

Impact of The Covid-19 Pandemic on the Household Economy in Pontianak

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ABSTRACT

The purpose of this study was to determine the economic impact of the Covid-19 pandemic on the household economy and the strategies carried out by households so that the household economy was surviving and sustainable. The method used is a survey method with a sampling technique using purposive sampling. The number of samples was 353 households with the criteria of employment status as workers who were laid off/laid off, canteen traders inside school/campus and outside school/campus and informal sector workers. Data collection is carried out after entering the new normal (early June 2020). Data analysis is descriptive with qualitative and quantitative approaches. The results of the study revealed a very drastic decline in income, to the point of zero (no income), especially respondents who worked as traders (canteens) in schools/ campuses and workers who were PHK/laid off. The strategies/way of the head of the household to deal with the impact of the Covid-19 pandemic are varied, namely taking debt (4.8%), trading/selling (traditional and online) (26.6%), frugal (18.1%), using savings (22.1%), Changing consumption patterns (14.2%), Switching jobs (ojek/taxi on line), 8.2%, Selling assets (1.4%).

Keywords: Household Economy, Household Economic Strategy, The Covid-19 Pandemic.

1. INTRODUCTION

The outbreak of the Corona virus, known as Covid-19, was started in the city of Wuhan, China, around December 2019. Today (Friday, April 10, 2020), 209 countries have been infected/affected by Covid 19, including Indonesia. Emerging and developing countries (in Asia and Africa), rich countries, and developed countries (in Europe and America and Australia) were infected by this corona outbreak. Moreover, this Covid-19 pandemic has attacked all human beings regardless of ethnicity, religion, skin

color/race, job title, profession (including doctors and nurses), socio-economic status.

Based on *Worldometers* (April 22, 2020), the total number of cases infected by the Coronavirus has reached 2.5 million, recovered cases have increased to 688,639 people, and dead patients have reached 183,030 people. Therefore, the mortality rate reached 6.9%. At the same time in Indonesia, positive Covid-19 patients from March 2 to April 21, 2020, have reached 7,135 cases, 616 people died, and 842 people recovered. These numbers show that Indonesia's death rate is 8.63%, higher than the world average.

The number of cases is estimated to continue to increase day by day, and the increase is swift, following an exponential pattern. Exponential growth means that if the number of cases increases twice per day, where one patient infects only two people, the number of cases will reach 64 people on the seventh day. The average doubling time for Covid-19 in Indonesia is two days. With this calculation, Iqbal Elyazar (biostatistics researcher at the Eijkman-Oxford Clinical Research Unit (EOCRU) estimates that as many as 71,000 people in Indonesia were affected by Covid-19 at the end of April 2020. With these facts and data, it is not an exaggeration to state that the world is experiencing **a health crisis** during the advances in Science and Technology (IPTEK).

The Covid-19 pandemic or this health crisis cannot be ascertained when it will end because the vaccine has not been found to ward off the virus. Moreover, determining who carries of the virus is very difficult to detect. During these uncertain conditions and the virus's rapid spread, the President of Indonesia issued a *social-physical standing* policy marked by working, studying, and praying from home and restrictions on

activities/events/ceremonies that invited a significant number of people. This policy aims to break the chain of the spread of the Coronavirus.

The Covid-19 pandemic or health crisis that has lasted for about 4 (four) months has triggered the economic and financial crisis. Yopie Hidayat, in the April 6-12 2020 edition of *Tempo*, said, "global financial markets are facing a great crisis. The collapse of global markets due to the Covid-19 pandemic will be much deeper than any economic crisis that has ever happened before." Economic Analysis by A. Prasetyantoko, in the April 7, 2020 edition of *Kompas*, said that the Covid-19 pandemic is like a war on two fronts at once, namely the health and economic fields. The IMF said Covid-19 triggered an economic recession worse than the economic recession of the 1930s. In addition to reducing per capita, income and economic growth below zero also increase the number of unemployed countries affected by the Covid-19 virus.

Signs of a deteriorating economy in Indonesia can be seen in the decline in the rupiah's value against the US dollar. The US dollars price is getting more expensive; it was still around Rp 14.000 at the beginning of 2020. Two months later, it jumped to Rp. 16,000, - per dollar. The declining value of the rupiah will have a side effect on the swelling of the trade balance deficit and the balance of payments, leading to a reduction in the use of labor (layoffs and or furloughs). The Composite Stock Price Index (JCI) on the Indonesia Stock Exchange also fell by 35%. JCI fell from 6,000 to 4,400 points within three months (January – March 2020).

The government's appeal and the announcement from the National Police Chief for people to *stay at home* and avoid crowds -- for the sake of breaking the chain of the spread of the Coronavirus -- have an impact on reducing public consumption, especially goods that are not basic needs. The tourism business is down. The hotel occupancy rate decreased by an average of 20%, and the hotel industry's estimated losses reached Rp.21 trillion. The Indonesian Hotel and Restaurant Association (PHRI) noted that 1,542 hotels had closed in 31 provinces in Indonesia. The aviation industry (*the airlines*), cruises, and travel agents are into bankruptcy. Entrepreneurs in the food and beverage sector (restaurants and cafes), trade, retail, transportation experienced a decline in turnover (income) also slumped.

Restrictions on people's mobility and calls for not going home impact the income of taxi drivers, *online* motorcycle taxi drivers (OJOL), and other transportation entrepreneurs because of the difficulty of getting passengers. The loss of consumers is also experienced by micro, small and medium entrepreneurs and informal sector workers (fried rice sellers, meatball vendors, satay artisans, street vendors, and others.). Likewise, Micro, Small, and Medium Enterprises (MSMEs) have difficulty marketing their products. In addition, canteens in schools and campuses and those located outside (around) schools and campuses are no longer operating due to the study from home policy. As a result, canteen traders lost their jobs and income.

The Corona-19 pandemic has significantly impacted various industries, especially manufacturing and factories. Many businesses go bankrupt because there is no income. Many factories stop their production because the demand for manufactured goods is decreasing. As a result, total cost (TC) and *Marginal Cost* (MC) have exceeded *Total Revenue* (TR) and *Marginal Revenue* (MR). The consequence is rationalization by the company by terminating employment (PHK) and laying off workers. Until the first week of April 2020, the number of workers/employees laid off has exceeded hundreds of thousands of people. In DKI Jakarta, 162,416 workers have reported being discharged until registration is closed. In detail, 30,137 workers from 3,348 companies became unemployed, while 132,279 workers from 14,697 companies were jobless without any payment. In South Sulawesi, 165 companies fired 8,272 employees. In West Kalimantan (Pontianak), 641 workers became jobless, with 77 workers were fired and the remaining 564 were laid off. The same thing is happening in other areas throughout Indonesia, where a wave of layoffs is underway, hitting the national and regional economies.

Workers who have been laid off or traders who have "lost" consumers are tense. Otherwise, it can be said that the economy is paralyzed. Before the Covid-19 pandemic, people still brought home a few rupiahs (*take-home pay*); now, they have to bite their fingers without earning any rupiahs. For workers who have savings (*saving*), they have to erode their entire savings to cover the economic condition of the household whose "peg" is more significant than the "pole." As a result, purchasing

power decreased, consumption and production fell. Such a situation will continue without anyone knowing for sure when it will end, and the signs of an economic crisis are already visible.

The consequence of this economic crisis is increasing unemployment and poverty. According to BPS data (2019), the number of open unemployment and poor people in Indonesia in 2019 (before the Covid-19 pandemic) was 6.81 million and 24.78 million, respectively. In West Kalimantan, poor people are 378,410 (7.49%), and open unemployment is 110,328 (4.45%). In Pontianak City, the number of poor people and open unemployment is 31,460 (4.88%) and 27,311 people (9.13%). With the addition of 641 workers, experts estimated that due to the Covid-19 pandemic, the number of poor and unemployed people would increase three times.

The health crisis is not over. The economic crisis has followed. Economic actors involved in an *open economic system*, namely consumers, producers, financial institutions, and the government, are at war with two crises at once (health crisis and economic crisis). It takes ample "ammunition" and the right strategy by each economic actor. This study is more directed to consumer households and producers (companies) affected by the Covid-19 pandemic. Regarding the situation, researchers are interested in studying "household strategies to deal with the economic impact of Covid-19, in terms of consumption and production".

This study focuses on the impact of the COVID-19 pandemic, specifically on household economic conditions in Pontianak. Previous research has described the effect of the COVID-19 pandemic in general or taken its influence from other aspects and perspectives, such as the global economy, education, and others.

2. LITERATURE REVIEW

2.1 Economy Crysis

The economic crisis that hit the world has occurred twice since the *Great Depression of 1929*; the world economic recession in 1998 and 2008. The economic recession and depression are part of the conjuncture or the ups and downs of the economy (Josep and David, 2000; Mankiw, 2008, Sukirno, 2012). JM Keynes (1936) in Frieden (2006); Blanchard and David (2013) stated that the '*Great*

Depression' occurred because of errors in economic policy.

The great depression experienced by the US impacted the entire national economy, which many bankrupt banks marked that many people lost their money. In 1933 more than US\$140 billion in savings was lost, GNP fell by 40%, and unemployment increased, reaching 25% (Sukirno, 2012; Blanchard and David, 2013). Krugman (2013) equates the economic depression in the US (2008-2011) with the *Great Depression* that occurred in the 1930s. Many similarities cause the two events that be more than 80 years apart. Observing the economic phenomena that occur in many countries, experts estimated that in 2020 there would be an economic crisis leading to an economic recession and even an economic depression.

Interestingly, the economic crisis in 1929, 1998, and 2008 triggered **economic problems**, while the 2020 economic crisis triggered health problems (Coronavirus). The latest trigger is a nanometer in size creature but can force the world's economy to stop. The companies' management that triggered the economic crises in 1998 and 2008 did not comply with the principles of prudence. They were too risky, while the economic crisis of 2020 was triggered by a virus that killed global supply chains that were intertwined between countries.

Kristalina Georgieva, Managing Director of the International Monetary Fund (IMF), stated that the world would face the worst crisis due to the corona pandemic (COVID-19). Moreover, this crisis will be more severe than the *Great Depression* of the 1930s (*Kompas*, April 12, 2020). In its World Economic *Outlook* report, the IMF said that the closure of most national economies by the governments of each country resulted in a reduction in global economic activity. In addition, the regional *lockdown* has also caused economic activity to almost come to a complete standstill. So the IMF cut its global growth forecast by 3.3 percent for 2020. IMF took this policy because the economic growth of countries experiencing the COVID-19 pandemic decreased between 2.5 – 4.0%. As a result, economic growth will contract (grow negative) 0.1 – 5.0% in the worst-case scenario.

The facts show that the Covid-19 pandemic that triggered the health crisis harms the economy because it has disrupted overall economic activity.

After all, the chain termination method of Coronavirus spread to the quarantine area (*lockdown*) and *social or physical distancing* result of supply shocks and demand. Gopimoth (2020), Economic Consultant and Director of the Research Department at the IMF, revealed that "the greater impact on economic activity is due to efforts to contain the spread of disease through lockdowns and quarantines, leading to reduced capacity utilization."

Shocks of demand and supply occur in the goods and money markets and the labor market. According to ILO Monitor (2020), these shocks have an impact not only on supply (production of goods and services) but also demand (consumption and investment). As a result, COVID-19 will profoundly impact job market outcomes. Beyond pressing concerns about the health of workers and their families, the virus and subsequent economic shocks will impact the world of work in three main dimensions: 1) Number of jobs (both unemployed and underemployed); 2) Quality of work (e.g., wages and access to social protection); and 3) Effects on certain groups that are more vulnerable to adverse labor market outcomes. ILO estimated that the impact of unemployment and underemployment shows a significant increase.

The economic forecast used in the ILO modeling of the impact on labor market withdrawals from McKibbin and Fernando (2020) applying a series of supply and demand shocks in the global hybrid DSGE/CGE model, assuming that during the year, all countries will suffer from the pandemic. This study proposes three potential scenarios based on the strength of the virus impact (low, medium, and high). Using these three scenarios results in three sets of unemployment estimates: 1) "Low scenario" where GDP growth falls by around 2.0%: Global unemployment will increase by 5.3 million, with an uncertainty of 3.5 to 7 million; 2) "Midle" scenario where GDP growth falls by 4.0%: Global unemployment will increase by 13 million (7.4 million in high-income countries), with an uncertainty of 7.7 to 18.3 million; 3) "High" scenario where COVID-19 has serious disruptive effects, reducing GDP growth by about 8.0%: Global unemployment will increase by 24.7 million, with uncertainty ranging from 13 million to 36 million.

The estimate based on the "High" scenario exceeds the impact of the 2008-2009 economic crisis,

which at that time triggered an increase in the number of new unemployed as many as 22 million people. As a result, workers who lose their jobs and new job seekers from young people will be increasingly difficult to find work.

Unemployment and underemployment are increasing due to workers' layoffs. According to *The International Food Policy Research Institute* (2020), the number of inferior people worldwide could increase between 12-22.5 million. Indonesia has estimated that the number of inferior people as many as 2 million people are vulnerable to the poor entering poverty by 2020.

Given that it is not sure when the COVID-19 pandemic will end, the affected people (being unemployed and poor), in order to maintain the sustainability and resilience of the household economy, must have a survival strategy/strategy.

2.2 Household Economic Strategy

Wallace (2002) describes 'household strategy' as a concept that considers the motivations and agency of actors in society, a method of analysis by looking at the intersection of various economies in household behavior and a unit of analysis, focusing on the household rather than the individual. Household strategies may become more prominent in conditions of social change due to changes in political and economic systems.

Although the concept of household strategy has been criticized, it remains an essential empirical investigative tool in many parts of the world. Household strategies can be used for comparative research and can help explain the social factors underlying economic behavior.

Economic cycles and seasonal fluctuations jeopardize the livelihoods of the rural and urban masses. War, taxation, and other decisions by the ruling elite sometimes have far-reaching direct and indirect impacts on the lives of the poor. This impact also applies to natural factors, disasters, and ordinary weather fluctuations, which affect crop yields. When calculating the income and subsistence needs of the "working poor," it is revealed that most of the rural and urban population will not survive. During his years of scarcity, wages were insufficient to feed a family. (Fontaine and Jurgen, 2000)

The Covid-19 pandemic is a non-natural disaster that hundreds of countries worldwide have experienced. These non-natural disasters have broad socio-economic implications. Economic

activity stalled (paralyzed), causing unemployment and mass poverty in urban and rural areas. The household's survival is threatened because of the decline and loss of income (wages). In order to maintain household viability, household strategies must be adjusted or changed. This change is necessary because there is no certainty about the end of the Covid-19 pandemic accompanied by a *lockdown* policy, social/physical standing, and Large-Scale Social Restrictions (PSBB) in Indonesia.

Ismail (2009) divides survival strategies into two approaches: a passive approach, namely by reducing expenses, and an active approach, increasing income. In practice, these two approaches can be used simultaneously in maintaining household viability.

Syuryani's study (2017:14) in Riau concluded, "The strategy to deal with the economic problems of fishing families in Bagan Cempedak Village who have difficulty meeting the needs of their family life is by using active/addition, passive/reducing strategies and network strategies. Active describes the increasing working hours or having a side job. Passive describes reducing expenses when there is no fishing season, and networking describes making loans to relatives and neighbors, making double income patterns, and doing side jobs to increase family income.

Kurniawan's (2003:110) research results on 50 RTs in Bantul Regency concluded that the economic crisis impacted the income level of rural communities, including in subsistence farming villages. Almost half of the existing making households cannot maintain the level of income obtained before the crisis. As a result, households are forced to save on consumption expenditure as a *survival strategy* with limited income. The most common household strategy is job diversification, especially for households with narrow land.

Cohen (2011:104) reveals that remittances from migrants (*Remittance*) are part of the household strategy. Remittances are essential in unanticipated ways to the household economy. People spent money on necessities, education, health care, and rituals. They were also involved in local politics and invested in small businesses.

3. RESULTS of RESEARCH

The respondents selected in this study were households affected by Covid-19. They consist of

informal sector workers (168 people), including those who are now jobless (40 people) and laid off (48 people), and food and beverage vendors inside/outside school/campus (109 people). The determination of the selected respondents was based on *the purposive sampling technique*.

As stated in the introductory chapter of this study, the COVID-19 pandemic that has hit the world has had a tremendous impact on various dimensions of people's lives. The policies issued by the government to break the spread of Coronavirus have resulted in a decline in the global, national, regional economy to the household economy of the community. Loss of livelihood, jobless, and income harm household economic resilience, especially for poor and vulnerable households.

This problematic situation must be faced. There is no word of giving up to maintain the household's survival. Basic needs cannot be postponed to carry out activities. The situation is getting more complex. While meeting basic needs, physical health must be maintained. A man should increase his immunity to avoid the Coronavirus. People who neglect to maintain their immune system will have a high risk of contracting the Coronavirus. When those people are infected, they will not carry out economic activities. As a result, the economic resilience of households is increasingly eroded. Entirely relying on government assistance is impossible to maintain household survival. Households have to adapt to this challenging situation. There must be a choice of strategies to maintain the household's survival.

This study identified 8 (eight) household strategies carried out by the respondents. The eight strategies are (1) debt/borrow/applying for credit; (2) Trading/selling (*online*); (3) Frugality; (4) Using savings; (5) Changing Consumption Patterns; (6) Switching jobs (*ojek/taxi online*); (7) Selling Assets (such as motorbikes, cars, houses, jewelry); and (8) Receive subsidies from children and families (communities).

3.1 Debt / Borrow / Applying for Credit

Debt/borrowing when facing economic difficulties is common for anyone to do. Furthermore, this has been there since time immemorial. However, debt/borrowing to individuals is different from borrowing from institutions (credit to financial institutions). Debt/borrowing to individuals can use collateral or without collateral with low or high-

interest rates, depending on the agreement of both parties. On the other hand, if you borrow from a financial institution, you must meet the requirements determined by the lending institution, including fees.

In this study, borrowing (applying for credit) as a strategy to maintain household survival was not widely practiced by affected households, only 4.82% of the total respondents (n=365). The affected group that borrowed the most were households that experienced layoffs (10.0%), and those who made the minor loans were the informal sector group (2.90%).

3.2 Trade / Sell (Online)

Trading/selling is a choice that many affected groups make. Although there is a decrease in income experienced by traders/sellers, it does not seem to be a barrier for old traders/sellers and newcomers to trade/sell as a strategy to maintain household survival.

The newcomers referred to here are traders/sellers who started their business when the covid-19 pandemic occurred. They previously worked in the company as employees/laborers. Some opened new businesses, such as trading/selling conventionally and *online*, when they were laid off. The proportion of affected groups laid off as new arrivals in this strategy was 22.5 and 14.6 percent, respectively.

Trading/selling is a strategy that is mainly carried out by affected groups, which is 26.6 percent. The most affected groups who carry out this strategy are those who can no longer trade/sell within the school and campus environment, 38.5 percent.

3.3 Frugality

The economic response to this pandemic is frugality. We must be able to manage the household spending for the most basic needs. Frugality is a positive attitude to maintain economic resilience so that it remains solid, especially when household income is experiencing a downward *trend* to deficient levels. The number of affected respondents who carried out the frugal strategy was relatively large, 18.1 percent.

The more frugal strategy from the affected group (28%) was carried out by respondents who worked in the informal sector, followed by respondents from a sales group inside/outside the school/campus environment (10.1%). Finally, the affected group who chose the least frugal strategy was the laid-off respondents (5.0%).

3.4 Using Savings

In economic theory, there are three motives for saving money (saving). One of these motives is vigilance. This precaution is a crucial behavior to carry out because nothing can guarantee that economic conditions will continue to improve in the future. There are ups and downs like the economic conjuncture theory. There are times of prosperity.

On the other hand, there is recession/depression (down) times. Moreover, as it is happening now, the economy is in a slump due to the COVID-19 pandemic. Therefore, saving with a precautionary motive in anticipation of uncertain conditions in the future is an attitude/behavior that must be continuously encouraged.

The choice of using savings to meet *basic needs* as a result of decreasing income to a low level was made by all affected groups. However, the number is relatively large, that is 22.1 percent. The most affected groups who carry out this strategy are respondents in the informal sector (24.4%) and salesperson respondents inside/outside the school/campus environment (21.1%). The least affected group which implemented this strategy were the laid-off respondents (12.5%).

The use of savings is only a short-term strategy. It is not adequate to be maintained. Savings will run out if continuously used for consumption. The household's economic resilience will fall if they implement a savings strategy to meet basic needs. This fall, in turn, will increase the number of poor households.

3.5 Changing Consumption Patterns

Changing consumption patterns in the household can be done by reducing the frequency of eating due to loss of work and income during the pandemic. For example, if before the pandemic, 3 (three) meals a day (morning, afternoon, and evening), during the pandemic, it is reduced to 2 (two) meals a day. Changing consumption patterns can also be done by reducing the volume and variety of menus consumed by households during the pandemic. Delaying tertiary needs is also included in the concept of changing consumption patterns.

This study reveals that changing consumption patterns amid a pandemic situation is not widely applied by affected groups, namely 14.2%. Changing consumption patterns is not easy to implement, especially for households with a

mediocre economy (income (Y) = consumption (C). It is suspected that the group of respondents who changed consumption patterns during this pandemic were households whose income was higher than consumption. Among the affected groups, most respondents in the informal sector (15.5%) applied "changes in consumption patterns." Respondents in the group that were laid off the least (8.3%) applied changes in consumption patterns.

3.6 Switching Jobs (Online /Taxi)

Switching jobs is the right action to take when someone wants to maintain household survival during a pandemic that is unknown when it will end. In addition, switching jobs is the right decision when he loses his job and income, especially for affected groups who lose his job and sell/trade in the school environment. Switching jobs aims to earn income, even though the amount is smaller than the original job income.

Of the many times there have been pandemics in this part of the world. This 2020 pandemic is the most severe (severe). Compared to pandemics in the past, different conditions accompany the covid-19 pandemic occurred at the end of 2019—the covid-19 pandemic in the industrial 4.0 era with advances in science and technology. The COVID-19 pandemic has hit the world, entering a digital revolution and the expanding internet network, reaching worldwide. Business/business activities are overgrowing, supported by the expansion of the internet network.

When layoffs and housed in the pandemic, those who have lost a job change jobs via social media (*online*), such as trade / sell via *online*, *online* motorcycles, the *online* taxi, offering the services of its workforce is *online*. Respondents who were laid off can easily switch jobs, apart from having an average high school education and above, accompanied by asset ownership (at least a motorbike).

It is not surprising that this study proves that the affected group who changed jobs a lot were the respondents who were laid off and being housed, 25 and 17 percent, respectively. On the other hand, of the informal sector groups and groups of sellers inside/outside the school/campus, relatively few switch jobs, i.e., between 3 – 6 percent.

3.7 Selling Assets (Cars, Motorcycles, Houses, Jewelry)

Selling assets during the COVID-19 pandemic is a strategic choice to maintain household survival. Overall, less than 5% of respondents implement the asset selling strategy. Assets sold according to this study include cars, motorcycles, houses, and jewelry.

The affected groups who chose the strategy of "selling assets" to maintain household survival mainly were from respondents who were laid off (16.7%) and respondents who were laid off (12.5%). There is absolutely no informal sector group that implements a "selling assets" strategy. This phenomenon can happen because they do not own the assets mentioned above. Alternatively, have assets but deliberately do not want to sell them.

3.8 Child and Family Subsidies

Subsidies from children and families are not reliable for maintaining household survival. Even if the respondents received subsidies from children and their families during the pandemic in this study, the number was only slightly less than 1.5%. This strategy occurs in groups affected by the informal sector (2.4%) and sellers inside/outside the school/campus environment (0.92%). Furthermore, none of the respondents laid off and sent home received subsidies from their children and families.

The strategy of maintaining household economic viability by receiving subsidies from children and families in this study supports the findings of Cohen (2011:4), which states that there is assistance in remittances from migrants (children) to parents who are experiencing economic difficulties. The eight strategies identified in this study are not much different from the findings of Ismail (2009) and Syuryani (2017), which divide the household economic strategy for survival into two approaches, namely a passive approach and an active approach.

4. CONCLUSIONS and RECOMMENDATIONS

4.1 Conclusion

The household strategy implemented by the affected respondents is not new and does not guarantee the household's survival. On the contrary, the survival of households is threatened

and vulnerable to poor households, especially in the midst of uncertainty when the COVID-19 pandemic will end.

Table 1. Household Strategies Conducted by Affected Group Respondents

No.	House hold Strategy	Informal Sector (n=168)	Lay offs (n=40)	Dis missed (n=48)	Sellers inside / outside of School / Campus (n = 109)	Total
1	Debt / Borrow / Apply for Credit	2.98	10	6.25	4.59	4.82
2	Trading / Selling (online)	21.43	22.5	14.58	38.53	26.63
3	save money	27.98	5	8.33	10.09	18.13
4	Using Savings	24.4	12.5	18.75	21.1	22.1
5	Changing Consumption Patterns (reducing)	15.48	12.5	8.33	13.76	14.16
6	Switching Jobs (ojek/taxi online)	3.57	25	16.67	5.5	8.22
7	Selling Assets (Cars, Motorcycles, Homes, Jewelry)	0	12.5	16.67	3.67	4.53
8	In child and family subsidies	2.38	0	0	0.92	1.42
9	Other	1.79	0	10.42	1.83	3.4
Amount		100	100	100	100	100

The study results revealed a very drastic decrease in income, to the point of zero (no income), especially respondents who worked as traders (canteens) in schools and campuses and workers who were laid off and laid off. Therefore,

household strategies/ways to deal with the impact of the COVID-19 pandemic are diverse.

4.2 Recommendations

This study was carried out at the start of the new normal (a new adaptation to the COVID-19 pandemic), after three months of implementing the policy of working, studying from home (*work and study from home*), and staying at home (*stay at home*). Some strategies found within three months of dealing with the impact of a pandemic are likely to be untenable, especially if this pandemic is prolonged.

Therefore, to maintain the economic resilience of affected households, the economic stimulus from the government in the form of working capital accompanied by skills training for productive households needs to be realized immediately and sustainably.

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