

## EFFECTIVENESS AND IMPLICATIONS OF PROVISION OF COVID-19 ASSISTANCE FOR MSMEs IN TANJUNGPINANG CITY

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**Abstract:** *The purpose of this study was to analyze the effectiveness of providing covid-19 assistance to MSMEs in Tanjungpinang City using measurement indicators in the form of timeliness and accuracy in making choices, as well as to analyze the impact caused by the provision of economic and social assistance to the community in Tanjungpinang City. This study uses a descriptive method with a qualitative approach. The results of this study indicate that the data collection process to the distribution of COVID-19 assistance in Tanjungpinang City has been effective in terms of timeliness and accuracy in making choices. In addition, Covid-19 assistance can help the community's economy, especially the MSMEs in Tanjungpinang City, but it causes social impacts in the form of conflicts between MSMEs and the city government, in this case the manpower office, cooperatives and micro-enterprises and the government.*

**Keywords:** *Effectiveness, provision, Covid-19, MSME*

### 1. Introduction

Corona Virus or Covid-19 is a virus that was discovered in December 2019 in Wuhan, China. This virus can spread and cause various disorders in patients in the form of lung and respiratory tissue disorders and even death if the virus is not treated immediately. The transmission of the Covid-19 virus is very fast, so this virus is very easy to spread and causes a pandemic in most countries in the world, including Indonesia. The extent of the impact of the Covid-19 pandemic has resulted in the disruption of all human activities, whether social, economic, educational, cultural, etc. An example of the social impact of this pandemic is the implementation of Community Activity Restrictions (PPKM) throughout Indonesia, resulting in reduced traffic accessibility between regions. Meanwhile, the impact on the economy is a decrease in purchasing power and purchasing power of the population due to rising commodity prices, a decrease in purchasing power also due to a decrease in income, where many workers are laid off due to the lockdown of an area/region (lockdown) and work from home.

Various types of programs have been carried out by the government to reduce the impact of the pandemic, such as distributing various types of Direct Cash Assistance (BLT) to the community and Presidential Assistance for affected MSMEs. The basis for providing assistance from the government is an effort to support household consumption of the poor due to the COVID-19 pandemic (Fadilah, Siregar & Harahap, 2021). Poverty is a condition in which a person lacks resources which results in the inability to meet his basic needs (Selviana, Akib & Risfaisal, 2016). The distribution of assistance to the community comes from various sources, including village funds, central government, provincial and district/city governments.

Research conducted by Maun (2020) regarding the effectiveness of BLTDD for the poor in Talaitad Village affected by COVID-19, provides evidence that the effectiveness of the BLTDD

program and this program also provide benefits that can be felt by the community, so that many people support the program. This was followed by research conducted by Iping (2020) which discussed social protection by providing BLT during the Covid-19 pandemic with a review of economic and social perspectives, showing the results that various social protection programs have been carried out in Indonesia since the Old Order era, in addition to At the time of Covid-19, the government had also provided BLT for communities affected by the pandemic, especially for the poor, online motorcycle taxis, laborers and informal workers. In addition, from an economic perspective, the BLT program had a significant impact on the community's economy by increasing purchasing power and reduce the impact of layoffs, but from a social perspective, this program has an impact in the form of conflict and corruption.

Based on several studies on government assistance, the authors are interested in examining the effectiveness and implications of providing Covid-19 assistance for MSMEs in Tanjungpinang City which are seen from the aspect of timeliness and accuracy in making choices, as well as to find out the impact of this assistance from an economic perspective. and social. The object of this research is the program to provide Covid-19 assistance for MSMEs in Tanjungpinang City, Riau Islands Province that have been affected by the Covid-19 pandemic.

Tanjungpinang City is one of the cities in Indonesia where the majority of the population works as fishermen with sales outside the city. The COVID-19 pandemic has led to the imposition of Community Activity Restrictions (PPKM) in all regions which has made it difficult for people to sell their fish products. This research is expected to provide benefits as learning material and study material for further research, as well as as a comparison material for government grants for the future.

## **2. Literature Review**

### **Effectiveness**

According to Siagian in (Indrawijaya, 2010), providing an explanation that it is considered good or not an implementation of a task is seen from the implementation process and also the costs used. While the effectiveness proposed by Ahadi (2010) is that an organization may be efficient but not effective in the approach to achieving organizational goals. The closer the goals of the organization to its goals, the more effective the organization is. Hasibuan stated that effectiveness is the achievement of explicit and implicit targets. These statements tend to contain effectiveness in terms of efficiency (Indrawijaya, 2010). Budiani in Gaddafi and Mutiarin (2017) states that measuring the effectiveness of a program can be done using the following variables:

- a. Accuracy of program targets, namely the extent to which program participants are in accordance with predetermined targets.
- b. Program socialization, namely the ability of program organizers in conducting program socialization, so that information regarding program implementation can be conveyed to the community in general as well as to the target program participants in particular.
- c. Program objectives, namely the extent of conformity between the results of program implementation and program objectives that have been previously determined.
- d. Program monitoring, namely activities carried out after the implementation of the program as a form of attention to program participants

### **Social Assistance**

Social assistance (social assistance) is the provision of compensation in the form of donations or goods from the government or an institution to individuals, families, communities, and the

general public which is not permanent and selective in nature with the aim of saving from the possibility of social threats (Sitanggang et al, 2014). . Social assistance distributed by the government to underprivileged communities is temporary or not continuous. The assistance provided aims to ensure that the underprivileged community is able to fulfill their life in a balanced way (Ministry of Social Affairs, 2011). In line with this, the Minister of Finance Regulation (2015) explains that social assistance is expenditure in the form of transfers of money, goods or services provided by the government to the poor or unable to protect the community from possible social risks, improve the economy and/or welfare of the community. Furthermore, Rahmansyah et al, (2020) explained that the social assistance policy is a tangible form of government responsibility, both central and regional, for the condition of its people who are underprivileged and neglected at the lowest level.

Based on the Minister of Home Affairs Regulation Number 32 of 2011, the provision of social assistance has a statutory standard. Local governments are allowed to provide social assistance to residents or community groups equivalent to the regional financial capacity. The population or community group includes (a) individuals, families, and/or communities who experience situations that are not solid due to social, economic, political, disaster, or natural phenomena in order to be able to meet the minimum needs of life, (b) non-government organizations education, religion, and other sectors that act to protect individuals, groups, and/or communities from opportunities for social threats.

The distribution of social assistance as described in Article 22 paragraph (1) meets the minimum standard, which is selective and includes the qualifications of the beneficiary. The barometer of the qualification of the beneficiary includes (1) having proof of identity, (2) residing in the administrative area of the surrounding local government, (3) not being permanent and only temporary, but under certain conditions it can be sustainable, and (4) according to the target of implementation..

### **Distribution of Social Aid in Indonesia**

Quoting the National Team for the Acceleration of Poverty Reduction (2020) that so far, the obstacle that often occurs in social assistance schemes is the inaccuracy of the target recipient of aid. In line with this, Santoso et al (2019) explained that inaccurate target recipients were often encountered when distributing aid to the field. Furthermore, Mufidah (2020) stated that the various types of social assistance provided by the Central Government and the confusing administrative flow of distributing social assistance resulted in chaos such as confusion of information regarding access to social assistance receipts circulating in the community. Not only that, the classification that is not in accordance with the target and the time period for the distribution of social assistance that is not simultaneous are problems that do not end.

Social assistance during the Covid-19 pandemic has also not embraced community groups that before the pandemic included the wealthy, but during a pandemic they had to lose their income and lose their jobs (National Team for the Acceleration of Poverty Reduction, 2020). The Minister of Finance (2020) emphasized that there are four sectors that have been most shaken by the Covid-19 pandemic, namely the household sector, casual employees, MSMEs, and companies or business entities. Of these several sectors, employees are the most sensitive to losing their income.

### **3. Research Method**

This study uses a qualitative descriptive analysis method, namely by observing, analyzing, and interpreting the data obtained both from interviews and the results of studies from various archives and documents, then conclusions are drawn on the problems that are the object of research. Descriptive analysis states that descriptive research is research to find answers to problems based on data obtained by the process of presenting data and then the data is analyzed and then interpreted (Narbuko & Ahmadi, 2015). Qualitative descriptive is a simple qualitative method using an inductive flow which is the process of explaining events that are used to make conclusions (Yuliani, 2018).

The focus of this research is the effectiveness and implications of providing Covid-19 assistance for MSMEs in Tanjungpinang City with several indicators, namely the timeliness and accuracy of the choice of providing assistance for MSMEs. In addition, another purpose of this study is to analyze the impact of providing assistance to MSMEs in the form of social and economic impacts for MSMEs in Tanjungpinang City. The data used in this study is primary data sourced from the research location in the form of interview data and data from the Tanjungpinang City government, while also using secondary data which is data derived from various research articles and journals, books, and laws and regulations. -Invitations related to the research topic. Furthermore, the primary data and secondary data that have been collected will be analyzed for conclusions to be drawn by the researcher in answering the various problems questioned in the study.

### **4. Results and Discussion**

MSME assistance is one of the assistance provided by the government as a social protection effort for MSMEs affected by the pandemic. The government's goal of providing MSME assistance is to maintain stability and economic capacity and people's purchasing power in the COVID-19 era. The government has issued the Minister of Social Affairs Regulation Number 54/HUK/2020 regarding the Implementation of Basic Food Cash Social Assistance and Cash Social Assistance in the context of the state's role and forms of handling the COVID-19 pandemic due to the weakening of the community's economy. Then the Minister of Cooperatives Regulation Number 2 of 2021 and the implementation instructions for BPUM in 2021 Number 3 of 2021. The changes and issuance of these provisions are in an effort to further optimize the implementation of the BPUM program in 2021 and as a follow-up to the results of the review from the Government Internal Supervisory Apparatus (the inspectorate of the Ministry of Cooperatives and SMEs , BPKP) and examination results from BPK RI.

MSME assistance is assistance due to the COVID-19 pandemic which is distributed to the community, especially MSMEs through the city government which is budgeted from APBD funds (allocations from development and infrastructure funds) in the form of giving Rp. 1,200,000 for 2 months which is adjusted to the distribution mechanism and setting targets set by the government to maintain and increase people's purchasing power. Based on documents from the Tanjungpinang city government and interviews with the Tanjungpinang city government, there are as many as 365 Micro, Small and Medium Enterprises (MSMEs) in Tanjungpinang that will receive direct cash assistance (BLT) from the Micro Business Productive Assistance (BPUM) program of the Ministry of Cooperatives and SMEs of the Republic of Indonesia (RI). ) of IDR 1.2 million.

Effectiveness according to (Dany & Habibah, 2021) is the relationship between the process as a "cause" which means a plan used to achieve certain results with goals that are said to be

"effect". Effectiveness is an idea and concept that can be used to measure the achievement of organizational and entity success by comparing the processes that have been carried out with the goals and objectives that have been set and will be achieved. This study uses the analysis of timeliness and accuracy of choice to measure the effectiveness of providing assistance to SMEs in Tanjungpinang City with the following description:

#### **4.1. Punctuality**

To assess the effectiveness of providing assistance to SMEs, one of the factors that can be used is timeliness. In an organization or entity to measure the level of success of a program, indicators can use timeliness (Wulandari, 2021). Effectiveness can be seen from the use of time for distributing aid to MSMEs where the Tanjungpinang City government through the Tanjungpinang City Manpower, Cooperative and Micro Business Office must explain the data collection mechanism in receiving productive assistance for micro-enterprises. Prospective aid recipients are first recorded by the Department of Manpower, Cooperatives, and Micro Enterprises in Tanjungpinang City with a mechanism according to applicable regulations so that they can be accounted for before the law. The Office of Manpower, Cooperatives, and Micro Enterprises in Tanjungpinang City in validating prospective beneficiaries can be seen from the micro business data available at their agencies, and synchronized to the DTKS data which contains information about people who receive other assistance such as PKH and BPNT recipients. The mechanism for collecting data and determining the candidate recipients of Assistance is explained as follows:

- a. The proposal for prospective BPUM recipients comes from one door, namely the agency in charge of cooperatives and SMEs with the aim of facilitating coordination and so that a database of regional micro business actors is created in the agency in charge of cooperatives and SMEs.
- b. Validation of the proposed BPUM recipient data with data from the dukcapil for validation of NIK data and data from the Program Credit Information System (SIKP) for validation of KUR recipient data.
- c. Request NIB/SKU documents from micro business actors who apply for BPUM to minimize inaccuracies in targeting.

To measure the timeliness in the distribution of MSME assistance in Tanjungpinang City, the researcher conducted an interview with the Head of the Tanjungpinang City Manpower, Cooperative and Micro Business Office, he said that:

"The government in distributing this assistance to the community, I think it is in accordance with the provisions that have been set. In Tanjungpinang City, there are several types of assistance provided starting from the Central Government BST, Governor's Fund in the form of basic necessities, and cash assistance from the Mayor, and we have also distributed Micro Business Productive Assistance (BPUM) in 2021 at this time. Each distribution of assistance is also divided into several stages and different time periods, especially for the Micro Business Productive Assistance (BPUM) program assistance for only 2 months in 2021".

In addition, the researcher also conducted interviews with community members of MSME actors who received assistance from the Micro Business Productive Assistance (BPUM) program, he said that:

"This is the first time I have received assistance from the government's Productive Assistance for Micro Business (BPUM) program, where initially I registered with the Tanjungpinang City Manpower, Cooperative and Micro Business Office. After registering



and being briefed by one of the staff at the Service, some time later we were given an invitation to come to the Office hall to be socialized regarding the collection of these funds. So yes, I think the flow of data collection is quite easy and I think it is very good, sir, because the distribution process is also directly through Bank BRI. However, there are a few obstacles at the time of collection at the bank which sometimes makes it difficult regarding the requirements. Even though we have also brought the requirements according to yesterday's data collection, but yes, that is the condition, sir."

In addition to this information, the researcher also made observations and light discussions with several people who received the same assistance. The majority of the community gave statements that were almost the same as Mr. TB's statement where in terms of the mechanism and flow of data collection to the distribution of aid, it was in accordance with the provisions contained in government regulations.

From the results of interviews that have been conducted with some of these informants, it can be said that the Tanjungpinang City Government is in the process of collecting data until the distribution of aid can be said to have been on time for 2 months in 2021 with the distribution mechanism in accordance with the provisions of the central government.

#### **4.2. Precise Selection**

Determination of choices cannot be made only by guessing from a process, but must be based on facts that are adjusted to certain criteria so that it can produce the best choice on target for direct cash assistance from the Micro Business Productive Assistance (BPUM) program, which is assistance given to community, especially MSMEs who are directly affected by the COVID-19 pandemic. Direct cash assistance (BLT) from the Micro Business Productive Assistance (BPUM) program obtained by MSMEs in accordance with the established criteria will receive cash assistance of Rp. 1,200,000 for 2 months through Bank BRI.

Registration is done online via the link <https://bit.ly/formpendaftaranbpum> and will be closed automatically on June 31, 2021. For MSMEs who have entered data online, the file can be sent directly to the office of the city's cooperative and micro-enterprise workforce. Tanjungpinang for re-verification. To determine whether or not BPUM assistance can be determined by the Ministry of Cooperatives and SMEs RI, while the agency only supplies or sends data proposals for prospective BPUM recipients. The requirements in registering for this assistance are enough to submit several requirements, such as a photocopy of the identity card (KTP), family card (KK), photo of the place of business, business registration number (NIB) or a business certificate from the local village. This assistance program for micro-enterprises is an effort by the central government in applying the national economic recovery program.

Based on this, the researcher also conducted an interview with Mr. TB as the recipient of MSME Assistance in Tanjungpinang City to find out the accuracy of the selection of people who received BLT, he said that:

"The mechanism for providing assistance consists of several processes starting from the Tanjungpinang city government through the Tanjungpinang City Cooperative and Micro-Enterprise Manpower Office in providing socialization related to the assistance to RT, RW and kelurahan parties. After that, the public can directly register at the address or link that has been created by the relevant agency. Registration is done online, but if you are confused, you can go directly to the office to ask what the process and requirements are and even assist in the process of filling out the requested data. From the data that has been verified by the Service, it will be announced by the Service after being verified and

submitted to the Central Government in this case to the Ministry of Cooperatives and SMEs of the Republic of Indonesia (RI). So, we just have to wait for the results, which can be seen at the official office or online on the official website.”

From the results of the interview with Mr. TB, it can be seen that the data on prospective beneficiaries was obtained by data collection and verification by the Department of Manpower for Cooperatives and Micro Enterprises in Tanjungpinang City and the finalization and determination of the recipients of MSME assistance was carried out by the Ministry of Cooperatives and SMEs of the Republic of Indonesia (RI). Then the researcher interviewed Mrs. RW as the head of the cooperative and micro-enterprise sector at the Tanjungpinang City Cooperative and Micro-Enterprise Manpower Office in Tanjungpinang City who said that:

"Basically, the provision of this assistance is to help the community's economy due to COVID-19, especially experienced by the MSME actors, therefore the central government through the Ministry of Cooperatives and SMEs RI has created a Micro Business Productive Assistance (BPUM) program with the provisions of Minister of Cooperatives Regulation No. 2 of 2021 and instructions implementation of BPUM in 2021 Number 3 in 2021. Changes and issuance of these provisions are in an effort to further optimize the implementation of the BPUM program in 2021 which are deemed to be in dire need and meet the criteria set by the government to be proposed as recipients of assistance for MSMEs”.

Based on the results of observations and interviews regarding the accuracy of making choices, it can be seen that the government in Tanjungpinang City has carried out the process of data collection, verification and distribution of assistance through Cooperation with Bank BRI in accordance with the procedures and provisions in the guidelines that have been set. Where in this case the people who receive assistance are in accordance with the criteria for prospective recipients of assistance based on applicable regulations.

#### **4.3. Impact of Providing MSME Assistance in Tanjungpinang City**

The high impact of the COVID-19 pandemic that is felt by the community in various aspects of life requires the government to issue policies that can reduce this impact by providing Direct Cash Assistance (BLT). The following are several types of impacts of providing BLT for the community in Tanjungpinang City which are seen from the economic impact and social impact with the following descriptions:

##### **a. Economic Impact**

From an economic perspective, the impact caused by the COVID-19 pandemic in Indonesia can be seen in terms of tourism, investment, and trade (Hanoatubun, 2020). Then during the Covid-19 pandemic it had other impacts such as reduced people's income and the ability to meet needs which resulted in a decrease in people's purchasing power so that the poverty rate increased (Iping, 2020). Based on this, one of the government's efforts in handling it from an economic perspective is to provide various types of BLT, one of which is Productive Assistance for Micro Enterprises. This MSME assistance is given to MSMEs that have registered and are registered and verified by the local government at the right time through an appointed service. In addition, this assistance can also be used to improve food security and reduce poverty (Amrullah, Pullaila, Hidayah, & Rusyiana, 2020). Assistance is in the form of money in the amount of Rp. 1,200,000 for 2 months which is adjusted to the distribution mechanism and target setting set by the Tanjungpinang City government.

To find out the economic impact felt by MSME actors with MSME assistance through the Micro Business Productive Assistance program, the researcher interviewed one of the recipients of the assistance, he said:

"In my opinion, the existence of this BPUM is very helpful for the economy of the people who have fallen due to COVID-19. The existence of this pandemic has resulted in reduced people's incomes such as being hit by an income crisis on sales, and I also feel very helpful because of this assistance. This assistance really helps my family's economy, especially in business operational needs and basic needs. So yes, in my opinion, assistance can be a solution for the government to deal with the economic impact, it can even reduce and assist MSME actors in dealing with the economic crisis."

Based on observations and interviews with these informants, it can be concluded that the provision of MSME assistance through the Micro Business Productive Assistance program can reduce the economic impact due to the COVID-19 pandemic and can help the community's economy in meeting basic daily needs and can maintain the business they have been doing for a long time.

**b. Social Impact**

The provision of MSME assistance through the Micro Business Productive Assistance program not only has an impact on the economy but also has a large social impact in the form of conflicts between residents. This conflict can be in the form of a vertical conflict where people who do not receive assistance think that the Tanjungpinang city government is unfair in providing such assistance. Then another conflict that arises is a horizontal conflict due to jealousy between recipients of assistance and those who do not receive assistance.

To find out the social impact of providing MSME assistance through the Micro Business Productive Assistance program in Tanjungpinang City, the researcher interviewed Mr. RY as representing the Department of Manpower, Cooperatives and UM, he said that:

"If there are social impacts, such as jealousy or complaints from residents who do not receive assistance, yes, of course there are, sir, but these complaints and protests were not conveyed directly to us and also did not lead to serious conflicts. Therefore, since the beginning the Tanjungpinang city government through the Tanjungpinang City Manpower, Cooperative and UM Office has provided understanding and carried out socialization with all aid recipients to relieve tensions or social conflicts ".

Based on the information obtained, it can be concluded that the provision of assistance to MSMEs through the Micro Business Productive Assistance program causes social impacts in the community in the form of vertical and horizontal conflicts. The social impact of providing assistance in Tanjungpinang City is the occurrence of social jealousy by people who do not receive assistance but do not submit a protest to the service. However, the Tanjungpinang City government through the Department of Manpower, Cooperatives and MEs approached the community by providing understanding and socialization of the recipients of the assistance based on the results that had been determined by the central government in this case the Ministry of Cooperatives.

## **5. Conclusion and Suggestions**

### **5.1. Conclusion**

The conclusions that can be drawn from the research that has been carried out by the author in Tanjungpinang City are as follows:



- a. The effectiveness of the distribution of MSME assistance through the Micro Business Productive Assistance program in Tanjungpinang City is seen from the timeliness of distribution where it can be said that the distribution has been on time and in accordance with the distribution time schedule in government regulations and regulations.
- b. Effectiveness based on the accuracy of the selection, the results obtained in the form of a data collection process until the distribution of MSME assistance through the Productive Micro Business Assistance program in Tanjungpinang City was in accordance with the regulations and accuracy by the government, and the people who received the assistance had complied with the stipulated requirements so that they were not misdirected.
- c. The economic impact caused by the provision of MSME assistance through the Micro Business Productive Assistance program is to help the community's economy in meeting basic daily needs and being able to maintain the business they have been doing so far.
- d. The social impact of MSME assistance through the Micro Business Productive Assistance program in Tanjungpinang City is the vertical conflict that considers the Tanjungpinang City government to be unfair, as well as horizontal conflict, namely the emergence of a sense of social jealousy between residents who receive assistance and residents who do not receive assistance.

## **5.2. suggestions**

The suggestions given by the author based on the research that has been done are:

- a. It is hoped that further research will add other variables regarding effectiveness and use more diverse data collection methods.
- b. For the Tanjungpinang City Government to pay more attention to aid recipients so that they are right on target and do not cause conflict in the community.

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