
Covid-19 pandemic effect on MSMEs in Rawa Bambu Slums, Kalibaru Village, Bekasi City

A N Augustin¹ and Sunarti¹

¹Department of Urban and Regional Planning, Faculty of Engineering, Diponegoro University, Semarang, Indonesia

Corresponding author's email: aavinanilam27@gmail.com

Abstract. RW 08 Rawa Bambu Settlement has been upgraded and is in better condition, so there is a new activity plan titled 'water recreation,' which will develop MSMEs in RW 08 in order to improve the local community's economy. However, the new activity plan has been pushed back due to the Covid-19 pandemic. This study aimed to examine the effect of Covid-19 pandemic on MSMEs in RW 08 Rawa Bambu slums, Kalibaru Village, Bekasi City. Data were collected quantitatively by questionnaires to 30 entrepreneurs, and then analyzed using simple linear regression. The findings revealed that the Covid-19 pandemic has a significant effect on MSMEs in RW 08 Rawa Bambu based on changes in their socioeconomic activities. Socioeconomic activities that were impacted included a decrease in the community's ability to save (24,5%), a decrease in the income rate (23,1%), product sales area changes (17,6%), and management efforts for RW 08 Rawa Bambu. The rate of community economic improvement has decreased (17.6%) and the rate of product demand has decreased (17.2%). The decrease in socioeconomic activities at RW 08 Bambu demonstrates the community's inability to meet its needs or survive as a result of the Covid-19 pandemic.

Keywords: Covid-19; Entrepreneur; MSMEs; Slums

1. Introduction

Urban neighborhood that had an environmental degradation with a high density population and low standards of living are referred to slums [1]. Slums need some upgrading to create a better life. Slums became one of urban problems that need improvements as an important part of the dynamics of urban development [2]. There's a coronavirus disease (Covid-19) which is a new virus that was first identified in Wuhan, China and causes severe respiratory infections, also acute respiratory distress syndrome [3]. Slums are considered to be the worst

affected by this Covid-19 pandemic [4]. Besides having a high density, slums also have a lack of basic services which can make it difficult to implement adequate social distancing protocols. That's what makes Covid-19 pandemic cases in slums higher than non-slums based on research in the city of Buenos Aires, Argentina [5].

The Covid-19 pandemic negative impact on human life can be seen from the results of previous studies, such as "How India Is Dealing With Covid-19 Pandemic?" [6]. The aim of this study is to find out the impact of Covid-19 towards the economy, human life, environment and also how to overcome it. The method used is qualitative. The results is Covid-19 pandemic had a negative impact towards economy in India where most people depend on daily wages. The lives of poor people in slums are also disturbed. Another study shows that social distancing and lockdown had given an impact or challenges to community activities. Impact on economic activities also explained as well as the effectiveness of slum area leaders in coping with these Covid-19 challenges. Title of the study is "How Does Covid-19 Affect Urban Slums? Evidence From Settlement Leaders in India" [7]. The aim of this study is to find out how slum area leaders cope with the challenges that Covid-19 pandemic impact to urban slum communities lives with qualitative telephone survey data collection method.

Effect of Covid-19 pandemic on human life, especially in socio-economic activities can also be seen from the MSMEs, as in the study "Pengaruh Pandemi Covid-19 terhadap UMKM di Indonesia" [8]. The aim of this study is to find out the impact of Covid-19 on MSMEs actors and analyze the pattern of MSMEs which are able to survive during Covid-19 pandemic. The method used is qualitative. The results of this study is Covid-19 broke the chain supply, reduced capacity production, factory closures to travel prohibition. MSMEs industries that are able to survive in the midst of Covid-19 pandemic are those who are related to basic needs. Another study, "Corona Virus Pandemic Impact on Sales Revenue of MSMEs in Pekalongan City, Indonesia" [9] also explained about Covid-19 pandemic impact on human life. The aim of this study is to find out the impact of Covid-19 on MSMEs sales revenue in Pekalongan City. The method used is comparative descriptive analysis. The results show that from 282 MSMEs there was a 53,5% decrease in income and the type of business that had the biggest degradation was fashion business. Covid-19 had an economic impact, especially for MSMEs.

For entrepreneurs, this Covid-19 pandemic can affect MSMEs sales and income which are also related to socio-economic activities. This condition is similar to one of slums in Bekasi City, especially in RW 08 Rawa Bambu, Kalibaru Village based on BPS (Central Statistics Agency) data, the percentage of Urban Slum Households in Indonesia, still reached 13,86% in 2019. RW 08 Rawa Bambu is a settlement with a high density population and has a building density that isn't balanced with green open space. Impression of slums in RW 08 Rawa Bambu can be decreased by doing slums upgrading through physical and infrastructure improvement. After that improvement, RW 08 Rawa Bambu had a better condition, so a new activity plan appeared by the RW 08 community itself, namely Water Tourism.

That activity was planned to improve the local economy of RW 08 Rawa Bambu based on their potential, which is the irrigation canal and Micro Small Medium Enterprises (MSMEs).

However, the current conditions do not show any tourism activities, due to Covid-19 pandemic. The existence of Covid-19 pandemic and Kalibaru Village including RW 08 Rawa Bambu which included in red zone in August 2020 strengthened the absence of continued economy improvement in RW 08 until now, so it is said that Covid-19 prevent socio-economic activities of RW 08 Rawa Bambu community. The Covid-19 pandemic is considered to have the most horrible impact on the lower middle class and high density populated areas, especially all slums around the world [4].

MSMEs should have been helped and developed with the planned tourism activities if there is no Covid-19 pandemic. MSMEs could help absorb labor in slums communities who weren't able to go to the formal sector, so as to improve the local economy of communities. Hence, if Covid-19 pandemic affects these activities, it will have a very horrible impact on the community's economy, so it needs to be considered. That economic improvement was also followed by social activities, which also needed joint management by the institutions in the community. These institutions are Youth Organization, Family Welfare Movement and other associations [10]. It shows that there is a relation between economic and social activities in the settlement neighborhood, but pandemic conditions required people to control their movement and social interaction with one another, thus the community activities were hampered or even stopped, especially socio-economic activities.

Based on previous study, shows that Covid-19 pandemic with social distancing and lockdown affected economic activity and community's lives in slum settlement, especially people who were dependent on the informal sector. As well as the economic impact on entrepreneurs who have MSMEs in Indonesia, but there is no researcher who has research purposes on explaining in depth about how Covid-19 pandemic affects socio-economic activities of slum communities (especially slum areas that have been handled) who have a Micro Small Medium Enterprises (MSMEs) or any household enterprises. MSMEs are helping the RW 08 Rawa Bambu community who weren't able to get into the formal sector, so they had a livelihood by themselves. So if Covid-19 pandemic affects these activities, that would have a terrible impact on the RW 08 Rawa Bambu community's economy, so it needs to be considered. This is related to what happened in RW 08 Rawa Bambu where some of the people in that settlement are entrepreneurs (have MSMEs) and their socio-economic activities had been hampered since the Covid-19 pandemic appeared. The research method used is also different from the previous research, which was a quantitative method based on community perception.

Therefore, this research is aimed to study the effect of Covid-19 pandemic on MSMEs in RW 08 Rawa Bambu slums, Kalibaru Village, Bekasi City. Research objectives include: (1) Identifying Covid-19 cases in RW 08 Rawa Bambu, Kalibaru Village; (2) Analyzing characteristics of the community; (3) Analyzing differences in socio-economic activities of the community before and during Covid-19 pandemic; (4) Analyzing the policies issued due to Covid-19 on socio-economic activities of the community; (5) Analyzing effect of Covid-19 pandemic towards socio-economic activities of the community.

2. Methods

The research uses a quantitative approach that is realistic, sees everything objectively, it is what it is and can be measured [11]. Data collection techniques in this research through primary and secondary techniques. Primary data was collected by distributing questionnaires using google form and mostly door to door, while secondary data was collected through literature study and document review. Respondents in this research consisted of RW 08 Rawa Bambu's community who were entrepreneurs (has MSMEs or included in the UPPKS Group). Total of respondent in this research were as many as 30 entrepreneurs. Entrepreneurs have MSMEs with characteristics, most of them are engaged in culinary fields which focus on basic human needs. They also run their business by themselves, not in a group because their MSMEs are still on a small scale and the production is at their house. Besides that, their MSMEs have mostly been running for 1–5 years.

Sampling techniques in this research uses a simple random sampling, in which the population strata didn't matter and all of samples were determined randomly. The analysis technique used is descriptive statistics to identify Covid-19 cases, socio-economic characteristics of the community, differences in socio-economic activities of the community before and during Covid-19 pandemic and level of application of appeals by the community. Furthermore, simple linear regression analysis to determine the effect of Covid-19 pandemic (X) towards socio-economic activities community changes (Y).

3. Result and discussion

Research location is in RW 08 Rawa Bambu which has an area of ± 2 ha and is divided into 4 RTs. RW 08 consists of 833 householders and 2.573 people. RW 08 is located in the center of Bekasi City, close to the center of government and service trade center, see figure 1 and 2.

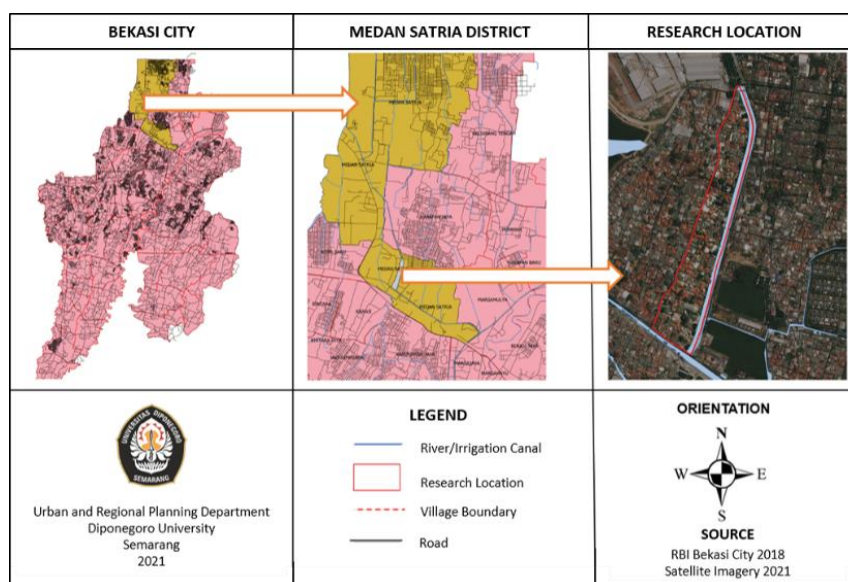


Figure 1. Location of Rawa Bambu, Kalibaru Village toward Bekasi City.

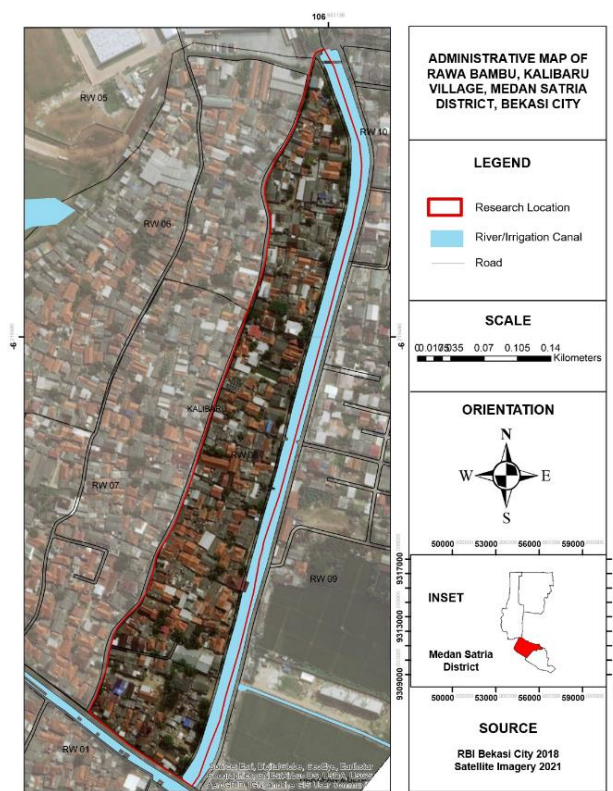


Figure 2. Location of Rawa Bambu, Kalibaru Village, Bekasi City.

RW 08 had various socio-economic activities, starting from community service, weekly or monthly recitations, gymnastics, August 17th celebrations, recycling of waste, hydroponics making and magot cultivation as part of economic business development by the UPPKS Group. There are some good products in RW 08 especially in the culinary sector, namely *tumpang* food from cassava, noni leaves and moringa leaves, then *rempeyek* (crispy peanut crackers), *rambak* (cow skin crackers) and butterfly pea flower syrup. Figure 3 shows the distribution map of business types on Rawa Bambu. Many of this economic business should have been able to be developed through tourism plans that should have been implemented if there's no Covid-19 pandemic.

Both Kalibaru Village and RW 08 was included to red zone in August 2020 based on Circular Letter Number of 440/1074/Set.COVID-19 regarding to Implementation of Corona Virus Disease 2019 Rapid Diagnostic Test (RDT) Examination for Communities in the Citizens Association Areas (RW) Affected by COVID-19 in Bekasi City. Total cases in Kalibaru Village between March 2020 – August 2021 reached 3.349 cases, meanwhile in RW 08 reached 120 cases. Covid-19 cases data in RW 08 was obtained through data survey directly to the Chairman of RW 08 in August 2021.

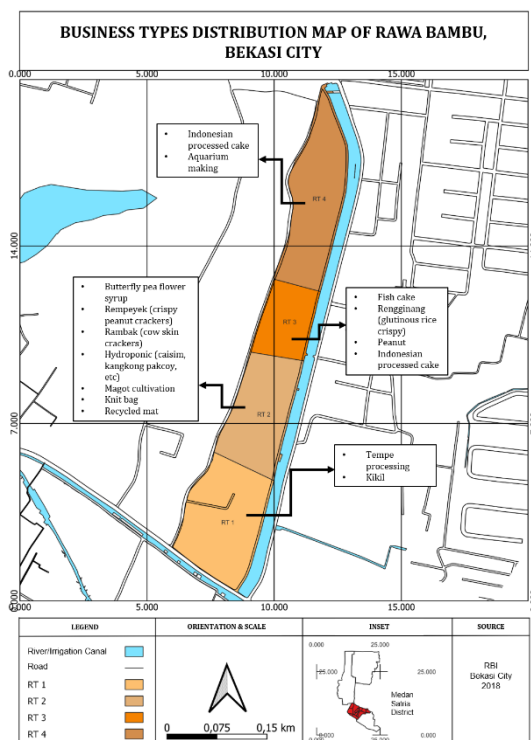


Figure 3. Business types distribution map of Rawa Bambu, Bekasi City.

3.1. Socio-economic characteristics of the community

The results of research conducted in RW 08 Rawa Bambu, Kalibaru Village, Bekasi City, there were 30 respondents of entrepreneurs, respondent characteristics include: (1) Gender aspects, both women and men entrepreneurs are 50%, (2) Education aspects, the majority of entrepreneurs in RW 08 are senior high school graduates (50%) and junior high school (23%), (3) Household income, the majority of entrepreneurs in RW 08 have household income below the minimum wage of Bekasi City, which less than Rp. 2.700.000,00 (67%). Table 1 shows the socio-economic characteristics of RW 08 entrepreneurs.

Based on household income shows that the economic ability of RW 08 communities are low, and related to what type of livelihood they had, which is dominated by the informal sector that usually has uncertain income because it depends on daily income. Beside that, based on last education and majority livelihood in RW 08, those who work as entrepreneurs show that they didn't get opportunities to work in the formal sector due to low levels of education compared to many competitors with higher levels of education. Thus, they were able to make new jobs for themselves and their environment which can be seen from the presence of MSMEs and UPPKS Group in RW 08 Rawa Bambu.

Table 1. Socio-economic characteristics of RW 08 entrepreneurs.

No.	Socio-economic characteristics	Mean	%
1.	Gender		
	a. Woman	15	50%
	b. Man	15	50%
	Total	30	100%
2.	Last education		
	a. Primary School	6	20%
	b. Junior High School	7	23%
	c. Senior High School	15	50%
	d. Diploma/S1/S2	2	7%
	Total	30	100%
3.	Household income		
	a. Less than < Rp. 2.700.000,00	20	67%
	b. Between Rp. Rp. 2.700.000,00 – Rp. 4.700.000,00	9	30%
	c. More than > Rp. 4.700.000,00	1	3%
	Total	30	100%

3.2. Differences in socio-economic activities of the community before and during Covid-19 pandemic

Socio-economic activities of the community in this analysis are related to MSMEs activities, also UPPKS Group in RW 08 Rawa Bambu according to the perception of entrepreneurs. Characteristics of economic activities in RW 08 include: (1) Type of business, dominated by culinary (83%), (2) Business length, majority of entrepreneurs have run their business more than 5 years (53%), (3) Running business with, majority have run their business individually compared to groups, which are 28 entrepreneurs (93%) (see Table 2).

Differences in socio-economic activities of the community can be seen from the MSMEs's production process area, where before Covid-19 and during Covid-19 there was no difference at all. Majority of entrepreneurs had a production process area at home (located in the RW 08 settlement) as many as 28 entrepreneurs (93%). This condition shows that the existence of space/house for entrepreneurs can be more valuable and provide other benefits than its main function only (habitation). Entrepreneurs didn't have to travel to work, because that production process area is still at their home. Time and money spent by RW 08 entrepreneurs are lower and more effective if compared to other entrepreneurs who has production process area outside their home or even RW 08 settlement.

Contrast to MSMEs's product sales area, the difference in condition between before Covid-19 and during Covid-19 can be seen from six entrepreneurs who were able to sell their products both inside and outside RW 08 settlement, became sold in RW 08 settlement only. The six types of businesses that had a change during Covid-19 are three of culinary businesses, one of fashion business, one of agribusiness and one other business (aquarium making). Based on

these changes, shows that Covid-19 had given obstacles for entrepreneurs to expand their sales.

Table 2. Economic activities characteristics of RW 08 entrepreneurs.

No.	Characteristics of economic activities	Mean	%
1.	Type of business		
	a. Culinary (food/beverages)	25	83%
	b. Fashion (clothes/accessories/etc)	2	7%
	c. Agribusiness (hydroponics/magot/etc)	1	3%
	d. Others	2	7%
	Total	30	100%
2.	Business length		
	a. More than 5 years	16	53%
	b. Between 1 – 5 years	9	30%
	c. Less than 1 years	5	17%
	Total	30	100%
3.	Running business with		
	a. Individual	28	93%
	b. Group	2	7%
	Total	30	100%

Next, MSMEe's product demand rate shows that there is a different condition before and during Covid-19. Majority of entrepreneurs in RW 08 have a demand rate of 30–150 pieces per month (15 of culinary businesses, 2 of fashion businesses, 1 of agribusiness business, and 1 another business/aquarium). Only 7% entrepreneurs were able to sell more than 150 pieces (culinary businesses) and another 30% have a product demand rate less than 30 pieces per month (8 of culinary businesses, 1 of other business).

There was a change during Covid-19, as many as 19 entrepreneurs (63%) had a demand rate decreased. The type of business that could maintain their product demand rate during Covid-19 are 10 of culinary business and 1 of agribusiness. Product demand rate decreased in RW 08 shows that there's a change of consumer's needs that no longer prioritize products which aren't really needed during Covid-19, so it's possible to switch from health products in order to overcome pandemic conditions.

The community's ability to earn money to fulfill their living needs can be seen from the household income per month. There was a change in income rate during Covid-19, entrepreneurs who had an income rate in Rp2.700.000,00/month grew from 18 to 26 entrepreneurs, while minimum wage in Bekasi City in 2021 was around Rp4.700.000,00/month. As for Covid-19 had given an impact or challenge on cash flow, due to many entrepreneurs who had an income decreased since the PSBB was implemented [8]. Income rate decrease of entrepreneurs in RW 08 can occur, because it is comparable to product demand rate which also decreased during COVID-19. So, it's considered that income rate decreased and product demand rate decreased have a related relationship. Besides that,

the low income rate of the majority of entrepreneurs in RW 08 indicates that the RW 08 community's ability to fulfill their needs or even survival has also decreased due to Covid-19.

Based on the income rate of entrepreneurs in RW 08, the community's ability to save before and during Covid-19 can be found. There is a significant change during Covid-19, 15 entrepreneurs were able to save their money every month before Covid-19, but during Covid-19 there were 8 entrepreneurs who had an income reduction to save and 19 entrepreneurs were unable to save at all. According to Popovici, the amount of someone's savings is affected by the amount of income [12]. This condition shows that Covid-19 pandemic affected income rate decreased also followed by decreasing of community's ability to save. Also shows that there was no economic improvement for entrepreneurs in RW 08 during Covid-19.

Last, improvement of the community's economy can be seen from the existence of social activities in the community. In RW 08 itself there are community institutional organizations, such as KB Village, Youth Organization and Posyandu Cadres. Before Covid-19, there was a management effort to improve the RW 08 community's economy through some activities such as recycling waste, knitting training, hydroponic making, margot cultivation and forming UPPKS groups. These activities are part of management efforts carried out by community institutional organizations, which are part of the KB village program.

Other organizations, such as Youth Organization also participated in these management efforts, especially in hydroponic plants making and magot cultivation. The Youth Organization member invites the RW 08 community to contribute to those activities. Meanwhile, during Covid-19, there were no management efforts in RW 08. It can occur because social activities decrease due to limitation of activities and minimize contact between communities. The existence of limitations in these social activities was considered to make a change to the community's economic improvement also.

3.3. The policies issued due to Covid-19 on socio-economic activities of the community

Large-Scale Social Restrictions (PSBB) were imposed by The Bekasi City Government in April 2020. The next year, in July 2021 Covid-19 cases highly increased, so the government decided to impose Community Activities Restrictions (PPKM). The point is, both PSBB or PPKM enforcement is to reduce transmission of coronavirus by limiting people's movement. The RW 08 community as the target of this policy must know and implement the PSBB/PPKM in their area.

Table 3 shows that the RW 08 community had a quite high implementation rate of public health protocols, 60% entrepreneurs followed the 5R health protocol event though 47% entrepreneurs who always stayed at home even if there were no other urgent activities during Covid-19. Beside that, another aspect of community life in RW 08 has been disrupted by this Covid-19 pandemic, which is social activities. Social activities in RW 08 such as community service, weekly or monthly recitations, gymnastics, August 17th celebrations, recycling of waste, hydroponics making and magot cultivation. These activities have been stopped several times during Covid-19 pandemic, but they were running again. According to a confession from

UPPKS Group, economic activities such as recycling handicrafts from plastic waste and knitting training were also hampered during Covid-19 pandemic.

Table 3. Policy implementation of PSBB/PPKM.

No.	Policy Implementation of PSBB/PPKM	Mean	%
1.	Implementation of stay at home		
	a. Stay at home	14	47%
	b. Leaving home 3-5x in a week	7	23%
	c. Still leaving home	9	30%
	Total	30	100%
2.	Implementation of 5R Health Protocol		
	a. Always follow protocol	18	60%
	b. Only follow 1-3 protocol	12	40%
	c. No at all	0	0%
	Total	30	100%
3.	Implementation of social activities restrictions		
	a. Stopped from the beginning of pandemic until now	8	27%
	b. Stopped several times (2-3x or more)	17	57%
	c. No at all	5	16%
	Total	30	100%
4.	Implementation of worship facilities restrictions		
	a. Closed from the beginning of pandemic until now	1	3%
	b. Was closed but reopen now	24	80%
	c. No at all	5	17%
	Total	30	100%
5.	Implementation of public area restrictions		
	a. Closed from the beginning of pandemic until now	5	17%
	b. Was closed but reopen now	19	63%
	c. No at all	6	20%
	Total	30	100%

Because of Covid-19, activities that previously could be done together with many people became limited and forced to minimize contact between communities, especially in public places and gatherings [13]. This is related to what happened in RW 08 Rawa Bambu. Socio-economic activities that previously ran normally have been hampered due to Covid-19 pandemic and the community supposed to keep their distance, avoid crowds or social distancing. Also, there are several public facilities in RW 08 that have been affected by Covid-19 pandemic, namely worship facilities and public areas. Both were closed and no one was active there during Covid-19 pandemic. This condition is consistent with the policy issued by The Bekasi City Government, both public areas and places of worship are temporarily closed while Covid-19 pandemic is still ongoing or has a high case.

Furthermore, Covid-19 pandemic which required the RW 08 community to minimize contact between each other both in public places or even gathering and the community who also had a high implementation rate of health protocol in cased to reduce transmission of coronavirus indirectly affected socio-economic activities and the economy of the community itself which should've able to develop.

3.4. Effect of Covid-19 pandemic towards socio-economic activities of the community

Covid-19 pandemic significantly affected socio-economic activities of the RW 08 Rawa Bambu community. The most affected is given to the community's ability to save, and then income rate, product sales area, management efforts for RW 08 Rawa Bambu Community economic improvement and last product demand rate. How much value of Covid-19 pandemic affected RW 08 social activities can be seen from Table 4.

Table 4. Values of R and R² on social-economic activities changes.

No.	Variables	Correlation Coefficient (R)	Coefficient Determination (R ²)
1.	Community's ability to save	0,495	0,245
2.	Income rate	0,48	0,231
3.	Product sales area	0,42	0,176
4.	Management efforts for RW 08 Rawa Bambu Community economic improvement	0,42	0,176
5.	Product demand rate	0,414	0,172

Community's ability to save has decreased during Covid-19 as seen from the increasing total of RW 08 community (entrepreneurs) who were unable to save money every month during Covid-19. Entrepreneurs who were unable to save money considered that their income was only sufficient to fulfill their needs, so they didn't have enough money to save every month and it got worse during Covid-19. Aside from showing there's no economic improvement during Covid-19 pandemic, it also shows that RW 08 entrepreneurs didn't have readiness to reduce risks in the future because they depend on their income which is only forced to fulfill their daily needs.

The decrease of the community's ability to save can occur if their income also decreases. It can be seen from 5 entrepreneurs who previously had an income rate of Rp2,7–4,7 million/month and 3 entrepreneurs with an income rate more than Rp4,7 million/month turned into less than Rp2,7 million/month during Covid-19. According to Sharivi and Khavarian-Garmsir, Covid-19 pandemic has a socio-economic impact, seen from the challenging about social distancing policies if implemented in slum areas, the economic structure becomes vulnerable and has a significant impact on community's incomes, tourism, small businesses or even migrant workers [14].

Based on that, decreasing of RW 08 entrepreneur's income rate can be occurred by restrictions on activities and interactions between communities and the necessity to

implement government policies by social distancing, which affected the condition of MSMEs as well as a decreasing of income rate that occurred in RW 08 Rawa Bambu. Seeing entrepreneurs who have an income rate less than 2,7 million or far below the minimum wage for Bekasi City reflects that the community's ability to fulfill their needs or even survival is low and it decreased more due to Covid-19.

Change of products sales area during Covid-19 shows that it gave obstacles for entrepreneurs in RW 08, which related to decreasing of RW 08 entrepreneur's income rate before. During Covid-19, 24 entrepreneurs (80%) sales area was only inside the RW 08 settlement, before Covid-19 several MSMEs besides can sell their products into RW 08 settlement were also able to sell outside the settlement, such as Kalibaru Village, Medan Satria Village, Jakarta and Cikarang. Meanwhile, during Covid-19 pandemic, they marketed to Kalibaru Village and Jakarta only.

The types of businesses that are assumed to survive even though they will be affected by the PSBB policy are the main types of culinary and commodity businesses. Secondary needs such as clothing, tourism and entertainment will decline severely due to the PSBB [9]. If we look at the conditions in RW 08, the types of businesses whose sales areas are fixed, both before and during the Covid-19 pandemic, amounted to 24 MSMEs, which include 22 culinary businesses, 1 fashion business and 1 other. The types of businesses whose sales areas have changed are 6 MSMEs, including 3 culinary businesses, 1 fashion business, 1 agribusiness business and 1 other (aquarium).

The existence of Covid-19 shows that the public or consumers choose not to use their money to buy or prioritize things or needs that are not crucial during Covid-19 pandemic, but are diverted to medical or health needs that are more needed during the continuation of the pandemic. The impact given by Covid-19 pandemic on the socio-economic activities of the RW 08 Rawa Bambu community, especially in MSME products sales area, was not too large, because only 6 MSMEs experienced changes of sales area, but 24 other MSMEs did not experience changes of sales area.

Even though that's not too bad, better strategies or management efforts are still needed to prevent these things from whatever happening in the future by developing their business more innovatively and utilizing online media or marketplaces for marketing, because it is considered more able to survive during the pandemic compared to conventional methods. When looking at the MSME products demand rate, only 37% of entrepreneurs were able to maintain their products demand rate during Covid-19 and no entrepreneur experienced an increase in product demand during Covid-19.

Most businesses that are able to maintain their products demand rate are culinary businesses (food/beverage), this condition is in line with the analysis of the effect of Covid-19 pandemic on products sales area, that culinary businesses were assumed to be able to survive during Covid-19 pandemic, although there may also could changes or decrease in product demand rate. Based on the literature, product demand rate may decrease due to change of consumer

needs after Covid-19 pandemic which is more focused on health products than other needs [15].

If comparing the literature and field conditions in RW 08, it is likely that the decreasing of product demand rate can occur due to changes in consumer or community needs during this pandemic. It is better to do some other solutions or options to overcome this decreased demand rate by trying opportunities to sell products that are in high demand during pandemic (medical/health), because consumers will not prioritize buying a product that is not really needed. The type of business that is considered more able to survive during pandemic compared to other types of business is the culinary business (food/beverage), so it is possible to be recommended.

Last, the effect of Covid-19 on management efforts in improving the community's economy. According to Sunarti et al, increasing in community economic activity is usually followed by social activities because it requires joint management by community institutions and the role of the community in it [10]. On the other hand, according to Ghosh, Nundy, and Malick, Covid-19 pandemic requires social distancing which affects socialization changes between communities and other activities that require limiting social activities or interactions [6].

Based on the literature, it means that Covid-19 affected the limitation of activities or social interaction between communities, but on the other hand, if you want to improve the community's economy, it must be followed by social activities and the role of community organizations/institutions and the community itself. Seeing the conditions that occurred in RW 08 Rawa Bambu shows that management efforts in improving the RW 08 community's economy during Covid-19 are non-existent and hampered due to activity restrictions and must implement government policies by social distancing.

From the high level of protocol implementation of RW 08 Rawa Bambu community towards Bekasi City Government's policy in reducing the transmission of coronavirus is able to explain why there has been a decline in social activities which also affected none of management efforts in improving the RW 08 community's economy during Covid-19 pandemic. Another thing that the RW 08 community or entrepreneurs can do to overcome this condition is to get used to switching online whenever possible, such as regular meetings between managers of community institutions and the community of RW 08 itself. If conditions are more conducive, the efforts to improve economy of RW 08 community, such as recycling waste crafts, knitting training, making hydroponic plants, cultivating magot, and others can be done by keeping the distance and limiting the community in the same place by making shifts or taking turns to reduce dangerous risks but activities still can run.

4. Conclusions

Covid-19 pandemic has significantly affected the change of community's socio-economic activities. First, Covid-19 affected the product sales area which posed an obstacle for entrepreneurs in expanding their sales outside the RW 08 Rawa Bambu settlement. During Covid-19, 80% of entrepreneurs market their products inside the settlement only.

Furthermore, Covid-19 affected product demand rate decrease, only 37% of entrepreneurs were able to maintain the level of demand rate of their products during Covid-19 and there are no entrepreneurs who have increased their products demand rate during Covid-19. It can be seen that many people do not prioritize their economic capacity for needs that aren't really needed during Covid-19 pandemic. From the products demand rate decrease before, shows that Covid-19 also affected the income rate of entrepreneurs in RW 08. 87% of entrepreneurs had a low income rate during Covid-19, which was less than Rp2,7 mil/month.

Covid-19 also affected the community's ability to save, 63% of entrepreneurs are unable to save at all, so it shows that there's no economic improvement during Covid-19 and the community didn't prepare to reduce risks in the future which only depends on daily income. Covid-19 also affected the decrease of management efforts by community institutions in improving the RW 08 economy. This is caused by limitations in meeting and social interaction to minimize contact between communities. High level of RW 08 community protocol implementation to the policy of Bekasi City Government in reducing the transmission of coronavirus, can also explain why social activity decreased. It can be said that decreasing socio-economic activities can also affect economic improvement of the community in RW 08 Rawa Bambu.

Based on the effect of Covid-19 pandemic towards the socio-economic RW 08 community, entrepreneurs can choose the type of business that is able to survive during the pandemic, such as culinary businesses. Businesses can be developed more innovatively and using an online media or marketplace, because they are more able to survive than conventional ones. Management efforts in improving the RW 08 economy can still be carried out by keeping the distance and restricting the community in the same place or time by making a shift to reduce dangerous risks, but the activities to improve the economy still can run. Further research is also needed regarding the role of RW 08 community institutions and follows by effectiveness of the management efforts before, so can be studied about local economic development strategies, especially during the pandemic.

Acknowledgments

In this research we received data and information from: (1) Mr. Nastullah as Chairman of RW 08, (2) Mrs. Mulyani as Posyandu Cadres in RT 02 (3) The community of RW 08. We also received advice and support from: (1) Mrs. Ir. Nurini, M.T. as First Examiner, (2) Mohammad Muktiali, S.E., M.Si., M.T. as Second Examiner. We thank you for all your help and support for accomplishing this research.

Referensi

- [1] Sardjito, Santoso EB, Handayani KDME, Farikha N. Quality Improvement Strategy of Slum Settlement in Kingking Sub District, Tuban Regency. IOP Conf Ser Earth Environ Sci 2018;202. <https://doi.org/10.1088/1755-1315/202/1/012070>.
- [2] Sibyan IA. Rethinking slum planning: A Comparative Study of Slum Upgrading Projects. J Reg City Plan 2020;31:1–11. <https://doi.org/10.5614/jpwk.2020.31.1.1>.

- [3] Nyadera IN, Onditi F, Obimbo MM, Muchina SK. Policy and Research Frame of The Coronavirus Disease 2019 (COVID-19) Pandemic: Reflections on Urban Informality. *Glob Heal J* 2021;5:12–7. <https://doi.org/10.1016/j.glohj.2021.02.007>.
- [4] UN-Habitat. UN-Habitat COVID-19 Response Plan 2020:16.
- [5] Macchia A, Ferrante D, Battistella G, Mariani J, González Bernaldo De Quirós F. COVID-19 Among The Inhabitants of The Slums in The City of Buenos Aires: A Population-Based Study. *BMJ Open* 2021;11:e044592. <https://doi.org/10.1136/bmjopen-2020-044592>.
- [6] Ghosh A, Nundy S, Mallick TK. How India Is Dealing With COVID-19 Pandemic. *Sensors Int* 2020;1:100021. <https://doi.org/10.1016/j.sintl.2020.100021>.
- [7] Auerbach AM, Thachil T. How Does Covid-19 Affect Urban Slums? Evidence From Settlement Leaders in India. *World Dev* 2021;140:105304. <https://doi.org/10.1016/j.worlddev.2020.105304>.
- [8] Rosita R. Pengaruh Pandemi Covid-19 terhadap UMKM di Indonesia. *J Lentera Bisnis* 2020;9:109–20. <https://doi.org/10.34127/jrlab.v9i2.380>.
- [9] Milzam M, Mahardika A, Amalia R. Corona Virus Pandemic Impact on Sales Revenue of Micro Small and Medium Enterprises (MSMEs) in Pekalongan City, Indonesia. *J Vocat Stud Appl Res* 2020;2:7–10. <https://doi.org/10.14710/jvsar.v2i1.7600>.
- [10] Sunarti S, Yuliasuti N, Dewi LA, Bellia PS. Sustainability Development Environment: Improving Social Economy in Kalikondang Village, Demak Regency. *E3S Web Conf* 2020;202. <https://doi.org/10.1051/e3sconf/202020203012>.
- [11] Musianto LS. Perbedaan Pendekatan Kuantitatif dengan Pendekatan Kualitatif dalam Metode Penelitian. *J Manaj Dan Kewirausahaan* 2002;4:123–36.
- [12] Popovici G. Understanding the Factors Affecting Savings of Dutch Households. Alexandru Ioan Cuza University, 2012.
- [13] Khan I, Haleem A, Javaid M. Analysing COVID-19 Pandemic Through Cases, Deaths, and Recoveries. *J Oral Biol Craniofacial Res* 2020;10:450–69. <https://doi.org/10.1016/j.jobcr.2020.08.003>.
- [14] Sharifi A, Khavarian-Garmsir AR. The COVID-19 Pandemic: Impacts on Cities and Major Lessons for Urban Planning, Design, and Management. *Sci Total Environ* 2020;749:142391. <https://doi.org/10.1016/j.scitotenv.2020.142391>.
- [15] Agustriyana D, Ramadhan N, Oktavien S, Sofyandi RH. Bertahan Usaha pada UMKM di Tengah Pandemi Covid-19. *J Pengabdian Dharma Laksana Mengabdikan Untuk Negeri* 2021;3:93–100. <https://doi.org/10.32493/j.pdl.v3i2.8787>.