

Monitoring Information System for Regional Potential Management Through Village Owned Enterprises (BUMDES) in Banyuwangi

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Abstract

The management of Micro, Small, and Medium Enterprises (Usaha Mikro Kecil dan Menengah / UMKM) has not yet been implemented properly, there are still many UMKM that have not been monitored and managed properly. Some UMKM, even those that can be said to have had a good performance, still do not have the legality of a business license. Some UMKM are also known to still have limitations in the scope of their business marketing. Another obstacle experienced is the lack of funding that can be obtained, especially during the pandemic and post-pandemic. Therefore, an integrated system is needed to manage and monitor the performance of UMKM to find out and detect what obstacles are experienced by UMKM actors in the village and to be able to analyze the problems in order to further find out what solutions can be offered for these problems. This study aims to analyze and propose a proposed system that is useful for monitoring the management of UMKM through BUMDes and involves a third party who carries out the monitoring function (supervision) namely the Community and Village Empowerment Service (DPMD) in order to find out what are the potentials and possible problems that occur in the UMKM in Banyuwangi based on integrated technology.

Keywords: UMKM, BUMDes, DPMD, Monitoring, UMKM Development

1. INTRODUCTION

The World Health Organization (WHO) explains that coronaviruses are viruses that infect the respiratory system. COVID-19 is a large family of viruses that cause illnesses ranging from mild to severe, such as the common cold or colds, and serious illnesses, such as MERS and SARS. The COVID-19 pandemic has spread throughout the world, and many countries affected by this disease are facing high death rates and economic losses (Livana PH, 2020). Indonesia is one of the countries affected by the COVID-19 pandemic. Banyuwangi is a district in East Java Province, which is also not immune from the spread of the COVID-19 virus. Based on data obtained for August 12, 2021, through the official website of "Covid task force 19 Banyuwangi Regency," the number of confirmed Covid 19 cases reached 12,218 cases, with patients who recovered totaling 9,451 and those who died reaching 1,408 (<https://corona.banyuwangikab.go.id>), accessed on August 12, 2021).

This number will, of course, continue to grow considering that many Indonesians still do not comply with health protocols properly. The emergence of the COVID-19 pandemic in Indonesia made the government be firm in urging people to reduce activities outside the home as an effort to avoid an increase in cases of the spread of COVID-19. Unlike other countries that carry out lockdowns, the Indonesian government prefers to implement social distancing policies and PSBB, or large-scale social restrictions, which are expected to reduce the impact of the economic crisis (Nasution, 2020). The government, through the Ministry of Health, issued Minister of Health Regulation No. 9 of 2020 concerning Guidelines for Large-Scale Social Restrictions (PSBB) in order to facilitate and accelerate the handling of COVID-19.

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The emergence of the COVID-19 pandemic does not only affect the health aspect but also enters the economic structure of society, which of course affects economic changes in society. Based on the theory of structural functionalism, a structure in society has its own function and role, which can be interrelated with one another; in other words, the emergence of a problem in one field can affect other fields. The theory of structural functionalism is a notion or perspective in sociology that views society as a system consisting of parts that are interconnected with one another, and one part cannot function without a relationship with the other parts. Then changes that occur in one part will cause an imbalance, which in turn will create changes in other parts. COVID-19 is a problem in the medical field, but the impact it has on the community's economic system is equally concerning (Sayuti, 2020).

Of course, the impact of the pandemic on the economy has not been missed by the village community. The existence of these villages contributes to the national economy, employment, and fulfillment of national basic needs (Zakariya, 2020). Various economic problems are experienced by rural communities, such as decreased income, reduced employment, decreased people's ability to consume, increased spending (to buy masks, medicine, multivitamins, etc.), and even decreased people's ability to fulfill basic needs such as buying food. Therefore, we need a tool to regenerate the community's economy, especially in rural communities.

In the economy of rural communities, a tool has actually been provided that functions as a driving force for the economy of rural communities, namely BUMDes (Village Owned Enterprises). BUMDes is a business institution engaged in managing village economic assets and resources within the framework of village community empowerment. Village government guidelines as a reference seen from the regulatory side are the issuance of Regulation by the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 4 of 2015 concerning the establishment, management, and dissolution of village-owned enterprises (BUMDes).

BUMDes as the engine driving the village economy is expected to create jobs not only for the non-agricultural sector, but it is hoped that it can also help the agricultural sector, further BUMDes can function as a service unit in the future, in this case providing public services to rural communities (Sandjojo, 2017). BUMDes can also run a financial business to meet the needs of business units within BUMDes by providing access to credit or loans for village community business capital. In granting credit (loans) to prospective customers, BUMDes first selects prospective customers by analyzing loan proposals. The aim is to ensure that the credit is properly disbursed, thereby reducing the possibility of bad credit risk.

BUMDes was established with the aim of being able to move and accelerate the economy of rural communities. The nature of business management is openness, honesty, participation, and fairness (Sujana, 2020). It is hoped that all the resources owned by the village can be optimally managed by the villagers themselves with the aim of increasing the income of the village community. The advantages of BUMDes are the creation of jobs, increasing village original income (PAD), helping the poor, and the development and utilization of village assets. BUMDes indirectly become a tool for empowering the village community's economy. BUMDes progress can be achieved with the cooperation of all parties involved in BUMDE itself (Febrina, 2021). However, BUMDes that are prepared to become the spearhead of the village economy experience problems implementing them due to a lack of participation from the village community itself. Various village potentials can be developed to improve the village economy through empowering institutions, namely Village Owned Enterprises (BUMDes), in a professional manner, such as agriculture, plantations, maritime affairs, trade, the world of microbusiness, and others.

Until now, the management of village potentials has not been properly implemented, and there are still many regional (village) potentials that have not been properly monitored and managed. Therefore, an integrated system is needed to manage and monitor the resources owned by the village to maximize their use and improve the economy of the village community, especially during a pandemic like today. So, in this study, we proposed an integrated village (regional) potential management system through BUMDes in collaboration with the Community and Village Empowerment Office as a third party authorized to monitor the implementation of business activities and tasked with analyzing regional potentials with financial reports from every business unit registered with BUMDes. Management of regional potential will be more effective and efficient with an integrated system and by utilizing technological advances. The application of technology is needed, especially in matters relating to the business world. Alignment between business and information technology is very important.

The application of information technology is the main thing in the development of information systems (Kocsis, 2019). The sustainability of the organization depends on the alignment between business actors and the level of

technological advancement used. Information technology, especially its support for accounting information systems, has proven to have a positive impact on the performance and productivity of an entity (António Trigoa, 2016). With this management and monitoring system, it will be known what potential each region has, and it will automatically be easier to maximize the management of all the potential resources available in the community to be used as a driving force for the community's economy during this pandemic.

2. LITERATURE REVIEW

2.1 Theory of structural functionalism

Structural functionalism is a broad perspective or point of view in the fields of sociology and anthropology that interprets society as a structure with parts that are interrelated with one another. Functionalism explains society as a whole in terms of the function of the elements in it, starting from norms, customs, and traditions to institutions (Sujatmiko, 2012). In the functional structural paradigm, all the forming elements of society are interrelated with each other (as a unit) and known as the system. So that if one of its elements does not work or does not function properly, then the whole community will be disrupted. So, with interdependence, cooperation shows that society is integrated and will always need it in the long term.

Structural functionalism theory is one of the understandings or perspectives in sociology that views society as a system consisting of parts that are interconnected with each other, and one part cannot function without a relationship with other parts. Then changes that occur in one part will cause an imbalance, which in turn will create changes in other parts. COVID-19 is a problem in the medical field, but the impact it has on the community's economic system is equally concerning (Sayuti, 2020). The Covid-19 pandemic began in the health sector, but because all aspects of the social system are interconnected, the pandemic now affects not only the health sector but also the economic sector.

2.2 Stakeholder Theory - Grand Theory

Stakeholder theory explains that companies do not only act as entities that operate only for their own interests, but also must be able to contribute to their stakeholders (shareholders, suppliers, the government, society, and others). The existence of a company is strongly influenced by the support of its stakeholders. Therefore, one of the strategies that can be implemented by the management of a company to improve the company's performance is to pay attention to the various aspects of the interests of its stakeholders.

Stakeholder theory is characterized by the following key ideas (Jacob Horisch, 2020): First, the company consists of a network of relationships between various stakeholders, which make up the organization. Thus, a stakeholder is defined as "any group or individual that can influence or be affected by an organization". Second, the key to a manager's job is to create value for stakeholders. This is aimed at aligning the interests of different stakeholders to achieve common interests among them and not prioritizing conflicting interests. Third, most business decisions also have ethical content and vice versa. Thus, ethical and business decisions are seen as an integrated matter as a value creation activity. Fourth, companies are built around specific goals based on stakeholders working together to achieve a common goal.

Based on the stakeholder theory, besides carrying out its profit-oriented functions, BUMDes also has other goals that are no less important, namely to help manage and map the potentials of each region and to help improve the economy of rural communities. BUMDes, as a driving force for the economy of rural communities, must be able to accommodate community needs related to the community's economy.

2.3 System Development and System Analysis

The first step in system development is system analysis, where the information needed to buy, develop, or modify the system is collected (Romney and Steinbart, 2015: 587). To make better use of limited resources, development requests are filtered and prioritized. If the decision is made to go ahead, the nature and scope of the proposed project are identified, the current system is surveyed to identify its strengths and weaknesses, and the feasibility of the proposed project is determined. If the proposed project is feasible, the information needs of system users and managers are identified and documented. These requirements are used to develop and document system requirements that are used to select or develop new systems. A system analysis report is prepared and submitted to the information systems steering committee.

3. RESEARCH METHODOLOGY

This study uses an exploratory qualitative approach. According to Basuki (2016: 21), qualitative research is research that focuses more on processes where researchers must interact directly with research subjects in research locations and obtain data through interviews, observation, and documentation.

The researcher uses an exploratory point of view because she does not yet have an in-depth description of the research concept that will be obtained, so it is necessary to collect more in-depth information and data and then formulate a proposal in the form of an integrated hospital service accounting information system design.

In addition, this study uses the concept of action research because in this study we describe, interpret, and explain a social situation for problems that occur and formulate solutions with the hope that the results of our research can help carry out work more effectively and efficiently. In this research, the researcher wants to try to reveal in depth information about the BUMDes management system in Banyuwangi that already exists in order to further analyze what improvements or developments must be made to increase its effectiveness and efficiency. This research uses a field study method based on several, namely:

1. This research was conducted to answer the questions "how" and "why" regarding the ineffectiveness of the current regional potential management system.
2. The collection of research data is done by means of observation and interviews.
3. The focus of the phenomenon under study was still happening when the research was conducted.

3.1 Data source

Based on the problems and research focus above, the data sources in this study come from primary and secondary sources, namely:

a) Primary data

This primary data comes from direct research in the field in the form of interviews or interviews with BUMDes managers in Banyuwangi, the Banyuwangi local government, and business actors (village communities).

b) Secondary data

Secondary data from this study are data related to previous research taken from literature studies based on references related to this research as well as documentation of documents relevant to our research, such as data reports on business actors registering BUMDes, reports on business unit finance, as well as some literature obtained in previous research journals.

3.2 Data collection technique

To collect data for this study, researchers used a variety of data collection techniques, including the following:

1. Field Research (Action Research)

This study uses data collection techniques in the form of field research. According to Neuman (Neuman, 2014), research with this data collection technique mostly focuses on a specific location or setting. They range from a small group (20 or 30 people) to a community. Some researchers use social experiences that are not confined to one area but obtained through intensive interviews and observations. The following are the steps in conducting field research (Neuman, 2014: 439):

- a) Preparation to enter the field There are four aspects to entering the field, namely: learning to be flexible, preparation, determining focus, being careful, and having a lot of knowledge.
- b) Choose the desired field site and seek access to the area.
- c) Enter the field and build social relations with residents of the area.
- d) Adopt social roles, learn bonds, and mingle with members.
- e) See, hear, and collect qualitative data.
 - Start analyzing data, generating and evaluating working hypotheses.
 - Focus on a specific set of aspects and using theoretical samples.
 - Conducting field interviews with relevant informants.
- f) Disconnect and physically leave the setting.
- g) Complete the analysis and write a research report.

2. Observation

Observation is a data collection technique that involves the observation and recording of objects where events occur or when events take place so that the observer is with the object being investigated. Data were obtained by directly observing the object of this research. Observations were made regarding how the regional potential management system through BUMDes originally existed and what the weaknesses of the old system were.

3. In-depth interviews

In-depth interviews, or "field interviews," are a product that is carried out jointly between researchers and members. Mishler in Neuman (2013: 406) tries to describe the relationship between the interviewer and the respondent, namely the presence of the interviewer and the form of involvement in how he listens, attends, encourages, interrupts, starts the topic, and ends with a response, which are integral parts of the attitude of the respondent. This type of interview is not carried out with the right structure but by asking questions that focus on the problem.

4. Study of Literature

A series of activities related to methods of collecting library data, reading and taking notes, and managing research materials This data was obtained by studying data sourced from journals that raised topics relevant to the research being conducted. 5. Focus Group Discussions It is data collection that simultaneously solves the problems raised in the research, where solutions are sought to solve problems in groups, and refers to the design of an accounting information system involving BUMDEs, local government, and business actors (village communities).

3.3 Data Processing Techniques

1. The collected data will be analyzed in a descriptive-qualitative exploratory manner. A descriptive-exploratory qualitative approach is used to describe and explain existing information system flow problems and formulate a proposed design model for information system flow that is in accordance with the problems in BUMDes Banyuwangi.
2. Data is obtained, collected, and analyzed using a focus group discussion approach.
3. The data analyzed is tested for validity by means of triangulation, where data sourced from documents and interview results are confirmed by one another.
 - person to document (compare interview results with documents);
 - document to document (comparing the results of documents with documents);
 - person to person (comparing interview results with interview results)

3.4 Data analysis technique

In analyzing the data obtained in this study, researchers used the triangulation method. According to Basuki (Basuki, 2016), the triangulation method is carried out by comparing various data obtained through various data collection methods. After the data has gone through the triangulation process, the data or information obtained will be simplified and summarized to be interpreted to produce a conclusion. The analysis process is carried out through several stages, namely:

1. Collect data from BUMDes in Banyuwangi to understand the situation and condition of the object being studied.
2. Analyzing the patient arrival (registration) process and then connecting it to the accounting information systems design model.
3. Process the data obtained to analyze the formulation of service problems. This data process can be completed on a theoretical basis.
4. Interpret by drawing conclusions from the results of the discussion based on the formulation of the problem and making suggestions to regional potential managers through BUMDes.

4. RESULT AND DISCUSSION

4.1 General Description of Research Subjects

1. Definition of BUMDes

BUMDes, as an economic institution with business capital, is built on community initiatives and adheres to the principle of independence. This means that the fulfillment of BUMDE's business capital must come from the community. Even so, it is possible that BUMDes can apply for capital loans from outsiders, such as the village government or other parties, even through third parties. This is in accordance with regulations as per law (UU 32 of 2004 concerning Regional Government Article 213 Paragraph 3). This explanation is very important for preparing for the establishment of BUMDes because the implications will come into contact with the regulations in regional regulations (Perda) and village regulations (Perdes).

2. Purpose of Establishing BUMDes

The four objectives of establishing BUMDEs are as follows:

- 1) Improving the village economy
- 2) Increasing village original income
- 3) Improving the management of village potential according to community needs
- 4) Become the backbone of village economic growth and equity.

The establishment and management of Village Owned Enterprises is the embodiment of village productive economic management, which is carried out in a cooperative, participatory, emancipatory, transparent, accountable, and sustainable manner. Therefore, serious efforts are needed to make the management of Village Owned Enterprises run independently, effectively, efficiently, and professionally. In order to achieve BUMDE's goals, it is carried out by fulfilling the needs (productive and consumptive) of the community through goods and services managed by the community and the village government. This institution is also required to be able to provide services to non-members (parties outside the village) by setting prices and providing services according to market standards. This means that there is an institutional mechanism that is mutually agreed upon so that it does not cause distortion in the rural economy due to BUMDE's efforts.

It is stated in the law that BUMDEs can be established according to the needs and potential of the village. What is meant by "village needs and potential" are:

- 1) Community needs, especially in meeting basic needs;
- 2) There are village resources that have not been used optimally, especially village wealth, and there is demand in the market;
- 3) There is an availability of human resources capable of managing business entities as assets driving the community's economy;
- 4) There are business units that are economic activities.

Community residents who are managed partially and are not accommodated; BUMDes is a vehicle for running a business in the village. What is meant by "village business" is a type of business that includes village economic services such as:

- 1) Financial services businesses;
- 2) Land and water transportation services; village electricity; and other similar businesses;
- 3) Distribution of nine staples of the village economy; trading of agricultural products, including food crops, plantations, animal husbandry, fisheries, and agribusiness;
- 4) Industrial and folk crafts.

It is hoped that the involvement of the village government as the largest shareholder of BUMDes or as co-founder of the community will enable it to meet the Minimum Service Standards (SPM), which manifest in the form of protection against harmful interventions from third parties (both from within and outside the village). Likewise, the village government plays a role in the formation of BUMDes as a legal entity that is based on the applicable laws and regulations and in accordance with the agreements that have been established in the village community. Setting the Legal Basis for BUMDes The establishment of BUMDes is based on Law No. 32 of 2004 concerning regional government and PP No. 72 of 2005 concerning villages. In detail, the two legal foundations for BUMDes are:

- UU No. 32 of 2004 concerning Regional Government; Article 213 paragraph (1): "Villages can establish village-owned enterprises according to the needs and potential of the village."
- PP No. 72 of 2005 concerning Villages.

4.2 Cases Analyzing

BUMDes is a support system for village economic activities that functions as a social and commercial institution. BUMDes, as a social organization, defends the interests of society by contributing to the provision of social services. Meanwhile, as a business organization, it aims to gain profits by providing local resources (goods and services) to the market. In carrying out its business activities, the principles of efficiency and effectiveness must always be emphasized. BUMDes, as a legal entity, is established based on applicable laws and regulations and in accordance with the agreements established in the village community. Therefore, the form of BUMDes can be different in every village in Indonesia. This form of diversity is in accordance with the characteristics, potential, and local resources of each village. Other BUMDes regulations are regulated by regional regulations (Perda). As stated in Law No. 32 of 2000 concerning regional government, the purpose of establishing BUMDes, among others, is to increase village original income (PADesa).

Therefore, every village government can establish a village-owned enterprise (BUMDes). However, it should be realized that BUMDes are created on the initiative of the community based on potential that can be developed using local resources and there is market demand. The mandate and role of the government are to socialize and make village communities aware, through the provincial and/or district governments, of the importance of BUMDes in improving community welfare. Through village governance, people are motivated, empowered, and prepared to build their own lives. The government facilitates in the form of education and training, as well as other results that can facilitate the creation of BUMDes. Furthermore, the operating mechanism is fully entrusted to the village community. The role of the village government is to build relationships with the community to achieve minimum service standards (SPM) as part of community development efforts.

Of the 96 village-owned enterprises (BUMDes) in Banyuwangi Regency, East Java, 69 of them are still passive or not functioning. This condition arose because the village government did not provide capital. Indeed, in 2017, the local government set a goal of requiring all villages to form and operate BUMDes. In fact, data from the Banyuwangi Community and Village Empowerment Service (DPMD) until February 2017 also showed that 16 BUMDes had not been built. Four of them are in Songgon District. More precisely, BUMDes Sayu Suto in Balak Village; Rise Together in Bangunsari Village; Red Durian in Songgon Village; and Basma Panca in Sumberbulu Village. Includes Jenggirat Tangi BUMDes in Kelir Village, Kalipuro District; Arum Wangi in Jambesari Village, Giri District; Gangga Jaya in Sumberagung Village, Pesanggaran District; Tri March in Summersari Village; and BUMDes Kian Langgeng in Kepundungan Village, Srono District. Also found in Sempu district, namely BUMDes Bumiasri in Temuasri village; Jambewangi Makmur in Jambewangi village; and Karangasari in Karangasari village.

In addition, the community, as the main driver of BUMDes operations, is also less active in participating in registering their businesses with BUMDes, so that there are many village potentials that cannot be monitored by the regional government, and furthermore, the regional government cannot optimally distribute economic growth in the community. Therefore, a system is needed to manage and monitor the management of regional potential by involving a third party as a supervisor (monitoring), namely the Community & Village Empowerment Service, with the output of mapping the potential of each region so that it can assist the regional government in making various strategic decisions related to improving the community's economy, especially the people in areas whose regional potential has not been monitored and managed properly.

4.3 Proposed System

In the context diagram as shown in Figure 1, it is explained that there are 5 entities that will be involved in the Monitoring Information System for Regional Potential Management through BUMDes in Banyuwangi, namely, the business actor (community), the head of the business unit, the village head, the community and village empowerment service, and the government area. The community as business actors will enter identity data and business identity into the system, then the Head of Business Unit will verify and enter business concept data into the system, then information regarding financial reports (business profit or loss information) will be informed to the Village Head, and then The Community & Village Empowerment Service will receive financial reports as material for analyzing and mapping the potential of each community business unit in each region and provide approval regarding the feasibility of the business carried out by business actors. Regional Government for strategic decision-making to improve the community's economy.

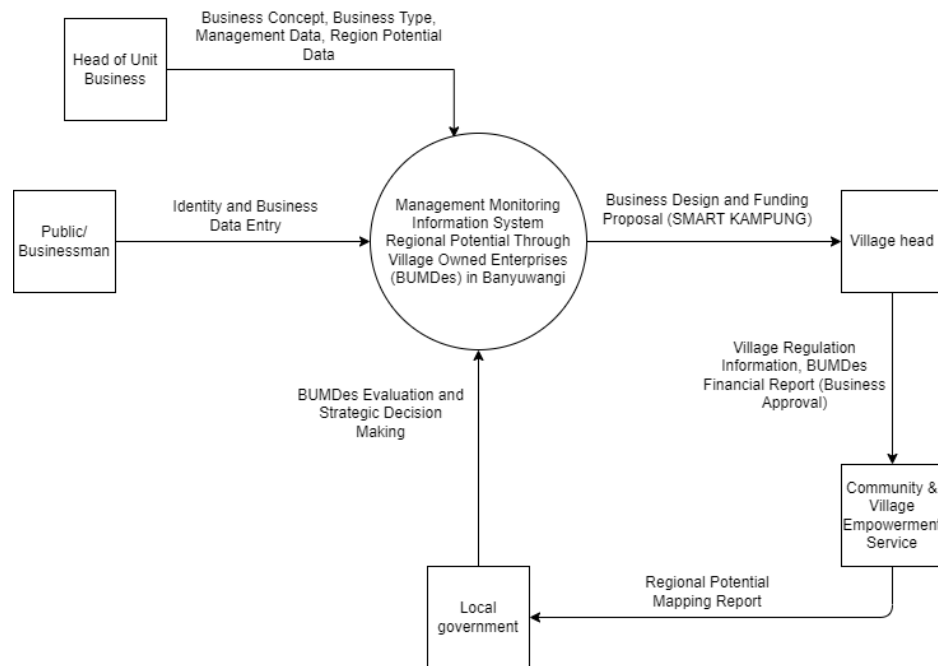


Figure 1. Context Diagram

5. CONCLUSION

BUMDes, as a driving force for the village economy, are expected to create jobs not only for the non-agricultural sector, but it is hoped that they can also help the agricultural sector. BUMDes can also run a financial business to meet the needs of business units within BUMDes by providing access to credit or loans for village community business capital.

Until now, the management of micro, small, and medium enterprises (UMKM) has not been properly implemented. There are still many UMKM that have not been properly monitored and managed. Some UMKM are also known to still have limits on the scope of their business marketing. Another obstacle experienced was the lack of funding that could be obtained, especially during the pandemic and post-pandemic times. Therefore, an integrated system is needed to manage and monitor the performance of UMKM to find out and detect what are the obstacles experienced by UMKM actors in the village and to be able to analyze problems in order to further find out what solutions can be offered to these problems. Therefore, in this study, we propose an integrated UMKM management system through BUMDes in collaboration with the Community and Village Empowerment Office as a third party authorized to monitor the implementation of business activities and tasked with analyzing regional potentials with financial reports from each unit of businesses registered with BUMDes. UMKM management will be more effective and efficient with an integrated system and by utilizing technological advances.

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