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### POLICY EVALUATION OF BANPRES PRODUCTIVE MICRO BUSINESS MINISTRY OF COOPERATIVES AND SMEs DURING THE COVID-19 IN IMPROVING STATE DEFENSE

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**Key-Words: Evaluation, Policy, BPUM, Countenance Stake Model, Covid-19**

#### **ABSTRACT**

This study aims to describe the evaluation of the Productive Banpres for Micro Enterprises to implement the Small and Medium Enterprises Unit in Improving National Defense during the Covid-19 Pandemic. This study uses the Countenance Stake's model evaluation research, which includes the evaluation of antecedents, transactions, and outputs. The subject of this research is the Ministry of Cooperatives and Small and Medium Enterprises. Data were collected by interview and documentation with qualitative data analysis techniques. The results showed that the Banpres Policies for Productive Micro-businesses in the early stages of planning (antecedents), process stages (transactions), and outcomes (outcomes) have shown great results so that it is easier to determine corrective actions and recommendations aimed at the leadership of the Ministry of Cooperatives and SMEs. as a consideration in determining the strategic policy of Banpres for Productive Micro Enterprises in Improving National Defense During the Covid-19 Pandemic.

#### **INTRODUCTION**

The covid-19 pandemic affects various sectors of people's lives, especially in the health sector and the economic sector. As a result of this pandemic, Indonesian people experienced a decrease in their income, even layoffs. The poor and vulnerable groups are the most affected by Covid-19. A society is called poor if it is characterized by a lack or inability to meet the level of basic human needs. Thus, poverty is the non-fulfilment of basic needs which include primary and secondary aspects.

It is the Indonesian government's responsibility to handle the pandemic and to create commonweal and social justice for all of their people. Handling this pandemic needed cooperation from other parties and social elements. Public policy is one of the key factors which determined the government's action on this pandemic, which is also can be viewed as a disaster mitigation act. The agencies involved are the National Agency for Disaster Management (BNPB/BPBD) as the focal point, the National Search and Rescue Agency Republic of Indonesia (Basarnas), the Indonesian Red Cross (PMI), social organizations (NGOs), the government, and other private parties.

Moreover, Covid-19 is also seen as a threat to national security. In this context, the virus is categorized as a non-military threat, which has the probability to shake Indonesia's stability if not handled properly. Increased poverty and unemployment are the immediate effects seen as a root cause of internal instability which led to serious national threats. In this case, the context of the national defense system is necessary used through building and fostering the capability and deterrence of the state.

Based on Central Bureau Statistics, Indonesia's economic growth in the second quarter of 2020 contracted by 5.32% to -4.19%. This negative economic growth is the first time since 1998 and serves as a warning or threat of a recession that must be followed up immediately to maintain a non-negative growth in the third and fourth quarters. However, if we look at the third quarter of 2020, the fourth quarter of 2020, and the first semester of 2021, economic growth is still below zero so economic recovery measures need to be taken by the government.

In the context of Non-Military Defense, it can be seen that Micro, Small and, Medium Enterprises (MSMEs) are very helpful in reducing poverty, unemployment and, economic inequality. However, there are several problems experienced by MSMEs during the Covid-19 pandemic, as explained below:

1. Production process is hampered
2. Capital access
3. Sales or demand for goods or services decreases
4. Limitations of raw materials
5. Distribution process is hampered

The Indonesian government has been trying to help the community overcome economic problems due to the pandemic, through several National Economic Recovery Policies (PEN). One of them is the Banpres Policy for Productive Micro Enterprises (BPUM). BPUM's policy to support MSMEs can survive and revive during the Covid-19 pandemic. This assistance in the form of a BPUM policy has been carried out by the Ministry of Cooperatives and SMEs since August 2020 and will continue in 2021 with the consideration that the COVID-19 pandemic is still hitting Indonesia.

Based on data from the Ministry of Cooperatives and SMEs, MSME actors contributed 97% to the workforce, 61.1% to Gross Domestic Product (GDP) and 14.7% contribution to exports, and 89.2% to employment. It can be assumed that MSME has a fairly large role in the Indonesian economy. Thus, if the affected MSME conditions are not handled properly, it can affect the level of poverty, unemployment, and economic inequality.

Based on Presidential Regulation Number 8 of 2021 concerning General Policy of State Defense for 2020-2024, the BPUM policy of the Ministry of Cooperatives has a correlation with the functions of ministries/agencies as the main element in non-military defense to respond to non-military threats. The Strategic Guidelines for Non-Military Defense are the elaboration of the National Defense Doctrine from the Non-Military Aspect which contains the Values of the Non-Military Aspects and the Basic Principles of the Non-Military Defense Strategy and the Posture of Non-Military Defense.

The Productive Banpres for Micro Businesses is expected to push economic growth by helping the micro-business to survive during the pandemic. In fact, the implementation of the program is imbalance due to the mismatch between each element which affect the quality of this program. The problem of implementing existing policies related to the Productive Micro Business Banpres has not been optimal in terms of targeting accuracy, utilization, and optimization of budget disbursement. Researchers are interested in conducting a scientific study regarding the Evaluation of Productive Banpres Policies for Micro Businesses of the Ministry of Cooperatives and SMEs in Improving National Defense during the Covid-19 Pandemic by taking an evaluation approach that is oriented towards decision making. The evaluation was carried out by looking at the Policy Evaluation of the Productive Banpres for Micro Enterprises During the Covid-19 Pandemic, to generate feedback (reciprocity) that would improve the quality of the current policy implementation design.

Based on this explanation, it is very important to conduct an evaluation study of the policies of the Banpres for Productive Micro Enterprises. This means that there needs to be continuity of research results on program improvement/development or provide recommendations for the next program (Darmayanti & Wibowo, 2014). In general, the purpose of this research is to obtain empirical and analytical data on substantive and important issues that affect the evaluation of the productive Banpres for Micro Businesses, productive Banpres for Micro Businesses in Improving National Defense During the Covid-19 Pandemic.

This paper contains five sub-sections: 1) an introduction as research background, 2) literature review which concludes the theoretical base for analysis, 3) methodology used, 4) result and discussion, and lastly, is 5) conclusions and recommendations.

## LITERATURE REVIEW

### *Policy Evaluation Concept of Productive Banpres for Micro Enterprises Ministry of Cooperatives and SMEs*

#### *Evaluation*

In this theoretical study, the researcher will present the concepts of evaluating the Productive Banpres Policy for Micro Business, the evaluation model used, the reasons for choosing the model, the results of the analysis of various concepts, and several theories relevant to the research, which will then be used as material for analysis in the form of a theoretical framework. which serves as a "theoretical answer" (theoretical argument) or "framework" (conceptual framework).

Furthermore, Cohen has introduced five basic definitions of evaluation: 1) Evaluation as measurement, 2) evaluation as professional judgment, 3) evaluation as an appropriateness analysis in between performance and objective or target, 4) Evaluation based on decision-oriented, and 5) Responsive evaluation or goal free. Meanwhile, the objectives and scope of evaluation analysis (research) are "To measure the effects of a program against the goals it set out to accomplish as a means of contributing to subsequent decision making about the program and improving future programming. The effect emphasizes the outcomes of the program, rather than its efficiency, honesty, morals, or adherence to rules or standards. The comparison effects with goals stress the use of explicit criteria for judging how well the program is doing." (Cohen et al, 2000)

The object of evaluation is called evaluand or evaluatee. The presence of an evaluation does not guarantee a high quality of service or that the competent authorities will learn from the evaluation and take the necessary corrective action. This is a resource-intensive process, often requiring resources such as evaluator expertise, manpower, time, and a large budget. Evaluation has related meanings, each of them refers to the application of several values connected to the results of policies and programs. In general, the term evaluation can be equated with appraisal, rating, and assessment. An evaluation has certain characteristics that distinguish it from analysis, namely: value focus, value fact interdependence, present and past orientation, value duality. Thus, the evaluation is intended to see some of the failures of a policy and find out whether the policy and to find out whether the policies that have been formulated and implemented can produce the desired impact (Dunn, 2014). Moreover, there are at least five evaluation goals needed (Sujana, 2006):

1. To give insight for program planning,
2. To suggest the decision-maker related the follow-up, expansion, or discontinue the program,
3. To suggest to the decision-maker about program modification and update,
4. To suggest supporting agents and obstacles which might occur,

5. To give a recommendation, motivation, supervising, and monitoring for the program administrator

In conclusion, evaluation is a necessary process to give us the big picture to what extent the policy was judged as a failed program or reaching its prime goal.

### *Government Policy Theory*

Etymologically the term policy or policy comes from Latin, Greek, and Sanskrit. The origin of the word in Greek and Sanskrit is polis which means city-state, which was further developed in Latin into potitia which means state. In English using the word policy which means dealing with public or administrative problems in government (Dunn, 2014). Good policy can empower every individual in a system (company or government) and function every individual as a decision-maker. Likewise in government, the policy can be made more flexible by placing all government officials to be able to make policies according to their positions and levels of decision making. All of them are regulated in a Standard Operating Procedures (SOP) which defines the boundaries in decision making to reach the level of managerial effectiveness in the system. A policy can be empowering because of the following reasons (Pearce, 2003):

1. Policies that create indirect control over individual actions.
2. Policies that direct uniform handling in similar activities.
3. Policies that guarantee faster decisions by standardizing every solution to problems that occur repeatedly.
4. Policies institutionalize the basic aspects of organizational culture. This minimizes conflict and increases consistency in every decision or action in the organization.
5. Policies reduce uncertainty in routine day-to-day decision-making so that they become the foundation needed for coordination, work efficiency, and free individuals within the organization to act.
6. Policies can fight resistance and resistance to strategies set by the organization.
7. Policies provide answers to routine problems.
8. Policy to accommodate leadership to avoid hasty decisions.

There are several reasons for establishing a need-based policy. First, a number of new development policies legally require a needs analysis. Second, in an environment with limited resources, a priority scale is needed in determining policies that have the greatest impact. Third, the condition of widening social inequality further increases public awareness to reduce poverty and maintain state sovereignty with the right priorities and strategies. Fourth, development requires optimal service to the community. Fifth, at the level of politics and national security, in this era social justice is becoming more and more prominent as the welfare gap widens so that the need for social justice in the economy encourages the state to take policies that touch the needs of the community (Smith, 1996).

Public policy is a proposed course of action of a person, group, or government within a given environment providing obstacles and opportunities which the

policy was proposed to utilize and overcome to reach a goal or realize an objective or purpose. It is a series of actions proposed by a person, group, or government in a certain environment by showing the obstacles and opportunities for the implementation of the proposed policy to achieve certain goals. The desired goal will not be carried out properly if it is not prepared and implemented by the shared desire to get to the desired goal (Somit et al, 2017). The preparation of good and neatly arranged policymaking will make the implementers able to carry out activities following the objectives to be achieved. The implementation of tasks is the most important part of the organization in solving problems or problems that are being implemented.

The use of the term government is a characteristic that can distinguish government policies from other policies outside government. Public policy is the legal/forced allocation of values to the entire community. It is an authoritative value allocation by the whole community. However, only the government acts authoritatively for the whole society, and everything the government chooses to do or not to do is the result of these values (Easton et al, 2002). Sharkansky et al. (2015) have another opinion that is used that public policy is: "what government says and do or not do it is goal or purpose of government programs the important ingredient of program implementation of the implementation of intentions and rules". Meanwhile, according to public policy concerning "whatever governments choose to do or not to do", which means that public policy is a choice that must be implemented by the government, either to implement something or not to do something. By having some of the views that have been expressed, that policy is the actions and decisions made by the government (Sharkansky et al, 1978).

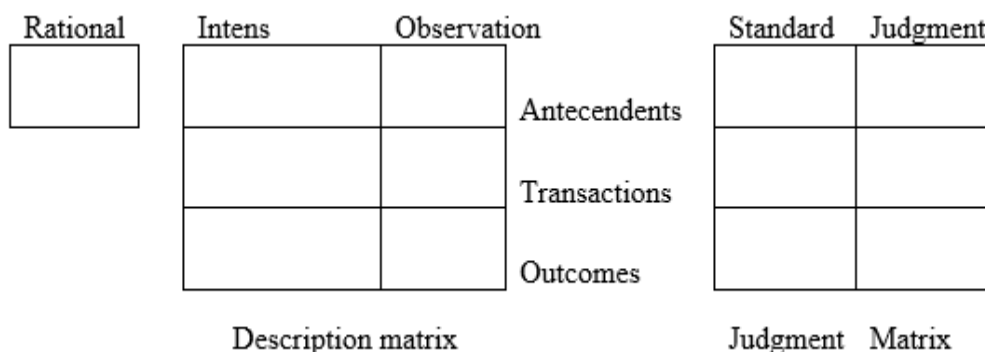
Policies have various forms and can be distinguished from the scale of the scope of the problems that exist to be resolved and carried out according to the desired rules, namely: Substantive policies are decisions taken in the form of choosing alternatives that are considered correct to overcome problems and implementing policies, namely decisions in the form of efforts to solve problems. efforts to be made to implement substantive policies. One of the policies taken by the Indonesian government during the COVID-19 pandemic is the Banpres program for Productive Micro Enterprises (BPUM). The BPUM program is run to support micro-enterprises to be able to survive and bounce back in the Covid-19 pandemic. This assistance is in the form of working capital assistance to micro-business actors. The BPUM program has been run by the Ministry of Cooperatives and SMEs since August 2020 and will continue in 2021 with the consideration that the COVID-19 pandemic is still hitting Indonesia.

### *Choice of Countenance Stake Evaluation Model*

Many evaluation models have been created by experts for use in research. In conducting an evaluation, it is necessary to consider the evaluation model that will be made. The evaluation model is a design made by experts or evaluation experts who are usually named the same as the maker. Usually, this evaluation model is made based on the interests of a person, institution, or agency that wants to know whether the program that has been implemented can achieve the

expected results. There are many evaluation models developed by experts that can be used in evaluating learning programs.

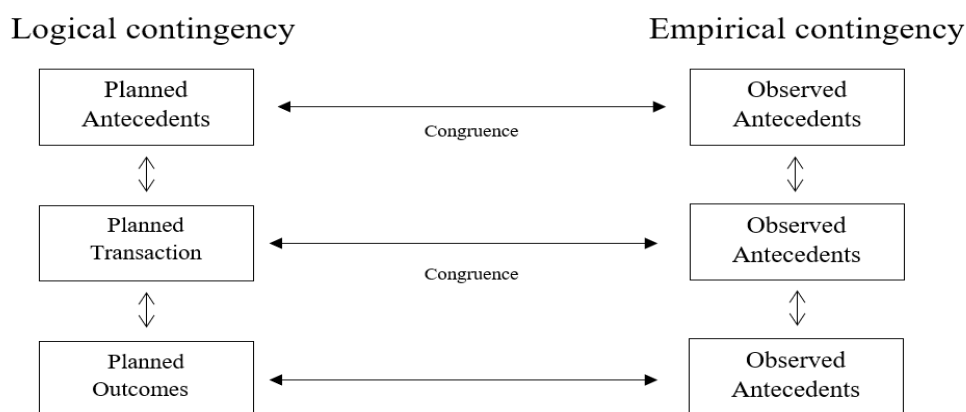
The countenance evaluation model was developed by Robert Stake. This model emphasizes two main points, namely description, and consideration. Stake also distinguishes three stages of evaluation, namely antecedents (input), transcription (process), and output (Arikunto, 2015) To understand this evaluation model is shown in Figure 1.



**Figure 1.** Countenance Concept of Evaluation

Figure.1 shows three objects of evaluation. The first category of the description matrix is what the program developer plans to do. The second category is the consideration category, requiring the evaluator to consider what has been done from the first and second categories of the description matrix and the first category of the consideration matrix. The evaluator must collect data on the judgment from a group of people deemed to be qualified to give the consideration. In this model, data about Antecedents (inputs), Transactions (processes), and outputs are not only compared to determine the gap between the obtained and the expected information, but also compared with absolute standards to clearly know the benefits of this evaluation. This model stressed evaluators to make decisions/assessments about the program in order to being evaluated correctly, accurately, and completely.

Steps to evaluate the Stake model in the Micro Productive Banpres policy using the countenance stake in Figure 2.



**Figure 2.** Stake Model Evaluation Steps

Contingency consists of logical contingency and empirical contingency. Logical contingency is the result of the evaluator's consideration of the logical relationship or alignment between the antecedent's boxes with transactions and outcomes. This is the first consideration the evaluator should make. While the empirical contingency is the result of the evaluator's consideration of the empirical linkage or alignment between the antecedents box and transactions and results based on field data. In addition, the evaluator must also consider the congruence or differences that occur between the plan and the reality on the ground.

The antecedent is something that existed before the intervention and will change after the intervention occurs. The antecedent of this research is the evaluation of the Micro Productive Banpres. The transaction is the implementation of interventions that will have an impact on learning outcomes. The transaction studied is the evaluation of the Micro Productive Banpres policy. The outcome is the result or impact of the intervention, so for this study, it is seen from the results of problem-solving. Congruence analysis aims to identify the suitability or difference between the Description Matrix (intense and observation) and the Judgment Matrix (standards and judgment). This identification is carried out for all components, namely antecedents, transactions, and outcomes. In addition, contingency analysis is used to identify the suitability of antecedents, transactions, and outcomes. This whole analysis, both congruence, and contingency is used to examine how a given problem is.

Some of the benefits obtained from implementing the Countenance model evaluation are (Tayibnapis, 2008):

1. Provide a very detailed description of a program, from the initial context to the results achieved.
2. More comprehensive, more complete in filtering information.
3. With consideration of standards, evaluation not only measures the implementation of the program according to the plan but also can determine the achievement of predetermined standards.
4. With the consideration of a group of qualified people in their field, the evaluator can find out the obstacles or factors that affect the achievement of the program.

The Countenance Model is an evaluation model that uses various data sources which are then outlined in two matrices, namely the Description Matrix and the Judgment Matrix. The Consideration Matrix can be executed when the evaluator has completed the Description Matrix. Each matrix consists of two elements and three parts: Description Matrix consists of Intents (objectives) and observed (observations/observations/research). After the intents and observations are done, then the evaluator moves to the Judgment Matrix which consists of standard and judgment elements so that finally the evaluator can formulate a decision (judgment). In each element, there are three important phases based on Stake's thinking that a formal evaluation must pay attention to the situation before a policy is implemented, during the implementation process, and relate it to the results. This thinking is translated in terms of antecedents,



transactions, and outcomes. The antecedent is the state before, transactions are processes, and outcomes are the ability of the results to be achieved after going through the process.

By using the Countenance Stake Model, it emphasizes the evaluators to make decisions/assessments about the Micro Productive Banpres which are being evaluated correctly, accurately, and completely. Stake shows that the description on the one hand is different from the judgment or judgment. In the Countenance Stake Model, the data are not only compared to determine the gap between what is obtained and what is expected but also compared with absolute standards to know the benefits of activities in the Micro Productive Banpres policy.

The evaluation criteria aimed at the evaluation of the productive Banpres for micro-enterprises of the Ministry of Cooperatives and SMEs during the Covid-19 pandemic in improving national defense were described based on the application of the countenance stake evaluation model. In evaluating the implementation of the Banpres policy on Productive Micro Enterprises of the Ministry of Cooperatives and SMEs during the COVID-19 pandemic, were developed evaluation aspects and criteria. The approach used in this research is a combination of the fidelity approach and process approach. The fidelity approach is the evaluation criteria developed before the researcher goes to the field to collect data.

This criterion was developed based on the characteristics of the policy evaluation of the Productive Micro Business Banpres of the Ministry of Cooperatives and SMEs during the COVID-19 pandemic in improving national defense, then it was developed based on references in the form of relevant regulations or legislation, as well as discussions with researchers. While the process approach is carried out to develop evaluation criteria after the researchers are in the field so that the compiled criteria are closely related to the reality in the field.

## **METHODOLOGY**

The research method used is qualitative. The data collected in this study was attempted to be described based on expressions, language, ways of thinking, views of the research subjects, thus revealing how the Banpres Policies for Productive Micro Enterprises of the Ministry of Cooperatives and SMEs during the COVID-19 pandemic in improving national defense. In general, data collection techniques consist of document review (Library Study), questionnaire (questionnaire), observation, and interviews (interview). The data collection technique in this paper uses the "Linkert Scale."

Informant Determination Technique is purposive, where informants are selected according to the needs and objectives of the study. The informants chosen are confirmed as someone who has accurate information about the Implementation of the Productive Banpres for Micro Businesses based on the authority's considerations, have a lot of information, and have links, both individually and institutionally, to the Implementation of the Banpres Policies on Productive

Micro Businesses of the Ministry of Cooperatives and SMEs in the past. the COVID-19 pandemic in enhancing national defense.

## **RESULTS AND DISCUSSION**

### ***Result***

The purpose of this research is to answer the problems that have been formulated, namely: 1) aspects of needs and context (antecedent) in the evaluation during the covid-19 pandemic in improving national defense based on policy indicators for the Productive Micro Business Banpres, the main task of the Ministry of Cooperatives and SMEs, goals and objectives of the Banpres Policy for Productive Micro Business. 2) Aspects of the implementation process (transaction) in the evaluation of the Productive Banpres for Micro-Enterprises of the Ministry of Cooperatives and SMEs during the COVID-19 pandemic in improving national defense; 3) Aspects of outcomes in the evaluation of the Productive Banpres for Micro Business during the COVID-19 pandemic in improving national defense.

The results of this study indicate that the research evaluation of the policy of the Productive Micro Business Banpres in carrying out staff functions at the Ministry of Cooperatives and Small and Medium Enterprises, one of which is to assist in the mobilization and demobilization of the Presidential Assistance for Productive Micro Enterprises during the COVID-19 pandemic in improving national defense. The components examined in this evaluation study consist of three, namely: components of the initial conditions (antecedents), components of the policy process (transactions), and components of the results of the implementation of the policies (outcomes). The data obtained on each component in this study will be analyzed for its congruence/suitability between the goals (intense) and criteria (criteria) with empirical data.

### ***Results of Evaluation of the Initial Conditions (Antecedent) Policy of Banpres for Productive Micro Enterprises***

Aspects of evaluation research on the antecedent's component are: The use of manpower is adjusted to the policies of the Banpres for Productive Micro Enterprises, Duties and responsibilities of the Ministry of Cooperatives and SMEs from the aspect of National Economic Improvement through MSMEs and the basis for formulating the goals and objectives of the Banpres for Productive Micro Enterprises. These three aspects are part of the initial conditions for evaluating the policy of the Productive Banpres for Micro Enterprises at the Ministry of Cooperatives and SMEs.

The achievement of the objectives, namely the formulation of capabilities, estimates of needs and planning, programs for the Productive Banpres for Micro Businesses, especially policies, guidelines, instructions, and directions in the context of managing the productive Banpres for Micro Enterprises, coordinated and collected input data according to their fields to be used in program preparation. implementation and control of implementation based on accurate and accountable results.

From the statement of the antecedent results above, have been achieved the evaluation of the effectiveness of the main tasks, goals, and targets during the COVID-19 pandemic in improving national defense. The results of the evaluation of the antecedent's stage explained that the initial stage of the Policy for the Productive Banpres for Micro Enterprises as a whole had met the standards although there were still indicators that were not optimal. This is indicated by the implementation of duties and responsibilities, namely providing consideration and advice to the leadership related to their duties to ensure that the tasks are under the needs and interests of the Ministry of Cooperatives and SMEs.

### ***The Results of The Evaluation of The Process (Transactions) Of the Banpres Policy for Productive Micro Enterprises***

Referring to the Presidential Regulation of the Republic of Indonesia Number 09/M/2005 dated January 31, 2005, the Program is the elaboration of policies following the vision and mission of the Ministry of Cooperatives and Small and Medium Enterprises to become a credible and effective Government Institution to dynamize the empowerment of cooperatives and SMEs to increase productivity, competitiveness, and independence.

The research on the transactions component covers several aspects that are believed to have an influence on the implementation process of the Banpres policy for Productive Micro Enterprises at the Ministry of Cooperatives and SMEs during the COVID-19 pandemic in improving national defense. Regarding the existing work programs at the Ministry of Cooperatives and SMEs, even though the existing budget has not been fully met, it has an impact on the productivity of SMEs that are not optimal. Procedures are the procedures used to implement policies so that all organizations can work well to achieve the shared goals that have been set, the procedure for granting the productive Banpres for Micro Businesses, the Ministry of Cooperatives and SMEs is sought for economic recovery, the President prepares Assistance for Micro Business Actors (BPUM) with the goal is to help micro-enterprises to be able to survive in running their businesses during the crisis due to the COVID-19 Pandemic. The researcher concludes that the evaluation of research on aspects of the program and procedure of the Banpres for Productive Micro Enterprises, the Ministry of Cooperatives and SMEs, has not carried out all aspects according to the criteria.

### ***Results of the Evaluation of the Outcomes of the Banpres for Productive Micro Businesses***

The results of the policy achievement and the achievement of the Banpres for Productive Micro Enterprises of the Ministry of Cooperatives and SMEs concerning policies can satisfy the needs, preferences, or values of certain community groups. The compatibility of the productive Banpres for Micro Business, the Ministry of Cooperatives and SMEs with the implementation of activities both implicitly and explicitly, where the provision of the Banpres for Productive Micro Enterprises is getting better under the principles, rules, and

policies as evidenced by the existence of a strategic plan in the form of an annual report in the form of evaluation and work program plans and budgets. From the aspect of evaluating the outcomes of the Productive Micro Business Banpres, it seeks to respond and cultivate optimal service as the Ministry of Cooperatives and SMEs are in charge of carrying out staff functions. It is quite rational because the MSE-based economy is better. After all, MSEs are proven to have high resilience to crises, absorb more workers, are more equitable, and provide more welfare to the poor.

The policy of Banpres for Productive Micro Enterprises has proven to be able to increase the MSE sector to be more resilient in facing the crisis and be able to save the Indonesian economy and become a dynamist of economic growth after the economic crisis. MSEs are also a source of social and economic life for the majority of the Indonesian people who can absorb a large number of workers.

## **DISCUSSION**

Non-military threats are considered to have the potential to endanger the sovereignty of the state, the personality of the nation, the territorial integrity of the state, and the safety of the entire nation (Ministry of Defense, 2008). One of the reasons for this threat is the COVID-19 pandemic and the policy of the Productive Micro Business Banpres to help and maintain the business continuity of micro business actors facing the impact of the Corona Virus Disease 2019 (COVID-19) pandemic. In this section, we discussed the result using the Countenance Stake Evaluation Model theory as noted before.

### ***Initial Stage (Antecedents)***

Programs and procedures related to the expected impact of an alternative or achieving the objectives of policy evaluation based on aspects of the effectiveness of duties and responsibilities as well as the targets to be achieved: the formulation of capabilities, estimates of needs, and planning, the Banpres program for Productive Micro Enterprises, especially during the pandemic. covid-19 in improving national defense, implementing policies, guidelines, instructions, and directions for economic growth. The Banpres for Productive Micro Enterprises is carried out in the context of handling the impact of the 2019 Corona Virus Disease Pandemic (COV/D-19) for Micro Business actors to support the National Economic Recovery Program. Banpres for Productive Micro-businesses is part of a series of activities for the recovery of the national economy to accelerate the handling of the Corona Virus Disease 2019 (COVID19) pandemic and/or face threats that endanger the national economy.

### ***Process Stage (Transaction)***

In general, the policy regarding the Banpres for Productive Micro Enterprises has contributed greatly to the various forms of support provided, starting from preparing the planning, implementation, and evaluation of support for MSMEs. The Ministry of Cooperatives and SMEs is successful in carrying out its main tasks if it is supported by competent, qualified, and efficient human resources to produce productive MSMEs in improving the national economy.

The Banpres for Productive Micro Enterprises has not been fully fulfilled due to the limited state budget. In the program and budget implementation guidelines (or PPPA), the determination of the priority scale in the use of the budget and seeking consistency in achieving the targets of the Micro Business Productive Banpres activities to help Micro Business Actors utilize funds for working capital, purchase of equipment/raw materials/seeds and payment of wages. This shows that business capacity and performance have increased, from the total businesses that are still operating after receiving the Banpres for Productive Micro Business Actors (BPUM).

The implementation of the Micro Business Productive Banpres program is under the activity plan and adapted to the needs of MSMEs in the face of the Covid-19 pandemic. The activity stages start from planning, preparation, implementation, and evaluation of the Productive Micro Business Banpres in the chain of activities that will be implemented by the existing guiding regulations.

The Banpres for Productive Micro Enterprises is expected to be an action aimed at achieving a goal. The procedure for implementing the Banpres for Productive Micro-businesses can synergize all ministries and institutions in handling the Corona Virus Disease 2019 (COV/D-19) pandemic and communication between organizations and strengthening MSME activities in strengthening the national economy. The procedure has described the sequence of activities carried out with the Productive Micro Business Banpres and is following the criteria.

### ***Outcomes Phase Implementation of the Banpres Policy for Productive Micro Enterprises***

Business improvement and success is the result of quality work achieved in carrying out the responsibilities given by the provision of the Productive Banpres for Micro Enterprises which is measured by how much contribution to the organization, the market so that an increase in supply and demand in quality and quantity is capable of national economic resilience. In the implementation of the policy of the Productive Micro Business Banpres, organizational support, both government and private, is needed so that the evaluation is successful. The quality of the results of the implementation of the Banpres policy on Productive Micro-businesses is the most important part so that the realization of the ability to ward off the non-military threat in the form of the COVID-19 pandemic, which is still endemic and disrupts all aspects of the life of the nation and state. Thus, the Banpres for Productive Micro Enterprises must be implemented conceptually, systematically, planned, and continuously as well as increasing competitiveness.

## **CONCLUSIONS AND RECOMMENDATIONS**

### ***Conclusion***

Based on the results of research and discussion, comprehensively improving national defense can be carried out by fulfilling micro-enterprises with technical

capabilities to support the revival of the national economy based on accurate and accountable results. Meanwhile, at the Process Phase (Transactions) stage, namely the program and procedure of the Productive Banpres for Micro Businesses, it is carried out to support the smooth implementation of Micro Business activities so that services are carried out, increase capacity and resilience in the face of the Covid-19 Pandemic and have resilience in the face of non-military threats in the form of the impact of the covid outbreak. -19 namely poverty and unemployment. The Outcomes Phase is an increase in competence and competitiveness and the growth and development of MSMEs in improving national defense, strengthening the national economy and national defense.

### **RECOMMENDATION**

The role of the Ministry of Cooperatives and SMEs is very significant in the Banpres for Productive Micro Enterprises, so it is necessary to emphasize its function and role, especially the sustainability of MSMEs during the Covid-19 pandemic. Furthermore, it is necessary to refine the Regulation of the Minister of Cooperatives, Small and Medium Enterprises of the Republic of Indonesia No. 6 of 2020 concerning General Guidelines for the distribution of government assistance for micro-enterprises to support national economic recovery in the context of facing threats that endanger the national economy and save the national economy during the COVID-19 pandemic.

This research still needs to be developed, considering some limitations. The main obstacle is in the implementation evaluation process which requires more policy evaluation instruments. The participation of each actor in the management of Banpres is still considered not sufficient to represent the overall policy picture. A more structured yet complex approach is needed to catch the detailed picture of these policies, especially when it comes to the context of national security.

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