so the resilience of MSME actors can be formed by seeking various ways. (3) Through skills in integrating social and interpersonal relationships from MSME actors so that even if there are social restrictions that cause a decrease in customers, MSME actors can take advantage of their interpersonal skills with good communication, so that MSME actors are able to get regular customers and market their products.

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