



Benefits And Effectiveness Of Direct Village Fund Cash Assistance To Anticipate The Impact Of The Covid-19 Pandemic In Rempoah Village, Baturraden District

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Abstract

This research was held in Rempoah Village, Baturraden District. The objectives of this study were (1) to analyze the accuracy of the Village Fund Direct Cash Assistance program in achieving the target and (2) to analyze the policy characteristics of the Village Fund Direct Cash Assistance program in Rempoah Village, Baturraden District (Pro-poor, progressive or regressive), and (3) Analyzing the effectiveness of the Village Fund Direct Cash Assistance Program in Rempoah Village, Baturraden District. The number of respondents consisted of 65 Beneficiary Families. This study uses primary data collected by observation, interviews, and questionnaires. This study uses analytical methods in the form of data proportion techniques, Benefit Incidence Analysis (BIA), and Program Effectiveness. Based on the study results, it can be concluded that: (1) The Village Fund Direct Cash Assistance Program in Rempoah Village is right on target. (2) The Village Fund Direct Cash Assistance Program in Rempoah Village is Pro-Poor, and (3) the Village Fund Cash Direct Assistance Program in Rempoah Village is classified as an effective program.

PENDAHULUAN

The Covid-19 pandemic has caused a domino effect, not only health problems but also social and economic problems (Sofi, 2021). The social impact is indicated by an increase in the unemployed due to restrictions on social activities. According to the Central Statistics Agency, in 2020, the unemployment rate in urban and rural increased by 1.84% compared to 2019.

Apart from the social aspect, the economic side also experienced a slowdown. People's purchasing power has decreased. This happened because people's incomes fell during the covid-19 pandemic, even though the necessities of life continued to run and even increased due to the many activities that had to be done from home, for example, the addition of internet quota needs and others (Fadhliet al., 2021).

This drastic decline in public consumption has had a significant impact on economic growth in Indonesia as well as efforts to reduce poverty. In 2020 the national poverty rate reached 10.19% (Badan Pusat Statistik, 2022). This is supported by the emergence of a new category of poor families due to the impact of mass layoffs.

The government implemented several programs to strengthen social protection and economic stimulus to accelerate economic recovery. These programs include: Family Hope Program (PKH), Pre-Employment Cards, Social Assistance, Micro and Ultra Micro MSME Stimulus, as well as reducing electricity rates and distributed in the hope of meeting daily needs. The primary purpose of these assistances is to ensure the availability of basic needs and social protection, especially for vulnerable groups affected by the Covid-19 pandemic. The vulnerable groups are uncertain workers regarding working hours, contracts, scope, and guarantees (Bagus et al., 2021)

The government provides support to the regions in the form of Village Fund Direct Cash Assistance. The village fund is an on-budget budget allocation that can be used directly to support efforts to reduce the impact of Covid-19 at the household level in the village. The assistance received for six months was IDR 600,000; for the first three months and the next three months, it was IDR 300,000 (Sofi, 2021).

With the increasing purchasing power of the community, it can help restore the economy and welfare of the people in the village. If the economic cycle in the lowest strata of society can continue to move, it is hoped that the economy will strengthen at the national level.

The people of big cities feel this epidemic, and small towns and villages are also experiencing the impact of this pandemic. In 2020 (Badan Pusat Statistik, 2022), the percentage of poverty in Central Java (11.25%) is above the national average (9.71%), and for five years, it tends not to experience a significant decline. Banyumas Regency is a contributor to the poor in Central Java. In the Barlingmas cakeb area, Banyumas was ranked first with 232.91 thousand poor people, followed by Kebumen and Cilacap.

Rempoah village is one of the villages in the Baturraden sub-district that receives village funds from the State Revenue and Expenditure Budget (APBN). In the distribution of aid, there were 184 recipient families out of a total of 2886 families, meaning that 6.376% of the Rempoah Village community was in the poverty line.

Previous research on the benefits of Cash Direct Assistance has been carried out by Hendrik KuasaSihura (2021) with a qualitative method which concludes that the community feels the help of the direct cash assistance program and can support the family economy due to Covid-19. Unlike Hendrik, according to Suparman et al. (2021)), the Village Fund Direct Cash Assistance faces obstacles such as not being on time in its distribution, the lack of transparency of the Village Government, and the lack of precise targets.

Research on the distribution of benefits using the Benefit Incident Analysis (BIA) method has been carried out by Azhar et al. (2020); in their study, it was found that the Family Hope Program in Cigalontang District was Pro-Poor and classified as an effective program.

Based on research on Cash Direct Assistance and the distribution of benefits, the authors are interested in examining the usefulness and effectiveness of providing direct cash assistance (BLT) to the community during the COVID-19 pandemic. Differences from previous studies, this study examines the Benefits and Effectiveness of Direct Village Fund Cash Assistance using the Benefit Incidence Analysis (BIA) method. Benefit Incidence Analysis (BIA) is a method to analyze the benefits of a government-provided policy or subsidy, whether pro-poor, progressive, or regressive. Furthermore, to determine the effectiveness of the Village Fund Direct Cash Assistance program, three indicators are used: access, target accuracy/success, and quality.

METODE ANALISIS

1. Research Design

This study uses a survey method carried out in 2022 in Rempoah Village, Baturraden District, Banyumas Regency. The population of this study is people who get assistance from the Village Fund Direct Cash Assistance Program. Based on data from the Rempoah Village Government, The Village Fund Direct Cash Assistance Program recipients in Rempoah Village in 2022 were 184 Beneficiary Families.

The data used in this study are primary data and secondary data. Preliminary data obtained with observation, interviews and questionnaires from Recipients of the Village Fund Direct Cash Assistance Program in Rempoah Village. Secondary data obtained from Central Bureau of Statistics, Rempoah Village Government, and KPPN Purwokerto.

The sampling technique used is the Taro Yamane formula (Hamidi, 2010).

$$n = \frac{N}{Nd2 + 1}$$

The total sample of this research is 65 Beneficiary Families. Then the sampling was distributed to six RWs using the Proportional Sampling technique.

2. Data Analysis

The method used in determining whether The Village Fund Direct Cash Assistance Program is right on target or no, use the proportion formula with a descriptive approach. The formula used is as following:

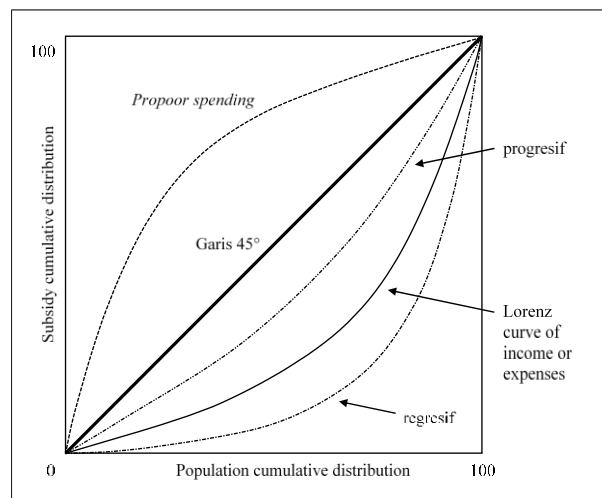
$$\pi = \frac{X}{N} \times 100\%$$

Note:

x is the number of residents below/above the poverty line, n is the overall sample the size of the poor.

The Benefit Incident Analysis method is used to analyze whether the village cash transfer program is pro-poor, progressive, or regressive policies for low-income people. The BIA method focuses on the analysis whether government spending policies are appropriate, progressive or regressive. The criteria to determine whether government spending (subsidies) is said to be proportional, progressive, or regressive is to use the benefits concentration curve and perfect line extraction.

Figure 2. Lorenz Curve and Concentration Curve



Pro-Poor, if the concentration curve is above the line of perfect equality. This means that the population group that is in 40% of low-income communities group profits by more than 40%, Progressive, if the concentration curve is below the perfect equalization line but still above the Lorenz curve. This means that people with low income get the most benefit. Regressive, if concentration curve below perfect the line of equality and, at the same time, under Lorenzo curve. It means only a tiny part of low-income residents benefit from government spending.

The evaluation Program Effectiveness method is used to analyze whether the Village Fund DirectCash Assistance Program is effective. This analysis technique is used to determine the effectiveness of the Village Fund Direct Cash Assistance Program.

The access indicator describes whether Beneficiary families easily access Village Fund Direct Cash Assistance Fund easy terms or not. Access indicators can be seen from Program requirements that are easy to meet, problems in the registration process, or Data Collection on Beneficiary Families entitled to receive funds.

Indicators of target success or accuracy explain whether the Village Fund Direct Cash Assistance Program assistance funds have been targeted Poor Households as target and fit for

purpose Program funding assistance from the government listed in the mechanism implement the Village Fund Direct Cash Assistance Program.

Quality indicators describe whether the function or use of the Village Fund Direct Cash Assistance Program has a significant impact on beneficiary families. These indicators aim to define the scope of government policies that already been implemented. Quality indicators are seen from the benefits obtained by the beneficiary family after getting the Program. In general, the above indicators focus on measuring changes in outcomes that describe the object of government program or policy. A government programs or policies can be said effective if all hands have been met.

The results of the three indicators are then calculated using the following formula (DepdagriLitbang, 1991):

$$Effectiveness = \frac{Realization}{Target} \times 100$$

HASIL DAN PEMBAHASAN

Characteristic features Program Beneficiary Respondents will be described as follows. By Age, the population is divided into two, namely productive Age and non-productive Age. Productive Age is the Age between 15-64 years, Meanwhile, non-productive Age is under 15 and over 65 years (Subagyo, 2003). Majority of Family Recipients of the Village Fund Direct Cash Assistance Program (26.15%) are still alive between 39-47 years; then the second biggest one is between 57-65 years (18.46%). This condition shows that most of the respondents are in productive Age.

Based on Education Level, most respondents (50.8%) have elementary school education. In other words, most recipients of the Village Fund Direct Cash Assistance Program have a relatively low level of education. Even 10.8% of them did not finish school. Based on the number of family dependents, most program recipients (35.4%) have two family dependents people and 23.1% have family dependents between 1 person. Based on status, most program recipients (78.46%) are married, and 20% are divorced.

By job, Family The works of the Program recipients vary, namely as laborers, farmers, traders, and employees. Some respondents do not have a job because of old Age. For most families, the head works as odd labor, namely 53.85%, traders 15.38%, and farmers 10.77%.

Table 1. Respondent Data Based On Family Income per Month

Income (IDR)	Number of Respondent (Family)	Percentage (%)
300.000 - 840.0000	13	20.00
840.001 - 1.380.000	21	32.31
1.380.001 - 1.920.000	13	20.00
1.920.001 - 2.460.000	13	20.00

2.460.001 – 3.000.000	5	7.69
Total	65	100

Source: Primary Data Processed, 2022

Based on family income, income is divided into two categories: family income and income per capita. Family income is grouped into five categories, from the lowest to the highest within one month. The Family income of the respondent can be seen in Table 1. The Table 1. shows that most household incomes receiving the Programs Village Fund Direct Cash Assistance are in class 2 with a value between IDR 840.001 – IDR 1.380,000.

Table 2. Respondent Data Based On Family Income per Capita

Income (IDR)	Number of Respondent (Family)	Percentage (%)
133.333 – 706.667	39	60.00
706.668 – 1.280.000	17	26.15
1.280.001 – 1.853.333	4	6.15
1.853.334 – 2.466.667	3	4.62
2.466.668 – 3.000.000	2	3.08
Total	65	100

Source: Primary Data Processed, 2022

Table 2. shows that most household incomes receiving the Programs Village Fund Direct Cash Assistance are in class 1 with a value between IDR 133.333 – 706.667. There are 39 families, or 60% have a per capita income between IDR 133.333 – 706.667.

Table 3. Respondent Data Based on Family Expenses per Month

Income (IDR)	Number of Respondent (Family)	Percentage (%)
600.000 – 1.080.000	26	40.0
1.080.001 – 1.560.000	12	18.5
1.560.001 – 2.040.000	26	40.0
2.040.001 – 2.520.000	1	1.5
2.520.001 – 3.000.000	0	0.0
Total	65	100

Source: Primary Data Processed, 2022

Table 3. shows the level of household expenditure per month for 65 recipients of the Village Fund BLT; it is known that the majority of expenditures for the families of the Programs Village Fund Direct Cash Assistance beneficiaries are in grades 1 and 3, with the largest proportion of household expenditures being in the food expenditure component.

The target is accurate if the percentage of respondents with a per capita income of IDR 600,000 and the poor criteria index is more than 5 points, more than 50%. The calculation of per capita income is done by subtracting household income by household expenditure, then dividing by the number of household members. The following is data on BLT Village Fund recipients based on per capita income and house index.

Table 4. Respondent Data Based on Income Indicators per capita

Income (IDR)	Number of Respondent (Family)	Percentage(%)
≤ Rp600.000	38	58.46
> Rp600.000	27	41.54
Total	65	100

Source: Primary Data Processed, 2022

Based on Table 4. it is known that there are 38 respondents, or 58.46%, who have a per capita income of IDR 600,000. Meanwhile, 27 or 41.54% of respondents did not meet these indicators. The second indicator to measure the accuracy of the target of the Village Fund Direct Assistance program is the indicator of the criteria for low-income families.

Table 5. Respondent Data Based on Family Expenses per Month

Criteria For Low-Income Families	Number of Respondent (Family)	Percentage(%)
<5	0	0
≥5	65	100
Total	65	100

Source: Primary Data Processed, 2022

Table 5. shows that 65 respondents have index criteria for low-income families 5. Tables 8. and 9. show that the Village Fund Direct Cash Assistance Program in Rempoah Village, Baturraden District, is right on target because as many as 58.46% of financing recipients come from underprivileged families per capita income. Below IDR 600,000 and has a low-income family criteria index above 5 points. Both indicators meet the target accuracy criteria set by the regulations. Thus, the hypothesis that the Village Fund Direct Cash Assistance Program has not been right on target is rejected.

Benefit incident analysis helps evaluate the distribution of benefits from programs provided by the government to different community groups, whether the Village Fund Direct Cash Assistance program is pro-poor, progressive, or regressive. BIA analysis is carried out by classifying the community based on their expenditure.

Table 6. Distribution of Benefits of the Village Fund BLT Program in Rempoah Village

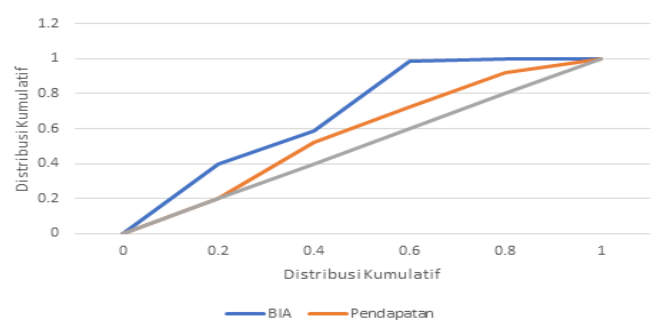
Quintile	Class	Benefit Incidence
1	Lowest expenditure	0,40
2	Low - medium expenditure	0,185
3	Medium expenditure	0,40
4	Medium - high expenditure	0,015
5	Highest expenditure	0,0
Total		1

Source: Primary Data Processed, 2022

Information: Lowest expenditure IDR 600,000 – 1,080,000; Low - medium expenditure IDR 1,080,001 – 1,560,000; Medium expenditure IDR 1,560,001 – 2,040,000; Medium - high expenditure IDR 2,040,001 – 2,520,000; Highest expenditure IDR 2,520,001 – 3,000,000.

It is said to be pro-poor if the benefit concentration curve is above the 45° diagonal line. It is progressive if the benefit concentration curve is below the diagonal line but still above the Lorenz curve. The Lorenz curve is obtained from the cumulative household income data of the respondents. Meanwhile, it is said to be regressive if the benefit concentration curve is below the diagonal line and the Lorenz curve.

The respondent's income and expenditure data obtained are then converted into decimal form and accumulated for use in drawing curves. The following is the output of the BIA analysis curve.



Source: Primary Data Processed, 2022

Figure 3. BIA

Based on Figure 4., it is known that the BIA curve is above the perfect equalization line of 45°; this shows that the Village Fund Direct Cash Assistance Program in Rempoah Village,

Baturraden District is pro-poor because 20% of respondents (underprivileged) receive benefits of more than 20% or more precisely. Receive a 40% benefit. Thus, the hypothesis that the Village Fund Direct Cash Assistance Program is not yet progressive is rejected.

Appraisal Effectiveness Analysis is used to determine the effectiveness of a government policy. A policy is said to be effective if it meets three indicators, namely, indicators of access, accuracy, and quality. This indicator is based on the Government Service Report by the Australian government, which measures the effectiveness of government programs there ((Australian Government-Productivity, 2006).

Table 5. Appraisal effectiveness indicators

Indicator		Number of Respondent (Family)	Percentage
Ease of Registration and Terms; and Disbursement Period	Easy	55	84.62
	Enough	10	15.38
	Difficult	-	-
	Total	65	100
	short	65	100
Target Accuracy (Income and Criteria For Low-Income Families)	Enough	0	0
	Long	0	0
	Total	65	100
	≤ Rp600.000	38	58.46
Quality	> Rp600.000	27	41.54
	Total	65	100
	<5	0	0
Quality	≥5	65	100
	Total	65	100
	Daily Needs	62	95.38
Quality	Others	3	4.62
	Total	65	100

Source: Primary Data Processed, 2022

Based on Access, Table 5 shows that there are 55 respondents, or 84.62%, stated that the registration and requirements in the Village Fund BLT Program are relatively straightforward. 65 or 100% of respondents received the Village Fund BLT in a short time. So it can be concluded that the indicators of ease of access have been met. Based on the accuracy, it is known that there are 58.46% of respondents have a per capita income of IDR 600,000, and 100% of respondents have a

low-income family criteria index 5. Therefore, it can be concluded that the accuracy indicator can be met.

Based on the quality, it shows that as many as 62 or 95.38% of respondents use the Village Fund BLT to meet their daily needs. However, as many as 3 or 4.62% of respondents did not use the financing to meet their daily needs but to increase business capital and finance home renovations. Based on this, it can be concluded that the Village Fund BLT Program has met the quality indicators. The results of these indicators are then calculated using the following formula (Depdagri Litbang, 1991).

$$\begin{aligned} \text{Effectiveness} &= \frac{\text{Realization}}{\text{Target}} \times 100 \\ &= \frac{84.62 + 100 + 58.46 + 100 + 95.38}{10 \times 5} \times 100 \\ &= 87.69 \end{aligned}$$

The results of the effectiveness calculation showed a value of 87.69%. As seen in Table 6, the value lies in the class with a value of more than 79.99% with effective criteria. Therefore it can be concluded that the Village Fund Direct Cash Assistance Program is effective. Thus, the hypothesis that the Village Fund Direct Cash Assistance Program has not been effective is rejected.

KESIMPULAN

1. The Accuracy of the Targets of the Village Fund Direct Cash Assistance Program in Rempoah Village, Baturraden District

The analysis results using the data proportion test show that the Village Fund BLT program in Rempoah Village is the right target program because 58.46% of respondents meet the per capita income indicator, and all or 100% of respondents meet the low-income family criteria index indicator. The two indicators are indicators set by the Letter of the Minister of Villages PDTT No.1261/PRI.00/IV/2020 Regarding Notification which contains guidelines for collecting data on prospective the Programs Village Fund Direct Cash Assistance recipients and contains 14 criteria to determine whether or not the beneficiary family is eligible to receive the Programs Village Fund Direct Cash Assistance so that respondents who will receive financing must meet these two indicators.

Based on the results of the village deliberation, the respondent is said to be eligible for the Programs Village Fund Direct Cash Assistance if it has a low-income family criterion index score of 5 points which is adjusted to the conditions of the Rempoah village community. The Village Government prioritizes assistance to poor or underprivileged families who have lost their livelihoods, have family members who are vulnerable to chronic/chronic illness, poor families who receive other social safety nets that have stopped either from the APBD and/or APBN, poor families who have not received assistance and households with elderly single household members. The results of the research regarding the accuracy of the targeting of the Direct Cash Assistance program are

similar to Nafiah's findings (Nafiah & Wira Bharata, 2021) that the recipients of the Covid-19 Direct Cash Assistance are by the government's accuracy so that they are not misdirected.

2. Benefit Sharing of the Village Fund Direct Cash Assistance Program in Rempoah Village, Baturraden District

Based on the analysis results using the Benefit Incidence Analysis (BIA) method, it is known that the Village Fund Direct Cash Assistance Program in Rempoah Village is a pro-poor program, meaning that the largest beneficiaries of this Program are people with low income and expenditure groups. The distribution above the diagonal line is called the "absolutely progressive" distribution, meaning that low-income groups receive more significant benefits from government spending than high-income groups (Cuenca, 2008). This research is in line with Firmansyah & Solikin (2019) analysis, which concluded that social assistance in Indonesia impacts poverty alleviation and inequality reduction and is progressive.

3. Effectiveness of the Village Fund Direct Cash Assistance Program in Rempoah Village, Baturraden District

Based on the analysis using the Appraisal Effectiveness Program approach, the Village Fund Direct Cash Assistance program in Rempoah Village is effective (87.69%) because it meets three indicators, namely indicators of access, accuracy, and quality.

Access indicators (requirements and registration) for the Village Fund Direct Cash Assistance program in Rempoah Village are met. In terms of conditions, there are 84.62% of respondents said it was easy. The head of the local RT carries out the data collection process, so there is no need to register directly at the Village Hall. The second aspect is the ease of disbursement. The ease of distribution is measured from the registration period to disbursement. As many as 100% of respondents stated that the disbursement period is relatively short and runs monthly. In the distribution of funds, the beneficiary's family must bring documents, such as a photocopy of KK, KTP, Invitation Letter, and Vaccine Card. This research is in line with Iqbal's (2008) research that the disbursement of BLT funds in all sub-districts runs smoothly, orderly and safe.

The indicators of the accuracy of the Village Fund Direct Cash Assistance program in Rempoah Village have been met. The vital value of this indicator is to ensure the accuracy of the targeting of a program, considering that every government program must be specific to a particular community group and for a particular purpose. The Village Fund BLT program is no exception, which is intended for families affected by the Covid-19 pandemic to be able to use it to meet their daily needs. It is classified as underprivileged if it has a maximum per capita income index of Rp.600,000 and an index of criteria for low-income families 5 points. The use of accuracy indicators as a measuring tool for the effectiveness of the Village Fund BLT program is in line with research conducted by Azhar, Badriah, and Bambang (Azhar et al., 2020). The study stated that PKH was right on target because most of the program recipients were poor.

The Village Fund Direct Cash Assistance Program in Rempoah Village has met the quality indicators. Quality indicators are seen from using cash transfer funds to meet daily needs. Research

using similar indicators was carried out by Azhar, Badriah, and Bambang (Azhar et al., 2020), the accuracy of using PKH funds specifically for expenditures in the education and health sectors.

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