

Harmonizing Rules Micro Small and Medium Enterprises in the Era of the Pandemic Covid-19 in Indonesia

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Abstract: *The regulation on MSMEs in Indonesia is not yet harmonious and harmonious, due to the emergence of new terms in the business sector such as ultra-micro enterprises and people's business credit, all of which are included in the business sector group. The grouping of MSMEs and large businesses as regulated in the Law on MSMEs has not yet fully integrated the various terms and their regulations. The regulation of business fields that are grouped outside the MSMEs has its terms so that there is disharmony in the regulation of MSMEs in Indonesia. The emergence of a stimulus due to the covid-19 pandemic from the government to overcome the downturn of MSMEs has not yet touched other business fields. This stimulus Law number 11 of 2020 concerning Job Creation has not touched the harmonization of regulations regarding MSMEs. Harmonization of MSME regulations is important, besides the criteria, so that the focus of MSME development and terms that appear that fall into the category of MSMEs can be regulated, transparently, and can be accounted for. The single database mandated by the Job Creation Law is the main factor in harmonizing MSME regulations.*

Keywords: *Harmonization, MSMEs, Pandemic Covid-19, Single Database.*

1. INTRODUCTION

The impact of the spread of covid-19, which has not subsided until now, has greatly affected all aspects of human life, including the business world. The limited purchasing power of the community, weakened production processes, and limited relationships between business actors who are still conventional because they usually make direct contact with buyers or other business actors suddenly stop. This condition is very influential on business actors, especially micro, small, and medium enterprises, which then increase with new business actors known as ultra-micro businesses. The number of layoffs has caused purchasing power to weaken and also the emergence of new business actors who do not have a basic business and carry out business activities that tend to be unplanned and have temporary status. Some startups are new business startups and do not yet have strong roots in the business community in community. According to the Central Statistics Agency, that micro, small, and medium enterprises in Indonesia reached 64 million business actors (liputan6.com) and were the most affected by Covid-19. During this pandemic, to be honest, many of their businesses stopped about 30 percent of whose business was disrupted. According to Rully Indrawan, Secretary of the Ministry of Cooperatives and Micro, Small and Medium Enterprises, those business actors are disturbed but create creative innovations of around 50-70 percent, even though they are affected (Liputan6.com, 2020). Anticipation has been carried out by the government by implementing a National Economic Recovery scheme such as relaxation of people's business credit, interest subsidies, working capital, and Presidential Assistance for micro-enterprises in the form of grants. Another impact of Covid-19, especially the number of layoffs in

companies, is the emergence of new business actors who have not been registered and detected by the relevant agencies. In the era of the Covid-19 pandemic, the Government of Indonesia made changes and unification of laws and regulations which include Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises, namely Law Number 11 of 2020 concerning Job Creation. This law is a form of the Omnibus Law. According to Sofyan Djalil (Minister of Agrarian and Spatial Planning), the concept of omnibus law is a step to issue a law that can improve the many laws that have been considered overlapping and hinder the process of making business easier.

In the business sector, especially those related to capital or credit financing, there are various separate arrangements and terms, including People's Business Credit and ultra-micro enterprises which are regulated in separate regulations, and involve parties not related to micro, small and medium enterprises. People's business loans are regulated in the Minister of Finance Regulation Number: 20 / PMK.05 / 2015 concerning Procedures for Implementing Interest Subsidies for People's Business Loans. The criteria for credit for small-scale businesses and ultra-micro enterprises are very simple and not detailed, such as regulating micro, small and medium enterprises. People's business credit refers to collateral owned by the debtor to apply for credit at the bank, while ultra-micro enterprises are business fields that are not directly part of micro, small and medium enterprises. because it is a government program regarding financing facilities in the form of conventional credit and financing based on sharia principles. The ultra micro-business program is an adoption of the Grameen Bank developed by Muhammad Yunus in Bangladesh. Grameen Bank is an organization of microfinance and a community development bank founded in Bangladesh. It provides small loans (known as micro creditor "Grameencredit") for the poor without needing collateral. (https://id.wikipedia.org/wiki/Bank_Grameen).

Apart from these various business fields, there are still many types of businesses that develop in society and have not been regulated in statutory regulations. The various regulations governing the classification of business fields indicate that there is no unified regulatory environment for business activities in Indonesia. Differences that arise in various business fields are common because each business sector has certain characteristics that are different from one another, but regulation in one law is an unavoidable need. Regulating business fields in the Omnibus Law still requires organic regulations that can accommodate the needs of business actors, including differences in terms of requirements, credit ceilings, interest rates, tenure, administrative costs, third party involvement, business fields, business period, and others.

This shows the importance of a unified arrangement of business fields as well as the importance of naming and coordination between institutions so that their handling can be more focused and unified. Although the role of small and medium enterprises in the Indonesian economy is central, government policies and the regulations that support them have not been maximized. This can be seen from even the most basic of things such as different definitions of small and medium enterprises between government agencies. Likewise, the policies taken tend to be excessive but ineffective, so that policies become less comprehensive, less focused, and patchy (Adiningsih, 2003). One of the problems that are considered fundamental is the tendency of the government to carry out programs for the development of small and medium enterprises which are often corrective actions against other policies that harm small businesses (as has happened in Japan where the policies of small and medium enterprises are directed to correct gaps. between large and small and medium enterprises) (Adiningsih, 2003). Another condition that occurs is the absence of coordination between related agencies, resulting in other types of businesses whose qualifications can be included in the micro, small, and medium enterprises group.

The mention of the name of the institution is also important considering that this agency will specifically handle the developing business fields in Indonesia, such as the Ministry of Cooperatives, Small and Medium Enterprises, which as if it does not regulate business fields outside of small and medium enterprises, even though the Law has completely called it Micro, Small and Medium Enterprises, apart from ultra-micro and people's business credit and other business fields. This naming also extends to agencies at the provincial and district/city levels. Arrangement and grouping of business fields are important so that it will reflect harmonization in regulating the business fields themselves.

2. METHOD

This research includes normative legal research, namely legal research that places law as a norm system building (Fajar & Ahmad, 2015). This system of norms concerns the principles, norms, rules of law, agreements, and doctrines. The legal science approach is used to conduct textual studies, articles in-laws and regulations and policies can be critically analyzed and their meanings and implications are explained in the harmonization of micro, small and medium enterprises in Indonesia. Thus the data used in this research is secondary data obtained through document/literature study of primary legal materials, secondary legal materials, and tertiary legal materials as well as non-legal materials that can support the topic of research problems.

3. RESULT AND DISCUSSION

The Position of Micro, Small, and Medium Enterprises in Law Number 11 of 2020 Concerning Job Creation

Small businesses in the economy of any country are of great significance. However, their viability is much lower than large and even medium ones. As is known, only a little number of the established small enterprises will not go bankrupt in a year, and they will succeed and continue developing for the next five years by expanding their activities. Even a smaller number of small enterprises will be able to transform into the medium one. Therefore, it is necessary to investigate the factors that assist to define the success of small businesses' performance and development (Makarenko, EN, et al, 2019). This view of Makafenko also seems to represent the position of micro, small and medium entrepreneurs and similar business actors in Indonesia. An important position in the Indonesian economy, but not yet optimal, has not been effective and has not become an integral part of its management and handling. A similar view was also shared by Ndeye Ndiaye, et al (2018): SMEs are vital to most economies across the world, especially developing and emerging economies. The World Bank states that formal SMEs contribute up to 60% of total employment and up to 40% of national income (GDP) in emerging economies, and these statistics would be significantly higher if it took into account informal SMEs. SMEs are considered to be one of the principal driving forces in economic development for the following reasons:

- a. SMEs stimulate private ownership and entrepreneurial skills;
- b. They are flexible and can adapt quickly to changing market demand and supply situations;
- c. They generate employment; and
- d. SMEs help diversify economic activity and make a significant contribution to exports and trade (Szabo, 2003).

Szabo emphasized the importance of the position and characteristics of small and medium enterprises in the national and international economy. The contribution of small and medium enterprises is not limited to empowering the real economic potential of the State but also in international business transactions in the field of trade and export of national products. This criterion in Indonesia is further expanded by the existence of business fields that are not

included in the category of micro, small, and medium enterprises such as ultra-micro businesses that reflect the diversity of business fields and business actors in Indonesia. Also, there are groupings of names for lending, either from banks, financial institutions, or other non-bank institutions.

In recent years, the term MSME Indonesia has been synonymous with a startup. Even though it must be distinguished because startups are more engaged in the service sector. As a result of government policies that continue to boost both (MSMEs and startups), the target is at least 2% of MSMEs in Indonesia and 1000 startups in 2020 (Agustina, 2019). The achievement of this target is very difficult to meet given the covid-19 pandemic that has hit the world. The position of MSMEs in Indonesia has experienced a downturn so that the government has taken a stimulus to boost sales and the lives of MSMEs. This downturn has led to an increase in the unemployment rate in Indonesia, as a result of layoffs and many businesses that went bankrupt, despite the emergence of new businesses, such as the seasonality of citizens who tried to carry out business activities.

The activities of MSMEs and various types of similar businesses contain various aspects and have the potential to develop regional and national economies. Independence, optimization, and empowerment of MSMEs and various types of similar businesses are the standards of public welfare because MSMEs and various types of similar businesses are not only business-oriented but also workforce absorption, creativity development, and also their role in the social and religious fields. On the other hand, the empowerment of MSMEs and various similar businesses must be continuously improved.

Empowerment contains several aspects, namely building society to increase capabilities, change behavior, and organize human work. The ability of MSMEs and various similar businesses can be developed through the ability to manage products or activities, the ability to process with developed creativity, managerial, use of technology, and the ability to organize activities through collaboration with other parties.

The passing of Law Number 11 concerning Job Creation gives a new color in regulating legislation in Indonesia, one of which regulates micro, small, and medium enterprises. In this Law, there are quite a lot of regulations regarding micro, small and medium enterprises, because several articles mention them and make amendments and deletions of several articles in Law Number 20 of 2008.

In the consideration of the Job Creation Law, especially those concerning the arrangement of facilities, protection and empowerment of cooperatives and micro, small and medium enterprises, which are scattered in various laws, have not been able to meet their legal needs, so changes need to be made. Furthermore, it is emphasized in letter e that the amendment to sector laws that has not supported the realization of synchronization in ensuring the acceleration of work copyright requires a legal breakthrough that can comprehensively resolve various problems in several laws into one law.

The definition of micro, small, and medium enterprises is still the same as stipulated in Law Number 20 of 2008. Furthermore, Article 3 letter of the Job Creation Law states that the purpose of this law is to create and increase employment by providing convenience, protection, and empowerment of cooperatives and MSMEs as well as national industry and trade as an effort to be able to absorb the widest possible Indonesian workforce while still paying attention to the balance and progress between regions in the national economic unity. Article 3 letter c states that the purpose of the creation of the Job Creation Law is to make adjustments to various regulatory aspects related to alignments, strengthening and protection for cooperatives and MSMEs as well as a national industry. This provision is also emphasized in Article 4 letter c which states the existence of convenience, protection, and empowerment of micro, small, and medium enterprises, as well as cooperatives. This means that all laws and regulations concerning MSMEs and the like can still be continued and must

adjust to the aim of continuing to strengthen the position, protection, and partiality of MSMEs.

The position of MSMEs on the one hand is one of the pillars of the Indonesian economy, but on the other hand, it still has a weak position, therefore the protection of MSMEs is an important factor in optimizing and empowering MSMEs to realize people's welfare.

The criteria for micro, small, and medium enterprises change as regulated in Article 87 of the Job Creation Act as amendments to Article 6 of the Law on Micro, Small, and Medium Enterprises. The amendment continues to comply with the Law on Micro, Small and Medium Enterprises while maintaining the position of Article 6 of the Law on Micro, Small and Medium Enterprises. changes in the criteria may include business capital, turnover, net worth indicators, annual sales or investment value, incentives and incentives, application of environmentally friendly technology, local content, or the number of workers according to the criteria for each business sector. Further provisions will be regulated in a Government Regulation. Another provision is that the amendment in Article 21 states that:

- a. Central Government and Local Government provide financing for Micro and Small Enterprises;
- b. State-owned enterprises provide financing from the allowance for the share of annual profits allocated to Micro and Small Enterprises in the form of loans, guarantees, grants, and other financings.
- c. National and foreign Large Enterprises provide financing allocated to Micro and Small Enterprises in the form of loans, guarantees, grants, and other financings.
- d. The Central Government, Regional Governments, and the Business World provide grants, seek foreign assistance, and seek other legal and non-binding sources of financing for Micro and Small Enterprises.
- e. The Central Government and Regional Governments following their respective authorities provide incentives in the form of ease of licensing requirements, reduced tariffs for facilities and infrastructure, and other forms of incentives following the provisions of laws and regulations to the Business World providing financing for Micro and Small Enterprises.

The interesting thing about the amendment to the Job Creation Law is the implementation of an integrated micro, small, and medium enterprise information system, and this data collection is a single database that is used as a consideration for determining policies regarding MSMEs. This single database is presented in a timely, accurate, and efficient manner and can be accessed by the public, and updates to this information system by the Central Government are carried out at least once a year (Article 88 of the Job Creation Law).

Another material regulated in the Job Creation Law is the integrated management of micro and small businesses in cluster arrangement through the synergy of the Central Government, Regional Government, and related stakeholders. This management is a general product chain, dependent on the skills of a similar workforce or the use of similar and complementary technologies in an integrated manner (Article 89 of the Job Creation Act)

Small Business is a productive economic business that stands alone, which is carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is a part, either directly or indirectly, of a Medium or Large Business that meets the criteria of a Business. Small as referred to in this Law.

Table 1 Development of Micro, Small, Medium and Large Enterprises in 2015-2018

No.	Indicator	Year			
		2015	2016	2017	2018
1	BUSINESS UNIT	59,267,759	61,651,177	62,922,617	64,194,057
	1. Microbusiness	58,521,987	60,863,578	62,106,900	63,350,222

	2. Small business	681,522	731,047	757,090	783,132
	3. Medium Enterprises	59,263	56,551	58,627	60,702
	4. Big business	4,987	5,370	5,460	5,550
2	LABOR	123,229,387	112,828,610	116,431,224	116,978,631
	1. Microbusiness	110,807,864	103,839,015	105,509,631	107,376,540
	2. Small business	7,307,503	5,402,073	6,546,742	5,831,256
	3. Medium Enterprises	5,114,020	3,587,522	4,374,851	3,770,835
	4. Big business	4,194,051	3,444,746	3,828,953	3,619,507

Source: Secondary Data 2020.

This data shows that small businesses constitute the largest number of business development in Indonesia and from year to year their numbers have grown. Another business sector is an ultra-micro business which is regulated in Minister of Finance Regulation No. 95/PMK/05/2018 concerning Ultra Micro Financing. Ultra-micro enterprises are micro-businesses owned by individuals, while people's business loans are credit/ financing for working capital and/or investment for productive and feasible business debtors, but not yet having additional collateral or insufficient additional collateral. Ultra-micro enterprises and people's business loans are forms of business activities that are specifically regulated, especially regarding the provision of credit for businesses. Article 1 point 5 of the Regulation of the Minister of Finance on Ultra Micro Enterprises states that micro businesses are owned by individuals. This ultra-micro business is a financing facility program in the form of conventional credit and financing based on sharia principles. This institution is an institution that accepts credit for the implementation of Government Investment which is handled by the Public Service Agency for the Government Investment Center, and which serves financial services are Non-Bank Financial Institutions. This is different from MSMEs which finance through banking institutions. Ultra Micro Financing aims to provide easy and fast financing facilities for Ultra Micro Enterprises and increase the number of entrepreneurs facilitated by the Government (Article 2). Ultra-micro enterprises are business fields that are regulated separately and specifically and are not part of micro, small, and medium enterprises (Kompas.com, 2020).

Furthermore, there are other types, namely People's Business Credit, which is a business sector other than micro, small, and medium enterprises as well as ultra-micro enterprises. According to Article 1 number 1 Regulation of the Minister of Finance Regulation Number: 20/PMK.05/2016, that People's Business Credit is credit/financing for working capital and/or investment to productive and feasible business debtors, but do not have additional collateral or additional collateral yet enough.

Separation of data between micro, small and medium enterprises needs to be carried out considering that this data is still mixed following the provisions of the law. The criteria for micro, small and medium enterprises need to be emphasized more, not only based on the criteria for net worth and sales assets, but also on what business fields are included in the criteria for micro, small and medium enterprises.

There needs to be clear regarding the definition of micro-enterprises in the community, which based on its characteristics such as business goods can change at any time, the place of business is not always permanent, human resources with low education and entrepreneurial spirit are still low, do not have access. banks and in general do not have business licenses and do not have business associations. The definition of micro must also be almost the same as the seller because it has the same characteristics. The micro-business mentioned above is different from the definition of a micro business in the MSME Law and the Job Creation Law.

The characteristics of micro-enterprises in society are generally not yet recorded; including the size of the capital that is not certain, for example, a micro-business for household products, selling soup, or chicken noodles only requires a capital of not more than 5 million rupiahs. Data collection is important as an optimal effort by the Pekalongan City Government to create community welfare.

Harmonization of Micro, Small, and Medium Enterprises in Indonesia

Regulatory harmonization is part of the harmonization of the legal system, which includes the relationship factors between applicable laws and regulations. Harmonization of law is developed in the science of law which is used to show that the world of law, government policies, and the relationship between the two have diversity which can lead to disharmony (Gandhi, 1995). Rudolf Stammmler suggests a concept of the legal function, that the purpose or function of law is the harmonization of various purposes, objectives, and interests between individuals and individuals and between individuals and society. Stammmler stated a just law aims at harmonizing individual purposes with that of society (Chand, 1994). The relationship between individuals and society is an inseparable series and to create a good relationship, a just relationship must be created.

The definition of legal harmonization is also put forward by LM Gandhi (1995), that harmonization in law includes adjustments to laws and regulations, government decisions, legal decisions, legal systems, and legal principles to increase legal unity, legal certainty, justice and equity, usefulness and clarity of law, without obscuring and sacrificing legal pluralism.

The definition of legal harmonization has a broad meaning because it includes various things including disharmony in the law itself. The existence of disharmony does not mean that the law is inconsistent and in line, but rather by harmonizing it, differences, contradictions, and imbalances in statutory regulations can be resolved. Harmonization of law means steps to carry out harmony, suitability, harmony, compatibility, balance between legal norms in statutory regulations.

Harmonization of regulations in the field of MSMEs is part of the national legal system. Harmonization of this regulation is necessary because it is to realize harmonious regulatory values so that they do not overlap in the regulation in the field of MSMEs. Unification, harmonization, adjustment, and balance as well as the mentioning and naming of MSME regulations and the business fields that are included in them are an integral part of the national legal system. The Job Creation Law tries to do that, even though in the realm of applicable regulations and their application in government and society it is still not harmonious. A consistent term will have a better impact because people can understand the category of their business. Standardization of terms becomes one thought so that there is a unity of rules and terms.

As has been mentioned above, MSMEs and other business fields still give different meanings, even though there are similarities. Another mention of MSMEs in society and government can be found in the term Small and Medium Industry. Data on small and medium enterprises engaged in the industry can be collected through small and medium industries. Even though not all MSMEs businesses are engaged in industry, and micro-businesses are not included in it. The actual use of the term relating to micro, small and medium enterprises, can still be found in various designations and arrangements. The classification of the terms micro, small, and medium enterprises as well as large businesses can represent the diversity of this grouping, so it is necessary to harmonize the mention by providing clear criteria. The emergence of the term ultra-micro business, people's business credit, small and medium industry, and various other business fields need to be harmonized, adjusted, and regulated in a comprehensive regulation to be things that should be done.

In addition to terms, the regulation on MSMEs is still scattered in various laws and regulations, even though it has been bridged by the existence of the Job Creation Act. Legislation which is still in nature.

The definition of MSMEs is regulated in article 1 number (1), (2), and (3) in the Law on MSMEs, which states:

- a. Micro enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for micro-enterprises.
- b. Small Business is a productive economic business that stands alone, which is carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is a part, either directly or indirectly, of a Medium or Large Business that meets the criteria of a Business. Small.
- c. Medium Business is a productive economic business that stands alone, which is carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is part of, either directly or indirectly, with a small or large business with a total net worth or annual sales results.

The criteria for MSMEs are confirmed in Article 6 of the MSMEs Law, paragraphs (1), (2), and (3), based on the Job Creation Act, will be regulated separately.

The characteristics of a micro business are based on the types of goods that are not always fixed and often change according to the needs and development of the community, very simple business management, the places can be moved around, and in general, individual businesses. Seeing the characteristics of this micro business ultra-micro business and people's business credit are part of it.

The characteristics of a small business include, in general, an individual business, management is still simple but tidier than a micro business, human resources are more advanced and experienced, production is permanent and does not change easily, its place is permanent, and already has a Taxpayer Identification Number. The criteria for medium-sized enterprises include, for example, regular, modern, and structured management, permanent business fields, having employees according to their respective fields, for example in finance, production, marketing, and administration, using corporate auditing, having banking access and wider market access.

The criteria for a large company, including large capital, company organs, an organized, modern, structured and complex organization, constitute an alliance of capital, can be in the form of a Limited Liability Company, separate company assets from the personal assets of the management, have articles of association and bylaws, a complex leadership structure ranging from directors, commissioners, managers, heads of departments, to lower subordinates, the number of employees is large, using large and sophisticated machines/tools, the business fields are more varied even though for one type of product, production is on a scale large with a wide market network and extensive banking network as well. Included in large companies are state-owned companies.

Simplification of regulations will prevent the use of articles that overlap the various existing laws and regulations. Some laws can be simplified in their regulation, for example, Laws Number 7 of 2014 concerning express and implied trade is very accommodating to the interests of micro, small, and medium enterprises. Several articles in the Trade Law explicitly mention micro, small and medium enterprises. These articles include Article 3 letter f which mentions partnerships between large businesses: partnerships between large businesses and cooperatives, micro, small, and medium enterprises as well as government and private sector, then Article 4 paragraph (1) mentions empowerment and Article 5 paragraph (3) mentions the development and strengthening of businesses including micro, small and medium enterprises. Empowerment is still mentioned again in Article 73 paragraph (1), paragraph (2), paragraph

(3), and paragraph (4). Other terms that appear in various regulations include the term partnership.

In government agencies, especially the Department, the use of the term also does not cover the whole, even though the article regulates the part that is not mentioned in the department. Presidential Regulation Number 96 of 2020 concerning the Ministry of Cooperatives and Small and Medium Enterprises. The term micro business is not mentioned in the mention of the name of the Ministry but is regulated therein. Article 4 states that the Ministry of Cooperatives and Small and Medium Enterprises has the task of carrying out government affairs in the field of cooperatives and small and medium enterprises to assist the President in administering the state. This is different from the provisions of Article 6 which states that there is a Deputy for Micro Business, which is then confirmed in Article 14 which states that the Deputy for Micro Enterprises has the task of organizing policy formulation as well as coordinating and synchronizing the implementation of policies in the micro-business sector. The duties and obligations of the Government are very important in placing the position of micro, small, and medium enterprises side by side with large businesses. Government agencies must acknowledge that the managerial, entrepreneurial, and technical competencies are required to operate an SME is different from an MNC. Thus the programs designed for SMEs must be tailor-made to fit the SME requirement. The key for Malaysian SMEs to achieve entrepreneurial growth lies in innovation adoption, rather than through managerial influence (Mohsin, 2020).

The important regulation is precisely that which concerns business fields that are devoted to micro, small, and medium enterprises, as regulated in Article 13 paragraph (1) and paragraph (2) of Law Number 25 of 2007 which emphasizes:

- a. The government is obliged to determine business fields reserved for micro, small and medium enterprises, and cooperatives as well as business fields open to large businesses on the condition that they must cooperate with micro, small and medium enterprises.
- b. The government fosters and develops micro, small, medium enterprises, and cooperatives through partnership programs to increase competitiveness, encourage innovation and market expansion, and disseminate information as widely as possible.

According to the elucidation of Article 13 paragraph (1), that what is meant by reserved business fields is a business sector specifically designated for micro, small, medium enterprises and cooperatives to be able and equal to other economic actors?

In the conditions of the Covid-19 pandemic, the government's efforts to boost, generate a downturn, and keep running and developing MSMEs, the government conducted a stimulus with the name of the productive assistance program. Minister of Cooperatives and SMEs, Teten Masduki said a Productive assistance program for micro-businesses of IDR 2.4 million/person for 12 million micro-entrepreneurs will begin in August 2020 (<https://tirto.id/fXpF>, 2020). This stimulus was mainly given to the micro-business sector, which reached 63 million business actors.

This stimulus does not refer to specific business fields, but based on Article 3 paragraph (1) of the Financial Services Authority Regulation Number: 11 /POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy Impact of the Spread of Coronavirus Disease 2019, its capacity is minimal for business actors micro, small and medium enterprises, with a maximum ceiling of Rp. 10,000,000,000.00 (ten billion rupiahs) can be based on the accuracy of principal and/or interest payments or margin/profit sharing /umrah. For new business actors due to termination of employment, capital is very small and those that have not been touched by financial institutions, both banking and non-banking financial institutions, mean that they are not included or are not touched in the implementation of the stimulus.

These factors cannot be touched by business actors, because they carry out relatively new business activities, livelihood activities, do not have an entrepreneurial spirit, are very small economies of scale, do not have adequate production capital, do not have guarantees, business/production locations are not representative, marketing that is conventional or perfunctory, although it can be reached through online channels, does not have brand awareness, capital and profits are not separated, there is no good management and so on.

Loans for people's businesses and ultra-micro businesses do have their provisions and even for ultra-micro businesses, they are not handled by banks but by special institutions, namely Ultra Micro Financing is an effort to realize business independence at the lowest level of micro-businesses that cannot be facilitated by banks.

Based on the analysis of the material on the harmonization of regulations in the field of MSMEs, the results show that disharmony appears both in governance, institutional designations, terms, and regulations. The Job Creation Law has not provided a comprehensive harmonization of regulations, so that in Government Regulations, various terms, names, designations, institutions, and arrangements are comprehensively able to accommodate various interests relating to MSMEs, Small and Medium Industries, ultra-micro businesses, credit people's businesses, startups or the types of existing businesses. The term should be covered in MSMEs,

The mandate of the Job Creation Law, which mandates a one-door data center for MSMEs, should be realized within two years. This is as stated by a member of Commission VI of the House of Representatives Marwan Jafar, who said that the Covid-19 pandemic should be used as a momentum to accelerate the realization of the establishment of an integrated data center for micro, small, and medium enterprises (MSMEs) in Indonesia. The existence of an integrated MSMEs data center is needed to increase the competitiveness of MSMEs in facing the onslaught of imported goods (Lumanauw, 2020).

4. CONCLUSION

The Covid-19 pandemic has an impact on Indonesia's national economy, especially in the field of MSMEs. The Indonesian government has anticipated the downturn in MSMEs by providing a stimulus for MSMEs, particularly micro and medium enterprises. But on the other hand, there are still business sectors that are included in the micro group, but due to different arrangements, the stimulus does not reach them.

Apart from MSMEs, there are still many terms that appear in the business sector, with different regulations, and standard terms should be arranged which are regulated in a single law so that there is a harmonization of regulations regarding MSMEs. Law Number 11 of 2020 Law which is a form of the Omnibus Law and was passed during the Covid-19 pandemic, should provide new hope for the harmonization of MSME regulatory unity in Indonesia, but the provisions contained therein have not shown the direction of harmonizing regulations.

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