

# Meta-Analysis of SMEs Social Assistance Policies in Bengkulu During the Pandemic

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## ABSTRACT

This study aims to see the effectiveness of the distribution of social assistance in Bengkulu. This is qualitative research, in which the researchers obtained information through the distribution of online questionnaires to the public, interviews, and information from the Ministry of Social Affairs's social media regarding SMEs Social Assistance. The data was analyzed using the Nvivo 12 Plus data processing application, which is a qualitative document analysis tool available for computers. The app is user-friendly and is able to process words, explore word frequencies, attributes, cases from big data, and generate categories of factors or sub-factors in research. The results of this research is that the implementation of social assistance in Bengkulu has not been effective. Therefore, this study would like to focus on the effectiveness of the implementation of SMEs social assistance by the government during the pandemic.

**Keywords:** *Effectiveness, social assistance, COVID-19.*

## 1. INTRODUCTION

The COVID-19 outbreak has endangered various sectors in Indonesia [1]. The rapid spread of said virus threatens people's life, whether it be health threats or economical threats, as can be seen happening to this country's tourism sector and economy, moreover small business owners[2].

COVID-19 also increasingly affects micro, small, and medium businesses and enterprises (Usaha Mikro Kecil Menengah / UMKM), especially after the government imposed social distancing ordinances[3]. Seeing that the number of SMEs in Indonesia is not small, the government has made a policy to restore the national economy as an effort to bring back the SMEs owners in Indonesia [4]. Piter Abdullah stated that the government-made social assistance

policy could revive the currently weakening Indonesian economy, due to COVID-19 [5].

The food security of the people in Bengkulu amidst the pandemic must be maintained so that the need for food in the COVID-19 pandemic remains stable [6]. As an implementation of the government-made policies issued to deal with the pandemic and the economic fallout caused by it, the central government will provide stimulus to SMEs in Bengkulu[7]. Said assistance, a part of the national economic recovery program, is in the form of a stimulus package of Rp2.400.000,00 for each SMEs owner. Because SMEs are an economic movement that maintains economic sustainability in an area, if they can be reinvigorated, the economy of said region will improve on its own. Bengkulu, as a small city whose economy has been growing, is especially

threatened by this economic fallout [8].

The government establishes the aid program with the objectives as described above. To see whether this program has truly helped vulnerable communities, it can be measured through the effectiveness of the implementation of the social assistance program [9], by comparing the goals it had to achieve with the impacts that has been realized. Appropriate actions must be taken to ensure that the said goal is achieved-- in other words, the assistance is not effective if the actions taken are not appropriate [10]. Effectiveness is a measure to describe the extent to which the target can be achieved. The effectiveness of a program can be observed from a few indicators, for example: accuracy in determining choices, timing, goals, and objectives. Therefore, it is necessary to measure the program's effectiveness to really see the impact social assistance has on people's lives amidst the pandemic [11].

Based on the background of the problem, the researcher is interested in conducting an in-depth literature study related to the effectiveness of SMEs Social Assistance programs during the pandemic. Therefore, this study aims to review the literature on the effectiveness of implementing SMEs social assistance during a pandemic.

## **2. METHOD**

This research was qualitative literature study. In conducting the data analysis, the researcher used a systematic literature review, where the researcher carried out the process of identifying, assessing, and interpreting a number of data related to the research theme that had been previously determined, in order to fulfill the research objectives [12]. Thus, broadly speaking, the data sources used by researchers in developing this research included a number of textbooks, articles, journals, and proceedings on a national and international scale as well as websites, electronic news, government documents, laws and regulations, and encyclopedias [13].

This study consisted of data gathered directly from field observation, internet, and social media. All of them supported the research on the effectiveness of the implementation of SMEs social assistance in Bengkulu [14]. The application used for data processing is the Nvivo 12 plus, as an online tool to facilitate the

processing of this research data. The app was able to explore the frequency of words, attributes, cases from big data, then generate categories of factors or sub-factors in research and also data from the official social media account of the Ministry of Social Affairs (@Kemensos) as additional data to get a good analysis. In this study, the unit of analysis was the effectiveness of the implementation of social assistance for SMEs in Bengkulu [15].

## **3. BASIC THEORY**

### ***3.1 Definition of Welfare***

According to Friedlander, welfare is an organizational factor consisting of social services and institutions that are structured to help individuals and groups to achieve an adequate standard of health and social life so as to enable them to develop their abilities and welfare fully in accordance with their needs, needs of the family, and society [16]. The United Nations (UN) states that, Social Welfare is an organized activity with the aim of assisting mutual adjustment between individuals and their social environment [17]. The goal of welfare is to achieve the stated goals, through policies and programs to achieve people's needs and solve problems of their adaptation to changing patterns of society, as well as through cooperative actions to improve economic and social conditions [18].

### ***3.2 SMEs Social Assistance***

Micro, small and medium businesses and enterprises (SMEs) are independent productive business units, carried out by individuals or business entities in all economic sectors. In principle, the distinction between micro enterprises (Unit Mikro / UMI), small enterprises (Unit Kecil / UK), medium enterprises (Unit Menengah / UM), and large enterprises (Unit Besar / UB) is generally based on the initial asset value (excluding land and buildings), the average annual turnover, and/or number of permanent employees. According to Bank Indonesia (BI), the definition of small and medium-sized businesses and enterprises is: "A company or industry whose characteristics are in the form of a capital of less than Rp. 20,000,000 and have a maximum asset of Rp. 600 million excluding land and buildings [19]."

SMEs received one of the social assistance

launched by the government during a pandemic, namely the Presidential Assistance program called the Productive Assistance for Micro Enterprises (Bantuan Produktif Usaha Mikro / BPUM). SMEs, as a kind of business group, often receives special attention by the Indonesian government as they has proven to be valuable to the country's economy [20].

**3.2 Effectiveness**

The SMEs social assistance program was one of the programs created by the government to help business owners affected by COVID-19. In carrying out government policies, there were various obstacles in their implementation. This certainly affected the effectiveness of the implementation of the said program- there were various obstacles that had accompanied its implementation so far. The distribution target and the completion of the program was considered to still be not optimal and there were weak points [21]. According to Cambel JP, generally, the most prominent measurement of effectiveness are:

**3.2.1 The Success of the Program**

Distribution and the implementation of the Kube assistance program, whether has been achieved properly, and whether this program reaches the expected targets has been determined beforehand, through the criteria that have been set.

**3.2.2 Right on Target**

The accuracy of program targets is the extent to which the program participants are right within the predetermined targets. In analyzing the accuracy of the program targets, the indicators are aimed at the community. The people who are the main targets are people who have businesses that are affected by the pandemic.

**3.2.3 Satisfaction with the Program**

Satisfaction with the program is to see how far the effectiveness of program implementation from all activities.

**3.2.4 Overall Achievement**

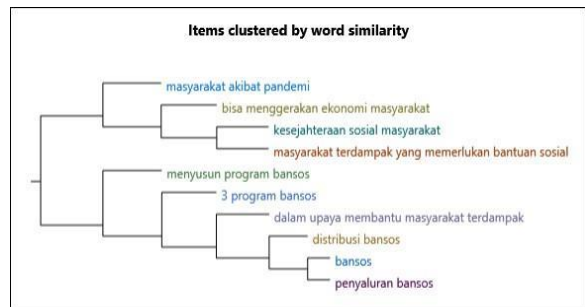
Program objectives, namely, the extent to which the results of the program's implementation is in accordance with its predetermined objectives. In this case, the social assistance program should be empowering people who have businesses affected by COVID-19 [22].

The effectiveness of social assistance programs can be measured by carrying out policy programs with predetermined objectives. The effectiveness of program implementation is the ability of an institution or organization to carry out all its main tasks or to achieve predetermined targets. From the definition of effectiveness according to several experts as stated above, it can be explained that effectiveness is a measure of the extent to which human welfare increases with the existence of a particular program, because human welfare is the goal of the development process [23].

**4. FINDINGS AND DISCUSSION**

**4.1 SMEs Social Assistance during the Pandemic**

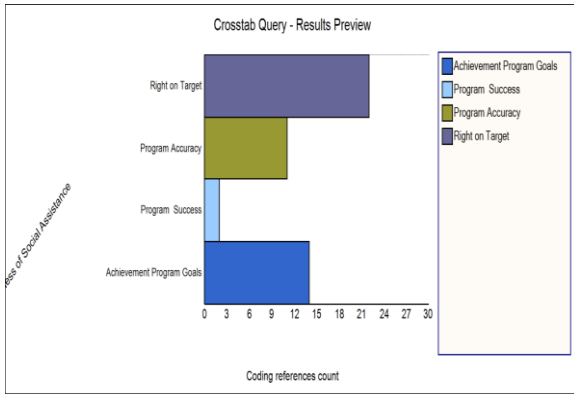
During this COVID-19 pandemic, various forms of assistance were distributed either by the central government or local governments for the people in the city of Bengkulu. This SMEs assistance was very helpful for people who have businesses affected by the COVID-19 Pandemic. The government considered the SMEs sector as important for the economy of Bengkulu. The government issued an SMEs Assistance policy as an economic recovery program during the pandemic. The following is a picture of the percentage of questionnaire data collection.



**Picture 1: Kemensos's Twitter page, mentioning words related to SMEs social assistance during the pandemic**

**4.2 The Success of the Program**

From the questionnaire including a total of 30 people from communities in Bengkulu, it could be assessed that SMEs social assistance for business owners was considered quite good, with the percentage obtained at 33%. However, the government needed to increase the success rate of the program so that the program could be more effective. Getting information from the field communities affected by the pandemic and who were in desperate need of aid, the social media account of the Ministry of Social Affairs, as recorded starting from July 25, 2020, had been distributing aid to businesses totalling 5B Rupiahs through the social assistance to help support the micro enterprises to survive amidst economic difficulties.



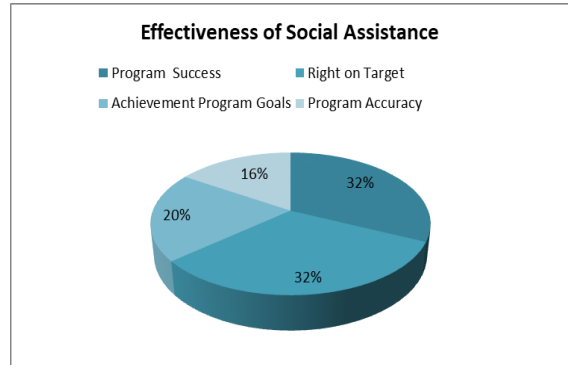
**Picture 2: Percentage of effectiveness through NVivo 12 plus**

**4.3 Right on Target**

Seeing information on one of the social media accounts, the Ministry of Social Affairs stated that, through the Ministry of Cooperatives and Small and Medium Enterprises, the Ministry of Cooperatives and Small and Medium Enterprises launched the SMEs Social Assistance as an additional support for micro and small business owners to survive amidst the COVID-19 pandemic. The government targeted 12 million micro and small businesses to receive the aid, which will be transferred directly to the beneficiary's account. As of its early stages on August 19, 2020, the aid has been distributed in 34 provinces to 1 million beneficiaries. After interviewing the local community, they said that the program distributed by the Bengkulu government had not been well targeted-- many wanted to get the aid, but did not meet the specified requirements; however, there were many non-business owners who received the aid. From the questionnaires' answers, it could be

seen that 33% of the people rated it right on target. This serves as a reminder for the government to directly monitor the implementation of its ordinances.

**4.4 Program Satisfaction**



**Picture 3: Percentage of effectiveness through NVivo 12 plus**

The main target were business owners, and for this, the Bengkulu community considered this program to be very good. However, the community felt that it was still very lacking in its distribution, and that the government only made ordinances and distributed it, without any further actions that could empower the beneficiaries so they would not just rely on assistance. They must be able to be economically independent, not only depend on assistance from the government. Judging from the questionnaire, the community satisfaction is at 16%. The government should have not been passive in providing assistance by socializing information about aids and stimuluses to remote areas, so that SMEs there could also reap the benefits.

**4.5 Achievement of Goals**

Facing the economic impact of the pandemic, the government provided great support to SMEs with large budgets. The government was trying to empower SMEs to be strong and independent businesses. The total funds allocated for SMEs were recorded at Rp 123.46 trillion in 2020. The government hoped that this program could be used as additional capital for SMEs owners. Judging from the sample obtained, the effectiveness of achieving the program's goal is 21%, indicating that it was still not optimal. The community hoped that the government would pay more attention to the problems arising in the community with this SMEs social assistance so

that the goals made would be achieved properly.

## 5. CONCLUSION

Based on the results and discussions above, it can be concluded that the city of Bengkulu is one of the cities in Indonesia that has received various forms of social assistance during the COVID-19 pandemic. However, it is undeniable that, in implementing the aid, especially in the matter of providing social assistance which is directly aimed at people in need, the government had shortfalls. Moreover, during a pandemic like this, it is expected that both business owners and non-business owners would both be affected and thus, apply for assistance. It can be seen from the data above that, the success of the program and the target accuracy still needs to be improved. The implementation of the assistance needs to be effective, and this can be assessed by how far the improvement in community welfare is after the implementation of said program.

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