Social Protection in the "Black Swan" Era: Policy Implementation of a Village Funding Cash Transfer

Denny Iswanto[1*], Sjamsiar Sjamsuddin[2], Fadillah Amin[3]

[1,2,3]Faculty of Administrative Science, University of Brawijaya, Malang, Indonesia

Abstract

The existence of the COVID-19 outbreak as a global pandemic is a health problem in all countries in the world, including Indonesia. This problem occurs suddenly and the impact has never been predicted which is multidimensional, resulting in an uncertain situation. In the social aspect, the existence of this pandemic has increased social problems, such as an increase in the unemployment rate and an increase in the national poverty rate. For this reason, the government has made several of policies in the context of social protection through social safety nets, one of which is the Village Fund Direct Cash Assistance (BLT) program. The purpose of this study was to determine and analyze the implementation of the Village Fund BLT policy as social protection for the poor who are socio-economically affected by Covid-19. This research uses qualitative research with a descriptive approach. The results showed that there were still several problems in the implementation of the Village Fund BLT policy, including the problem of data availability and the readiness of related government institutions. For this reason, an up to date social assistance data collection system and more guidance to the village government is needed to be able to manage the Village Fund BLT system. With this research, it is hoped that it can become material for evaluating the government in providing social protection in an accountable, effective and targeted manner.

Keywords: social protection, black swan, social safety net, Village Fund Cash

INTRODUCTION

In December 2019, the world was shaken by health problems, namely the outbreak of the Corona Virus Disease 2019 (COVID-19). COVID-19 has been declared by the World Health Organization (WHO) on March 11, 2020, as a pandemic, so prevention efforts need to be made so that cases do not increase globally (Mckibbin Warwich and Roshen Wernando, 2020). This pandemic also greatly disrupted the social life of the community by increasing social problems including increasing unemployment, increasing poverty and increasing cases of crime, especially in developing countries such as Indonesia [1].

The existence of these socio-economic problems as a result of the crisis that occurred and resulted in an uncertain situation. This is what is called the black swan phenomenon. Black Swan is a term coined by Nassim Nicholas Taleb, an American-Lebanese statistician. The term black swan refers to events that are unexpected but have a serious impact that can lead to economic turmoil and even recession. Black swan theory has three main characteristics, namely: (1)

it is unpredictable; (2) has an extreme impact; (3) After this occurs, making humans explain the event makes it appear predictable and predictable [2]. Of the three characteristics, the COVID-19 pandemic has met these criteria.

The increase in social problems is the government's agenda in formulating policies for handling and overcoming the socio-economic problems of the poor who are vulnerable. The main step that has been taken by the government is the issuance of Law No. 2 of 2020 concerning the establishment of Government Regulation Instead of Law (Perppu) Number 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling the COVID-19 Pandemic. This policy outlines the refocusing/relocation of the State Budget (APBN) by combining the budget to be allocated for handling COVID-19. The funds disbursed for handling COVID-19 reached IDR 405.1 trillion. The budget is divided into four sectors, namely the health sector amounting to Rp75 trillion, the social safety net program Rp.100 trillion, tax incentives and the People's Business Credit stimulus Rp.70.1 trillion, and financing the national economic recovery program Rp.150 trillion.

The existence of an economic stimulus by increasing fiscal transfers for the social safety net program of Rp. 100 trillion for the poor affected

Correspondence address:
Denny Iswanto
Email : dennyiswant@student.ub.ac.id
Address : Faculty of Administrative Science, University of Brawijaya, Malang, Mt.Haryono street 65145

by COVID-19. This is done as an effort to increase the purchasing power of the poor during the economic crisis and the health crisis. In addition, the COVID-19 pandemic also has the potential to reduce the various welfare indicators that have been previously achieved. Based on data from the Central Statistics Agency (BPS) (2020), national poverty in March 2020 was 9.78%, or as many as 26,424,020 Indonesians living under the poverty line. This figure has increased by 0.37% from 2019, where the figure was 9.22% or as many as 24,785,870 people. BPS stated that the main factor affecting the increase in the number of poor people is the COVID-19 pandemic which has an impact on changes in behavior and economic activities of the population which will encourage an increase in the poverty rate. Under these conditions, social protection of the poor affected by COVID-19 is needed.

According to Ubaidi Saleh (2020) as the head of the Fiscal Policy Agency (BKF) of the Ministry of Finance, stated that social protection programs have various forms of programs that have been implemented in Indonesia today, including social security, social assistance, social safety nets and other government assistance.

Table 1. Types of Social Protection in Indonesia

Type	Program
Social Security	National Health Insurance, Work safety guarantee, Pension guarantee.
Social Assistance	Food aid, Family Hope Program(PKH), Smart Indonesia Card.
Social Safety Net	Direct Cash Assistance (BLT)
Other Government Program	Electricity Subsidies, LPG subsidies, Joint Business Group (KUBE), People's Business Credit (KUR).

Sources: Ubaidi Saleh (2020)

In addition, Pickens et al. (2009) divided social protection programs in the form of transfers made in many countries in the world, including: (1) Conditional cash transfers (CCT), which are payments made to low-income people on the condition that the recipient of the assistance must make a health investment and education, such as sending children to school and giving immunizations or vaccines to children; (2) Unconditional cash transfer, namely payment given to targeted beneficiaries without special conditions; (3) Workfare transfer, namely payment for job creation programs aimed at reducing unemployment and helping people to have a more stable income.

Village Fund Direct Cash Assistance (BLT) is a form of social protection for vulnerable communities that is Unconditional Cash Transfer. BLT Dana Desa is assistance for the poor that comes from the Village Fund. This assistance will be distributed to the community with the stipulated terms and conditions. The provisions and mechanisms for data collection up to the implementation of Village Fund BLT are listed in the PDTT Village Minister Regulation Number 7 of 2020 concerning the Second Amendment to the PDTT Permendesa Number 11 of 2019 concerning Priority for the Use of Village Funds in 2020 and in article 8A stipulates several conditions for beneficiaries, such as families who have lost their livelihood or job, have not been recorded as receiving various social assistance, and have family members who are prone to chronic or chronic illness. Apart from these policies, in the Minister of Finance Regulation Number 50 of 2020 concerning the Second Amendment to the Regulation of the Minister of Finance Number 205 / PMK.07 / 2019 concerning Village Fund Management, article 32A paragraph (3) states that the criteria for beneficiaries are: (1) Poor or underprivileged families who live in the village concerned; and (2) Excludes recipients of assistance from the Family Hope Program (PKH), Food Cards, and Pre-Work Cards.

This policy is not impossible to experience various challenges such as other social assistance, both from the technical aspects of data collection, accountability and accuracy of targeting recipients which have become major problems in the implementation of previous social assistance policies. The challenges that will be faced in implementing the Village Fund BLT policies are: (1) data, Indonesia is still using old data to implement several programs related to social protection, one of which is the Village Fund

BLT. Because the data is not 'valid', this possibility is one of the things that gives rise to the problem of exclusion errors and inclusion errors; (2) The second challenge is the effectiveness of social assistance and subsidies in reducing poverty. Inaccurate targeting of social assistance and subsidies tends to result in inefficiency and ineffectiveness of better spending.

The Village Fund BLT as social protection that has been implemented from April to December 2020 is expected to be one of the programs that can be relied on in reducing the socio-economic impact of this problem. However, the Ministry of Villages quoted in kompas.com [3] stated that a number of reports of complaints received by around 92 percent or 3,242 community complaints were about Social Safety Net (JPS) assistance, while there were 1,129 complaints about Village Fund BLT. This is certainly an interesting problem to be researched.

MATERIAL AND METHOD

This research uses a qualitative approach. According to Cresswell [4] qualitative research is research in which researchers rely heavily on information from participants/informants, wide space, questions, and power collection which mostly consists of sentences carried out subjectively. This type of research was chosen because in examining the implementation of the Village Fund BLT policy it is necessary to use primary and secondary data to be able to narrate the results of the research. In terms of the type of research, this research is a descriptive study, which aims to provide a more detailed description of a symptom or phenomenon. According to Pasolong [5] states that descriptive research is a method used to describe or describe what actually happens in the process of conducting research. This type of research was chosen because it can explain the description of the state of the research object based on facts that appear as it is by describing, recording, analyzing, and interpreting the existing conditions in describing the implementation of the Village Fund cash direct assistance (BLT) policy as social protection for the poor affected by COVID -19.

The method of data collection was carried out by document studies that made use of secondary data derived from various survey results, research and from various trusted news channels which were then elaborated and narrated to draw conclusions about the implementation of the Village Fund BLT policy.

RESULT AND DISCUSSION

1. Data Exposure

Poverty in Indonesia is one of the largest in the world. Based on BPS data in March 2020, the poverty rate in Indonesia was 9.78%, or as many as 26,424,020 people living below the poverty line. This figure has increased by 0.37% from 2019, where the figure was 9.22% or as many as 24,785,870 people. According [6] the main factor affecting the increase in the number of poor people is the COVID-19 pandemic which has an impact on changes in behavior and economic activity of the population which will encourage an increase in the poverty rate. The government's strategy to be able to deal with this problem is through the existence of a social protection policy through social assistance and a social safety net through the Village Fund BLT program. The Village Fund BLT is a "new" form of social safety net. It can be said to be new and unique because this is the first time the government has given the flexibility to the village government to be able to provide social assistance to the community through village funds. Villages are given the mandate to determine their community data collection through a social approach, where the village government knows better which people are in need. The results of this data collection later became the material for determining the beneficiaries of the Village Fund BLT which were brought in the village deliberations.

Based on Law Number 6 of 2014 concerning Villages, it is stated that a Village is a village and customary village or what is referred to by another name, hereinafter referred to as a Village, is a legal community unit that has territorial boundaries which is authorized to regulate and administer government affairs, the interests of the local community based on community initiatives, rights of origin, and/or traditional rights that are recognized and respected in the government system of the Republic of Indonesia. Indonesia has 74,953 villages spread throughout Indonesia. In running its government, villages have a source of income that comes from the central government through the Village Fund and other legitimate sources of income, which are managed through the Village Revenue and Expenditure Budget (APBDes). In carrying out the Village Fund BLT policy it is implemented as follows:

a. Determination of targets for Village Fund BLT recipients

The targets in the Village Fund BLT according to Permendes number 7 of 2020 are the poor and vulnerable. The poor people referred to are poor or underprivileged families who live in the village concerned and are not/are not yet recipients of the Family Hope Program (PKH) assistance, basic food cards, pre-employment cards or other social assistance The vulnerable communities referred to in the policy are poor families headed by women, the elderly, and persons with disabilities who must be registered as potential Beneficiary Families (KPM) of the BLT-Dana Desa.

In practice, the district/city governments set targets by coordinating vertically and horizontally. Vertical coordination is carried out to be able to determine the number of target KPM in the province, while horizontal coordination is carried out by the Regent/Mayor with the Social Service, Regional Development Planning Agency, and Community and Village Empowerment Service. This coordination was carried out to determine the target number as well as the time for distributing the Village Fund BLT. Nationally, the target recipients of Village Fund BLT were 7,804,978 KPM.

Table 3. Number of KPM BLT Dana Desa by occupation

No	Profession	Amount	Persentage
1	Farmers and farm laborers	6.868.381	88%
2	Fishermen and fishermen labor	315.028	4%
3	Factory workers	156.954	2%
4	Teacher	70.270	1%
5	Traders and MSMEs	**394.345**	**5%**
	Total	**7.804.978**	**100%**

Source: Ministry of Health (2020)

From the data, it can be seen that in the data collection conducted nationally, 88% of Village Fund BLT KPM work as farmers and farm laborers, 4% fishermen and fishing laborers, 1% teachers and 5% traders and MSMEs. The vulnerable community groups who receive the Village Fund BLT are as follows:

Table 4. Number of KPM based on the criteria for potential Village Fund BLT recipients

No	Profession	Amount
1	Female Head of Family (PEKKA)	2.419.543
2	Chronic chronic disease family members	285.423
3	Other criteria are in accordance with Permendes 7/2020	5.100.006
	Total	**7.804.978**

Source: Ministry of Health (2020)

b. Data collection mechanism for Village Fund BLT recipients

The process of collecting data on KPM candidates is carried out by the village government and/or Village COVID-19 Volunteers. Villages can determine for themselves who are potential recipients of BLT-Dana Desa as long as they follow the criteria set, carry out data collection in a transparent and fair manner and can be accounted for legally. Villages can use village data as a reference, as well as use Integrated Social Welfare Data (DTKS) as a reference for PKH, BPNT recipients, as well as Department of Manpower data to identify recipients of Pre-Work Card assistance. If the JPS recipient data is not available, then the village can use the recapitulation data of beneficiaries from the social safety net program assistant.

To ensure that there is no duplicate KPM data, the village government can use village data as a reference, and use the DTKS as a reference for PKH, BPNT recipients, as well as the Manpower Office data to identify recipients of Pre-Work Card assistance. If the JPS recipient data is not available, then the village can use the recapitulation data of beneficiaries from the social safety net program assistant. Statistically,

there were 74,853 Villages that distributed BLT Village Funds with the following details:

Table 2. Number of potential villages for BLT Village Fund distribution

No	Information	Number (Village)
1	Number of villages in Indonesia	74.953
2	Villages that may not receive the Village Fund	57
3	Number of Villages Potential for Village Fund BLT Distribution	74.853
4	Villages that do not / have not yet distributed the Village Fund BLT	61

Source: Ministry of Health 2020

The data shows that there are 74,953 villages in Indonesia with 74,853 villages channeling BLT Village Funds to communities who meet the criteria. This means that there are 61 villages that have not / have not distributed the Village Fund BLT. PDTT Village Minister, Abdul Halim Iskandar [7] stated that there are several reasons why this happened, including: (1) the village concerned has not uploaded the Village Revenue and Expenditure Budget (APBDes), so the Ministry of Finance does not have data to channel the Village Fund BLT budget; (2) because the poor have already been provided with other social assistance such as PKH, to cash social assistance (BST) or from provincial or district/city social assistance; (3) the village head official is still a temporary official; (4) there are still conflicts between the village head and the Village Consultative Body (BPD); (5) several villages also have not completed the 2019 accountability report, so the transfer of village funds is hampered. This problem becomes an obstacle in implementing this policy so that the village has not fully planned this program. Comprehensive coordination is required both across sectors and across levels of government so that the process of data collection and distribution of BLT-Village Funds can be carried out quickly and on target.

c. Methods and Mechanisms for the Distribution of Village Fund BLT

The distribution of Village Funds to accelerate the realization of the implementation of the use of Village Funds for Village Fund BLT is based on Regulation of the Minister of Finance No. 50 of 2020 concerning the management of Village Funds. Based on this regulation, the distribution of village funds is divided into three stages. The conditions for Phase I distribution can be in the form of a regional head's decision regarding the details of the Village Fund per village. This means that each village must complete a report on the realization of the use of the previous year's Village Funds to be able to submit a budget for the current year so that it can be validated by the district/city government to apply for village funds. The distribution of Phase II Village Funds is directly submitted by the regional government to the State Treasury Service Office (KPPN) by marking the submission in the online monitoring system. The monthly distribution for Village BLT is carried out without conditions, because it is a form of conditional social safety net. Technically, monthly DD distribution can be done 2 times a month with a span of as soon as 2 weeks.

d. Monitoring and Evaluation of Village Fund BLT Distribution

To carry out the process of distributing the Village Fund BLT, it is necessary to carry out good coordination and monitoring across sectors and across levels of government. Evaluation must be carried out periodically considering that this program must be immediately distributed and experienced various obstacles so that many villages have not been able to distribute BLT Village Funds according to the predetermined time. The following is the coordination and division of duties and authorities in the guidance and supervision of data collection on prospective BLT-Dana Desa recipients from the central government to the village government.

Central Government

1) Coordinating and providing policy direction for the implementation of data collection on prospective BLT-Dana Desa recipients.

2) Carry out guidance and supervision of the implementation of data collection on prospective BLT-Dana Desa recipients.

Provincial government

1) Monitoring, coaching, and supervising the implementation of activities related to BLT-Village Fund data collection through: (a) Capacity building and technical guidance to the District/City PMD Office, sub-districts (Camat, Village Government Technical Guidance or PTPD and Village Assistants) and village/BPD; and (b) Direct monitoring, guidance and supervision of the implementation of BLT-Dana Desa.

2) Mapping the availability of social assistance and safety nets from both the central and regional governments and setting the target number and timing of its distribution.

Regency/City Government

1) The Regent / Mayor directs coordination between related agencies, especially the Social Service, PMD Service, Camat, and Village Head in the utilization TEKS sesuai dengan Peraturan Menteri Sosial Nomor 5 Tahun 2019 tentang Pengelolaan Data Terpadu Kesejahteraan Sosial.

2) The Regent/Mayor directs coordination between related agencies, particularly the Social Service and the Dukcapil Office in the process of updating the NIK at the DTKS in accordance with the direction of the Corruption Eradication Commission (KPK) and the Ministry of Social Affairs Circular.

3) The Regent/Mayor together with Bappeda, Social Services and related agencies coordinate with the province regarding the target number and timing of distribution of various social assistance in their area (ensuring there is no overlapping data and recipients of BLT-Dana Desa and other social assistance).

4) The Regent/Mayor disseminates information on the data collection of BLT-Dana Desa recipients and supervises the data collection of potential BLT-Dana Desa recipients.

5) The Regent/Mayor involves civil society organizations to actively facilitate and/or supervise the implementation of the Village Fund BLT.

6) The PMD office and other related agencies carry out capacity building and/or provide technical assistance to sub-districts (Camat, PTPD and Village Facilitators) and village government / BPD regarding data collection of potential BLT-Dana Desa recipients.

7) If possible, the Office of Social Affairs works with the village to quickly verify and validate by involving the Social Welfare Center (Puskesos) and the potential and sources of social welfare in the sub-district. The DTKS data collection process in districts/cities follows the Minister of Social Affairs Regulation Number 5 of 2019 concerning Integrated Social Welfare Data Management.

8) The Department of Population and Civil Registration provides population data based on NIK to Bappeda and villages for comparison with DTKS.

9) The Government Internal Supervisory Apparatus (APIP) in stages ensures that the implementation of the response to COVID-19 through the Village APB (as a whole), and specifically the data collection of potential Village Fund BLT recipients is carried out effectively, efficiently, transparency and accountability.

Districts

1) Assist the Regent / Mayor in verifying the list of proposals for poor and vulnerable family head candidates for Village Fund BLT proposed by the Village Head.

2) The sub-district head monitors and evaluates the implementation of data collection on prospective BLT-Dana Desa recipients.

3) Sub-district teams (Camat, PTPD and Village Assistants) facilitate, assist and guide the village government and or Village Volunteers and / or the COVID-19 Task Force to accelerate data collection and distribution of Village Fund BLT.

Based on above, supervision is carried out by observing the coordination of the government to be able to accelerate the process of distributing BLT Village Funds, both central and regional. In addition, the number of complaints received from kemendesa.go.id, a number of complaints received by around 92 percent or 3,242 community complaints were about Social Safety Net (JPS) assistance, while there were 1,129 complaints about Village Fund BLT. For this reason, there is a need for improvement as an evaluation of program implementation to achieve goals. Problems that occur, especially technical issues, should be resolved quickly

because local governments are given the discretion to implement this policy.

According to the definition of discretion, it looks more concrete according to the opinion of Charles H. Koch, Jr. in Juliani [8], which explains the five meanings of the concept of discretion (administrative discretion), namely: individualizing discretion, executing discretion, policy making discretion, unbridled discretion, and numinous discretion) . Basically, discretion is the freedom to act or make decisions in the competent public officials based on their own opinions. Discretion is needed as a complement to the legality principle, namely the legal principle which states that every act or act of state administration must be based on the provisions of law. During this pandemic, the government was given discretion to be able to carry out tasks quickly in the process of implementing the Village Fund BLT program. For example, the verification process can be carried out without approval from the district / city government which will take a long time. In addition, the village government was also given the freedom to collect data on Village Fund BLT recipients in a responsible manner.

CONCLUSION

The BLT Dana Desa policy is a policy to be able to provide social protection through a social safety net for the poor and vulnerable. In implementing this policy, of course, there are still problems, both technical and policy substance, but this policy shows an improvement over the previous social protection program, namely the existence of Integrated Social Welfare Data (DTKS) which can facilitate the data collection process for KPM BLT Village Fund candidates. . With this system, it is hoped that this policy can ease the burden on the poor in fulfilling their lives so that they can continue their lives properly. The distribution process with the existing system must be carried out in a transparent, accountable, effective and targeted manner.

The smooth use of village funds for various covid-19 prevention programs cannot be separated from the support of the local government, village officials and the community to jointly assist the smooth running of the program and supervision. With the use of village funds, it is hoped that it can encourage the village economy and empower the affected community and stabilize the economy of the community in the village due to the Covid-19

pandemic. In addition, it is hoped that the role of the central, provincial, district/city and sub-district governments in the process of target planning, data collection, validation, monitoring and evaluation is expected to be carried out continuously to be able to make improvements to achieve goals. The existence of administrative discretion must be carried out appropriately and responsibly without any other intention of the freedom given.

Based on the above conclusions, the researcher has suggestions that are expected to be able to assist in the improvement process in implementing the Village Fund BLT policy as follows:

1. The need to strengthen and improve the mechanism for updating data on village residents who are entitled to receive benefits. Accuracy of data is the basis for the chaos in the distribution of social assistance. In addition, it creates jealousy in the community. Jealousy is not only related to unequal distribution of social assistance, but also to different amounts due to different sources of social assistance.

2. Increasing the number and time of distribution of Direct Cash Assistance from three months to six months and without a certain percentage limitation from the Village Fund also opens the possibility of gaps in beneficiaries from different funding sources. This needs to be addressed by related Ministries/Agencies that distribute social assistance from APBN sources so that the frequency of receiving assistance is at least the same as the frequency of social assistance sourced from the Village Fund. In this case, the Regional Head can review his policies regarding the provision of social assistance budgeted from the APBD so that it is in line with the PMK 50/2020 policy.

3. The Ministry of Finance's policies in PMK 50/2020 need to be supported by the policies of the Ministry of Villages, Development of Disadvantaged Areas, and Transmigration (PDTT). For example, the channeling mechanism is carried out through a non-cash mechanism through banking in accordance with the Regulation of the Minister for Rural Development and Transmigration (PDTT) Number 6 of 2020 concerning Amendments to the Regulation of the Village Minister for PDTT Number 11 of 2019 concerning Priority for the Use of Village Funds in 2020. Attachment II regulates Regarding Disbursement Methods and Mechanisms, that distribution is carried out by the village government using the cashless method every

month. This provision is translated as distribution via bank transfer. This needs to be reconsidered considering that it has brought complaints from policy implementers in the field, especially from villages that are far from banking services. This provision created additional costs for BLT recipients. For this reason, the PDTT Permendes at least needs to add discretionary space for the Regional Head or Village Head to implement other mechanisms while maintaining accountability.

4. The PMK 50/2020 policy is a policy that has implications for policies in the field of village financial management. With the PMK 50/2020 policy which prioritizes the use of Village Funds for Direct Cash Assistance, requires villages to make changes to the APBDes or changes to the Village Head's regulation regarding the Elaboration of APBDes for the umpteenth time. This technically has the potential to raise questions from stakeholders in the local government (Pemda) and village governments (Pemdes). This needs to be responded to by issuing village financial management policies specifically for handling pandemics. With the determination of the status of a Public Health Emergency (Keppres No. 11/2020) and National Disaster (Keppres No. 12/2020), it is only natural that when it comes to handling a pandemic at the village level, a special financial management policy is issued.

5. PMK 50/2020 needs to be socialized and ensured that it is understood by district/city government officials, both the related technical Regional Work Unit (SKPD) apparatus, Regional Inspectorate and District SKPD so that these SKPDs can take an active role in accordance with their duties and functions, encouraging acceleration direct cash assistance at the village level.

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