



POLICY MODEL OF ASSISTANCE TO THE PRESIDENT OF PRODUCTIVE MICRO BUSINESS AND ITS CONTRIBUTION TO STRENGTHENING THE STATE DEFENSE

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ABSTRACT

The COVID-19 pandemic, which affects all aspects of life, especially the economy, poses a threat to the entire nation of Indonesia. This project attempts to build a policy model for Presidential Productive Micro Business Assistance for the Ministry of Cooperatives and Small and Medium Enterprises (SMEs) during a pandemic in order to reduce the effects of the COVID-19 pandemic. to strengthen national defense during the COVID-19 pandemic by selecting 22 sources that are closely related to them or relevant to the researcher's field of study using a technique called purposive sampling. In order to analyze the data for this investigation, the Miles and Huberman technique, which comprises three simultaneous analysis plots, was utilized. Data reduction, data presentation, and conclusion/verification are the plots. The findings of the study show that Presidential Productive Micro Business Assistance targets micro-entrepreneurs who still have difficulty accessing capital, despite the fact that some of them continue to live below the poverty line (referring to the pairing of some Presidential Productive Micro Business Assistance data with Social Welfare Integrated Data, where there are 2.5 million recipients of Presidential Productive Micro Business Assistance and support microbusiness owners).

Keywords: Government, Assistance, SMEs and Defense

INTRODUCTION

The COVID-19 affects countries differently, both in terms of the intensity of transmission and government regulations (lockdowns, isolation rules, tourist access, and so on); therefore, comparing MSMEs from different countries will be informative (Bettiol, 2023). Because of its size and quick transmission rate, WHO has categorized COVID-19 as a global pandemic. The COVID-19 was declared a global pandemic by WHO Director General Dr. Tedros Adhanom Ghebreyesus on March 11, 2020. COVID-19 has invaded the entire earth. Because of its rapid spread, the virus only took a few months to spread around the world. There were 609,848,852 cases worldwide in September 2022, 6,507,002 deaths, and 233 affected countries.

The COVID-19 pandemic, which has affected many parts of people's lives, is a menace to the entire country that the Indonesian government must address. The COVID-19 pandemic has had an impact on transportation, tourism, trade, health, and the economy in Indonesia, among other things. To mitigate the impact of COVID-19's rapid and even spread, health restrictions and policies limiting inter-regional and cross-country travel are tightly enforced. The economic shock that affected corporate actors has harmed balance sheets and raised concerns about future profitability. While unprecedented fiscal, monetary, and prudential policy actions have minimized the impact of the pandemic on businesses, they have the ability to counterbalance some of the crisis's impact

on long-term survival (Banerjee et al., 2020; McCan et al., 2023).

This strategy contributed to a wave of contraction in Indonesia's economic growth by impeding people's movements and dramatically reducing consumption, production, and investment activity. It also raises the level of uncertainty in financial markets. To halt the spread of the virus, a number of enterprises and other activities in Indonesia had to be shuttered, halted, or even stopped entirely, weakening the country's economy. In addition to the health and economic sectors, the COVID-19 pandemic has had an influence on the defense industry and the non-military state security sector. If not controlled effectively, this impact has the potential to jeopardize national security and defense. The national defense measures are carried out by taking into account the types of dangers that they face, such as the threat of poverty and unemployment caused by the COVID-19 pandemic.

The COVID-19 has finally invaded Indonesia, so it is critical to step up measures to combat it. This necessitates the attention and collaboration of all parties, not just the government, but all other existing elements as well. Political policy support has also had a considerable impact on these endeavors. The government's initiatives for catastrophe mitigation can be beneficial or ineffective. The government and other private parties provide help in the form of all human resources, infrastructure, communication lines, logistics, and the local community to support the development and empowerment of micro, small, and medium enterprises (Susanti, 2020).

The foundation of the populist economy for most economic actors is micro, small, and medium enterprises

(MSMEs) (Singgih, 2007). MSMEs can progress more quickly after the economic crisis thanks to the current strength and circumstances, acting as the engine of the Indonesian economy (Nasrul, 2020). However, some of the problems faced by MSMEs are fundamental problems, such as weaknesses in the capital structure, weaknesses in the field of organization and human resource management, the limited ability of small business owners to collaborate in cooperative networks, and an unfavorable business environment and conditions. less comprehensive assistance, and a lack of public support for small businesses. In addition, due to the COVID-19 pandemic that has hit Indonesia since the end of 2019, the problems faced by SMEs are becoming increasingly complicated. As a result, the government offers productive presidential assistance to microbusinesses, such as Presidential Productive Micro Business Assistance. A type of policy known as Presidential Productive Micro Business Assistance was enacted to assist MSMEs during the pandemic. The Presidential Productive Micro Business Assistance policy is designed to help MSMEs survive and bounce back in the face of the COVID-19 pandemic.

Therefore, researchers are interested in conducting scientific research regarding the development of a presidential productive microbusiness assistance policy model for the Ministry of Cooperatives and Small and Medium Enterprises during the COVID-19 pandemic in support of national defense. This research was conducted by evaluating presidential productive microbusiness assistance policies during the COVID-19 pandemic to generate feedback that would produce an effective presidential productive microbusiness assistance model. The policy model

resulting from this research will later benefit the community in the form of effective and targeted policies.

LITERATURE REVIEW

Policy Theory

According to Pearce and Robinson (2003), a good policy may empower every individual in a system (a company or government). Under a sound policy, every individual can act as a decision-maker. Similarly, policies in government can be made more flexible by allowing all government officials to develop policies based on their position and level of decision-making. Percy and Smith (1996) illustrate how the state of public policy is determined depending on societal demands. Given Indonesia's different conditions, it is probable that the Grameen Bank system's policy will not become a need for the community, but the majority of Indonesia's regions still require proper policies to combat poverty and safeguard state sovereignty.

Each regional development plan and budget strategy highlights the importance of the local government's role and efforts in reducing poverty and preserving regional sovereignty. The Central Government Policy is the starting point for government policy in terms of poverty alleviation and national security (President and Cabinet). Then, based on the budget's indicative ceiling, this is mentioned in the Indonesian Ministry of National Development Planning's work plan, and specifically for each sector by the Minister through the work plan. The national budget is then discussed in the House of Representatives of the Republic of Indonesia, and the Budget Commission reviews it. Following approval by the Republic of Indonesia's House of

Representatives, the President issues a Presidential Regulation to formally govern budget allocations. The ministers then create a draft budget execution checklist in order to obtain authorization to carry out budget expenditures that the minister of finance has allocated and approved. Technical ministers and local governments then carry out the programs and activities.

Micro, Small and Medium Enterprises (MSMEs)

The MSMEs are commercial enterprises with the capacity to create jobs, provide various economic services to the community, and contribute to equity by raising people's earnings, encouraging economic growth, and establishing national stability. MSMEs are also one of the main pillars of the national economy, so they must be given as much opportunity, support, protection, and development as possible in order to align themselves with the community-based economic business group while not jeopardizing the interests of large corporations and the state. MSMEs play an important and strategic role in national economic development. MSMEs, in addition to economic growth and employment, contribute to the distribution of development benefits.

Table 1 shows what is suggested by the MSMEs criteria in terms of turnover, which is based on Law No. 20 of 2008 and defines micro, small, and medium enterprises.

Table 1. MSMEs Criteria Based on Assets and Turnover

Business Size	Criteria	
	Asset	Turnover
Micro business	Maximum IDR 50 million	Maximum IDR 300 million

Small business	> IDR 50 million – IDR 500 million	> IDR 300 million – IDR 2.5 billion
Medium Business	> IDR 500 million – IDR 10 billion	> IDR 2.5 billion – IDR 50 billion
Big business	> IDR 10 billion	> IDR 50 billion

With the issuance of Law Number 11 of 2020 Concerning Job Creation, there has been a change in the MSMES criteria stipulated in Government Regulation No. 7 of 2021 concerning Facilitation, Protection, and Empowerment of Cooperatives and Micro, Small and Medium Enterprises, articles 35 to 36 with the following details:

a. Micro business

Micro businesses have a maximum business capital of IDR 1,000,000,000 (one billion rupiah) excluding land and buildings for their business premises and have a maximum annual sales revenue of IDR 2,000,000,000 (two billion rupiah).

b. Small business

Small businesses have business capital of more than IDR 1,000,000,000 (one billion rupiah) with a maximum nominal value of up to IDR 5,000,000,000 (five billion rupiah) excluding land and buildings where the business is located and have annual sales of more than IDR 2,000,000,000 (two billion rupiah) up to a maximum of IDR 15,000,000,000 (fifteen billion rupiah).

c. Medium Business

Medium businesses have business capital of more than IDR 5,000,000,000 (five billion rupiahs) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiahs) excluding land and buildings for business premises and have annual sales of more

than IDR 15,000,000,000 (fifteen billion rupiah) with a maximum nominal value of up to Rp. 50,000,000,000 (fifty billion rupiah).

National Defense System

All appropriate steps must be taken to defend the country's territorial integrity, national security, and state losses from external threats and domestic disruptions (Bakrie, 2007). The national defense is a key component of a country since it protects its people, territory, and political system against external threats. When people feel comfortable, they are more able to carry out their activities. Strategic initiatives taken to solve future difficulties are inextricably linked to national defense policy (Nugraha, 2017).

The changes in the strategic environment on a national, regional, and worldwide scale, including security, economic, and national welfare concerns, influence national intelligence. To address national security challenges, we must develop a national defense strategy that integrates non-military defense based on the potential strength of human resources and other national resources managed by agencies or departments other than the military-based defense sector. The major component is strength. Military and non-military defenses are combined to prevent, respond, and eradicate any attack (Sudarsono, 2008).

RESEARCH METHODOLOGY

Research design

Researchers used the countenance stake model to evaluate the Ministry of Cooperatives and SMEs' Presidential Productive Micro Business Assistance policy in supporting national defense during the COVID-19 Pandemic. They also

used the CIPP (Context, Input, Process, and Product) evaluation model. The CIPP model is more comprehensive, spanning formative to summative assessment and consisting of four components: context evaluation, input evaluation, process evaluation, and product evaluation (Stufflebeam and Zhang, 2017). These four components are the program's target for evaluation (Zhang, 2017). Because evaluation can take place dynamically and be adapted to real-world conditions, it is permissible to combine elements with different approaches.

Research Sample

Purposive sampling techniques or purposive samples are used in qualitative research to select research samples, specifically the samples of informants, based on the researcher's criteria in relation to the research objectives to ensure that the information obtained is valid and relevant to the problem being studied. The researchers identified and selected 22 (twenty-two) sources directly related to or related to their field of work in supporting national defense during the COVID-19 pandemic as research participants for this study.

Data Collection

Data collection for qualitative research was done in the field under real-world conditions, using both primary and secondary data. The data was gathered through interviews, documentation, and a review of the literature.

Data Processing Technique

The data or information collected by researchers using 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 used in this study to ascertain how closely the results correspond to objective reality. According to Sugiyono (2017), the following factors are considered when determining the validity of data in qualitative research: credibility (internal validity), transferability (external validity), dependability (reliability), and confirmation (objectivity).

Triangulation is a term used to describe a data collection technique that combines multiple data collection methods and existing data sources. When a researcher collects data using triangulation, he or she is actually gathering information that verifies the validity of the data, i.e., examining its dependability using multiple sources and data collection methods. This is consistent with the opinion of Nasution, as cited by Andriana (2016), that triangulation can be conducted using 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 techniques to collect data will yield more reliable, comprehensive, and consistent data that may be more robust than data collected using a single method.

Data Analysis Technique

Data can be given meaning through data analysis, which assists in the resolution of research problems. It is a crucial element of the scientific method. As a technique for analyzing data in research, descriptive analysis entails the description of variables, dimensions, and indicators. As a result, the researcher conducted direct observations in the field until the observation was complete. The data for this study were analyzed using Miles and Huberman's

(2009) methodology. In the analysis, three plots are utilized simultaneously: data reduction, data display, and conclusion and verification.

DISCUSSION

The Assistance for Micro Enterprises (Presidential Productive Micro Business Assistance)

The pandemic has stifled economic activity and called into question the response of business actors to global crises like the COVID-19 crisis (Verma and Gustafsson, 2020; Nofiani et al., 2021). In addition, the economic shock caused by the lockdown policy has had a disproportionately negative impact on MSME businesses and a disparate effect on each sector (Bullough and Renko, 2013). MSMES have encountered decreased labor supply, restrictions on human mobility, self-isolation, significant decreases in capacity utilization, and disruptions in supply chains. On the demand side, circular flows of income have been disrupted due to a halt in wage payments and a decline in consumption and investment demand (Coibion et al., 2020; Pedauga et al., 2021). Therefore, a model is required for the operation of the Presidential Productive Micro Business Assistance program. For the program to be properly implemented, a strategy involving cooperation with all key parties involved in the implementation of this policy is required. This rule was enacted in response to the COVID-19 pandemic.

The implementation of Presidential Productive Microbusiness Assistance is governed by Executive Order No. 3 of 2021. This regulation regulates the entire flow of activities, primary tasks, and functions of each party associated with the Presidential Productive Micro Business

Assistance program so that information consistency can be maintained down to the village or sub-district level. In practice, however, the distribution of Presidential Productive Microbusiness Assistance in 2020 and 2021 will continue to face obstacles in the form of outreach and outreach by the government to the general public regarding the Presidential Productive Microbusiness Assistance policy. The President's Productive Micro Business Assistance information flow must be communicated as follows in order to ensure that the information conveyed is clear and consistent:



Figure 1. The Flow of Information Submission Presidential Productive Micro Business Assistance

Source: Processed by Researchers (2022)

Terlihat dari kegiatan sosialisasi tentang PRESIDENTIAL PRODUCTIVE MICRO BUSINESS ASSISTANCE bahwa informasi tersebut seragam di setiap tingkatan dan diatur dalam Peraturan Menteri Koperasi dan Pedoman Pelaksanaan PRESIDENTIAL PRODUCTIVE MICRO BUSINESS ASSISTANCE Nomor 3 Tahun 2021. Diharapkan tidak ada tumpang tindih antara tanggung jawab yang diberikan kepada

masing-masing pelaksana kegiatan melalui pemisahan kegiatan berdasarkan peraturan tersebut. Selain itu, mengetahui bahwa peraturan ini ada dapat membantu Anda menyelesaikan aktivitas dengan cara yang mempertahankan pengertian dan konsistensi pengetahuan yang sama.

The Presidential Productive Micro Business Assistance Distribution Model Indicators

By utilizing this model, the Presidential Productive Micro Business Assistance strategy is anticipated to increase the strength of the Indonesian military while bolstering the regional economy, particularly MSMEs, which are a pillar of the national economy. According to Sutrisno, citing research by Lestari and Murti (2015), there are five indicators that can be used to determine the distribution of Presidential Productive Micro Business Assistance funding: program understanding, right on target, on time, goal attainment, and real change. whether or not they improve welfare.

a. Program Understanding

A program's effectiveness can be determined by how well businesspeople comprehend a particular activity. The Presidential Productive Micro Business Assistance is a program that provides microbusinesses with Rp. 2,400,000 in 2020 and Rp. 1,200,000 in 2021 so that they can continue operating throughout the pandemic. The primary objective of the Presidential Productive Micro Business Assistance program is to inform businesspeople that the program is designed to raise funds for the organization. This means that business actors can

comprehend the objectives of the Presidential Productive Micro Business Assistance program, despite the fact that the program's socialization is limited to delivering information via mail and the internet due to time constraints. This demonstrates that the Ministry of Cooperatives and SMEs and the Office of Cooperatives and Micro Enterprises collaborated effectively to disseminate information about the Presidential Productive Micro Business Assistance program to a network of other institutions, such as the sub-district, office of village, neighbourhood, hamlet, and community. Based on these findings, it is evident that the use of Presidential Productive Micro Business Assistance funds for purposes other than business capital is improper. Nevertheless, some recipients of Presidential Productive Micro Business Assistance do spend a portion of the funds on non-business-related living expenses. This demonstrates the lack of awareness and accountability of Presidential Productive Micro Business Assistance recipients regarding the use of Presidential Productive Micro Business Assistance funds. To ensure that everything goes as planned, it is hoped that the governing body closely monitors the use of Presidential Productive Micro Business Assistance.

b. Right on the Target

A metric known as "on target" is used to evaluate the precision with which PRESIDENTIAL PRODUCTIVE

MICROBUSINESS ASSISTANCE program funds are allocated and utilized. The targets of the PRESIDENTIAL PRODUCTIVE MICRO BUSINESS ASSISTANCE program are microbusiness owners who meet the requirements outlined in the Republic of Indonesia's Regulation of the Minister of Cooperatives and SMEs Number 6 of 2020. These requirements include business ownership, the absence of bank financing, freedom from state civil apparatus, regionally or state-owned enterprise employment, and non-membership in the Indonesian National Armed Forces or Indonesian Police.

c. On Time

Being on time is an indication of efficiency if Presidential Professional Micro Business Assistance is executed in a timely manner. Beginning with the first registration for Presidential Productive Micro Business Assistance 2020, which was completed in August, and continuing through the extension stage for Presidential Productive Micro Business Assistance, which was completed in November, the implementation of Presidential Productive Micro Business Assistance has adhered to the stated deadline requirements. In the interim, recipients of Presidential Productive Microbusiness Assistance may request disbursements for the next three months. In this instance, all recipients of Presidential Productive Micro Business

Assistance who became informants have distributed, indicating that all recipients of Presidential Productive Micro Business Assistance in Kampung Melayu have distributed within the allotted time frame of three months after the notification. The exact date of disbursement indicates that the informant did not experience any issues with the payment through the Presidential Productive Micro Business Assistance agency.

d. Achievement of Objectives

The extent to which a program or activity is able to achieve its objectives can be used as an indicator of its success. During the COVID-19 pandemic, the goal of the Presidential Productive Micro Business Assistance program is to keep the business world operating normally. This demonstrates how Presidential Productive Micro Business Assistance can protect microbusiness owners by ensuring their survival during a pandemic. Individuals' ability to buy things can be increased and kept up by the existence of microbusinesses, which keeps the economy going.

e. Real change

Real change can be measured by the extent to which a program can have a positive impact on participants and result in real change. Providing opportunities for business actors who were unable to be creative at the beginning of COVID-19 because their capital ran out or they had little capital to reproduce with the assistance of venture capital from the Presidential Productive Micro Business Assistance program

can result in real change and an increase in income for COVID-19 users. This further demonstrates the utility of the government's economic recovery program via Presidential Productive Micro Business Assistance, as it can increase people's purchasing power during a pandemic and allow businesses to adjust their operations. The absence of significant social restrictions in 2021 and the implementation of new normal policies will also contribute to this real transformation, as many micro-entrepreneurs criticize PSBB for restricting their ability to operate businesses. To avoid having to lock down and reduce the burden on corporate actors, the government and society must be able to work together to prevent the spread of COVID-19 by adhering to the health protocol in this new era of normalcy. The well-being of Presidential Productive Micro Business Assistance recipients is based on their ability to meet their basic needs with the money they earn.

The MSMEs Policy System for Strengthening National Defense

The MSMEs play a significant role in the Indonesian economy, helping to mitigate the effects of the country's underutilized workforce through expansion and job creation. According to the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia's website, there were approximately 59.2 million MSMEs in Indonesia in 2015 and approximately 64.2 million MSMEs in

Indonesia in 2018. In 2020, the pandemic caused the Indonesian economy to contract, which had an effect on MSMEs. By activating multiple positions and markets and expanding manufacturing expertise, MSMEs can become resilient, provide constructive crisis analysis, and compete in the post-crisis period, thereby boosting the resilience of enterprises in various industries (Modgil et al., 2022; Zouari et al., 2021). In the beginning of 2020, the COVID-19 pandemic broke out. In addition to posing a threat to human health, this virus has paralyzed the Indonesian economy due to widespread violations of the social restrictions imposed as part of the COVID-19 prevention campaign, which aims to keep more people at home. The social restrictions have paralyzed the actions of MSMEs as a result of consumers' restricted mobility.

During this pandemic, MSMEs encountered a variety of difficulties, including the inability to locate raw materials, a decline in sales, a lack of capital, a decrease in production, and distribution delays. A number of micro, small, and medium-sized enterprises (MSMEs) in Indonesia are suspected of failing if the COVID-19 pandemic continues. The government is implementing economic recovery to stimulate the Indonesian economy. Since June 2020, the Indonesian government has implemented the National Economic Recovery program to combat the pandemic's economic devastation. Under the National Economic Recovery program, MSMEs, which contribute to Indonesia's economy, are anticipated to expand more (Ministry of Finance, 2020). The aid distribution program for microbusiness actors is Presidential Productive Micro Business Assistance. The additional funds

provided by the Productive Presidential Assistance Program for Micro Enterprises can be used for business purposes, enabling micro-entrepreneurs to live and meet their basic needs through economic activities, thereby ensuring their welfare. Given the importance of Presidential Productive Micro Business Assistance to the survival of businesses during a pandemic, the Presidential Productive Micro Business Assistance program must be improved so that it can function effectively. First, prospective recipients of Presidential Productive Micro Business Assistance require assistance to complete the registration process in order to expedite the lengthy bank verification procedure. Second, the microbusiness database must be constructed and enhanced. This database can be accessed by examining the regularly updated data on Presidential Productive Micro Bsbusiness Assistance recipients. Before a decision is made, the data of potential recipients must be reconciled with that of the proposer in order to prevent data duplication.

I believe that 2,400,000 is the optimal number. The most important aspect of microentrepreneurs is their capital turnover. The nominal value of capital assistance is not reduced to the greatest extent possible (Purnomo Hadi, 2022).

When the state provides business capital assistance, it is an effort to boost the national defense through microentrepreneurs. Multiple sources indicate that the optimal amount of capital for microentrepreneurs ranges between \$1.5 million and \$5 million. However, the most crucial factor is how microentrepreneurs invest their capital. Concerning the distribution of aid, coordination between channeling banks, regional banks, post offices, and ministries

and agencies is necessary. The government can utilize PT Pos Indonesia to distribute Presidential Productive Microbusiness Assistance to 3T regions that are inaccessible via traditional banking channels. In addition to channel banks and PT Pos Indonesia, digital accounts such as Ovo, Dana, GoPay, and QRIS can be used to distribute Presidential Productive Micro Business Assistance.

CONCLUSION

The researchers conclude that the ideal capital for MSMEs players is around \$1.5–5 million, so the ability to make the best use of these funds is needed. However, Presidential Productive Micro Business Assistance targets micro-entrepreneurs who are still having difficulty getting access to capital, and even some are still within the poverty line (referring to the pairing of some of the Presidential Productive Micro Business Assistance data with Social Welfare Integrated Data, there are 2.1 million Presidential Productive Micro recipients. Business assistance is on the Social Welfare Integrated Data list so that the benefits can be felt in running a business and supporting the lives of micro-entrepreneurs. Therefore, it is necessary to design and put in place a program to assist MSME entrepreneurs with working capital so that they can use the money within specially defined parameters to develop and improve their businesses. In addition, it is necessary to improve and develop the MSMEs database, including synchronizing data with other ministries and agencies.

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