

## THE WELL-BEING OF MICRO SMALL AND MEDIUM ENTERPRISES' PRACTITIONER IN COVID-19 PANDEMIC

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**ABSTRACT.** The Micro, Small, and Medium Enterprises (MSMEs) sector plays an important role in the development of a country, providing massive revenues and employment opportunities. However, the challenges of MSMEs sector are now exacerbated with the situation of COVID-19 due to the business limitation and degrading economic situation. In addition to financial difficulties, there is also the concern on the well-being of MSMEs practitioners which can influence the sustainability of the sector. This research was conducted with the purpose of investigating the level of well-being for MSMEs practitioners. The approach of subjective well-being using Satisfaction with Life Scale (SWLS) and scale of positive and negative experience (SPANES) were implemented in a form of questionnaire. A total of 119 MSMEs practitioners were collected in this study, with their level of well-being investigated, as well as the challenges and innovations experienced during the COVID-19 pandemic. The findings in this study show that the MSMEs practitioners under association support were majority within medium and high levels of well-being, however this study also takes note of practitioners within low-level of well-being. Hence there is the implication challenge to formulate policy intervention to support MSMEs sector which integrate the financial and mental health aspect to maintain the sustainability of the sector.

**Key words:** well-being; MSMEs sector; mental health; COVID-19

## KESEJAHTERAAN PELAKU USAHA MIKRO KECIL DAN MENENGAH DI MASA PANDEMI COVID-19

**ABSTRAK.** Sektor Usaha Mikro Kecil dan Menengah (UMKM) berperan penting dalam perkembangan suatu negara melalui kontribusi dalam pendapatan serta lapangan kerja. Namun terdapat tantangan tambahan bagi sektor UMKM dikarenakan situasi pandemi COVID-19 melalui pembatasan usaha dan situasi ekonomi yang melemah. Selain dari permasalahan finansial, isu kesehatan mental dari para praktisi UMKM menjadi kekhawatiran lain yang dapat mempengaruhi keberlangsungan dari sektor UMKM. Penelitian ini dilaksanakan dengan tujuan mengidentifikasi tingkat kesejahteraan para pelaku UMKM. Melalui pendekatan *subjective well-being* dengan alat ukur *Satisfaction with Life Scale* (SWLS) dan *scale of positive and negative experience* (SPANES) yang digunakan dalam bentuk kuesioner. Total 119 pelaku UMKM berhasil dikumpulkan sebagai respon pada penelitian ini, dengan fokus pada identifikasi tingkat kesejahteraan, serta tantangan dan inovasi yang dialami pada situasi pandemi COVID-19. Temuan dalam penelitian ini menunjukkan bahwa pelaku UMKM yang bernaung dalam suatu dukungan asosiasi sebagian besar teridentifikasi dalam tingkat kesejahteraan menengah dan tinggi, akan tetapi ditemukan pula beberapa pelaku yang berada dalam tingkat kesejahteraan yang rendah. Sehingga menjadi suatu tantangan implikasi untuk menyusun kebijakan intervensi yang bertujuan mendukung sektor UMKM serta dapat mengintegrasikan aspek finansial dan kesehatan mental dalam rangka mempertahankan keberlangsungan sektor UMKM.

**Kata kunci:** kesejahteraan; sektor UMKM; kesehatan mental; COVID-19

### INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are the backbone of many economies worldwide, providing income and employment in a large number, hence the existence of small business become an important aspect for the economic development of a country (Otto, Baluku, Hünefeld, & Kottwitz, 2020; Shafi, Liu, & Ren, 2020). Despite the definition of small business varies across countries, their significant economic contribution is consistent, for example in Australia 4.8 million people (44% of the workforce) employed in small business in 2017, while in United States over 4.5 million small business employing over 20 million people, and in India where 50% of the manufacturing output came

from MSMEs sector (Behera, Mishra, Mohapatra, & Behera, 2020; Visentin, Cleary, & Minuttillo, 2020). While for Indonesia's case, the MSMEs are defined and regulated according to Law No. 20/2008, in which the criteria for "micro" is defined as business activity with net worth of up to fifty millions rupiah, while criteria for "small" is defined as business activity with net worth of in-between fifty millions to five hundreds millions rupiah, and "medium" is defined as business activity with net worth of up to five hundreds millions to ten billions rupiah.

However, the contribution of MSMEs has been hindered with the global situation of COVID-19 pandemic. MSMEs were afflicted with variety of pressures due to social restriction such as lockdown policy which limited their business operation and

impacted the MSME through reduced sales revenue and non-financial hardships (Behera et al., 2020; Gunadi, Lesmana, Fachrizah, Revindo, & Daniswara, 2021; Komara, Setiawan, & Kurniawan, 2020) the micro, small and medium Enterprises (MSMEs). At the same time, COVID-19 pandemic also affecting the lower purchasing power and consumption rate, hence generating another pressure in the form of layoffs and employment reduction (Djatriko & Pudyastiwi, 2020). With COVID-19 crisis, small business owner face not only financial stress and uncertainty, but also higher work load, and longer working hours (Martin et al., 2020; Otto et al., 2020).

In the case of Indonesia, according to the statement from Minister of Finance, the MSMEs sector is one of the most impacted sectors from COVID-19 pandemic, where the pressure came from the inability of MSMEs to operate and their credit obligations are hampered (Komara et al., 2020). This is concerning, due to the contribution of MSMEs sector. In Indonesia the MSMEs sector contribute by 61% of the country gross domestic product (GDP) in 2016 (UI & UNDP, 2020). Furthermore, according to the Constitution of the Republic of Indonesia of 1945, MSMEs were declared as integral part of people economy, and they have important role for national economy with capabilities to accelerate development process (Djatriko & Pudyastiwi, 2020). Although MSMEs are considered as Indonesia's pillar of economy, their position is still vulnerable, with COVID-19 pandemic influenced to the declining sales, product distribution, and difficulties related to the acquiring raw materials (Hidayat & Yuniati, 2021).

With the situation of COVID-19 crisis, the concern on how MSMEs are facing such situation becomes a prominent topic. As small and medium enterprises are often the most affected by economic crisis therefore the COVID-19 pandemic can be expected to have dire effects (Adam & Alarifi, 2021) such as the coronavirus (COVID-19). In particular the mental health of entrepreneurs is linked with the characteristics and vulnerabilities of the MSMEs sector. For example the issue of depression and anxiety as the most prevalent mental health issues in the workplace and costing \$ 1 trillion each year to the global economy (Hogg et al., 2021).

Accordingly, there is the concern of COVID-19 situation will exacerbate the already vulnerable mental health situation of MSMEs sector. For example, in the case of United States, the situation of small business closures and reduced mobility during COVID-19 pandemic were negatively associated with mental health outcomes (Park & Kim, 2021). 62 adults in the USA, we examined the associations of

small business closure and reduced urban mobility with generalized anxiety disorder (GAD). Mental health as part of occupational health research and practice for manager and employee in MSMEs sector were often neglected despite this sector contribution to the economy (Martin, Sanderson, Scott, & Brough, 2009). However, psychological capital is known to influence successful business, as well as the driver for entrepreneur to develop a perception of mental health and well-being as business assets (Martin et al., 2020).

In particular, various studies have reported the importance of well-being aspect in regards to the MSMEs sector. For example the employee's mental health is known as an important component of productivity management in addition of the workers' well-being which is considered a critical success factor (Goetzel, Ozminkowski, Sederer, & Mark, 2002). Furthermore, well-being is also associated with positive results in terms of work performance of an employee (Maziriri, Chuchu, & Madinga, 2019).

The foundation of well-being is mental health, in which well-being can be defined as subjective state of being healthy, happy, contented, comfortable and satisfied with one's quality of life (Boxer, 2005; Waddell, Burton, & Great Britain. Department for Work and Pensions., 2006). The term positive mental health is also synonymous with subjective well-being (SWB), with SWB is defined as life satisfaction and depends on individual's standard (Diener, 1984; Ruggeri, Garcia-Garzon, Maguire, Matz, & Huppert, 2020) [life satisfaction, and positive affect]. Within a work setting, there is a generally accepted theoretical framework that employment and adequate economic resources are essential for well-being (Waddell et al., 2006), for example a higher income is related to higher SWB (Ruggeri et al., 2020). However, the stress from daily life and work-related stress can have a strong impact on well-being as well as to reduced efficiency at work (Wersebe, Lieb, Meyer, Hofer, & Gloster, 2018) leading people to seek mental health care. Acceptance and commitment therapy (ACT). The situation of COVID-19 pandemic also further highlights the increased mental health needs, as the combination of pandemic and climate change can ultimately exacerbate distress (Lawrance, Thompson, Fontana, & Jennings, 2021). Thus, study on the SWB in COVID-19 situation, in particular for the work-environment, will provide a better understanding for coping the mental health issue and promoting well-being.

In this study, we aim to examine the well-being of MSMEs practitioners during the COVID-19 pandemic situation. The focus of this study is to

investigate the level of well-being, and the perceived challenges as well as innovation done by the practitioners to survive the COVID-19 situation. Understanding such conditions can provide the insight and suggestions for policy implementation to protect the MSMEs sector in pandemic times.

## METHOD

The aspect of well-being investigated in this study is SWB from two different measurements of Satisfaction with Life Scale (SWLS) and scale of positive and negative experience (SPANE). The SWLS is the primary method of assessing cognitive component of subjective well-being and the method has been used across many socio-demographic groups (Emerson, Guhn, & Gadermann, 2017) a key aspect in quality of life. The SWLS has been used across many socio-demographic groups. Comparison of life satisfaction across different subgroups (e.g., cultures, while SPANE assesses emotional responses and frequency with which the subject has experienced these feelings in the last four weeks (Prado-Gascó, Romero-Reignier, Mesa-Gresa, & Belén Górriz, 2020)  $SD = 0.68$ , 54.2% female. Both SWLS and SPANE are developed instruments to assess SWB (Espejo, Checa, Perales-Puchalt, & Lisón, 2020) it is necessary to measure affects and emotions correctly and to explore the independence of positive and negative affect. This cross-sectional study adapts and validates the Scale of Positive and Negative Experience (SPANE).

This research was conducted from June to November 2021, and the questionnaire distributed in October, with focus of the study scope in West Java province. West Java province has the potential for business development through the increasing number of MSMEs sector every year in each city and regency, for example in 2020 the number of MSMEs in West Java province reaches two million which indicate the great potential for community economic development (Hernita & Ginanjar, 2021; Primatami & Hidayati, 2019). Previous study has shown that the MSMEs practitioners in West Java has high category of work ethic which is relevant to deal with the challenge of ASEAN economic community (Harding, 2020). However, there is also the concern that the sector has the tendency to fail due to the technology usage in micro-enterprises and rejection to social enterprise approach, thus in the end unable to return the loan assistance (Maksum, Sri Rahayu, & Kusumawardhani, 2020) in which they supply 99.8% of the country's employment and account for more than 95% of all enterprises in Indonesia. However, these firms experience many impediments, including a lack of capital, skills, and technology, which creates poor competitiveness. Although the Indonesian

government has implemented many policies to deal with these problems, none have been adequate in improving the capacity and productivity of micro, small, and medium enterprises (SMEs). In addition of the COVID-19 pandemic challenge, the MSMEs need to develop a competency which is supported by innovative and creative human resources (Nurani, Nina; Nurjanah, Rida; Prihantoro, 2021) Medium and Small Enterprise (MSME). We argue that the study on well-being for MSMEs in West Java province can further provide holistic understanding to the challenge faced by the sector.

The distribution of the questionnaire was targeted to the practitioner of MSMEs sector in West Java province under training from the association of Indonesian micro and small entrepreneurs (HIPMIKINDO) with total of 250 entrepreneurs. In this study we calculated the sample size using Cochran's formula of:  $n = n_0 / (1 + n_0 / N)$  (Quevedo, Uchiyama, Lukman, & Kohsaka, 2021). We set the confidence level to 95% and margin of error 5%. Based from the distributed questionnaire, we received 119 responses. The distribution of the questionnaire was done through online link utilizing google form.

To investigate the well-being of MSMEs sector, this study utilized survey questionnaires consisted of four sections, which include (A) socio-demographic, (B) SWLS, (C) SPANE, and (D) MSMEs challenges in COVID-19 pandemic. Before filling the questionnaire, we also asked the respondents' willingness to participate, as well as ensuring their privacy. In section A, we asked the respondents age, education level, marriage status, type of business, and how long they have been running the business. In section B, the SWLS consisted of five items and measured with 7-point Likert scale ranging from 1 (completely disagree) to 7 (completely agree), hence the possible range of scores are from 5 to 35 (Diener, 2009; Emerson et al., 2017; Pavot & Diener, 2008). The five items consists of (1) in most ways my life is close to my ideal, (2) the conditions of my life are excellent, (3) I am satisfied with my life, (4) so far I have gotten the important things I want in life, and (5) if I could live my life over, I would change almost nothing. In section C, the 12 items of SPANE comprised of two subscales for positive and negative emotional experiences with 5-point Likert scale from 1 (almost never) to 5 (almost every time) (Martín-Carbonell, Checa, Fernández-Daza, Paternina, & Espejo, 2021). These included (1) positive, (2) negative, (3) good, (4) bad, (5) pleasant, (6) unpleasant, (7) happy, (8) sad, (9) joyful, (10) afraid, (11) contented, and (12) angry. For section D, we asked the respondents in open answer for the innovation they have done to their business, as well as the challenges they felt during pandemic.



The results of the questionnaires were analyzed and presented using descriptive statistics to identify the level of well-being from the MSMEs sector as well as the Cronbach's alpha for the reliability, mean scores, and standard deviations of both SWLS and SPANE. To observe the level of well-being from SWLS, this study used the category per definition from Pamungkas, Wardhani, & Prathama Siswadi (2017) with: (a) total scores of 5 to 15 as *low category*, (b) total scores of 16 to 25 as *medium category*, and (c) total scores of 26 to 35 as *high category*. The categorization is also used for the SPANE by subtracting the positive items with negative items to get the balance score (SPANE-B) and the category of (a) -24 to -8 scores of SPANE-B categorized as low, (b) -7 to 8 scores of SPANE-B categorized as medium, and (c) 9 to 24 scores of SPANE-B categorized as high.

## RESULTS AND DISCUSSION

### Socio-demographic Profile

The socio-demographic profiles of total 119 respondents were collected from this study. **Table 1** summarizes the profile with respondents were fairly distributed consisting of men (52.94%) and women (47.06%), while looking at the age groups the majority of the respondents were in the 41-50 (36.97%) and the educational level of the majority respondents was relatively high with bachelor degree (39.5%). Looking at the type of business, most of the respondents are running *industry* type of business (43.7%) which consists of production in culinary, handicraft, and textile.

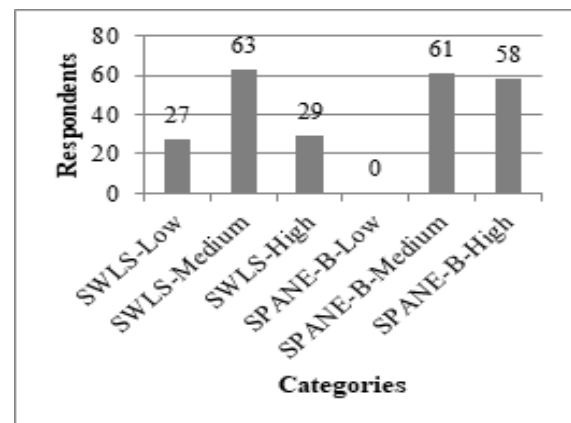
**Table 1. Respondents' Profile**

Indicators	Number (people)	%
<b>Gender</b>		
Male	63	52.94
Female	56	47.06
<b>Age Group</b>		
20-30	16	13.45
31-40	40	33.61
41-50	44	36.97
51-60	16	13.45
61-70	3	2.52
<b>Educational Level</b>		
Elementary	1	0.84
Junior High	8	6.72
Senior High	43	36.13
Associate Degree	3	2.52
Bachelor	47	39.5
Master	17	14.29
<b>Type of Business</b>		
Agribusiness	12	10.08
Industry	52	43.7
Service	10	8.4
Trade	45	37.82

Source: Primary Data (processed), 2021.

### Level of Well-being for Business Practitioners of MSMEs Sector in COVID-19 Pandemic

The results of SWLS and SPANE-B were observed from 119 respondents can be seen in **Figure 1**. For SWLS, although there were 27 respondents (22.69%) within *low* category with total scores of 15 or less, majority of business practitioners with 63 respondents (52.94%) were categorized in *medium* category, and there were observed respondents in *high* category of total 29 respondents (24.37%) with total scores of SWLS 26 or more. The total score between 5 and 9 indicate that respondent is extremely dissatisfied with life, whereas scores ranging between 31 and 35 indicate that the respondent is extremely satisfied, while scores between 21 and 25 represents slightly satisfied and scores from 15 to 19 are interpreted as slightly dissatisfied (Pavot & Diener, 2008). Meanwhile for SPANE-B there were no respondents identified within *low* category, but in the *medium* and *high* the number of respondents were fairly distributed with 61 (51.26%) and 58 respondents (48.74%) respectively. The high scores of SPANE indicate the higher level of well-being where the respondents often felt positive emotions compared with negative emotions.



**Figure 1. SWLS and SPANE-B Results**

The well-being of employee in small business can ultimately improve the sector's performance if prioritized (Maziriri et al., 2019) employee mental health is neglected, especially in mental health research and practice in African Small and Medium-sized Enterprises (SMEs). The SWB of small business owners were reported to be affected by work-family conflict and social support (Nguyen & Sawang, 2016) work-family enhancement and social support on small business owners' (SBOs, in addition of situation for self-employed people in small business also face the high dependency from suppliers, customers, and colleagues which reduced autonomy and influence the stress level and decreased well-being (Otto et al., 2020). Despite the

challenges and hardships faced by MSMEs sector in COVID-19 pandemic, this study has shown that level of well-being is relatively moderate to high, although the case of lower level of well-being is also observed. The MSMEs sector in Indonesia is known to possess the capability to transform challenge into opportunity in regards to sustaining their business through support from various sources, for example during the 1997-1998 and 2008-2009 economic crisis where MSMEs shown their resilience (Gunadi et al., 2021; Sudarmo, 2021) the pandemic has hit the economy hard, especially the Micro, Small and Medium-sized Enterprises (MSMEs). We argue that in the case of MSMEs' well-being in COVID-19 pandemic, those in higher well-being possess the traits of resilience and willingness to adapt, while those in lower level of well-being were facing lack of capability and support to face the challenges of COVID-19 crisis. Hence in the next section the innovation and challenges will be further discussed.

### Innovation and Challenges of MSMEs in COVID-19 Pandemic

The results from the question on the innovation and challenges faced by the MSMEs' practitioners during COVID-19 pandemic gives us the insight on the situation as seen in **Table 2**. We used codes with condensed meaning units from respondents' statement and we derived the codes for both innovation and challenges, in cases where respondents' statement generated multiple codes, we counted them separately. In regards to business innovation done by respondents, integrating online service into the business was the most prominent (31), followed with introducing new products and/or service in the business (15), jumping into alternative business (12), innovation to improve quality (7), following the demand from new lifestyle (7), and business promotion (6). There were other innovations done through marketing, employee, packaging, distribution, operation, networking, supply, and pricing, however their numbers were lower comparatively. For challenges, respondents mentioned variety of factors in the context of COVID-19 pandemic. The most frequent stated challenge was related to customer (50), followed with the issue of marketing the product/service (20), limited capital assets (19), the social restriction policy (10), the problem of keeping up with the lifestyle change (9), lower revenues (7) and maintaining expenditure of the business operation (5). Other challenges with lower frequency came from the issue of employee, business connection, adapting to new technology, health, mental issue, and high

competition with other similar business. Accordingly we also observed that there were respondent who did not implement any innovations to their business (31), as well as respondent who expressed that there were no challenges during the COVID-19 pandemic (6) albeit with lower number.

**Table 2. Coding Frame for Respondents' Statements of Innovation and Challenges during COVID-19 Pandemic**

Indicators	Statement Frequency	
	Innovation	
None		31
Product/Service		15
Online		31
Marketing		4
Promotion		6
Quality		7
Employee		1
Packaging		2
Distribution		3
Alternative Business		12
New Lifestyle		7
Operation		2
Networking		2
Supply		1
Pricing		2
Indicators	Challenges	
None		6
Social Restriction		10
Customer		50
Lifestyle Change		9
Capital		19
Marketing		20
Employee		1
Connection		2
Expenditure		5
Technology		1
Health		2
Mental		1
Revenue		7
Competition		3

Source: Primary Data (processed), 2021.

The main innovation with online business can be seen as the trend perceived and implemented by MSMEs sector. Revitalization strategy for post COVID-19 can be done through low interest loans and the innovation effort of establishing a strong digital ecosystem for MSMEs sector (Behera et al., 2020). At the same time, the policy of large-scale social restrictions known as PSBB in Indonesia with limitation on the permitted activities enforces the online transaction for MSMEs sector (Djarmiko & Pudiyastiw, 2020). The number of MSMEs involved in online market was reported to be increased by 44% during COVID-19 pandemic (UI & UNDP, 2020). In addition of online innovation, this study also observed a diverse response of MSMEs in

COVID-19 crises. This can be seen as short-term strategy during pandemic through implementation of new lifestyle with strict health protocol and the change of business strategy (Hidayat & Yuniati, 2021). We argue that the change of strategy was done through variety of innovations done by MSMEs to sustain their business. However, despite the variety of innovations stated in this study, there is the concern on relatively high number of MSMEs' practitioners which expressed that they don't do any innovations for their business. Statements of giving up and complaint to the changes may affect not only their business sustainability, but also their overall well-being. There is also a study which shown that there is a link between employee's incomes with their well-being (Kira, 2015). Through the innovation done by MSMEs sector, the business can adapt and also aiming to improve their profitability in pandemic situation which in turn influence their well-being.

The challenges of MSMEs sector in Indonesia can be categorized into financial and non-financial challenges (Gunadi et al., 2021) the pandemic has hit the economy hard, especially the Micro, Small and Medium-sized Enterprises (MSMEs). The diversity of challenges faced by MSMEs sector can be seen in this study with vast number of statements from the respondents. The prominent challenges expressed came in the aspect of consumer, with the perception of COVID-19 pandemic influenced the purchasing power, decreasing number of consumer and demand. These insight support the finding of main factor which influence MSMEs' revenue is related with lower purchasing during pandemic (Nufus, Zuhroh, & Suliswanto, 2021) Small, and Medium Enterprises (MSMEs).

The following issues of marketing and capital also become a concern for the MSMEs sector. We argue that with the COVID-19 influence the consumer purchasing power, MSMEs sector is forced to innovate their marketing and attract different type of consumer or promote a new and attractive product and/or service. At the same time, the MSMEs sectors also have limited time and resources, which is true due to relatively small capital assets. For marketing, it is a fundamental issue in COVID-19 crisis where the sector expect a support in particular of training for digital marketing while waiting the restriction policy lifted and traditional market can operate again (Behera et al., 2020; Gunadi et al., 2021; Nufus et al., 2021; Saturwa, Suharno, & Ahmad, 2021) the micro, small and medium Enterprises (MSMEs). Although traditional market plays important role, with the change of lifestyle and social restriction, MSMEs sector is expected to adapt their business

and actively participate in digital marketing to sustain their business and improve their revenues. Although the mental health issue was not that highlighted by respondents, in the next section we will discuss whether certain innovation and challenges perceived by respondent will influence their level of well-being.

### **Moving Forward: Implication of Pandemic to the Well-being of MSMEs Sector**

This study shown that despite the overall well-being of the MSMEs' respondents from SWLS and SPANE were categorized majority in medium and high level, there were also concern on the low level of well-being. The concern is relevant as study shown that the mental health of employees in MSMEs sector relatively lower compared with employees in larger company (Maziriri et al., 2019). In particular for the situation in developing country where MSMEs contribute to the economy, the pressures and lack of acknowledgement for mental health can exacerbate the situation during the COVID-19 pandemic. Low-income and middle-income countries in particular require initiative to establish the mental health service which involves variety of stakeholders and decision makers to tackle the issues of poverty which can be linked to the mental health (Eaton et al., 2011; Lund et al., 2011).

To ensure the MSMEs sector can survive in the difficult times such as the COVID-19 pandemic, the aspect of resilience has been highlighted. Entrepreneurs with high resilience are more likely to work hard and achieve their targets, as well as adapting to the change in the environment and learn from their past mistakes (Ayala & Manzano, 2014). In addition, the MSMEs' entrepreneurs should also make note to the work environment to maintain the high well-being. The situation of COVID-19 pandemic can blur the working time as the employees pressured to make up the losses of restricted time, in addition of the WFH phenomenon which can influence the lower well-being as the balance of work and private life disrupted. One study give insight on how working hours can initially increase happiness, but after reaching certain peak point, the addition of working hours cause a decrease in happiness (Kharisma, Soemitro Remi, Hadiyanto, & Abdurrahimdzan, 2020). Thus the strike of balance between working, which can generate the feeling of productivity, and private time with family and relaxing will be important.

Looking further at the situation of COVID-19, various studies have reported the influencing factors to the employees' mental health. For example, in the case of health workers in Saudi Arabia, the issue of

overstressed and concern were linked to the mental health, with implication of suicide and died due to the exhaustion, which influence to the efficiency of the management (Abolfotouh, Almutairi, Banimustafa, & Hussein, 2020). At situation of pandemic, support from family plays important role to maintain the well-being. Study case from Jordania shown that health workers relied to the social support from family and friends, thus policy intervention should be given to create the opportunity to these workers on socializing despite the need to do the social distancing (Alnazly, Khraisat, Al-Bashaireh, & Bryant, 2021). Furthermore, the economic crises as implication of COVID-19 pandemic should also be taken noted of, as the number of unemployment can increase, with MSMEs as one of the vulnerable sector. Unemployment is associated negatively with mental health, and career counseling should be integrated from policy aspect of mental health (Autin, Blustein, Ali, & Garriott, 2020).

The results from this study give the argument that training and guidance from government and association group can be helpful to the MSMEs sector. HIPMIKINDO in West Java province plays the active role of giving support and training to the MSMEs entrepreneurs, for example facilitating the government support and transition to the online platform market. The existence of association such as HIPMIKINDO and other entrepreneur groups can create an ecosystem which supports each other during the COVID-19 pandemic and increase the overall business sustainability. A case study in Sungai Bundung Laut Village shown that business group can be a means of social resilience of community empowerment through small business (Rupita, 2020). As the entrepreneurs face variety of challenges and the limitation of knowledge to innovate, which is vital to maintain and improve the business performance, support from government and other stakeholders will be needed. In the case of agribusiness, the COVID-19 pandemic provides an important lesson that the ability of business units to adapt and innovate is needed (Mariyah, Nurfilah, Lesmana, & Nugroho, 2021). In addition, the results shown in this study where the majority of the respondents were within medium and high category of well-being should be further explored in future studies on the association of support and training to the resilience and business sustainability of MSMEs sector during COVID-19 pandemic.

## CONCLUSION

The study concludes the level of well-being in the MSMEs practitioners in the context of COVID-19

pandemic. The findings of this study provide the understanding on the level of well-being from MSMEs practitioners that were categorized as medium and higher well-being in majority, which indicates the level of well-being with positive emotions. Nonetheless, there were also identified practitioners within low level of well-being that become a concern despite the support given by the association group. Highlighted challenges of decreasing number and purchasing power of consumers, coupled with limited marketing opportunities and capital asset can exacerbate the situation of MSMEs sector. Thus the innovation highlighted in this study such as online innovation and providing alternative business service and product can be considered for future studies to determine the effectiveness in particular during the situation of COVID-19 pandemic. We argue that the challenges posed by COVID-19 pandemic is not only to the financial aspect of MSMEs, but also to the vulnerability of the sector's well-being as well, thus policy intervention should integrate the financial and mental health support to maintain the sustainability of MSMEs sector which plays important role for the development of the country.

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