

## The Effectiveness Of Direct Cash Assistance Of Village Funds On Community Welfare In Martapura District, Banjar District, South Kalimantan

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**Abstract:** This research was conducted with a focus on research on the effect of the effectiveness of direct village fund cash assistance on community welfare in Martapura District, Banjar Regency, South Kalimantan. With the formulation of the problem, namely how to evaluate the direct cash assistance program during the Covid 19 pandemic. The purpose of this study was to determine the effect of the effectiveness of direct village fund cash assistance on community welfare. The theory that will be used in this study uses the theory of effectiveness which consists of 8 indicators, namely timeliness, cost calculation accuracy, measurement accuracy, goal determination accuracy, choice accuracy, thinking accuracy, order accuracy and target accuracy. The method used in this research is descriptive quantitative. The subjects of this study were recipients of direct cash assistance, which consisted of 1,787 people. Based on the Slovin formula with a confidence level of 10%, the sample consists of 96 people. Sampling using proportionate area random sampling. This study used a questionnaire, observation and documentation. In analyzing the research data using a simple linear regression hypothesis test. The results of this study show that there is an effect of the effectiveness of direct cash assistance on community welfare with a sig value of 0.000 and a magnitude of 39.6% of the variable effectiveness of direct cash assistance on community welfare.

**Abstrak:** Penelitian ini dilakukan dengan fokus penelitian pengaruh efektivitas bantuan langsung tunai dana desa terhadap kesejahteraan masyarakat di Kecamatan Martapura Kabupaten Banjar Kalimantan Selatan. Dengan rumusan masalah yaitu bagaimana evaluasi program bantuan langsung tunai selama pandemi covid 19. Tujuan penelitian ini adalah untuk mengetahui pengaruh dari efektivitas bantuan langsung tunai dana desa terhadap kesejahteraan masyarakat. Teori yang akan digunakan dalam penelitian ini menggunakan teori efektivitas yang terdiri dari 8 indikator yaitu ketepatan waktu, ketepatan perhitungan biaya, ketepatan dalam pengukuran, ketepatan dalam menentukan tujuan, ketepatan dalam menentukan pilihan, ketepatan berpikir, ketepatan melakukan perintah dan ketepatan sasaran. Metode yang digunakan dalam penelitian ini adalah kuantitatif deskriptif. Subyek dari penelitian ini adalah para penerima dana bantuan langsung tunai, yang terdiri dari 1.787 orang. Berdasarkan rumus slovin dengan taraf kepercayaan 10%, sampel terdiri dari 96 orang. Pengambilan sampel menggunakan *proportionate area random sampling*. Penelitian ini menggunakan kuesioner, observasi dan dokumentasi. Dalam melakukan analisa data penelitian ini menggunakan uji hipotesis regresi linier sederhana. Hasil dari penelitian ini terdapat pengaruh efektivitas bantuan langsung tunai terhadap kesejahteraan masyarakat dengan nilai sig 0,000 serta besarnya pengaruh sebesar 39,6% variabel efektivitas bantuan langsung tunai terhadap kesejahteraan masyarakat.



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## **INTRODUCTION**

Efforts to reduce poverty are the ideals of the nation to protect the people of Indonesia or the Indonesian people towards prosperity, this is contained in the Preamble of the 1945 Constitution. from an economic, social and political perspective. In the case of poverty, there are factors that cause poverty, namely internal and external factors. The first factor is the internal factor. In terms of internal factors, namely where this is aimed at individuals or families, what is seen here is the low income in the family and also the low level of education. Second, external factors, namely in terms of social and political conditions. This poverty alleviation is included in the development sector, of course, reaping very large funds from the APBN allocation and also every year it always increases. However, the funding constraint they are facing now is economic growth which is declining due to the outbreak of the Corona or Covid-19 virus. (Zahrul & Puput:2023)

The Direct Cash Assistance Program (BLT) issued by the Government during the Covid-19 pandemic is one of the expected solutions, so that it can help the economy of the Indonesian people who have experienced or been affected by the Covid-19 Virus. In 2020 the Government issued PERPU No. 1 of 2020 concerning State Financial Policies and Financial System Stability for Handling the Corona Virus Disease 2019 (COVID-19) Pandemic and/or in the Context of Dealing with Threats that Endanger the National Economy and/or Financial System Stability. The issuance of (Government Regulation in Lieu of Law (Perpu) Number 1 of 2020) provides a new instrument to minimize the impact of the Covid-19 pandemic on the village economy. In Article 2 Paragraph (1) letter (i) of the regulation it is stated that it is necessary to prioritize the use of budget allocations for certain activities (refocusing), adjusting allocations, and/or cutting/delaying the distribution of budget transfers to regions and village funds, with certain criteria. Furthermore, in the explanation of the Perppu it is stated that what is meant by "prioritizing the use of village funds" is that village funds can be used, among other

things, for direct cash assistance for the poor in the village and activities for handling the Covid 19 pandemic. (Eka, Eko & Mulia:2022)

The impact of this pandemic is not only being felt in cities but also in rural areas, this refers to the village economy, because many rural people are the backbone of urban areas, for example rural people migrate to cities. So that when entering the holidays to celebrate religious holidays these workers return to their hometowns, this can also spread the spread of the COVID-19 virus. For handling the Covid-19 pandemic in rural areas, namely through the Village Revenue and Expenditure Budget (APBDes) and the Village Fund Budget (ADD) in accordance with government recommendations. The Village Fund Budget (ADD) is village finance intended for village development and is also used for handling Covid-19 in villages which aims to reduce the impact of Covid-19. The allocation of Village Funds has an advantage where the budget is available in the State Revenue and Expenditure Budget (APBN).

The description of the impact of COVID-19 when compared between villages and cities has similarities in that both people living in cities and people living in villages were both affected by COVID-19 and suffered losses during the COVID-19 pandemic. The impact of the existing COVID-19 outbreak has prompted the government's attention to the community both in cities and in villages, the government has organized various social assistance for people affected by COVID-19 both in the form of meeting basic needs and in the form of cash payments. This policy is expected to help the community to continue to carry out their survival during the COVID-19 pandemic.

One of the efforts made by the government in an effort to overcome the impact of COVID-19 in the village is by implementing the Direct Cash Assistance (BLT) policy, in which the funds come from village funds or called BLT Dana Desa which is regulated through Minister of Finance Regulation Number 50/PMK. 07/2020 concerning the Second Amendment to the Regulation of the Minister of Finance Number 205/PMK.07/2019 concerning Management of Village Funds, as well as through the Instruction of the Minister of Village PDT Number 1 of 2020 regarding the

Acceleration of Distribution of BLT Village Funds. (Dian et al, 2021)

The previous BLT policy problems showed compatibility with the problems arising from the implementation of the first phase of the Village Fund BLT policy which had been implemented in several regions, the various problems that had arisen included: First, there was a delay in disbursing the first phase of the Village Fund BLT which occurred in Balaruing Village, Lembata Regency, East Nusa Tenggara, so that the community protested by visiting the village head's office to ask for certainty about the Village Fund BLT fund disbursement process (Taris, 2020). Second, there was destruction of the village office by community members who were dissatisfied with the implementation of the BLT policy. Village Fund organized by the village government, so that the community members came to and damaged the village office as a form of protest against village government officials who implemented the Village Fund BLT policy as happened in several Wali Nagari offices in Pesisir Selatan Regency (Chandra, 2020). Third, there was a reduction in village funds from Rp. 600,000/citizen receiving social assistance to Rp. 150,000/recipient of social assistance in Deliserdang Regency, North Sumatra (Pattyranie, 2020).

The problems in the implementation of the Village Fund BLT cannot be understood as sectoral problems that incidentally occur in certain areas, but need to be studied further in a broader context, namely a process of implementing the Village Fund BLT policy as a whole within the national scope, so that the problems are similar in the implementation of the Village Fund BLT policy was able to be minimized by the government through improving the policy instruments for implementing the Village Fund BLT policy in the following stages. Direct cash assistance carried out by the government with the hope of continuing the circulation of money in society. Efforts to review the Village Fund BLT carried out in various regions will be able to construct an understanding of the issues and constraints in the implementation of the Village Fund BLT. From the problems that arose in various regions during the distribution of

BLT village funds during the Covid-19 pandemic, researchers were interested in seeing how effective direct cash assistance from village funds had on community welfare in Martapura sub-district, Banjar district, South Kalimantan.

## **LITERATUR REVIEW**

### **Effectiveness**

Effectiveness is the relationship between the goals to be achieved and the output of a responsibility center, the greater the contribution generated to the value of achieving the goals, it can be said to be effective (Tobing & Napitupulu, 2011). Basically effectiveness is a word that comes from the word "effect" used to look for cause and effect relationships. Effectiveness can be seen as a cause that has a relationship with other variables. Effectiveness is a goal that has been planned beforehand can run well or in other words a target can be achieved because of the process of activities that have been carried out properly (Pasolong, 2012). As said by (Makmur, 2010), indicators of effectiveness are as follows:

#### 1. Punctuality

Time can determine the success of an activity carried out in an organization. Time is very influential on a failure in achieving goals. To achieve the goals that have been set, the proper use of time must be done.

#### 2. Cost Calculation Accuracy

Accuracy in calculating the cost of an activity is a good thing in the use of individuals and organizations, in the sense that there is no shortage until the activity is completed. Cost accuracy is part of the effectiveness to achieve a goal.

#### 3. Accuracy in Measurement

Accuracy in measuring an activity is carried out to see success in achieving goals. To achieve effectiveness, measurement accuracy is used to carry out an activity or task assigned to individuals or organizations.

#### 4. Accuracy in Setting Goals

Accuracy in determining the goals that have been determined is the organization's activities in achieving goals. With the existence of goals that are set precisely, it will greatly support the effectiveness of the

implementation of activities, especially those that are oriented to the long term.

#### 5. Accuracy in Making Choices

In making a choice, a very important process is needed to achieve effectiveness. Accuracy in making choices is an activity carried out to see success in achieving goals.

#### 6. Accuracy of Thinking

Accuracy of thinking needs to be done in the form of cooperation because it gives maximum results so as to realize the expected effectiveness.

#### 7. Accuracy in Carrying Out Orders

The success of an organization's activities is influenced by the ability of a leader to give easy and clear orders to his subordinates. Failure that will harm the organization occurs when the leader's orders cannot be understood or understood by subordinates.

#### 8. Target Accuracy

With the right target can determine success in achieving the goals that have been set.

### Direct Cash Assistance

The BLT program is a form of concrete action from the government. BLT aims to help with community problems by utilizing and using available resources. One of the community problems in question is poverty. Poverty occurs when people are in conditions that are almost all limited, both in terms of accessibility such as opportunities/business opportunities, education, production, and other living facilities. The Direct Cash Assistance Program is an effort to maintain the level of consumption of Target Households (RTS) that has arisen as a result of the pandemic, which has had an impact on the community's economy, especially the poor.

### Community Welfare

In the law of the Republic of Indonesia Number 11 of 2009 concerning social welfare, what is meant by social welfare is the fulfillment of the material, spiritual and social needs of citizens so that they can live properly and be able to develop themselves, so that they can carry out social functions. According to (Rudi, 2012) social welfare is a condition that shows the condition of people's lives which can be seen

from the standard of living of the community.

Indicators of community welfare according to (Smith et al, 2013) society can show measures of development results in achieving a better life such as:

a. Increasing capacity and equitable distribution of basic needs such as food, housing, health and protection.

b. Improved living standards, income levels, better education levels, increased attention to cultural and human values.

c. Expanding the economies of scale and the availability of social choices of individuals and nations.

### METHODS

According to (Sugiyono, 2015) Quantitative research is based more on data that can be calculated to produce a robust quantitative assessment. By measuring using a Likert Scale. The Likert scale is a psychometric scale commonly used in questionnaires (questionnaire), and is the most widely used scale in survey research.

The subjects of this study were recipients of direct cash assistance, which consisted of 1,787 people. Based on the Slovin formula with a confidence level of 10%, the sample consists of 96 people. Sampling using proportionate area random sampling. This study used a questionnaire, observation and documentation. In analyzing the research data using a simple linear regression hypothesis test.

### RESULTS AND DISCUSSION

#### Analisis Deskriptif

#### Direct Cash Assistance Effectiveness Variable

**Table 1 Effectiveness Variables of Direct Cash Assistance**

No	Pernyataan	Rata-rata
<b>Waktu</b>		
1	Jadwal pencairan program BLT dana desa sudah di sosialisasikan tepat waktu	3,81
2	Pencairan program BLT dana desa sudah tepat waktu	4,03
<b>Perhitungan biaya</b>		
3	Jumlah dana yang diterima sudah sesuai tanpa ada potongan biaya-biaya lainnya	3,98

4	Adanya tranparasi dana, data, dll selama penyaluran progrma BLT tersebut	4,15
<b>Pengukuran</b>		
5	Tidak terdapat kendala dalam pencairan program BLT dana desa ini	4,46
6	Pencairan program BLT dana desa sudah efektif dan juga kondusif sesuai yang diharapkan	3,93
<b>Tujuan</b>		
7	BLT dana desa yang diterima bisa meningkatkan ekonomi keluarga	3,88
8	BLT dana desa sudah dapat memenuhi kebutuhan hidup sehari-hari	4,08
<b>Sasaran</b>		
9	Sasaran penerima BLT Dana Desa sudah sesuai kriteria yang ditetapkan.	4,11
<b>Berpikir</b>		
10	Sebelum menerima BLT, anda menawarkan sendiri kepada petugas	4,18
<b>Menentukan pilihan</b>		
11	Petugas dilapangan sudah tepat menentukan sesuai dengan kriteria	3,82
<b>Melakukan perintah</b>		
12	Petugas dilapangan tidak mendapatkan intervensi pada saat menentukan pilihan sesuai kriteria	3,93
13	Tidak adanya diskriminasi dari petugas terhadap penerima bantuan BLT dana desa	4,22

**Community Welfare Variables**

**Table 2 Community Welfare Variables**

No	Pernyataan	Rata-rata
1	Dengan adanya BLT kebutuhan hidup anda terpenuhi	4,05
2	BLT dana desa mampu memberikan manfaat untuk ekonomi keluarga anda	3,88
3	BLT dana desa mampu menyekolahkan anak-anak anda	4,46
4	Anda merasa puas dengan dana yang di terima pada program BLT dana desa ini	3,82
5	BLT dana desa dapat mengurangi kemiskinan bagi penerima BLT tersebut	4,01

**Uji Normalitas data**

**Table 3 Data normality test results**

		Unstandardized Residual
N		96
Normal	Mean	.0000000
Parameters <sup>a,b</sup>	Std. Deviation	1.23105079
Most Extreme Differences	Absolute	.127
	Positive	.127
	Negative	-.123

Test Statistic	.748
Asymp. Sig. (2-tailed)	.720

Based on table 1 it can be seen that the value of the Kolmogorovsmirnov Z is 0.748 and the significance is 0.720 (0.720 > 0.05), that is, with a result of more than 0.05 which means the residual data is normally distributed so it is feasible to use.

**Uji Autokorelasi**

**Tabel 4 result uji autokorelasi**

<b>Model Summary<sup>b</sup></b>				
R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.396 <sup>a</sup>	.303	.401	1.238	1.658

Based on table 1 it can be seen that the value of the Kolmogorovsmirnov Z is 0.748 and the significance is 0.720 (0.720 > 0.05), that is, with a result of more than 0.05 which means the residual data is normally distributed so it is feasible to use

**Uji Multikolonieritas**

**Tabel 5 result uji multikolonieritas**

Model	Coefficients		Collinearity Statistics	
	B	Std. Error	Tolerance	VIF
(Constant)	-2.345	1.343		
Efektevitas Bantuan Langsung Tunai	.502	.256	.345	1.878

Based on the results of the SPSS output in the table above, it can be concluded that the tolerance value is at 0.345 and VIF 1.878. The results of these calculations show that all independent variables have a tolerance value of more than 0.10, which means there is no correlation between the independent variables. And the VIF value is below 10 which means there is no correlation between the independent variables, so the regression model is good

**.Regression Test Results**

Table 6 results of a simple linear regression test

**Coefficients<sup>a</sup>**

Model	Std		Beta	t	Sig.
	Unstandardize	Coeffic			
	d Coefficients	ients			
	Std.				
	B	Error			
1 (Constant)	-2.345	1.343		-1.746	.084
Efektevitas Bantuan Langsung Tunai	.502	.256	.396	19.583	.000

Based on the calculation results in the table above, the coefficient obtained by the value of tcount on the effectiveness of direct cash assistance is 19.83 and a sig value of 0.000. The ttable value is determined based on the significance level used with the degrees of freedom at  $(dk) = n - 2 = 96 - 2 = 94$  with the error level and one tailed test, the ttable is 1.661.

The decision to test the hypothesis is as follows:

(a) If  $tcount > ttable$  then  $H_0$  is rejected and  $H_a$  is accepted.

(b) If  $tcount > ttable$  then  $H_0$  is accepted and  $H_a$  is rejected.

Based on the value if tcount is (19.83) and ttable is 1.661. It is known that  $tcount > ttable$  ( $19.83 > 1.713$ ). And for a sig value smaller than 0.05, the sig value of the effectiveness of direct cash assistance is 0.000. Thus the decision is that  $H_0$  is rejected and  $H_a$  is accepted, meaning that there is an effect of the effectiveness of direct cash assistance on the welfare of the people in the Martapura sub-district, Banjar Regency. Dari tabel 2 model summary tersebut diatas dapat diket hasil uji pengaruh efektivitas bantuan langsung tunai terhadap kesejahteraan masyarakat sebesar ( $R = 0,396$ ) yang berarti pengaruh variabel tersebut berada pada interval rendah. Artinya masih banyak variabel lain yang bisa mempengaruhi variabel kesejahteraan masyarakat yang tidak dilakukan dalam penelitian ini.

### Regression Equation

$$Y = a + bX + e$$

**Y = Community welfare**

**a = constant number**

**bX=coefficient of Direct Cash**

**Transfer Effectiveness variable**

**e= error of term**

The numbers resulting from testing or presented in the simple regression equation can be explained as follows:

$$Y = 2.345 + 0.396X + 19.7\%$$

The constant value of the regression coefficient is 2.345, this states that if there is an increase in the value or score of the cash transfer effectiveness variable, then the behavior development variable is 2.345. The regression coefficient of 0.396 states that each time there is an additional score on the effectiveness of the direct cash assistance variable, it will be able to add to the increase in the community welfare variable

### CONCLUSION

The results of this study show that there is an effect of the effectiveness of direct cash assistance on community welfare with a tcount value of (19.83) and a ttable of 1.661. It is known that  $tcount > ttable$  ( $19.83 > 1.713$ ). And for a sig value smaller than 0.05, the sig value of the effectiveness of direct cash assistance is 0.000. as well as the magnitude of the influence of 39.6% variable effectiveness of direct cash assistance on people's welfare.

Thus the decision is that  $H_0$  is rejected and  $H_a$  is accepted, meaning that there is an effect of the effectiveness of direct cash assistance on the welfare of the people in the Martapura sub-district, Banjar Regency.

### SUGGESTION

The advice that researchers can give in this research for office holders is to be able to resume the direct village fund cash assistance program. Because the program can help rural communities in terms of improving people's welfare.

For other studies that wish to conduct research with the same title or with community welfare variables. Researchers suggest that you can use other variables besides the effectiveness of direct cash assistance, because this variable only has an effect of 39.6%, meaning that there are still

many other variables or other factors that can improve people's welfare.

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