



Legal Certainty and Economic Resilience of MSMEs Post-Disaster Based on Society 5.0 in Palu City

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ABSTRACT

This study aims to analyze the role of legal certainty in strengthening the economic resilience of Micro, Small, and Medium Enterprises (MSMEs) after disasters in Palu City and formulate a legal certainty model based on Society 5.0. The earthquake, tsunami, and liquefaction disasters in 2018 caused economic and institutional problems for MSME actors, especially damage to business premises, loss of legal documents, unclear asset status, weak business legality, and limited access to financing. This research uses an empirical legal method with a juridical-sociological approach and institutional economics. Data was obtained through document studies, regulatory studies, MSME data analysis, and limited interviews with elements of agencies, villages, and MSME actors in the Kaomona City Forest area. The results of the study show that legal certainty plays a role as a prerequisite for the economic resilience of MSMEs through the legalization of business premises, asset protection, ease of licensing, business data collection, and access to financing. Empirical findings show that there is government intervention through the provision of around 300 stalls, the existence of 264 business actors in 2021, and assistance to 185 MSME actors. However, business sustainability still faces obstacles in the form of limited integrated data, unclear regional management, low legal-digital literacy, and suboptimal technological adaptation. This research offers a model of legal certainty based on Society 5.0 through the digitization of MSME data, integration of licensing services, legalization of business premises, the use of big data, digital legal services, and strengthening the human resource capabilities of MSME actors. This model is expected to contribute to the recovery of MSMEs after disasters that is adaptive, inclusive, transparent, and sustainable.

INTRODUCTION

Indonesia is a country that has a high level of vulnerability to natural disasters. Indonesia's geographical conditions, which are at the confluence of the world's three main tectonic plates, namely the Eurasian, Indo-Australian, and Pacific Plates, make the Indonesian region prone to earthquakes, tsunamis, volcanic eruptions, and liquefaction. These vulnerabilities demand a disaster management system that is not only oriented towards emergency response, but also on restoring the social, economic, legal, and institutional lives of affected communities.

One of the major disasters that caused multidimensional impacts was the earthquake, tsunami, and liquefaction that hit Palu City and its surrounding areas on September 28, 2018. The disaster resulted in physical damage, casualties, population displacement, loss of livelihoods, and disruption of community economic activities. In the context of the local economy, Micro, Small, and Medium Enterprises (MSMEs) are a very vulnerable group because many of them depend on places of business, simple assets, local customer networks, and legal documents that are easily damaged or lost due to disasters.

MSMEs have an important role in post-disaster economic recovery because they are a source of livelihood for the community, absorbing labor, and driving local economic activities. When MSMEs are able to resume operations, the community's economic recovery process can run faster. However, the recovery of MSMEs does not

only depend on capital assistance or the development of physical infrastructure. MSMEs also need legal certainty on assets, place of business, business legality, access to financing, and protection for business sustainability.

Legal certainty in the post-disaster context is very important because disasters can disrupt the community's administrative system. Many legal documents such as land certificates, proof of asset ownership, business documents, business licenses, and economic identity documents are damaged or lost. In addition, the phenomenon of liquefaction causes changes in the structure of land and ownership boundaries, giving rise to new legal issues, especially related to land ownership, relocation, space utilization, and the status of business premises. This uncertainty has a direct impact on economic activities, especially for MSMEs that need the legality of assets and businesses as a basis for accessing capital, government assistance, and empowerment programs.

Normatively, the implementation of disaster management in Indonesia has been regulated in Law Number 24 of 2007 concerning Disaster Management. The law affirms that disaster management includes the pre-disaster, emergency response, and post-disaster stages. In the post-disaster stage, rehabilitation and reconstruction are an important part of restoring people's lives. The strengthening of MSMEs also obtained a policy basis through Government Regulation Number 7 of 2021 concerning the Facilitation, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises. In terms of business legality, Government Regulation Number 5 of 2021 concerning the Implementation of Risk-Based Business Licensing provides the basis for simplifying licensing through the Online Single Submission (OSS) system.

In the context of modern development, the concept of Society 5.0 is relevant to build a post-disaster MSME recovery system. Society 5.0 emphasizes a human-centered society, which is a society that combines physical space and digital space to solve social and economic problems. This concept focuses not only on the use of technology, but also on how technology is used to improve human well-being, strengthen social resilience, and create a more inclusive system. In the context of post-disaster MSMEs, Society 5.0 can be applied through the digitization of MSME data, digital legal services, online licensing systems, the use of big data for aid distribution, and increasing legal and digital literacy of business actors.

Palu City has important experience in the economic recovery of MSMEs after disasters. One empirical example is the Kaomona City Forest area which is a space for economic activity for business actors after disasters. The Palu City Government in 2019 prepared around 300 stalls in the Kaomona City Forest area and prioritized them for street vendors affected by the tsunami from the Palu Bay area. Data from the Palu City MSME Office in 2021 quoted in previous research shows that there are 264 business actors in the area, with the dominance of the culinary sector. During the pandemic, the Palu City Government also provided assistance to 185 MSME actors in the Kaomona City Forest area. However, subsequent developments show that some business facilities are facing sustainability challenges. This condition shows that the recovery of MSMEs is not enough through the provision of physical facilities, but requires a system of legal certainty, data collection, management, and sustainable digital adaptation.

This research places legal certainty not only as a normative legal issue, but as an institutional factor that affects the ability of MSMEs to survive, recover, adapt, and develop after a disaster. Thus, this research is in the perspective of institutional economics and human resource management, because it emphasizes the role of legality, capacity of business actors, legal literacy, digital literacy, and technological adaptation in building the economic resilience of MSMEs.

State of the Art and Research Gap

Studies on the resilience of MSMEs generally discuss the ability of small businesses to survive through social capital, innovation, market adaptation, and government support. Disaster studies tend to place economic recovery as part of rehabilitation and reconstruction. Meanwhile, legal studies mostly discuss the protection of community rights, asset certainty, and post-disaster land governance. On the other hand, the Society 5.0 study is mostly directed at the digitization of services, the use of data, and the transformation of technology that is human-centered.

However, there are still research gaps. First, there have not been many studies that directly link legal certainty to the economic resilience of MSMEs after disasters. Second, MSME recovery studies often emphasize capital assistance, but do not place the legality of assets, business legality, and access to financing as an institutional chain. Third, the concept of Society 5.0 is often understood as digitalization alone, even though in the context of post-disaster MSMEs, technology must be combined with legal certainty and human resource capabilities of business actors.

The novelty of this research lies in the development of a post-disaster MSME economic resilience model that places legal certainty as a factor that strengthens business sustainability. In contrast to the post-disaster recovery study which generally emphasizes capital assistance and infrastructure development, this study integrates legal certainty, asset legality, business legality, access to financing, human resource capabilities of MSME actors, and Society 5.0 technology as a model for MSME economic recovery in Palu City.

Focus of Previous Studies	Limitations	Position of this research
Post-disaster economic recovery	Put more emphasis on aid and infrastructure	Emphasizing legal certainty as the foundation of the economy
MSME Resilience	Focus on capital, innovation, and markets	Linking resilience with legality and access to financing
Post-disaster legal certainty	Normative and land-based tendencies	Positioned as an institutional factor of the MSME economy
Society 5.0	Technology-centric tendencies	Linked to MSME data, legal services, and human resource capabilities

Problem Formulation

Based on this background, the formulation of the problem in this study is:

1. What is the role of legal certainty on assets, business legality, and access to financing in strengthening the economic resilience of MSMEs after disasters in Palu City?
2. How can the society 5.0-based legal certainty model strengthen the economic resilience of MSMEs after disasters in Palu City?

Research Objectives

This research aims to:

1. Analyzing the role of legal certainty on assets, business legality, and access to financing in strengthening the economic resilience of MSMEs after disasters in Palu City.
2. Formulating a legal certainty model based on Society 5.0 in supporting the economic resilience of MSMEs after disasters in Palu City.
3. Provide policy recommendations for local governments, MSME actors, financial institutions, universities, and related stakeholders in building a legal, adaptive, data-based, and sustainable MSME recovery system.

Literature Review

Legal Certainty

Legal certainty is an important principle in the state of law. Legal certainty provides assurance that the community is aware of its rights and obligations and obtains protection from inconsistent actions. In the economic context, legal certainty plays a role in creating a sense of security for business actors, ensuring the legality of assets, strengthening business protection, and increasing trust in the government administrative system.

In the post-disaster context, legal certainty is not only related to the existence of laws and regulations, but also to the government's ability to provide fast, fair, and adaptive legal services. When people lose legal documents or experience unclear asset status, the state needs to be present through policies of restoring legal administration, re-collecting data, protecting people's rights, and resolving disputes effectively.

For MSMEs, legal certainty includes several main aspects, namely the certainty of the status of the place of business, business legality, asset protection, clarity of assistance regulations, ease of licensing, and access to financing. Legal certainty is a prerequisite for MSMEs to enter the formal economic system, obtain a Business Identification Number (NIB), access government assistance, establish cooperation with financial institutions, and develop their businesses in a sustainable manner.

Economic Resilience of MSMEs

Economic resilience can be understood as the ability of economic actors to survive, adapt, recover, and develop after experiencing shocks. In the context of MSMEs, economic resilience includes the ability to maintain business, recover income, access capital, change business strategies, utilize technology, and maintain business sustainability in the midst of crisis conditions.

Post-disaster MSMEs face complex challenges. In addition to losing their business premises and capital, MSMEs also often face administrative obstacles, such as loss of business documents, difficulty in obtaining permits, limited access to financing, and unclear status of use of business locations. Therefore, the economic resilience of MSMEs can not only be built through capital assistance, but also requires legal certainty, strengthening human resource capacity, business assistance, and digital adaptation.

Indicators of MSME economic resilience in this study include the ability to return to operations, income recovery, business sustainability, ability to obtain financing, product or service innovation, market adaptation, use of digital technology, and the ability to maintain labor or business resources.

Society 5.0 and MSME HR Capabilities

Society 5.0 is a human-centered society concept that integrates physical space and digital space to solve social and economic problems. In this concept, technologies such as big data, artificial intelligence, the internet of

things, and information systems are not placed as the ultimate goal, but rather as instruments to improve people's welfare.

In the context of post-disaster MSMEs, Society 5.0 can be implemented through digitization of MSME data, integration of licensing systems, mapping of data-based assistance needs, digital legal services, digital marketing, non-cash payments, and increasing legal and digital literacy. The implementation of Society 5.0 in the recovery of MSMEs must remain human-oriented, especially the needs of small business actors who often have limited access to technology.

From the perspective of human resource management, the resilience of MSMEs is not only determined by government assistance and legal certainty, but also by the capabilities of business actors. The human resource capabilities of MSME actors include the ability to understand business legality, use digital technology, manage finances, read market opportunities, manage risks, and build business networks. MSME actors who have better legal and digital literacy will find it easier to manage business licenses, access assistance, use digital platforms, and adjust business strategies after disasters.

Conceptual Framework

This research is built on the conceptual framework that legal certainty is the foundation that strengthens the economic resilience of MSMEs. Legal certainty provides guarantees for assets, place of business, business legality, access to licensing, and access to financing. This legality allows MSMEs to obtain assistance, access credit, participate in empowerment programs, and run businesses more safely.

Society 5.0 is placed as a strengthening instrument through data digitization, digital legal services, licensing integration, big data MSMEs, and increasing digital-legal literacy. Meanwhile, the human resource capabilities of MSME actors are an important factor that determines the extent to which business actors are able to take advantage of legal and technological certainty to build economic resilience.

Conceptually, the relationships between variables can be described as follows:

Legal Certainty → Legality of Assets and Businesses → Access to Financing → Economic Resilience of MSMEs

The relationship is strengthened by:

Society 5.0 → Data Digitization, OSS, Big Data, Digital Legal Services, Digital-Legal Literacy

Thus, this research model places legal certainty as the foundation, Society 5.0 technology as an instrument, human resource capabilities as a driver of adaptation, and MSME economic resilience as the final goal.

Research Methods

Types and Approaches to Research

This research uses an empirical legal method. Empirical legal research is used to examine the implementation of law in people's lives, especially how post-disaster legal certainty affects the recovery and sustainability of MSMEs in Palu City. This research not only examines legal norms, but also looks at how these norms work in the social and economic practices of society.

The approaches used are the juridical-sociological approach and the institutional economic approach. The juridical approach is used to analyze laws and regulations related to disaster management, MSME protection, business licensing, digitization of public services, and access to financing. A sociological approach is used to understand the condition of MSMEs after the disaster, especially related to the status of the place of business, business legality, government assistance, and business sustainability. The institutional economic approach is used to explain the relationship between legal certainty, government institutions, business legality, access to capital, and economic resilience of MSMEs.

Location and Unit of Analysis

The research was conducted in Palu City, Central Sulawesi Province, with special attention to MSME economic recovery areas such as the Kaomona City Forest. This area was chosen because it is one of the economic spaces used by post-disaster business actors and has empirical data related to the provision of stalls, the number of business actors, government assistance, increasing income, and business sustainability dynamics.

The analysis unit of this research is post-disaster MSME actors and institutional systems that affect the sustainability of their businesses. The institutional system includes regulations, licensing, certainty of business premises, MSME data collection, access to assistance, access to financing, and digital support.

Types and Data Sources

The data used consists of primary data and secondary data. Primary data was obtained through limited interviews with elements of local governments, village governments, and MSME actors. Secondary data was obtained from laws and regulations, policy documents, government publications, Palu City MSME data, scientific journals, official news, and other relevant sources.

Research Informant

The research informants were determined purposively, namely selected based on their direct relationship with the issue of legal certainty and economic resilience of MSMEs after the disaster. The identity of the informant is disguised in the form of a code to maintain the ethics of the research.

Informant Code	Informant Element	Relevance to Research
I-1	Local government agencies/agencies related to MSMEs	Explain MSME recovery policies, data collection, assistance, and integration of post-disaster programs
I-2	Village government	Explain data collection of affected residents, legality facilitation, business certificates, and business relocation
I-3	Kaombona City Forest MSME Actors	Explain the direct experience of being affected by disasters, business legality, access to capital, use of technology, and business sustainability

Data Collection and Analysis Techniques

Data collection techniques were carried out through document studies, limited observations, limited interviews, and secondary data analysis. Document studies are used to examine regulations, policy documents, MSME data, scientific journals, and official news. Observation is used to see the dynamics of the MSME business space. The interviews were used to explore the informant's experience related to business legality, certainty of the place of business, access to assistance, and obstacles to business recovery.

Data is analyzed qualitatively descriptively through the stages of data reduction, categorization, data presentation, interpretation, and conclusion drawn. The analysis is directed to find patterns of relationships between legal certainty, business legality, access to financing, human resource capabilities, and the economic resilience of MSMEs. The validity of the data is carried out through source triangulation and method triangulation, namely comparing the results of interviews with policy documents, statistical data, scientific journals, official news, and observation results.

RESULTS AND DISCUSSION

Legal Uncertainty of Post-Disaster MSMEs in Palu City

The 2018 earthquake, tsunami, and liquefaction disaster in Palu City not only caused physical damage, but also created legal uncertainty for MSME actors. This uncertainty can be seen from the damage to the business premises, the loss of legal documents, the unclear status of asset ownership, changes in land conditions due to liquefaction, and limited access to licensing and financing.

For MSMEs, these legal issues have a direct impact on business sustainability. Asset legality and business legality are important requirements for obtaining assistance, accessing credit, participating in empowerment programs, and rebuilding businesses. If MSME actors do not have clear legal documents, then they will have difficulty in proving their rights to assets or places of business. This condition also hinders the relationship between MSMEs and financial institutions because assets whose legal status is unclear are difficult to use as a basis for financing.

Legal uncertainty also arises in the context of relocation and the use of new business space. After the disaster, some business actors are unable to return to their old business locations due to disaster risks, construction bans in certain zones, or changes in spatial planning. In such conditions, the provision of new business space requires a clear legal basis so that MSME actors feel safe in running their businesses. If the status of the use of stalls, kiosks, or business spaces is unclear, then business actors will be in a vulnerable position.

The legal uncertainty of MSMEs after the disaster can be summarized in the following table:

Forms of Legal Uncertainty	Impact on MSMEs	Economic Implications
Loss of legal documents	MSMEs find it difficult to prove the status of a business or asset	Hindered in obtaining assistance and financing
Unclear status of the place of business	Business actors do not have a guarantee of location sustainability	Business investment becomes low
Changes in land boundaries due to liquefaction	Potential asset disputes arise	Economic activity delayed
The legality of the business is not complete	MSMEs find it difficult to enter formal programs	Limited market access and assistance
MSME data is not integrated	Potentially off-target aid	Uneven economic recovery

Forms of Legal Uncertainty	Impact on MSMEs	Economic Implications
Low legal literacy	Business actors do not understand their rights and procedures	Dependence on aid increases

The table shows that legal certainty has a direct relationship with the sustainability of MSMEs. Therefore, legal certainty must be understood as an instrument of economic recovery, not just an administrative issue.

Legal Certainty as a Strengthening of MSME Economic Resilience

Legal certainty plays an important role in strengthening the economic resilience of MSMEs because it provides guarantees for business space, legality, access to financing, and business protection. In the post-disaster context, MSMEs need certainty regarding business premises, business documents, access to assistance, and policy sustainability. When these legal aspects are met, MSME actors have a stronger basis to return to operations.

A concrete example can be seen in the policy of providing stalls in the Kaomona City Forest area. In 2019, the Palu City Government prepared around 300 stalls and prioritized them for street vendors affected by the tsunami from the Palu Bay area. This policy has economic and legal significance at the same time. Economically, the provision of stalls opens up space for business actors to earn income again. Legally, the existence of stalls gives legitimacy to the place of business so that MSME actors no longer sell in locations that are prohibited or prone to disasters.

Data in 2021 shows that there are 264 business actors in the Kaomona City Forest area. Of these, the culinary sector dominates with 211 cafes, followed by stalls, durian traders, beverage traders, toy traders, flower traders, children's toy rentals, and hanbok clothing rentals. This data shows that the Kaomona City Forest area is not only a relocation space, but also developed into a creative and recreative economic space involving various types of businesses.

The existence of business actors in the area shows that the certainty of business locations can encourage economic activity. MSME actors who previously lost their business premises can resume economic activities. With a more organized business space, MSME actors also have the opportunity to build new customer networks, increase income, and create local economic activities.

In addition to the provision of stalls, government support was also seen during the pandemic. In 2021, as many as 185 MSME actors in the Kaomona City Forest received rice and cash assistance from the Palu City Government. The assistance shows that the government has concern for business actors in the region. However, from the perspective of economic resilience, short-term assistance needs to be followed by strengthening business legality, access to financing, and business assistance so that MSMEs are not only temporarily surviving, but also able to develop sustainably.

Research on the Kaomona City Forest also shows an increase in the income of business actors after being in the area. Culinary businesses have increased their revenue from IDR 22,000,000 to IDR 42,000,000 per month, non-culinary businesses from IDR 3,700,000 to IDR 5,300,000, and services from IDR 3,000,000 to IDR 4,500,000. This increase shows that the provision of more legal and structured business space can have a positive impact on the economic performance of business actors.

However, subsequent developments show that there are sustainability challenges. A number of facilities and cafes managed by MSMEs in the Kaomona City Forest area are reported to be facing problems of utilization and management. This fact shows that legal certainty is not enough only to be given in the early stages of recovery. Legal certainty must be followed by sustainable management, clarity of the rights and obligations of business actors, facility maintenance, business assistance, digital adaptation, and periodic policy evaluation.

Thus, legal certainty as a strengthening of the economic resilience of MSMEs has three dimensions. First, the protection dimension, which provides a sense of security for business premises and assets. Second, the access dimension, which opens opportunities for MSMEs to obtain assistance, licensing, financing, and markets. Third, the sustainability dimension, which is to ensure that the recovery policy does not stop at the stage of providing facilities, but continues on the management, mentoring, and strengthening of business capacity.

Qualitative Interview Findings

The findings of the interviews strengthen the argument that legal certainty, data collection, business legality, and digital support are important factors in the recovery of MSMEs after disasters. From the perspective of the relevant agencies, the post-disaster MSME recovery policy is based on the Rehabilitation and Reconstruction Plan (R3), with a focus on capital stimulus assistance, the provision of safer business facilities, and program synchronization with the central government so that assistance is on target. Informant I-1 explained that MSME data collection is carried out through the One MSME Data system with a collaborative mechanism, namely factual data collected at the sub-district level, then administratively verified by the agency. This data collection is used to classify MSMEs based on asset conditions and post-disaster turnover so that the type of intervention can be adjusted to the needs of business actors.

From the perspective of the village, legal certainty is practiced through administrative facilitation that is close to the residents. Informant I-2 explained that the village acts as a bridge between the mayor's policy and the

real conditions of the community. The forms of support provided include facilitating temporary business premises, providing business certificates for residents who have lost documents, and door-to-door data collection through RT/RW. Data on residents who previously owned businesses, types of businesses, and business locations before the disaster were validated through village deliberations before being submitted to the city level.

The I-2 informant also explained that one of the main obstacles to legal certainty is the existence of the community's long-standing business in disaster-prone zones. Business actors who previously sold in coastal areas or red zones cannot rebuild their businesses in old locations. This condition requires a persuasive approach so that people are willing to move to safer locations, such as the Kaomona City Forest area. The mechanism for determining stalls is carried out based on the database of disaster victims, with administrative selection through KTP and KK to prevent the control of more than one stall by one person. This shows that legal certainty is not only related to the legality of documents, but also to the fairness of the distribution of business space.

From the perspective of MSME actors, the certainty of the place of business and the legality of the business are directly felt as a factor in economic recovery. Informant I-3 stated that before the disaster he was selling in the Talise Beach area, but his place of business, equipment, and capital was lost due to the tsunami. After being relocated to the Kaomona City Forest area around 2019 or 2020, business actors can restart economic activities from scratch. However, the main obstacles faced are limited capital, changes in customer locations, and psychological trauma due to disasters.

The legality of the business is also an important finding. Informant I-3 stated that after occupying the Kaomona City Forest area, business actors began to be assisted by officers or MSME assistants to take care of Business Identification Numbers (NIB) through the OSS system. This legality helps business actors in accessing tool assistance, capital assistance, and financing opportunities. Previously, business actors only relied on oral permits or ordinary certificates, so they experienced difficulties when they wanted to access People's Business Loans or banking financing. These findings show that business legality is a bridge between legal certainty and access to financing.

In the aspect of Society 5.0, interviews show that digital technology is starting to be used, although it is not yet evenly distributed. MSME actors have used WhatsApp and Instagram for promotion, and have started using QRIS or transfers because many buyers, especially students and visitors to the region, ask for non-cash payments. Meanwhile, the village uses WhatsApp groups as a medium for disseminating information on assistance and training, and has started to collect simple digital data. However, data synchronization is still a challenge when residents change domicile or change types of businesses.

A summary of the interview findings can be seen in the following table:

Informant Code	Main Themes	Interview Findings	Meaning for MSME Resilience
I-1 Service	Recovery policy	R3-based MSME recovery, capital stimulus, safe business facilities, central-regional synchronization	Government policies are the foundation for post-disaster economic recovery
I-1 Service	MSME Data Collection	Data collection through One MSME Data and administrative verification	Integrated data is needed to make aid and interventions on target
I-2 Village	Facilitation of legality	The village provides business certificates and helps residents access legality	Local administration is the starting door for MSME legal certainty
I-2 Village	Business relocation	Businesses in the red zone are directed to safer locations such as Urban Forests	Legal certainty must be accompanied by a social approach and justice in the distribution of stalls
I-3 MSME Actors	Disaster impact	Businesses, capital, and business equipment lost due to the tsunami	MSMEs need business space, capital, and psychosocial support
I-3 MSME Actors	The legality of the business	NIB helps access assistance and financing	Business legality strengthens access to capital and business sustainability
I-3 MSME Actors	Digital adaptation	Using WhatsApp, Instagram, QRIS, and transfer	Digital literacy is part of the resilience of MSMEs based on Society 5.0

Business Legality, Access to Financing, and Human Resources Capabilities

Business legality is a form of legal certainty that is very important for MSMEs. Through business legality, MSMEs can obtain NIB, access government programs, participate in training, obtain assistance, open business accounts, access financing, and expand the market. Legality is also a sign that MSMEs are included in the formal economic system.

In the post-disaster context, business legality is often an issue because many MSME actors lose their documents or change business locations. When business actors move to new areas such as the Kaomona City Forest, re-data collection and legality assistance are needed so that their businesses remain administratively recorded. Without good data collection and legality, MSMEs will find it difficult to gain access to economic recovery programs.

Access to financing is highly dependent on legal certainty. Financial institutions tend to require business data, owner identity, business legality, income records, and asset guarantees before providing financing. If MSME actors do not have business legality or do not have certainty about the place of business, then the financing risk becomes higher. Therefore, legal certainty helps reduce risks and increase trust in financial institutions in MSMEs. As a research within the scope of the Faculty of Economics and Business and a concentration in human resource management, the aspect of human resource capabilities of MSME actors is an important part of the discussion. Legal and technological certainty will not be effective if MSME actors do not have the ability to understand, access, and utilize it.

The human resource capabilities of post-disaster MSME actors include adaptability, legal literacy, digital literacy, financial management skills, reading market opportunities, and the ability to maintain businesses in crisis conditions. MSME actors who understand the importance of business legality will be more encouraged to take care of NIB, improve business documents, and enter the formal system. MSME actors who have digital literacy will be better able to take advantage of online marketing, digital payments, and e-commerce platforms.

Society-Based Legal Certainty Model 5.0

Society 5.0 offers a more adaptive MSME recovery approach because it integrates digital technology with human needs. In the context of Palu City, Society 5.0 can be used to overcome data issues, legality, service, financing, and business sustainability. Its implementation does not have to start from complex technology, but can start from digitizing basic MSME data, integrating licensing, and easily accessible information services. Based on data analysis and interview findings, the model of legal certainty based on Society 5.0 in strengthening the economic resilience of MSMEs after a disaster in Palu City can be formulated as follows:

Model Components	Form of Implementation	Impact on MSMEs
Certainty of assets and place of business	Legalization of stalls, clarity of land use status, asset data collection, business premises use agreements	Provide a sense of security and reduce business risk
The legality of the business	NIB, OSS, micro business licenses, business administration assistance	Open access to aid, financing, training, and formal markets
Integrated MSME database	Data on business actors, type of business, location, legality status, capital needs, assistance status	More targeted assistance and more accurate policies
Digital legal services	Online legal consultation, digital document management, legal procedure information	Speed up services and reduce bureaucratic barriers
Big data for MSMEs	Mapping of turnover, location, business sector, coaching needs, and business risks	Become the basis for data-driven policies
Financing integration	Linkage of MSME data with financial institutions and capital assistance programs	Expanding access to capital for legal and productive MSMEs
Legal-digital literacy	OSS training, digital marketing, digital payments, simple financial recording	Improving human resource capabilities and business competitiveness
Sustainability monitoring	Periodic evaluation of the use of stalls, business activities, and facility conditions	Maintaining the sustainability of the economic recovery area

The model places legal certainty as the foundation, digitalization as an instrument, human resource capabilities as a driver, and economic resilience as the ultimate goal. This model can be applied through synergy between local governments, the Cooperatives and MSMEs Office, the One-Stop Investment and Integrated Services Office, the National Land Agency, financial institutions, universities, the MSME community, and the private sector.

Operationally, this model can be carried out through five stages. First, data collection and verification of affected MSMEs to ensure that all MSME actors have identity data, business location, type of business, legal status, and recovery needs. Second, the legalization of places and businesses through clarity in the use of stalls and assistance in the management of NIB and business licenses. Third, data integration and digital services by connecting MSME data to the licensing, assistance, financing, and training systems. Fourth, strengthening human resource capabilities through legal literacy training, digital literacy, online marketing, digital payments, and simple financial management. Fifth, continuous monitoring and evaluation of the development of MSMEs, facility conditions, income, business barriers, and the need for follow-up policies.

With this model, MSME recovery is not only reactive after a disaster, but also a proactive, adaptive, and sustainable system. Society 5.0 provides a framework that technology should be used to empower humans, not replace human roles. Therefore, this model still places MSME actors as the center of policy.

Theoretical and Practical Implications

Theoretically, this research contributes to the development of the study of MSME economic resilience by placing legal certainty as an institutional factor that affects business sustainability. The resilience of MSMEs is not only determined by economic capital, innovation, and market capabilities, but also by the certainty of asset status, business legality, access to financing, and the quality of government governance. Thus, this study expands the study of economic resilience through the integration of legal perspectives, institutional economics, and human resource management.

Practically, this research provides input for the Palu City Government to build an MSME recovery system that is not only based on physical assistance, but also based on legality, data, technology, and strengthening the capabilities of business actors. Local governments need to ensure that every MSME actor in the recovery area has a clear business status, is recorded in an integrated system, receives legal assistance, and has access to financing and digital markets.

For MSME actors, this study emphasizes the importance of business legality, legal literacy, digital literacy, business registration, and technology adaptation as the main capital to survive after a disaster. For universities, this research opens up a space for community service through business legality assistance, OSS training, digital marketing, simple financial recording, and strengthening post-disaster business management.

Research Limitations

This research has several limitations. First, MSME data in economic recovery areas still shows differences in numbers between sources, such as data on the number of stalls, the number of business actors, the number of aid recipients, and the number of respondents to previous research. This difference shows that MSME data integration is still a challenge. Second, this study is still qualitative-descriptive so it has not statistically measured the influence of legal certainty on increasing revenue or business sustainability. Third, this study focuses on Palu City and empirical examples of Kaomona City Forests, so generalizations to other regions need to be done carefully.

The next research is suggested to use a quantitative approach or mixed methods by distributing questionnaires to MSME actors affected by disasters. Variables that can be tested include legal certainty, business legality, digital literacy, access to financing, human resource capabilities, and economic resilience of MSMEs. The analysis can be carried out using regression or Structural Equation Modeling-Partial Least Square (SEM-PLS) to test the relationship between variables in a more measurable manner.

CONCLUSION

Based on the results of the discussion, it can be concluded that legal certainty on assets, business legality, and access to financing have an important role in strengthening the economic resilience of MSMEs after disasters in Palu City. Legal certainty provides guarantees for MSME actors to run their businesses safely, obtain legality, access assistance, and get financing opportunities. In the context of the Kaomona City Forest, the provision of business space and government support shows that policy interventions can encourage MSME economic activities. However, business sustainability still faces challenges in the form of unclear management, limited data, low legal-digital literacy, and suboptimal technological adaptation.

The Society 5.0-based legal certainty model can strengthen the economic resilience of MSMEs through the integration of regulations, technology, data, and human resource capabilities. This model includes digitization of MSME data, legalization of business premises, online-based licensing services, the use of big data for aid distribution, digital legal services, integration of access to financing, and increasing legal and digital literacy of business actors. With this model, legal certainty not only functions as administrative protection, but also as a strategic instrument in building resilient, adaptive, inclusive, and sustainable MSMEs after disasters.

SUGGESTIONS

1. The Palu City Government needs to strengthen legal certainty for MSMEs after the disaster through the legalization of business premises, re-data collection of MSME actors, and clarity on the status of the use of stalls or business locations, especially in economic recovery areas such as the Kaomona City Forest.

2. Relevant agencies need to integrate MSME data with licensing, assistance, and financing systems so that every MSME actor has a clear business identity and can access government programs transparently.
3. Local governments need to develop a Society 5.0-based service model through an integrated MSME database, digital legal services, OSS, data-based business monitoring, and an accountable aid distribution system.
4. MSME actors need to be provided with legal and digital literacy training, especially in NIB management, OSS use, digital marketing, non-cash payments, simple financial recording, and technology-based business management.
5. Universities can play a role in assisting MSMEs through community service programs, business clinics, digital training, business legality assistance, and ongoing research on the economic resilience of MSMEs after disasters.
6. Financial institutions need to be involved in the MSME recovery system so that business actors who already have legality and clear business data can get easier and measurable access to financing.
7. The local government needs to periodically monitor the economic recovery area so that the facilities that have been built are not abandoned and recovery policies can be adjusted to the dynamics of the needs of MSME actors.

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