

## Survival Strategy for Tourism Business Actors During the Covid-19 Pandemic in Badung Regency



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**ABSTRACT:** Until the present time, it has been almost two years since the world was hit by the Covid-19 pandemic and for almost two years, Indonesia, including Bali, has been struggling against the Covid-19 pandemic which has had an enormous impact on various sectors, including the tourism and creative economy sectors. Badung Regency as the centre of tourism in Bali is the area most affected by the Covid-19 pandemic. In this area there are many employment issues where many hotels, restaurants/cafes and other types of tourism businesses are forced to close due to lack of visitors. As a result, the highest number of cases of termination of employment and employees who were laid off occurred in Badung Regency; the figure reached 28,609 people who were laid off and 631 people whose employment was terminated. This study aims to (1) examine the profile of tourism business actors in the Covid-19 pandemic situation in Badung Regency, (2) examine the influence of the role of government policies, social capital, and technological capital on the entrepreneurial spirit of tourism business actors in the Badung Regency, (3) examine the influence of the role of government policy, social capital, technological capital and entrepreneurial spirit on the economic resilience of tourism business actors in the Badung Regency, and (4) formulate a strategy to strengthen the capacity of tourism business actors to be able to survive during the Covid-19 pandemic in the Badung Regency

This research was conducted in Badung Regency in four sub-districts, namely South Kuta District, Kuta District, North Kuta District, and Petang District. Respondents in this study were determined to be 120 people with several informants. The analytical techniques used are descriptive statistics, inferential statistics and PLS. The results of the study show the condition of the economic resilience of tourism business actors is still relatively good as indicated by the indicator that the majority of respondents have their own homes, are still able to send their children to a higher level of education, have an average income exceeding the minimum wage for the Badung Regency as well as having adequate savings and access to health insurance. The results of statistical tests show the role of government policy, social capital, and technological capital have a positive and significant effect on the entrepreneurial spirit and family economic resilience. Indirectly, the role of government policies, social capital and technological capital have a positive and significant effect on family economic resilience through an entrepreneurial spirit. There are three strategies that should be taken by business actors, such as optimizing digital platforms, wait and see strategy and bundling products.

**KEYWORDS:** Survival Strategy, Tourism Business Actors, Covid-19 Pandemic, Badung Regency

### I. INTRODUCTION

Currently, it has been almost two years since the world experienced the Covid-19 pandemic and for almost two years, Indonesia, including Bali, has been fighting against the Covid-19 pandemic which has had an extraordinarily large impact on various sectors, including the tourism and creative economy sectors.

In Bali, the Covid-19 pandemic has disrupted the performance achievement target of the tourism sector. In 2020, the number of tourist visits, both domestic tourists and foreign tourists, contracted by 95 percent. This has an impact on the decrease in the number of hotel occupancy, a decrease in foreign exchange, and a decrease in income for tourism business actors, even a small number of tourism sector workers who are laid off and lose their jobs. Data compiled from the Bali Provincial Manpower Office reported that of the 748 companies that reported their labour conditions as of April 15, 2020, there were 52,387 employees who

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were laid off, 84 companies reported 1204 employees who were laid off or terminated from employment (PHK). The condition of those who were laid off, most (65 percent) were laid off without pay, and a total of 35 percent still received salaries between 25 and 75 percent.

Badung Regency as a tourism centre in Bali is most affected by the Covid-19 pandemic. In this area, there are many employment problems where many hotels, restaurants/cafes and other types of tourism businesses are forced to close because there are no visitors. As a result, the highest number of layoff cases and laid-off employees is in Badung Regency, the number reaches 28,609 people who are laid off, and 631 people who are laid off. The decline in the tourism sector in Badung Regency occurred in the city center area, namely Legian, Kuta, Seminyak, Jimbaran, Canggu, and others.

The Covid-19 pandemic not only endangers health, but has also created vulnerability for families because it causes damage and threats to the economic, psychological, and socio-cultural aspects of family members in society. When the family experiences adversity and is faced with a problem as a challenge in life, not all families are able to overcome problems positively to return to the ideal condition. They need adaptation actions or strategies to have resilience in facing shocks or shocks due to the Covid-19 pandemic. Based on this phenomenon, this research was conducted to determine the condition of the economic resilience of families of tourism business actors in Badung Regency, Bali as well as efforts to increase family capacity to be able to survive in the midst of the uncertainty of the end of the pandemic period so that the survival of families is maintained.

## II. LITERATURE

### A. Health Crisis and Economic Resilience

The health crisis due to the pandemic is an important factor that brings changes in economic, social and political governance. The Black death (bubonic plague) that occurred in the Middle Ages that hit Europe and parts of Asia, the case of Spanish Influence in the early 20th century, Avian Influenza (early 2000), *Sewine Flu* that occurred in the late 1990s and early 2000s and finally Covid-19 in 2020 have had a significant negative impact on the economy, in addition to having an impact on the social and political fields.

The Covid-19 pandemic that hit the world in early 2020 has created a devastating shock in the economic sector. Reports from various international institutions show that economic contraction can trigger a global recession ((Inman, 2020). Currently, a number of countries have announced that they are almost entering a recession period. The threat of Covid-19 will have an impact on all sectors and countries, from the health crisis due to Covid-19 to the economic crisis, the threat of recession, and even depression, which hit the world and Indonesia.

The pandemic has an effect on family resilience. Family resilience is defined as a condition of sufficiency and sustainability in gaining access to income and resources in order to meet their basic needs. These needs include food, clean water, health services, educational opportunities, housing, time to be actively involved in community activities and social integration. Family resilience includes tenacity, toughness, and physical, material, and mental abilities possessed by the family in order to be able to face the dynamics of life independently. Family resilience includes the family's efforts to achieve prosperity by using the resources it has and in overcoming the problems it faces. With the Covid-19 pandemic, which has been marked by a decline in family income, it has caused a decline in family economic resilience

Family resilience is also defined as the ability of the family to ward off or protect itself from various problems or threats to life both from within the family itself and from outside the family such as the environment, community, society and the state. Family resilience is a tool to measure the achievement of the family in carrying out its roles, functions and responsibilities in realizing the welfare of its members. The level of resilience of a family is determined by the behavior of individuals and society. Individuals and families who have knowledge and understanding of good family resilience will be able to survive changes in the structure, functions and roles of families that change according to the development of information and communication technology. Individuals and families who are able to survive environmental changes have the potential to have strong family resilience.

Family resilience is a benchmark for the family's ability to meet basic needs and the ability of the family to carry out productive activities. Family resilience aims to improve family welfare and independence. The pandemic has caused a decline in family welfare. Therefore, there needs to be efforts to increase good family resilience supported by good non-physical resources, good problem management mechanisms in the family so that families are able to meet the social needs of the family. Family resilience shows the condition of a family that has tenacity and resilience and contains material physical abilities to achieve an independent life and is able to develop oneself and family to live in harmony in increasing welfare, happiness in birth and mind. The pattern of family resilience in society is expected to determine actions, policies and programs to improve the family's ability to meet basic needs and the ability of the family to carry out productive activities, so that the quality of human life can be improved.

In Indonesia, the National Economic Recovery Program (PEN) is one of a series of activities to reduce the impact of Covid-19 on the economy. The strategy carried out is capacity building and adaptive actions to be able to maintain family economic resilience,

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in addition, economic development based on health standards is a complete package to accelerate economic recovery to increase family economic resilience.

### **B. Factors affecting economic resilience**

The level of family economic welfare is described by the family's ability to meet the various needs of the family to live their lives comfortably and continuously. A comfortable family life will occur if the family owns and occupies a house or residence in decent condition. Meanwhile, the continuity of family life will be guaranteed when the family always has an adequate amount of income for all daily living needs, including to ensure the sustainability of the education of its family members. Meanwhile, in order to anticipate various uncertainties in life in the future, families should also have an adequate amount of savings and have health insurance in the form of health insurance and so on. The dimensions of economic resilience are described through 4 (four) variables and 7 (seven) indicators, namely:

#### **Family Residence is measured based on Home Ownership.**

Home ownership will be seen from the ownership status of the residential building. A family that already has its own house means that it has been able to meet one of its primary needs so that it has the potential to be able to build its family with a better level of family resilience. In other words, families who have occupied their own residential buildings are expected to have relatively better economic resilience than families who occupy residential buildings that are not their own.

#### **Family Income is measured based on Family Per Capita Income, and Family Income Adequacy.**

Family income in terms of family resilience is more emphasized on the adequacy of family income. Where income adequacy as one of the aspects of family economic resilience is not only assessed objectively but also subjectively. Income assessment objectively assumes that families with higher per capita income will have better economic resilience. Meanwhile, this subjective income assessment emphasizes more on family satisfaction with the income that has been obtained. This means that families who have the perception that their income is enough or more than enough to meet their daily needs is expected to have better economic resilience.

#### **Children's Education Financing is measured by Children's Education Financing Ability, and Children's Education Sustainability.**

Families that are able to finance their children's education until they can complete 12 years of compulsory education are considered more economically resilient so that they will have the potential to have strong family resilience. On the other hand, the existence of family members who drop out of school is one of the indications of economic problems in the family, although the cause of dropping out of school is not always for economic reasons, this will affect the low resilience of the family, so, in other words, families that do not have children who drop out of school have the potential to have strong family resilience. In addition to no children dropping out of school, families that have good economic resilience must also be able to guarantee their family members to obtain education so that no child ever goes to school.

#### **Family Financial Security is measured based on Family Savings, and Family Health Insurance.**

Family economic resilience also needs to consider family readiness in facing unexpected events in the future. So that the ownership of guarantees against risks that may be faced in the future is one of the variables that build family economic resilience. One of these guarantees is by having family savings, in any form. Furthermore, the guarantee against risk can also be in the form of family health insurance. A family is said to have family resilience economically if it has family insurance, which in this case is illustrated through the ownership of Health insurance organized by Social Security Administrator for Health-Government Agency (it's called BPJS), *BPJS employment, askes/asabri/jamsostek, jamkesmas/PBI, jamkesda*, private insurance, and health insurance from companies/offices.

#### **Family Economic Resilience**

Family resilience contains the meaning of the family's material ability to live independently and develop the family (Law Number 52 of 2009). This family material ability can be understood as the family's economic resilience in overcoming economic problems based on the resources they have. For this reason, the discussion of economic resilience will present several variables that have the potential to affect the level of family economic resilience. The dimensions are built from four variables, including (1) family residence, (2) family income, (3) financing for children's education, and (4) family financial guarantees.

## III. METHOD

The family as the smallest unit in a social system has an important role in creating a prosperous state of the country. Therefore, Family Resilience in a country is a real thing that must be understood and followed up to achieve the development goals of a country. Family Resilience has 5 dimensions, one of which is the Economic Resilience dimension. Economic Resilience in a family

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is measured from 4 variables including Housing, Income per Capita, Education Financing, and Family Guarantee. Each of these variables has its own measuring indicator.

The design of this study leads to qualitative and quantitative research (mix method) because it utilizes quantitative data obtained qualitatively (in-depth interviews). Consideration of using qualitative data obtained from the results of these in-depth interviews plays a role in supporting the quantitative data obtained. Considerations for taking a quantitative approach include obtaining broad information from a population and obtaining accurate data based on empirical and measurable phenomena. This research was conducted in Badung Regency. Badung Regency was chosen as the location for the study because Badung Regency as a tourism center in Bali is most affected by the Covid-19 pandemic. In this area, there are many employment problems where many hotels, restaurants/cafes and other types of tourism businesses are forced to close because there are no visitors. As a result, the highest number of layoff cases and laid-off employees is in Badung Regency, the number reaches 28,609 people who are laid off, and 631 people who are laid off. The decline in the tourism sector in Badung Regency occurred in the city center area, namely Legian, Kuta, Seminyak, Jimbaran, Canggu, and others. This is the fundamental reason, this research was carried out in Badung Regency. The population in this study is tourism business actors who live in the Badung area including Abiansema District, Kuta District, South Kuta District, North Kuta District, and Mengwi and Petang Districts. Sampling will be determined by quota, where in each sub-district 17 samples will be taken as respondents, so that the total respondents in this study are 100 respondents. In order to complete the data for analysis purposes, other informants from certain circles related to this research problem were also appointed. For example, from the Regional Government (Bappeda, Diparda, etc.), tourism practitioners and other related sources. The number of informants is not determined precisely because it all depends on the level of saturation and validity of the data excavated. With such a technique, the researcher hopes to obtain quite a lot of data and in-depth, in addition to the opportunity to cross-check the data (triangulation) so that the validity of the data becomes more guaranteed. The data analysis method used in this study is Descriptive analysis, this analysis is used to examine (1) Respondents' profiles related to the impact of Covid-19 on the economic, social and psychological aspects experienced by respondents, family economic vulnerability and adaptive actions taken in dealing with life shocks due to the impact of the Covid-19 pandemic and Factor Analysis is used to confirm the structure of the factors analysed based on theory, or to measure the validity of the construct

The factor analysis in this study is to confirm the structure of the factors analysed based on theory, or to measure the validity of the construct (construct validity) which shows how valid the measured variable is obtained to form a latent variable in this case the durability of the family economy in accordance with the theories (Utama, 2016:195). This analysis technique is also called Confirmatory Factor Analysis (Confirmatory Factor Analysis) is a descriptive model with the aim of describing a situation or a concept or a factor. The factors or variables that are formed are family economic resilience, while the variables that are suspected to form family economic resilience are Residence (X1), Income per Capita (X2), Education Financing (X3), and Family Security (X4).

## IV. RESULT AND DISCUSSION

### Characteristics Responden

Respondent characteristics are an important statistical measurement tool in a study. The characteristics of the respondents in this study are described regarding gender, age, type of business, and the number of families in one house, The characteristics of the respondents collected through the collection of questionnaires can be seen in Table 1.

**Table 1. Characteristics of Respondents**

Information	Number (people)	Percentage
Gender		
Law Law	45	45
Woman	55	55
Total	100	100
Age (years)		
26 – 35	30	30
36 – 45	32	32
46 – 55	22	22
>55	16	16
Total	100	100

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Type of business		
Accommodation	12	12
Culinary	34	34
Transportation Services	8	8
Craft	36	36
Art shop	12	12
Fashion	8	8
Total	100	100
Number of families in one house (people)		
3	21	21
4	41	41
5	28	28
>5	10	10
Total	100	100

Based on the data in Table 1, it can be seen that the dominant tourism business actors are female, productive age, the average number of family members is 4 people, and most of them work as culinary traders and artisans

### Statistical Test Results

#### Factor Analysis Tahap 1

The results of the stage 1 factor analysis can be seen in Table 2-7.

**Table 2. Analisis KMO, Chi Square, dan nilai significance probability**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		<b>0.637</b>
Bartlett's Test of Sphericity	Approx. Chi-Square	<b>52.712</b>
	df	6
	Say.	<b>0.000</b>

**Table 3. Anti-Image Calculation Results (bolded number)**

		X1	X2	X3	X4
Anti-image Covariance	X1	0.946	-0.095	-0.147	0.042
	X2	-0.095	0.702	-0.115	-0.312
	X3	-0.147	-0.115	0.811	-0.190
	X4	0.042	-0.312	-0.190	0.687
Anti-image Correlation	X1	<b>0.624a</b>	-0.117	-0.168	0.052
	X2	-0.117	<b>0.627a</b>	-0.152	-0.450
	X3	-0.168	-0.152	<b>0.714a</b>	-0.254
	X4	0.052	-0.450	-0.254	<b>0.603a</b>
a. Measures of Sampling Adequacy(MSA)					

**Table 4. Communalities**

	Initial	Extraction
X1	1.000	0.141
X2	1.000	0.624
X3	1.000	0.504
X4	1.000	0.620

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**Table 5. Eigenvalue and cumulative variance (bolded number)**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	<b>1.889</b>	47.214	47.214	1.889	<b>47.214</b>	<b>47.214</b>
2	0.962	24.044	71.258			
3	0.680	16.992	88.250			
4	0.470	11.750	100.000			

Extraction Method: Principal Component Analysis.

Table to see the loading factor (the smallest value is X1, then X1 must be reduced/not included in the 2nd stage of factor analysis)

**Table 6. Component Matrix**

	Component
	1
X1	<b>0.375</b>
X2	<b>0.790</b>
X3	<b>0.710</b>
X4	<b>0.787</b>

**Table 7. Component Score Coefficient Matrix**

	Component
	1
X1	0.198
X2	0.418
X3	0.376
X4	0.417

By including all measurable variables, namely home ownership, family income adequacy, continuity of children's education, and family financial security, it turns out that this model only meets a few required criteria. The criteria that have met the validity requirements are a KMO value that is more than 0.50 (0.637), a large chi square (52.712), a significance probability of less than 0.05 (0.000), an anti-image of each variable that is more than 0.5 (X1 = 0.624; X2 = 0.627; X3 = 0.714; X4 = 0.603) and eigenvalues that are already above 1.00 (1.889). The criteria that do not meet the validity requirements are on the cumulative variance that has not reached at least 60 percent, and the loading factor for the X1 variable (home ownership) is less than 0.55 (for a sample of 100). Therefore, gradually the home ownership variable is removed from the model, because this variable has the smallest loading factor.

### Factor Analysis tahap 2

The results of the stage 2 factor analysis can be seen in Table 8-13.

**Table 8. KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.637
Bartlett's Test of Sphericity	Approx. Chi-Square	47.471
	df	3
	Sig.	0.000

**Table 9. Anti-image Matrices**

		X2	X3	X4
Anti-image Covariance	X2	0.712	-0.135	-0.313
	X3	-0.135	0.835	-0.189
	X4	-0.313	-0.189	0.689
Anti-image Correlation	X2	0.619 <sup>a</sup>	-0.176	-0.447

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	X3	-0.176	0.728 <sup>a</sup>	-0.249
	X4	-0.447	-0.249	0.606 <sup>a</sup>
a. Measures of Sampling Adequacy (MSA)				

**Table 10. Communalities**

	Initial	Extraction
X2	1.000	0.646
X3	1.000	0.492
X4	1.000	0.681
Extraction Method: Principal Component Analysis.		

**Table 11. Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.818	60.594	60.594	1.818	60.594	60.594
2	0.700	23.337	83.931			
3	0.482	16.069	100.000			
Extraction Method: Principal Component Analysis.						

**Table 12. Component Matrix<sup>a</sup>**

	Component
	1
X2	0.804
X3	0.701
X4	0.825

**Table 13. Component Score Coefficient Matrix**

	Component
	1
X2	0.442
X3	0.386
X4	0.454

After the home ownership variable was removed from the measurement model, the results of the data processing with the 2nd stage factor analysis showed that the variables of family income adequacy, the continuity of children's education, and family financial security turned out to be valid or met the statistical criteria to form a model for measuring family survivability during the pandemic in Badung district. The validity value of the survivability variable construct can be seen in the following Table 14. (This table is based on the results of the 2nd factor analysis)

**Table 14. The validity value of the survivability variable construct**

Assessment Criteria	Cut-Off Value	Value	Information
KMO (Kaiser-Meyer-Wolkin)	≥ 0,50	0,637	Good
χ <sup>2</sup> (Chi Square)	Big	47,471	Good
Significance Probability	< 0,05	0,000	Excellent
Own value	> 1,00	1,818	Good
Variant Kumulatif	≥ 60 %	60,594	Good

### ECONOMIC RESILIENCE CONDITIONS OF TOURISM BUSINESS ACTORS

Households that have occupied their own residential buildings are expected to have better economic resilience than households that occupy residential buildings that are not owned by their own. The results of the study found that the majority of tourism business actors in Badung district have occupied their own residential buildings (82.63%), while the rest occupy residential

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buildings by paying contracts or rent, hitchhiking (rent-free), official houses, and others (17.37%). The percentage of households occupying non-self-owned residential buildings is higher in urban areas such as Kuta, South Kuta, and North Kuta, than in rural areas such as Petang and Mengwi sub-districts. One of the reasons is due to the lack of land availability for housing in urban areas.

### Family Income

Income adequacy as one of the aspects of family economic resilience is measured by objective indicators and subjective indicators. First, the objective indicator will look at the adequacy of income with household per capita income. Respondents who have a higher per capita income are expected to have better economic resilience. Second, subjective indicators will look at household sufficiency based on the perception of household income adequacy to meet daily living needs. Households that have a perception that their income is enough or more than enough to meet their daily needs are expected to have better economic resilience.

### Family Per Capita Income

A study conducted by KPPPA with LPPM-IPB related to family resilience, stated that the minimum per capita income per month limit is Rp 250,000.00. This means that households with a per capita income per month of more than Rp 250,000.00 are more economically resilient compared to households with a per capita income per month of less than Rp 250,000.00. In this sub-chapter, per capita household income per month will be proxied with per capita household expenditure per month which is divided into four groups, namely Group I is households with per capita expenditure per month of less than Rp 250,000.00; Group II IDR 250,000.00 to IDR 499,999.00; Group III IDR 500,000.00 to IDR 749,999.00; and Group IV more than Rp 750,000.00. Information on per capita expenditure per month was obtained from the results of the March 2015 Consumption Module *Susenas* which already includes food and non-food expenditure.

The data shows that the percentage of respondents is based on four groups of per capita expenditure per month. Around 52.04 percent of respondents belong to Group IV (per capita expenditure of more than Rp 750,000.00) and only about 3.54 percent of households are included in group I (per capita expenditure is less than Rp 250,000.00), while the majority of other households are included in groups II and III. Alternatively, the poverty line is also presented as a substitute cutting *point*, where the per capita expenditure per month will be divided into 4 groups, namely 1) the group of poor households which are households with per capita expenditure per month less than or equal to the poverty line; 2) the group of near-poor households which are households with expenditures between the poverty line up to 1.2 times the poverty line; 3) other groups of vulnerable poor households that are households with expenditure between 1.2 poverty line to 1.6 poverty line; and 4) non-poor households who are households with expenditures of more than 1.6 poverty lines. The advantage of the cutting *point* using the poverty line is that this cutting *point* will continue to be used in the following years because the amount of this poverty line will continue to be updated in accordance with the amount of expenditure of the reference population which has also considered the value of consumer goods in each province.

By using the poverty line as a *cutting point* for economic resilience, respondents who have a per capita expenditure per month more than 1.6 times the poverty line have the potential to have better economic resilience. The data showed that the majority of respondents were not poor households or had a monthly per capita expenditure of more than 1.6 times the poverty line (64.64%). The group of non-poor households does not include the group of near-poor households (9.23%) and other vulnerable poor households (16.52%).

### Family Income Adequacy

Overall, there were 29.73 percent of respondents who felt that their income was insufficient to meet their daily needs. In addition, there are different trends based on regional classification, where the percentage of households who feel less is higher in rural areas (34.34%) than in urban areas (25.09%). Then, if examined further, the assessment related to the adequacy of household income to meet daily living needs is influenced by the amount of household income. The lower the household income group, the higher the percentage of households that feel that their household income is insufficient to meet their daily needs.

### Child Education Financing

The status of education in the household can be one way to describe the condition of the household's economic resilience because it can be used as an approach to determine the adequacy of household income objectively. Children's education as a variable that constitutes the dimension of economic resilience to measure family resilience is compiled from two indicators, namely (1) the ability to finance children's education, and (2) the sustainability of children's education.



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### Children's Education Financing Capability

The government guarantees the implementation of compulsory education at the minimum level of basic education (elementary and junior high school equivalent) without charging fees (Law Number 20 of 2003 concerning the National Education System). However, the free school fee policy only applies to students who attend public elementary or junior high schools, even that has not yet been applied nationally. In certain schools, there are still fees that vary in amount determined by the school committee. In addition, public schools have not been able to accommodate all school-age students, so only students with good grades are able to compete for admission to public schools. This results in some students having to continue in private schools which require greater costs than public schools.

### Sustainability of Children's Education

The sustainability of children's education is illustrated by the large percentage of households that have household members who have dropped out of school. Dropout is a condition where a person of school age (7-18 years old) cannot complete the level of education he is undergoing. In this case, those who have completed school at a certain level of education but do not continue to a higher level of education are not included as dropping out. In addition to no children dropping out of school, households that Having good economic resilience must also be able to guarantee that its household members can obtain education so that no child has never gone to school. The existence of children aged 7-18 years who drop out of school or have never even attended school is one of the indications of economic problems in the home

ladder. The results of the study found that of the 64.52 percent of respondents who had ART aged 7-18 years, about 2.67 percent of households had ART who dropped out of school or never went to school.

### Family Financial Guarantee

In addition to sufficiency in meeting daily needs, family economic resilience also needs to consider the family's readiness to face unexpected events in the future. So that the ownership of guarantees against risks that may be faced in the future is one of the variables that build family economic resilience. The guarantee against this risk is measured by a variable financial guarantee consisting of two indicators, namely family savings, and family insurance.

### Family Savings

Tourism business actors who have savings have the potential to have better economic resilience. Information related to savings owned by business actors is that 62.97 percent already have savings, where each business actor can have more than one type of savings. Then, if you look at the type of savings owned, business actors who have savings are happier to keep their savings in the bank (89.58%). Meanwhile, business actors who have savings in the form of non-bank products are only around 11.75 percent.

### Family Health Insurance

Another indicator that can describe economic resilience is the ownership of various insurances, such as health insurance, employment insurance and so on. Law Number 40 of 2004 concerning the National Social Security System (SJSN) has actually mandated that social security is **mandatory** for all populations, including the National Health Insurance (JKN) through a Social Security Administration Agency (BPJS). The government has pioneered efforts to provide the social security system by organizing several forms of social security in the health sector, including through PT Askes (Persero) and PT Jamsostek (Persero) which serve civil servants, pensioners, veterans, and private employees. As for the poor and underprivileged, the government has provided guarantees through the Public Health Insurance (Jamkesmas) and Regional Health Insurance (Jamkesda) schemes. However, there are still several problems such as the fragmentation of the quality of services provided based on the type of health insurance they have, making some families of tourism business actors not willing to independently register themselves as members of BPJS. Data shows that there are still 42.88 percent of tourism business households whose ART do not have health insurance. The health insurance in question includes various health insurances such as BPJS health, BPJS employment, asks/asabri/jamsostek, jamkesmas/PBI, private insurance jamkesda, as well as health insurance from companies/offices. This shows that the awareness of tourism business actors to provide health protection in households is better

## STRATEGIES TO STRENGTHEN SELF-CAPACITY IN DEALING WITH THE COVID-19 PANDEMIC

Tourism is one of the sectors most affected by the pandemic. In the conditions squeezed by the COVID-19 pandemic, tourism business actors need to adapt to the demands of the situation and prepare themselves to face the post-pandemic era through strengthening standards of cleanliness, health, safety and environmental sustainability. This certification is known as CHSE (*Cleanliness, Healthy, Safety, Environment Sustainability*). CHSE is believed to be not just jargon, but has become an identity in providing services in the tourism industry, so that later it can foster public trust, as well as educate health protocols as recommended by the government.

## Survival Strategy for Tourism Business Actors During the Covid-19 Pandemic in Badung Regency

The conditions that occur are also felt by creative business people who are part of the ecosystem in tourism locations such as in Bali. A.A Junindra Dewi, a silver handicraft and Cyn leather bag businessman from Badung, Bali said, "The impact of this pandemic is very impactful. But we still adapt so that friends in the creative industry in tourism locations can adapt their work to the current situation. Silver crafts, which were once seen as only jewelry, were applied by Junindra to make them easily accepted by consumers during the pandemic by combining them with leather bags."

In addition, they hope that the stimulus and efforts made by the government will also support them in surviving in the midst of a difficult situation. "We are helped a lot by the government which often holds digital product marketing training. We must certainly continue to adapt to the current pandemic situation. Specially to revive the spirit of silver craftsmen to get through this pandemic together.

The tourism industry is one of the sectors most affected by the corona pandemic. Many businesses are threatened with closure due to travel restrictions and lockdowns in many countries around the world. However, according to the Founder and Chairman of MarkPlus Tourism Hermawan Kartajaya, this period is actually the right moment for tourism actors to be able to strengthen themselves. There are two things that tourism business people can do during the corona pandemic, namely surviving and preparing. Preparing the method, cash flow is considered, don't eat the core asset, then don't throw away things that don't have additional value, there are four things that must be considered related to the consumer aspect and the product aspect. The four things consist of aspects of responsiveness, empathy, price and promotion. People must have anxiety (panic/fear) they want to be responded to. People who ask for cancellation, it must be handled quickly. The next aspect is empathy for consumers, especially those related to consumer desires. For example, when tourists continue to book flight tickets or hotels, for example, they will definitely ask for a refund or reschedule service.

Meanwhile, for those related to products, related aspects are promotion and price. For the promotion aspect, it can be done through good communication. Tourism actors must be able to communicate about what will be prepared and provided to consumers after this pandemic ends. Regarding pricing, it must be flexible, for example providing attractive discounts or another example is a tour package that can be credited or can be bundled (used as one of the benefits).

There must be a strategy for tourism sector business actors throughout the Covid-19 pandemic. This step must be taken to maintain business performance in the midst of uncertain economic conditions. The results of the study found that there are at least three strategies that need to be carried out by business actors, including optimizing digital platforms, wait and see strategies, and bundling products. Tourism business strategies must be carried out today, such as optimizing digital platforms. Optimizing users of digital platforms to improve product distribution. This is an effective strategy if products are in high demand during the pandemic period," business actors using digital platforms such as social media need to be utilized to the fullest in this new normal period. Nowadays, there is an expectation of consumers to get necessities through the platform. So, product marketing through social media is what should be the biggest marketing in the current condition. Meanwhile, the wait and see strategy, business actors must be able to see opportunities to improve their products. But on the other hand, management must regulate and control cash flow must be strictly to save financing. Meanwhile, bundling products, which can be interpreted as making or combining several products in one package, are sold at a discount, for example, hotel room packages combined with airline tickets," and promoting through collaboration with all stakeholders as an effort to recover the tourism sector, in addition to implementing health protocols during the Covid-19 pandemic.

## V. CONCLUSIONS

The condition of economic resilience of tourism business actors is still relatively good, as shown by the indicators that most of the respondents have their own houses, are still able to send their children to higher levels, have an average income exceeding the MSEs of Badung Regency and have savings and decent health access guarantees. There are three strategies that need to be carried out by business actors, including optimizing digital platforms, waiting for the play date (wait and see strategy), and bundling products. Able to survive in overcoming the Covid-19 pandemic.

The results of this research provide recommendations for tourism business actors to be proactive in dealing with the Covid-19 pandemic situation by improving skills, strengthening networks and cooperation with fellow business actors and increasing mastery of technology in running a business so that the resilience of the family economy is maintained. The government must be more serious in developing the entrepreneurial spirit by providing training and assistance to businesses affected by the pandemic so that the economic security of business actors' families can be well maintained.

## Survival Strategy for Tourism Business Actors During the Covid-19 Pandemic in Badung Regency

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