The Implementation Of The Presidential Assistance Policy Model For Micro Business Productive Assistance To Support The State Defense

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ABSTRACT

The Indonesian government has been assisting the community in overcoming financial difficulties caused by the pandemic. One of the national economic recovery policies established by the Indonesian government is the Micro Business Productive Assistance program. The Micro Business Productive Assistance policy aims to aid micro, small, and medium-sized enterprises (MSMEs) in surviving and recovering from the COVID-19 pandemic. This study analyzes microbusiness productive assistance policies during the COVID-19 pandemic in order to collect data on an effective model for microbusiness productive assistance policies. In evaluation studies, qualitative methods are employed. The design of the study is based on the constant stake concept. Observation, interviews, and a literature review were utilized to obtain data. The soft system methodology and stake are used in the analysis. The outcomes of this study are techniques for implementing the concept of microbusiness productive assistance policy to advance national security. As a strategy fo[1]r implementing the Micro Business Productive Assistance policy model, improved communication tools, the distribution of work across all devices, and constraints on microbusiness participants in channeling banks are utilized. In addition, the Indonesian Ministry of Cooperatives and SMEs is responsible for implementing the strategy for implementing Micro Business Productive Assistance, which entails collaborating with other authorities in cases where data proposal submissions are required immediately. The creation of supporting applications for the Micro Business Productive Assistance program relating to accessibility, education, and transparency is one of the suggestions provided in this study.

Keywords: Governance, Assistance, Implementation, and Defense

INTRODUCTION

The COVID-19 pandemic, which has affected numerous aspects of people's lives, is a national threat that the Indonesian government must address. The COVID-19 pandemic in Indonesia has impacted a variety of sectors, including transportation, tourism, trade, health, and the economy. To lessen the consequences of the rapid and widespread spread of COVID-19, interregional and international travel restrictions are strictly enforced. By impeding people's mobility and greatly reducing consumption, production, and investment activities, this strategy contributed to a wave of economic recession in Indonesia. It also contributes to market uncertainty. In order to prevent the spread of the virus, a number of enterprises and other activities in Indonesia had to be shuttered, halted, or even ceased, which weakened the economy of the nation.

It is difficult for people in this circumstance to obtain work to sustain themselves. As a result, a large number of people have experienced a decline in income, whereas only a few

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have lost their jobs. Locals concur that the ever-changing COVID-19 is the source of the revenue loss. According to the data of the Indonesian Political Indicator Study, 72.6% of Indonesians saw a fall in family income in February 2021 as a result of the COVID-19 pandemic (Namanda, 2022). The most vulnerable groups under this circumstance are the poor and the weak.

In order to complete the mission of addressing the COVID-19 pandemic in Indonesia, it will be necessary to bolster all available national potential and resources. The COVID-19 pandemic necessitates the utilization of national potential in order to overcome the numerous hurdles it presents. Diverse stakeholders are part of the national potential that must be bolstered in the context of addressing COVID-19. The National Search and Rescue Agency, the Indonesian Red Cross, Non-Governmental Organizations (NGOs), the government, and other private parties were involved, with the National Disaster Management Agency or the Regional Disaster Management Agency serving as the main point of contact (focal point). The accessible resources include all human resources, infrastructure, communication channels, logistics, and local communities that facilitate the development and empowerment of micro, small, and medium enterprises (Susanti, 2020). Nonetheless, the division of government power is predicated on the representation of political elites who frequently disagree on policy matters (Geha & Talhouk, 2018). The inadequate administrative and political institutions, as well as financial limits, are also among the issues (Addison et al., 2015). The opportunities to expedite poverty reduction and reduce social inequality, as well as reorient the economy toward broad-based growth, are therefore lost (Clarke, 2015). Thus, dissatisfaction with the effects of aid culminated in a number of new initiatives at the turn of the century, in which the level of support had to be increased and aid had to be more focused on poverty alleviation (Dijkstra, 2015).

Regarding the findings from the United States Salary Protection Program, Garicano et al. (2016) revealed a "minimal effect on small business employment rates." This ineffectiveness of aid is adopted by enterprises that do not incur significant employment losses. This demonstrates the significance of managerial decision-making and the necessity of keeping it in mind while drafting policies, particularly those that provide help (Bennedsen et al., 2020). In the meantime, micro, small, and medium-sized firms (MSMEs) form the basis of the populist economy and the majority of economic actors (Singgih, 2007). Due to their strengths and circumstances, MSMEs can advance more rapidly following the economic crisis, working as the engine of the Indonesian economy (Nasrul, 2020). To aid the community in overcoming the economic effects of the pandemic, the Indonesian government has enacted a number of measures. There are numerous national economic recovery policies undertaken by the Indonesian government.

The existing implementation restrictions of Micro Business Productive Assistance have stopped them from being utilized to their full capacity, which would allow them to deliver results that would lessen the economic and social effects of the COVID-19 pandemic. The Microbusiness Productive Assistance data gathering initiative was less successful due to a number of limitations, such as insufficient or erroneous data, outdated information, and a lack of technical support. Microbusiness Productive Assistance misses the mark in allocating funding to MSMEs, particularly in terms of government procedures and systems for awarding funds to MSMEs (Sari et al., 2020; Nur Aini and Mundir, 2020). The Indonesian Ministry of Cooperatives and SMEs aims to realize 26.97% of the productive assistance for microbusinesses by the end of May 2021, but as of May 17, only 18.08% had been realized. (Santia, 2021). In addition, the implementation of Micro Business Productive Assistance is hindered by various technological barriers, such as mismatches between identity card data and potential beneficiaries (DPR, 2021). This project intends to establish an effective presidential aid policy model for microbusinesses in order to promote national resilience.

LITERATURE REVIEW

Policy Implementation Theory
In general, the Big Indonesian Dictionary defines implementation as "precision or execution." Typically, the actions taken to achieve a specific objective are known as "implementation." In theory, the implementation of a policy is how it achieves its objectives; it is also referred to as an activity undertaken in response to a prior choice (as quoted in Winarno, 2008). Suharno (2008) says that implementation is the government's attempt to do one of its main jobs, which is to give people public services.

Public policy is defined by Anderson (in Agustino, 2012) as a collection of activities carried out and complied with by an individual or group of actors to solve an issue or interest. Grindle (1980) contends that implementation is a broad administrative action process that can be mastered at the program level. The process of implementation will not commence until objectives have been identified, a schedule of activities has been developed, and resources have been selected and prepared. Wahab (2004) defines policy implementation as the process of carrying out policy choices.

The Presidential Assistance Policy for Micro Business Productive Assistance of Indonesia Ministry of Cooperatives and SMEs
Governmental decisions and actions are known as "policies." The usage of the word "government" distinguishes government programs from other policies created outside of the government. According to Easton (2016), the objective of public policy is to offer benefits to everyone through legal or coercive measures. The public policy established by Easton in Miftah (2017) is the dissemination of authoritative community ideals. However, only the government has the ability to speak for the entirety of society, and the actions or inactions of the government are a direct result of those values. Policy forms can be different based on the size of the problem to be solved and implemented according to the desired rules. For example, substantive policies are decisions made in the form of choosing the best solution to a problem, while implementative policies are decisions made in the form of actions taken to put substantive policies into action.

The Microbusiness Productive Assistance program is an initiative of the government. The objective of the Microbusiness Productive Assistance Initiative is to assist MSMEs in continuing to grow despite the COVID-19 pandemic. This working capital grant is awarded to microbusiness owners who do not yet have People's Business Credit as their primary qualification (KUR). As the COVID-19 pandemic continues to affect Indonesia, the Micro Business Productive Assistance project will continue in 2021 under the guidance of the Ministry of Cooperatives and SMEs. To qualify for Micro Business Productive Assistance, the following conditions must be met: (1) Members of the state civil apparatus, the Indonesian National Armed Forces/Indonesian Police, and employees of state-owned enterprises and regionally owned enterprises do not satisfy the qualifications. (2) Applicants must be Indonesian residents with a Resident Identification Number and a certificate indicating that they operate a microbusiness. (3) Not granting business actors credit or funding from the bank (4) Have a business pursuant to the letter of proposal from the person proposing MSME Office support.

National Defense System
National defense is one of the most essential parts of a nation, since it serves to safeguard its inhabitants, territory, and political system from foreign invasion. The universal defense system encompasses all people, territories, and other national resources in the context of restoring the country's recovery and territorial integrity and saving the country's protection from all dangers, as planned by the previous government and executed in a comprehensive, coordinated, and sustainable manner. The Indonesian defense system is based on the fundamental composition of the elements of national defense. Comprehensive defense is comprised of three sorts of components: primary components, supporting components, and reserve components that mix natural and synthetic resources. Threats, both military and non-military, alter as the strategic environment evolves. The objective of national defense is to form and maintain the defense of the state's whole territory.

RESEARCH METHODOLOGY

Research Design

To improve national security during the COVID-19 pandemic, the Ministry of Cooperatives and SMEs' microbusiness productive assistance policy is being evaluated using a standard model. This review identifies three stages of program evaluation, namely input (antecedents), process (transactions), and output, and highlights two essential parts, namely description and decisions or evaluations (judgments) (results). These procedures are employed in this study:

Initial research was undertaken during the planning phase to collect information and news concerning Micro Business Productive Assistance, the Ministry of Cooperatives, and SMEs. In an effort to mobilize support for national defense during the COVID-19 pandemic, researchers questioned Echelon I, II, and III officials on the policies and implementation of the Micro Business Productive Assistance policy of the Ministry of Cooperatives and SMEs. After that, there was an interview about the main responsibilities of the Ministry of Cooperatives and SMEs, which can help MSMEs get through the tough times brought on by the COVID-19 pandemic.

Research Sample

In qualitative research, the selection of research samples is accomplished through the use of purposive sampling techniques or purposive samples, i.e., the selection of samples (informants) based on criteria established by the researcher in relation to the research objectives to ensure that the information obtained is valid and pertinent to the problem being studied. For this study, researchers have found and chosen 22 sources that are directly or indirectly related to their field of work during the COVID-19 pandemic in support of national defense.

Data Collection

Using qualitative data collection methodologies in the field under real-world situations and both primary and secondary data, qualitative research data was collected. Interviews, documentation, and a review of the relevant literature are utilized to obtain data.

Data Processing Technique

The data or information obtained by researchers utilizing data collection techniques must be validated in order to guarantee the accuracy of the information. It is of the utmost importance to verify the authenticity and validity of the data utilized in this study to ascertain how closely the results correspond to objective reality. In qualitative research, according to Sugiyono (2017), the following elements are addressed while validating data: This is consistent with the opinion of Nasution, as cited by Andriana (2016), that triangulation can be conducted utilizing a variety of methods, such as interviews, observation, and documentation. Interviews, documentation, and participant observation are utilized concurrently for the same data source. Using triangulation approaches to collect data will yield more trustworthy, comprehensive, and consistent data that may be more resilient than data acquired using a single method.

Data Analysis Technique

Data analysis is incredibly useful for resolving research issues. This is a crucial component of the scientific method. As a research data analysis method, descriptive analysis entails the description of variables, dimensions, and indicators. The researcher conducted direct field observations until the end of the observation period. In this study, qualitative research methods were employed, and data collection, interpretation, and analysis occurred simultaneously. The questionnaire data analysis was arranged in the form of a frequency distribution, which was then evaluated in order to find the most prevalent trend (mode).

The outcomes of the interviews were examined by identifying the themes or issues that emerged. Soft Systems Methodology (SSM) was utilized by the researchers to aid in data analysis.

DISCUSSION

The Process for Formulation of Micro Business Productive Assistance Policy for Micro Enterprises

Apart from the health sector, the COVID-19 pandemic would have a significant influence on the Indonesian economy due to the government's initiative to stop its spread by imposing large-scale social restrictions and limiting community activities. As a result of the government's requirement that residents remain at home, the community is prohibited from participating in or carrying out activities that are typically carried out by the community. Also, whether we like it or not, people must adhere to safety precautions and maintain physical separation. The COVID-19 outbreak has impacted the economy, particularly micro, small, and medium-sized enterprises. MSMEs (micro, small, and medium enterprises) are vital to the economic growth of Indonesia. The function of the lower middle class, in particular, is to drive the economy. In terms of employment and GDP growth, MSMEs are also of great importance. MSME is one of the largest contributors to Indonesia's gross domestic product (GDP). According to the Ministry of Cooperatives and SMEs, there were 64.2 million MSMEs in Indonesia in March 2021 that provided 61.07 percent of GDP, employed 97 percent of the workforce, and could absorb up to 60.42 percent of all investment (Kemenkop SMEs, 2021). In this post-pandemic era, actors in the SME sector face a lot of obstacles. Some of these issues include diminishing sales, which leads to a decline in income; challenges in procuring raw materials, which impede production; delays in distribution; and the issue of inadequate capital for microentrepreneurs.One of the government's measures to revitalize the economy is the Micro Business Productive Assistance Program, which provides financial assistance to businesses. This program's intended audience consists of micro, small, and medium-sized enterprises (MSMEs) directly impacted by the COVID-19 pandemic. With a budget of IDR 28.8 trillion, the Indonesian government aims to support up to 12 million microentrepreneurs by providing them with IDR 2.4 million each. With the aid of this program, it is envisaged that micro, small, and medium-sized enterprises (MSME) actors will receive assistance so that they no longer have financial limitations or trouble acquiring raw materials, among other obstacles. The Micro Business Productive Assistance program is implemented in stages, beginning with the proposal of data on prospective grant recipients, followed by data cleaning by the government as the donor of aid funds, followed by the distribution of aid funds to recipients of Micro Business Productive Assistance, and concluding with monitoring or reporting if something does not meet the requirements as a recipient of financial assistance from Micro Business Productive Assistance.

Data Submission

The community is directly responsible for submitting Micro Business Productive Assistance data. Depending on the authority of each district, the community can submit Micro Business Productive Assistance proposals either directly to the local Office of Cooperatives and SMEs or through the neighborhood/hamlet, village, and district offices. The district office of Cooperatives and SMEs resubmits the recommended data for Micro Business Productive Assistance to the Provincial Office of Cooperatives and SMEs. The Provincial Office of Cooperatives and SMEs then delivered Micro Business Productive Assistance information to the Indonesian Ministry of Cooperatives and SMEs as the executor of Micro Business Productive Assistance.

Data Cleansing

Data cleansing is the process of cleaning the data required for a bank's business capital loan verification of the National Identity Number. Additionally, data with numerous identities

with other proposed agencies, incomplete needed documents, and National Identity Number that do not adhere to the population administration format are cleansed. The proposed agency cleans data from incomplete requirements files, while the Ministry of Cooperatives and SMEs uses the Financial Information Service System and Program Credit Information System to clean data from the National Identity Number. The Financial Information Service System is a database maintained by the Financial Services Authority including information about former debtors and financial institutions. Even though the Program Credit Information System is a system that provides information about loan programs such as People's Business Credit, it is not a database.

The Ministry of Finance of the Republic of Indonesia is then provided with cleansed and validated data in order to select Micro Business Productive Assistance recipients and channel Micro Business Productive Assistance financing to micro business actors via channeling banks, particularly Bank Nasional Indonesia (BNI) and Bank Rakyat Indonesia (BRI). The agencies working with data cleansing must be extremely cautious, and the technologies utilized must function effectively to prevent inaccuracies or validation errors, which could lead to violations of the Micro Business Productive Assistance standard.

1. Distribution of Aid Funds

There are several ways to distribute Micro Business Productive Assistance payments, but the first is to send a Short Message Service (SMS) alerting recipients to visit the eForm BRI website. The second criteria confirmed by the beneficiary of Micro Business Productive Assistance is the submission of an original identity card, a letter of total accountability, and the establishment of a bank account for those who do not already have one with the channeling bank. Thirdly, each recipient's Micro Business Productive Assistance account can get funding. Before the first payment for Micro Business Productive Assistance 2020 is granted, communities that have registered as Micro Business Productive Assistance recipients are notified via SMS alerts or can be verified using the BRI eForm website. In response to the notice, business actors who have been registered as Micro Business Productive Assistance recipients can confirm their status to the calling bank by presenting the original Identity Card. The channeling bank will then request information from the business actor, as well as a letter of final responsibility and, if the business actor does not already have an account, an account opening form. Following that, the funds will be deposited straight into the respective accounts.

2. Monitoring or reporting

The Financial Development Supervisory Agency is in charge of microbusiness productive assistance socialization. Recipients of Micro Business Productive Assistance funding must be held accountable and must repay the government if it is later revealed that they did not meet standards. In collaboration and assistance with the regency-level Office of Cooperatives and SMEs, the Financial and Development Supervisory Agency conducts supervision through direct surveys with a sampling approach for microbusiness actors who have received money from the Micro Business Productive Assistance program. To ensure that Micro Business Productive Assistance monies are provided to qualified individuals, the supervisory agency must conduct extensive research and monitor targeting and utilization accuracy. To prevent injustice between people, especially the seizing of rights that do not belong to them, the community must also know the truth and be accountable for it, regardless of whether they are entitled to them or not.

The Strategy for Implementing Productive Presidential Assistance Policy Model for Micro Business to Support National Defence

According to Law Number 20 of 2008 on Micro, Small, and Medium Enterprises, MSMEs are business operations that can absorb labor, provide diverse services and economic assistance, and contribute to fairness by improving people's incomes and encouraging economic growth. They can also contribute to national stability. Furthermore, as one of the

main pillars of the national economy, micro, small, and medium enterprises (MSMEs) must be given the maximum opportunity, support, protection, and development in order to be in harmony with the people's economic endeavors, without underestimating the function of large enterprises and business entities. State owned. In addition to health issues, which are the primary worry of the people of Indonesia and maybe the entire world in this COVID-19 period, economic issues are another issue that society is actively addressing. The lockdown restrictions in certain areas of Indonesia are merely one example of how the government can disrupt the people's economy by restricting the space for entrepreneurs to build businesses.

There is also the issue of managing beneficiary data, as well as the issue of recipients receiving aid but not effectively utilizing it. Furthermore, aid-financed human capital expenditures in health care, education, clean water, and sanitation not only improve human development but also increase the potential for long-term economic growth. Aid for institutional development often increases the quality of budget management and the ability of taxing authorities to raise additional domestic revenues (Addison & Tarp, 2015). The majority of aid spent in the country is funneled through the government (in the form of sectoral or budgetary support) or supporting the provision of services that should be the budget's request, with non-governmental organizations also providing assistance (Morrissey, 2015).

The Strategy for Implementing the Micro Business Productive Assistance Policy Model to Support National Defense

Therefore, several models of strategic implementation of the Micro Business Productive Assistance policy can be applied to support national defense by carrying out several programs, including:

1. Using Better Communication Media (Transmission Factor in Communication)

Even though the Office of Cooperatives and SMEs developed a WhatsApp group with the sub-district, it came out that the sub-district mobilizing to the sub-district or village, then to the neighborhood, hamlet, or sub-district, was not the best course of action. This use is beneficial, but it might be expanded if the Office of Cooperatives and SMEs and the village or district played a more active role in information dissemination. As the nearest information provider to the community, the village or subdistrict can connect with it more frequently so that the community is aware of the Micro Business Productive Assistance Program. Communities are able to communicate, explain ambiguous issues with the village or subdistrict, and offer suggestions and criticism. Positive progress in implementing this program can be encouraged by the government's proactive engagement with the broader community.

2. Distribution of Tasks Across Devices (Staff Factor on Resources)

To ensure that the program runs smoothly even when there aren't enough workers, finish assigning tasks to devices well ahead of deadlines.

3. Restrictions on Micro Business Participants at Channeling Banks (Resource Information Factor)

From the bank's perspective, it can limit the number of micro- entrepreneurs who attend, implement a waiting system, set up separating   lines, supply hand sanitizer, and educate the public not to form huge   groups. The banks gather cell phone numbers from microbusiness owners in order to notify them of grant distribution times. This is done to avoid significant conflict because up to 200 people may line up at 5 a.m. on July20, 2021, when the payment first begins. Model of an Effective Presidential Assistance Policy for Micro Business and National Defense Strengthening.

CONCLUSION

The Ministry of Cooperatives and SMEs' implementation strategy for Micro Business Productive Assistance includes collaboration with other authorities where proposal data submission is expected and/or requested by the institution. Prospective participants of the Microbusiness Productive Assistance program are not included in the socialization process. The Micro Business Productive Assistance distribution method is time-consuming and prone to errors due to its manual nature. To ensure that funds are distributed properly and the MSME actor database is repaired and developed, including data synchronization with other ministries and agencies, it is recommended that, during the implementation of the Micro Business Productive Assistance assistance program, adjustments be made back to the initial stage using information systems and development by the community with assistance.

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