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The Impact of Covid-19 Pandemic Crisis on Micro-Enterprises: Entrepreneurs' Perspective on Business Continuity and Recovery Strategy

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Abstract

Covid-19 pandemic outbreaks have led many countries to impose travel restrictions and movement controls. In Malaysia, the small business sector is one of the most directly affected by the movement's control order. In fact, the impact is more significant among micro-enterprises than its larger counterparts. Entrepreneurs experience business cancellation or closure and reduced income due to the closure of several supporting sectors such as retails and transportation. There is still a lack of study on the impact of a pandemic outbreak on micro-enterprises in developing countries, especially in relating to business continuity and recovery strategy. It is crucial to explore how micro-entrepreneurs experience crisis and what decision they make for business survival. This study represents the perspectives of two micro-entrepreneurs in the rural area of Sabah, about their business continuity strategy during movement control order. The results of unstructured phone interviews provide insights on business survival approach and recovery plan of micro-enterprises during and after a crisis. This study will hopefully contribute towards the creation of effective support mechanisms through associated entrepreneurial development organizations for micro - entrepreneurs to thrive during and after a crisis.

Keywords: Covid-19 Pandemic, Micro-Enterprise, Business Continuity Strategy, Business Recovery Plan

1. Introduction

1.1 Background to the Study

The Novel Coronavirus (Covid-19) acute respiratory outbreak crisis that originated from Wuhan, China in December 2019 has spread globally to more than 200 countries, including Asia, Europe, America and Australia. This outbreak has been categorised as a pandemic by the World Health Organization (WHO, 2019) as it shows an increasing human-to-human infection (Qiu, Rutherford, Mao & Chu, 2017) leading to over 200,000 deaths within three months since the start of the outbreak (WHO, 2020). In fact, Covid-19 recorded the highest infection rates and deaths compared to other coronavirus outbreaks like MERS-CoV, SARS-CoV and Influenza (Liu, Gayle, Smith & Rocklov, 2020; Peeri, et al, 2020). Previous studies have contended that movement

restriction is seen as the best approach to control the spread of infectious diseases like coronavirus (Chinazzi, et al, 2020; Sohrabi, et al, 2020, Smith & Freedman, 2020). For the Covid-19 outbreak, several countries have imposed travel restrictions, social distances, and postponements of events for at least 14 days in their respective countries, including Southeast Asian countries, such as Indonesia, Malaysia, Thailand, Philippines and Singapore. In many countries, the emergency or quarantine orders for preventing the spread of coronavirus has not only led to psychological impact like depression, anxiety and stress (Ghani, 2020) but also has an effect on economic activities such as the closure of retail premises and disruption of product delivery chains (Karabag, 2020). In Malaysia, for example, the 14-days movement control order (MCO) which started from 18 March 2020 and currently in its fifth extension, has disrupted the operation of several important sectors, including the food and beverages, agriculture, retails, transport and construction, and tourism sectors (Saari, 2020; Department of Statistics Malaysia, 2020).

Before focusing on the impact and strategies to reduce the impact, it is crucial to understand the definition of crisis. Booth (1993) defines crisis as a situation faced by an individual, group or organisation which they are unable to cope with by the use of normal routine procedures. There are three types of crisis, namely gradual threat, periodic threat and sudden threat (Booth, 1993). The Covid-19 crisis visibly can be regarded as 'sudden threat', as the crisis developed suddenly and it affects not only entire organisation, but also whole sectors of the economy. The impact of Covid-19 pandemic outbreak on global socio-economy can be acute, and it is crucial that recovery is essential to survive in a new normal way of living. However, little is known about the challenges and the process in which small enterprises respond during and after the outbreak crisis. This paper suggests that micro-enterprise should be a central focus for crisis management strategy, as the sector is the most important small and medium enterprise (SME) in the Malaysian economy. Micro-enterprise constitutes almost two-third of the SMEs in Malaysia (SME Annual Report, 2016), with less than five workers and annual sales turnover of less than RM300,000 (SME Corp Malaysia, 2014). It is contended in many previous studies that micro-enterprises in less developed areas are exposed to greater challenges than enterprises in urban and developed areas due to their remoteness, especially in terms of infrastructure constraints, labour availability and limited financial reserves (Siemens, 2012; North & Smallbone, 2007). Therefore, based on unstructured phone interviews with two micro-entrepreneurs in Kota Belud and Ranau, Sabah Malaysia, this study explores the business continuity and recovery strategy in response to the movement control order amid Covid-19 crisis in Malaysia.

1.2 Business Continuity and Recovery Strategy

There are many studies that have been conducted on business continuity strategy among large manufacturing-based companies (Kepenach, 2007) or in the developed region (Herbane, 2013). However, there are limited studies examining micro-enterprise in the less developed countries. Furthermore, most studies on crisis management processes are focused on managing the impact of epidemic disease outbreak (e.g. Ritchie, 2003), natural disaster (e.g. Flynn, 2007, Bresciani, et al, 2002; Fabeil, et al, 2019), economic and financial crisis (Devece, Ortiz & Armengot, 2016) and inadvertent disaster and terrorisms (Cook, 2015). There is still a lack of literature on the impact of new and emergent crisis like a pandemic outbreak on micro-enterprises. It is postulated that micro-enterprises in the less developed areas are exposed to greater challenges than larger enterprises or in urban areas, especially during a crisis.

The impact of crisis or disaster on a business enterprise should be of great concern to entrepreneurs as it affects current and future business performance. Statistics have shown that about 75% of businesses without a continuity plan will fail within three years after a disaster or crisis strikes (Cook, 2015). Quarantelli, Lagadec and Boin (2007) suggest the importance of managing and planning processes during disaster and crisis. They define managing as contingency tactics used in dealing with crisis, whereas planning refers to the strategies that need to be undertaken in facing the future situation. In this study, the authors deliberate business continuity as the entrepreneur's tactic in managing crisis, and business recovery plan as the planning process after a crisis. Business continuity strategy usually comes together with a crisis recovery plan which involves resumption and restoration of operation (Cook, 2015).

McCarthy (2003) in his study on crisis management of entrepreneurial firms, suggests that the experience of crisis leads entrepreneurs to become more rational and guided by planned behaviour in making a decision.

Entrepreneurs demonstrate their ability to innovate by undertaking survival mechanisms for managing the impact of crisis on their business, namely marketing innovation through alternative promotion or pricing (Naidoo, 2010), alternative distribution channel (Yu-Lian, 2008), product reengineering and use of cheap and effective online campaign (Bourletidis & Triantafyllopoulos, 2014). According to the Malaysian Institute of Economic Research (MIER) and the Malaysian Entrepreneurship Academy (AUM) (RTM, 2020), the economic stimulus package provided by the government to reduce the impact of crisis among SME entrepreneurs should not be treated as an adequate remedy for the long term. Hence, entrepreneurs must plan to continue to operate the business by embracing a new or innovative approach throughout the crisis management cycle – namely, responding, resuming, recovering and restoring (Cook, 2015). Many studies on crisis management include at least three standard phases, i.e. pre-crisis, during crisis and post-crisis (Pursiainen, 2018, Fabeil, et al, 2019), which are usually further divided into more detailed phases. These may include (i) risk assessment, (ii) prevention, (iii) preparedness, (iv) response, (v) recovery and (vi) learning, which are particularly used in the field of disaster reduction and business continuity as suggested by the notion of ISO standard (Pursiainen, 2018). This notion is used in analysing the results of the current study to understand the impact of crisis on business strategy throughout each phase of movement control order (MCO) amid Covid-19 in Malaysia.

1.3 The Research Problem

The Malaysian government has announced the forth extension of movement control order (MCO) which has started since March 18, 2020 (Prime Minister's Special Message, 2020) as the preventive measure in response to Covid-19 pandemic in the country. Among the prohibitions set out are the closure of government and private premises, except those related to key national services such as health and safety, telecommunications, retail, finance and transportation (National Security Council, 2020). In most states, the operating hours for some service sectors are limited to 8 to 10 hours during the MCO period. In Sabah, for example, retail premises such as farmer's markets, restaurants, gas stations, delivery services, supermarkets, and manufacturing factories are only allowed to operate until 6:00 pm (Kota Kinabalu City Hall, 2020).

There have been several reports in the media about the impact of the MCO on small businesses. Micro-entrepreneurs, for example, experience loss of daily income due to disruptive supply chain resulting from the closure of supporting sectors, besides lack of workers and declining in cash reserves (Dzulkifli, 2020; Aling, 2020). Many entrepreneurs began to shift to alternative approaches to continue their business operation. Among the alternative business continuity strategy adopted by entrepreneurs during the MCO period is by selling and promoting their products via social media and mobile applications like Facebook and Whatsapp. In addition, some of them decided to hire part-time transporter/runner to deliver their product to end customer and adopted cash on delivery (COD) transaction (Halim, 2020). Nevertheless, not all small businesses in rural areas are able to adopt this alternative strategy due to the constraints of business infrastructure support. In Sabah, the Ministry of Agriculture and Food Industry (MAFI) has assured to provide proper support and assistance to SME entrepreneurs, including the agri-based and food-based sector (Utusan Borneo, 2020). The MAFI recommendations include enabling the farmers market to function, coordinated as a collection centre for farm products by the Federal Agricultural Marketing Authority (FAMA), and ensuring logistic flexibility during the MCO to ease the supply chain for perishable products from end-of-businesses to end - users (Daily Express, 2020).

Business continuity strategy of micro-enterprises in dealing with crises has not been fully explored. There have been many previous studies on the effects of coronavirus outbreaks such as MERS, SARS and Ebola on business continuity; however, the study has focused on large-scale businesses in developed areas (Pine & McKercher, 2004; Cole & Watkins, 2015). Bartz and Winkler (2016) in their study of the performance of entrepreneurial firms during crisis found that micro-enterprises exhibit a relatively slow growth in crisis time, indicating fragility as compared to larger enterprises which grow faster and more flexible. It is argued that crises are detrimental to micro-enterprises; hence entrepreneurs need to think of strategies to manage and plan for alternative approaches to lessen the impact of the crisis on their business.

1.4 The Research Objectives

This study aims to explore from the perspectives of micro-entrepreneurs, the crisis management strategy during and after movement control order (MCO) due to Covid-19 outbreak. This study involves phone interviews with two micro-entrepreneurs, which takes place during the second and third phase of MCO in Malaysia (1-month duration). The focus of the interview is to understand their business continuity and recovery strategy during the crisis. This study recommends valuable insights to related agencies or departments involved in small business development programs, especially for micro-enterprises in the rural area, so that appropriate measures can be formulated in assisting the sector throughout crisis cycle.

2. Research Approach

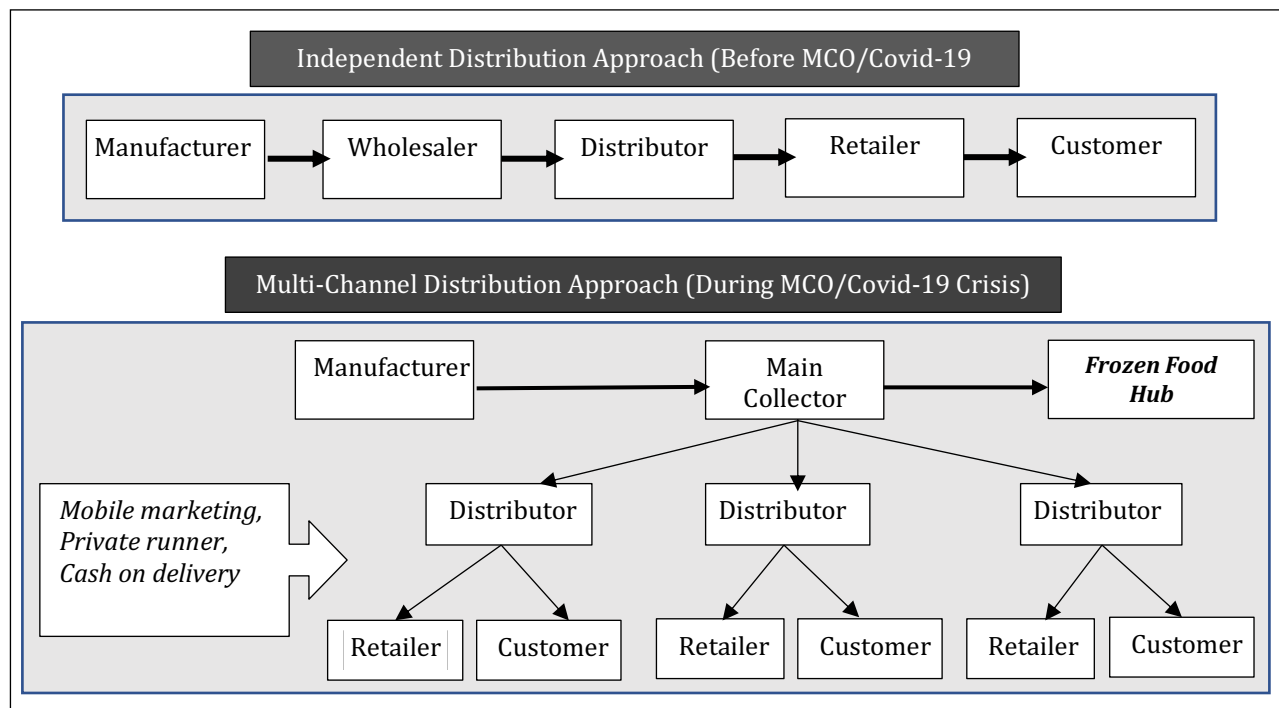
This study involves unstructured phone interviews with open-ended questions, which was conducted in May 2020, during the fifth phase of movement control order in Malaysia. Unstructured interview was employed in this study as it allows the opportunity to gather the thoughts and beliefs of individual entrepreneur based on their life experience (Marshall & Rossman, 2006). Two micro-entrepreneurs were identified to participate in the study on the basis that they are the founder of a micro-enterprise with annual sales turnover less than RM 300,000. Respondents were identified purposively by their credible experience as key micro-entrepreneurs in Sabah, whom researcher believed to be able to provide relevant information befitting the research objective. Purposive sampling is supported by the parsimonious principle, which allows simplicity over complexity, and necessity over the excessive information to explain a given phenomenon (Allen, 2017). This allows the interviews to be conducted in 25-30 minutes in a free-flow but informative conversation (Miles & Huberman, 2019; Bryman, 2015). The questions were incorporated into a broader research measure to minimise participant fatigue and at the same time to fulfil the research objective. Memos were used to record the key points from the interview. The essence of the interview is to gather entrepreneurs' perspectives and experience on their business continuity and recovery strategy during Covid-19 crisis. Besides, in order to develop a better understanding of the concept of business continuity and recovery strategy during a crisis, the researcher made use of entrepreneurship literature pertaining to crisis management of small enterprises. The insights and thoughts gathered from respondent were examined and summarised into a proposed diagram to provide meaningful hindsight about how micro-entrepreneurs operate their business during a crisis and make a plan for recovery after the crisis.

3. Results

3.1 Business Continuity Strategy During Crisis

The interviews reveal that entrepreneurs employ multiple synchronous strategies to ensure continuous operation of their business during MCO, namely (i) shorten the supply chain through centralised synchronous distributors, (ii) produce emerging product to meet current customers needs (customers are looking for essential foods, and cleaning and sanitary products during MCO), (iii) use digitalised marketing through mobile applications and social media, such as Facebook and WhatsApp, (iv) employ 'collect on delivery' or 'cash on demand' transaction for the sale of goods, and (v) receive payment via bank transfer or e-wallet. According to the entrepreneurs interviewed, synchronous distribution approach allows entrepreneurs, especially in the agri-based business to earn decent income during a crisis. This strategy is parallel to omni-marketing channel approach which suggests the use of several channels in distributing goods to the customer, for example through distributors, mobile apps, and physical store, is more beneficial than single and independent channel approach (Palmatier, Sivadas, Stern & El-Ansari, 2020).

In addition, the result of the interviews proposes the establishment of 'centralised wholesale mart' selling essential perishable produces like fish, vegetables and fruits, which they label as 'frozen food hub'. This 'frozen hub' is seen by respondents as suitable to be located in several main high-traffic areas, and can be placed in government administration offices, higher education institutions or primary housing areas. This approach is in line with Yu-lian (2008) and Ping-hong (2009) who proposed the use of 'direct sales store' to market perishable and agri-based products. Figure 1 summarises the alternative distribution approach undertaken by entrepreneurs during normal time and MCO period. Interestingly, respondents viewed this approach as more economical and not necessarily appropriate during this disruptive time, but also can be implemented in the future.



3.2 Business Recovery Plan After Crisis

The movement control order amid Covid-19 outbreaks in Malaysia has reached five phases, led to more than two months quarantine. Based on the interview, the result suggests the pandemic crisis has impacted micro-enterprises in different level of disruption throughout the MCO phases. Some enterprises began to experience business interruption for a month before MCO was imposed in Malaysia. In fact, the extent of impact was more extensive during the initial phase of MCO though started to demote throughout the later phases. The entrepreneur perceived the slow demand for their products as reactions from changes in consumer buying behaviour, that their buying intent on staples and sanitisation goods has been elevated during the crisis. In order to ensure continuous earnings, entrepreneurs need to be more flexible and make important adjustment in their business. According to Cook (2015), entrepreneurs' business recovery approach during crisis evolves in at least four stages, namely responding, resuming, recovering and restoring. This study explains the business recovery plan undertaken by interviewed entrepreneurs throughout the four phases of MCO in Malaysia. Table 1 depicts several alternative strategies for business recovery in time of crisis – before, during and after MCO

Table 1. Alternative Strategies for Business Recovery in time of Crisis

Crisis Phases	Pre-Crisis	During Crisis					Post-Crisis
MCO Phases	1 month before crisis	MCO Phase 1	MCO Phase 2	MCO Phase 3	MCO Phase 4	MCO Phase 5 or more	12 months after crisis
<i>Level of Impact on income reduction</i>	80%	90%	80%	60%	50%	20%	Less than 3%
<i>Business situation</i>	full-day open, business as usual	<ul style="list-style-type: none"> full closure, no staff channel disruption 	<ul style="list-style-type: none"> half-day open business from home 	<ul style="list-style-type: none"> half-day open business from home 	<ul style="list-style-type: none"> half-day open business from premise 	<ul style="list-style-type: none"> Full-day open (follow MCO SOP) 	Business in the 'new normal' procedures

Impact-reduction approach	None	Business from home	<ul style="list-style-type: none"> • Business from home • self-deliver 	<ul style="list-style-type: none"> • Self-deliver • community-based business • using mobile apps 	<ul style="list-style-type: none"> • using multi-channel approach • mobile apps (e-hailing, e-bazaar, WhatsApp, Facebook) • hire private runner 	Plan for 'new normal' business:- <ul style="list-style-type: none"> • Cash on delivery • Private runner • Community-based channel • Digital marketing 	<ul style="list-style-type: none"> • Restructuring of business model/ concept • Revising business plan (especially on cash flow and budgeting) • Investment on new business • Updating customer database
Crisis phases (Cook, 2015)	Warning	<div> <div>Responding</div> <div>Resuming</div> <div>Recovering</div> <div>Restoring</div> </div>					

Note. This data is based on interviews with two micro entrepreneurs involved in the study

Based on the interviews, it can be generalised that there is no formal crisis management planning or contingency planning employed by micro-entrepreneurs. However, a variety of approaches were used to deal with the impact of the crisis, including the operation of business from home, becoming own private runner, digital marketing, the multi-channel sales strategy and the penetration of the new market segment during a crisis by selling emerging essential products. The impact-reduction strategies undertaken by entrepreneurs in this study is parallel with crisis phases as suggested by Cook (2015), which involves responding, resuming, recovering and restoring. The interviewed entrepreneurs viewed post-crisis stage might only occur twelve months after the crisis ends, which can be regarded as 'restoring' phase. Presumably, during this stage, entrepreneurs are likely to have possessed more experiences, skills and resources to recover from the crisis. Such knowledge have become the basis for business recovery plan like the restructuring of business model or concept, revising the business plan, and updating market segments, as well to learn to do business under the 'new normal' procedures.

4. Discussion

This paper summarises findings from unstructured phone interviews with two local micro-entrepreneurs in Sabah, Malaysia, which was conducted in May 2020, during the fifth phase of movement control order amid Covid-19 outbreaks in Malaysia. The study focuses in two main areas from the entrepreneurs' perspectives, i.e. (i) to understand the business continuity strategy and (ii) the business recovery plan employed by micro-enterprise in coping with crisis impact. The Covid-19 crisis can be regarded as a difficult situation for micro-enterprises due to its abrupt threats. The results suggest that there is no systematic or formal management to crisis employed by micro-enterprises; nonetheless, their responses towards crisis are more ad-hoc to reduce the impact. Entrepreneurs seemed to demonstrate their ability to survive in their business by undertaking several business continuity approaches and recovery strategies, especially in terms of product delivery and marketing. This finding is parallel to McCarthy (2003), who suggested that the experience of crisis leads entrepreneurs to act more rational and engage in planning when making decisions. Interestingly, the respondents viewed the economic stimulus fund provided by the government as a non-paramount remedy to reduce the impact of the crisis. The accessibility to support and facilities is difficult among micro-entrepreneurs in less-developed areas, that they have to deal in a piecemeal manner. This issue is in line with Crushnahan (2004) who studied the impact of environmental crisis on a rural island tourism business in Indonesia. In order to ensure micro-entrepreneurs to manage their business in a crisis situation, specifically in a less developed area, it is crucial to provide assistance and support facilities that are more relevant to them, especially in terms of knowledge and skills on crisis management methods. The business knowledge like online marketing techniques, product delivery procedures, new product development, costing and pricing strategy during crisis and customer database management could serve as a basis of crisis management plan for micro-enterprises. This study is limited in that it focuses primarily on results from two respondents only. Nevertheless, the depth analysis of the interviews

contributed to the literature in relating to strategies for business continuity and recovery among micro-enterprise. Further analysis using survey with larger group of respondents/audience is required in future studies to fully understand the survival mechanism adopted by micro-enterprises in response to the crisis.

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