



## The economic life of a small community during the Covid-19 pandemic in the Simalingkar A area of North Sumatra

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### ABSTRACT

Two years ago, discovery of Covid-19. This virus is transmitted through the air, that's why we are always asked to wear a mask when not at home. Therefore, the Government has implemented the restrictions on community activities (PPKM) due to the increasing number of COVID-19 cases, so people have to work from home. This makes it difficult for people who run small businesses to earn an income. This study aims to determine the impact of Covid-19 on the economy of people with lower income in Simalingkar A and to find out how the government took steps to overcome this. This study uses a naturalistic method carried out in natural conditions with a descriptive qualitative approach by explaining several questions through interviews. The conclusion of this study is that only a few lower class people have been affected by the economic impact of Covid-19 and the government made a program, BLT UMKM, (Permenkop No. 2 of 2021) and Pre-employment programs as a solution. However, there are still people who have not received assistance from the program, so that we as researchers hope that the government can pay more attention to its people during the economic crisis of Covid-19 Pandemic.

**Keywords:** Small Community; Pandemic; Covid-19; Economy; Government

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## 1. INTRODUCTION

One of the cases that has shocked the world the most in the last 2 years is the Corona virus case that originated in Wuhan, China, which is a fact that the first case of COVID-19 occurred on November 17 2019. This can be seen from exclusive government data presented by the media South China Morning Post (SCMP).

SCMP wrote that China found 266 cases of Corona where the data was taken through medical treatment records at several points, which included testing specimens from patients. After making some observations or research, it is known that this virus originates from animal and seafood markets in China. Which began to infect traders in traditional markets which spread through animals that are processed into food that is not properly processed, for example in terms of maturity level and cleanliness. This virus originated in China, precisely in the city of Wuhan.

According to research conducted by epidemiologists, they say that people infected with the corona virus will experience the initial intensity and first symptoms of disease in the next 1 to 14 days, which are usually experienced on the third to seventh day.

According to the 2020 CDC, there are several signs and symptoms that range from minor to serious symptoms. These symptoms are felt on the second to fourteenth day after infection with the virus. Some of the symptoms that will be experienced if infected with Covid-19 are as follows:

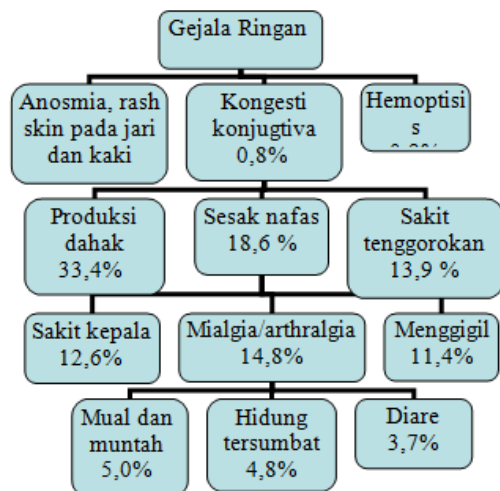


Figure 1. signs and symptoms (1)

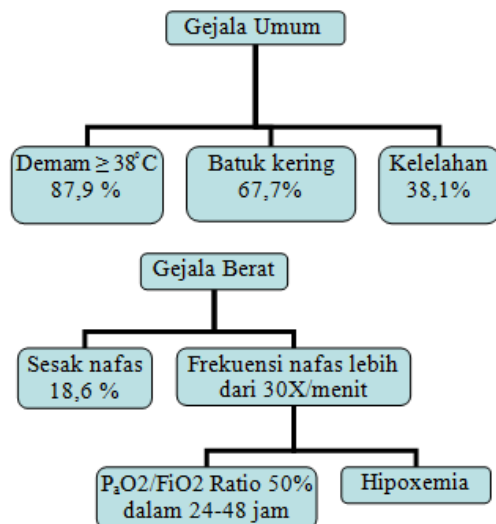


Figure 2. signs and symptoms (2)

As a result of the large number of cases, the government has taken swift and decisive action in dealing with the Covid-19 virus before it spreads further. The Indonesian government takes measures to prevent the spread through quarantine measures in areas known as lock down in accordance with Law Number 6 of 2018 which can be used as a reference and guideline. Therefore, all countries apply rules to prevent the spread by closing international and domestic flights where foreigners are not allowed to enter and leave other countries for a certain amount of time as well as citizens themselves are not allowed to leave their own area. Including schools, universities, shopping centers such as malls, all access is temporarily closed and carried out online. As for markets that sell food needs and pharmacies, they can be accessed as usual, but they must comply with the health protocol. Everything is done to stop the spread of this virus that is spreading very fast. As a result of this decision, the community experienced difficulties in various ways including economic problems caused by job loss.

There are 25.14 million people who have a low economy, or around 9.82%. Therefore, people really need government assistance in boosting the economy which cannot meet their daily needs.

In 2022, the main focus for the State of Indonesia is covid-19.

The huge losses that occurred during the Covid-19 pandemic were felt by the community and the government. Over time there has been an increase in Covid-19 patients.

Even though the government has stipulated several regulations, it would be best for the public to comply with the health protocols recommended by the government and medical experts. Where is the meaning of the health protocol, namely a rule that contains provisions that must be carried out by all citizens who carry out activities both outside and inside the house in order to minimize infection with the corona virus during the Covid-19 pandemic. Things to do in the health protocol are:

a. Wearing a mask

Masks are a protective device for the face to protect the mucous membrane area in the mouth and nose when carrying out activities with other people. Masks are recommended to be used anytime and anywhere, especially when outside the home. Masks that can be used are ordinary masks, cloth masks, N95 masks, respirator masks.

b. Using hand sanitizer

Hand sanitizer is an antiseptic gel that can be used as a hand sanitizer without rinsing using water as a germ and virus killer. During the current pandemic, hand sanitizer is highly recommended to be carried anywhere so that after coming into contact with goods or with other people, you can immediately spray your hands with hand sanitizer so that you can break the chain of distribution of Covid-19.

c. Doing social distancing

WHO (World Health Organization) recommends that people maintain a safe distance from one another by maintaining a safe distance of 1-2 meters. Therefore, the government has implemented a rule that activities are temporarily carried out online including learning activities in accordance with the letter issued Number 3 of 2020 regarding the prevention of Covid-19 with the aim of making people aware of the dangers of the covid-19 virus.

Simalingkar is one of the areas in the city of Medan, North Sumatra, with an area of 2,241.68 km<sup>2</sup> (DKCS 2021) with a population of 1,791,677 (DKCS 2021). The Simalingkar area is one of the areas that was once included in the red zone due to the increase in Covid-19 victims, so the government ordered its people to carry out independent isolation. Where during the isolation they will be handled by the sub-district, village and environment. Therefore, the government urges the Simalingkar community not to do business outside their homes to prevent the spread of the corona virus. Anyone caught violating the health program during PPKM will receive a warning letter from the government.

In breaking the chain of the spread of the corona virus, the government also held a free rapid test for market traders in Simalingkar, Serdang district, which involved the role of the Health Officials and the Health Service. The rapid test was carried out for ginger market traders and residents in the area. The head of the Simalingkar regional health center Dr. Roslynn Bakara chose to do this in the area because it was easier to reach and the market is a center where people do transactions, which has predictions that many will be affected by Covid but it is not known because many people do not have enough money to

check in at the hospital. In this program Dr. Rosleyn Bakara also educates the surrounding community so they understand how the impact of Covid-19 will have on health later.

Simalingkar is one of the areas whose population has a lower level of economy where most of their work is traders in the stone pancur market. Therefore, during the closing period, access to shopping, both at the mall and the market, is closed, they will have difficulty meeting their daily needs because they only focus on selling income.

Based on the description above, the problems that will be discussed in this study are: What is the impact of Covid-19 on the economy of small communities in the Simalingkar A area since the pandemic and what steps will be taken by the government to overcome the economic problems of small communities, especially the Simalingkar A area which is affected?. The purpose of this research is to find out the impact of Covid-19 on the economy of the small community in the Simalingkar A area since the pandemic period and to find out the steps that the government will take to overcome the economic problems of the small community, especially the Simalingkar A area which has been affected. While the benefits of research as a guideline and special motivation for the government to pay attention to its citizens and for small communities to get solutions to their economic problems during the co-19 pandemic.

## 2. METHODOLOGY

In conducting research, researchers used normative juridical methods with applicable laws and regulations and used qualitative methods and are commonly referred to as descriptive analysis methods (naturalistic research), where events that occur during research occur naturally. The research was conducted sequentially without data manipulation.

The qualitative approach used by the author aims to explain in detail the data or events that occurred at that time. And the descriptive method used by the author includes in it, namely a group of people (society), the object under study, the conditions that are happening, and the thoughts that exist when the situation is taking place. The aim is to make a systematic, factual and actual description or description of the facts, characteristics and relationships between the phenomena being investigated.

The data source to be used is primary data which includes the results of interviews with several small local communities in the Simalingkar A area of North Sumatra and uses supporting data obtained from sources related to the issues to be discussed in this study.

The data analysis process can be obtained using open interviews using several communities, as well as noting things related to the questions attached and taking documentation in the form of photographs as evidence of conducting interviews, and drawing conclusions so that they can be understood.

## 3. DISCUSSION AND ANALYSIS

Based on the purpose of this research, namely to understand the impact of Covid-19 on the people's economy since the pandemic and to find out the steps that the government will take to overcome the economic problems of the small communities that are affected, the research design used is qualitative research and descriptive research. Qualitative research is a systematic research method that is used to study or examine an object in a natural setting without any manipulation in it. As well as using the Normative Juridical method of applicable law or law.

A qualitative approach is an approach using structured or systematic questions through the Case Study of the Simalingkar A Community of North Sumatra, for then all the answers obtained are poured, processed, and analyzed. These structured or systematic questions are called questionnaires. This research was conducted in the Simalingkar A Region, Medan City, North Sumatra, with subjects in research conducted on several related communities, namely

1. Name : Ms. Rita Br. Ginting  
Address : Bekala Village, Dusun 3 Simalingkar  
Occupation: Scavenger  
Age : ± 55 Years
2. Name : Mr. Eka  
Address : Pancur Area (Through Pancur Tax)  
Occupation : Trader (Simaligkar Area)  
Age : ± 25 Years
3. Name : Mr. Fadhli  
Address : Jl. Cengkeh, Simalingkar  
Occupation: Trader  
Age : ± 45 Years
4. Name : Mr. Immanuel  
Address: Prumnas Simalingkar  
Occupation: Farmer  
Age : ± 45 Years

### A. The Impact of Covid-19 on the Economy of Small Communities in the Simalingkar Region

The economy comes from the Greek language which consists of two words, namely oikos and nomos which means house and law which concludes that the economy is household rules or can also be household management.

According to Rosyidi, the economy is defined as follows: Economics is a science that is useful in an effort to produce knowledge and understanding of the symptoms of society that exist as a result of human behavior in their lives to meet their daily needs or to obtain life welfare.

From what has been explained about the economy above, it can be concluded that economics is a science that discusses individuals or society that explains how to produce their daily needs.

Economy is one of the important things in meeting daily needs. The needs that must be met to improve the welfare of life are divided into three groups, namely:

1. Primary needs, for example clothing, food and shelter (clothing, food and shelter).
2. Secondary needs, for example fans, wardrobes, and so forth.
3. Tertiary needs, for example gold, silver, and so on.

Therefore, the government is required to be able to prosper its people by guaranteeing a stable economy, especially during the current Covid-19 pandemic.

To find out how the impact is, we use the presentation of data through interviews with the research subjects taken. In the interview there were several questions related to the formulation of the problems that had been summarized previously. The following questions will be attached,

1. What is the impact of Covid-19 on your economic condition?
2. What is the role of the Government in overcoming the economic conditions of the small community in Simalingkar A?
3. So far, what assistance have you received from the Government in supporting the economy during the Covid-19 Pandemic?
4. What is your input to the government regarding the economic problems you are experiencing?

The following is an attachment to the answers to the questions above:

1. Mrs. Rita Br. Ginting

According to him, the impact of Covid-19 greatly affected their economy. Moreover, from the point of view of his work, the income from collecting used goods is decreasing day by day compared to before the Covid-19 pandemic.

Regarding assistance from the government, he said that he did not receive assistance from the government on the grounds that he owned a buffalo. Even though he said people whose economy is above it actually get help.

The advice or input from the mother to the government was the provision of assistance in the form of rice/cash. But he prefers to be given cash assistance than anything else.

2. Mr. Eka

According to him, the Covid-19 pandemic has not affected his economy as a traveling dimsum trader who has just started a business. Even so, he also had time to enroll in a government assistance program in the form of cash to finance small entrepreneurs (BLT UMKM) before starting the business he is currently undertaking. Even though he had been taken care of, he said that no one had received the slightest assistance.

His advice to the government is to pay more attention to low-income people like him and ensure that all programs that are made are real in society.

3. Mr. Fadli

According to him, the impact of Covid-19 was felt for small people like him. Where the level of income is now much decreased, so he had to move places of sale. He also enrolled in a government assistance program in the form of cash to finance small entrepreneurs (BLT UMKM) so they could start a business. Even though he had been taken care of, he said that no one had received the slightest assistance.

He said that the government could do more real work. Moreover, he has already taken care of the MSME BLT assistance letter and certainly hopes that the program will be carried out. It is hoped that he will be able to get cash to help finance his business.

4. Mr. Immanuel

As a farmer, he really feels uneasy where the price of necessities to support his work, such as fertilizer, plant seeds, etc., has increased dramatically. Even so, he also took part in the BLT UMKM program from the government so he could start a chicken farming business. But even so, he did not get help from the government as a society with a low economic level.

He hopes that the government can pay special attention to people like him.

From the results of the interviews that have been conducted, it can be concluded that only a few small communities were affected by the economy during the Pandemic. Like Mr. Eka who said that until now he has not experienced a decline in the economy even though he is only selling dimsum around on his motorbike.

The determining factor of the economy is a person's income. If the income is good then his life will be stable. Especially during the Covid-19 pandemic, people must follow the government system, namely PPKM by not doing work that is covered by many people. Moreover, the majority of people's jobs are traders which is covered by many people.

The community also hopes that the local government will be able to provide minimal assistance, rice and other basic necessities. Because they do not have enough money to meet their daily needs.

## B. Steps Taken by the Government

The government is an organization that has the right to form and stipulate rules in the form of laws and laws (statutes) in certain areas. The government's role in people's lives has been significant worldwide in terms of security and welfare as well as concern in matters of religion and belief and pays attention to the current Indonesian economy in ensuring security in social life. Therefore, the government must play a major role in ensuring that all of its people do not experience economic disparities.

Thus, for the current situation the government must ensure that all the needs of its people are met during the current pandemic in the following ways:

- 1) The government issued a program that can help the community's economy which is named the MSME BLT program (Direct Cash Assistance for Micro, Small and Medium Enterprises) stipulated by the Minister of Cooperatives Number 2 of 2021. By providing assistance in the form of money to the lower middle class to grow and develop their businesses in the framework of building a national economy based on a just economic democracy.

If seen from the requirements to register the program as follows:

- Original Indonesian Citizen
- Have ID
- Have a micro business and can be proven
- Not a civil servant

According to article 2 of the Law of the Republic of Indonesia Number 20 of 2008 discusses the principles and objectives of micro, small and medium enterprises based on:

- familial
- Economic democracy
- Togetherness
- Fair efficiency
- Sustainable
- Environmentally conscious
- independence
- Progress balance, and
- National economic union

According to article 3 of the Law of the Republic of Indonesia Number 20 of 2008 concerning the purpose of MSMEs to grow and develop their businesses in the framework of building a national economy based on a just economic democracy.

In the law written in article 6 it is said that the value of net assets and assets does not include land, buildings or buildings and places of business and annual sales results.

However, the research subjects said that they had enrolled in the program before starting a business but there had been no further notification from the local government regarding whether or not they were entitled to receive assistance.

It can be concluded that people who have a middle to lower economy misinterpret the programs issued by the government. They think that they can receive his help first and then they can open their business. That is the reason why they have not received assistance until now because the 3rd requirement has not been met.

For the recovery of MSMEs, the government is also carrying out five schemes amid the Covid-19 pandemic, namely

a) Providing donations or what is also known as social assistance for MSME actors who fall into the category of people who have a middle to lower economy or who meet specified requirements. For example, the first social assistance, which is a reduction in electricity rates by 50% for electricity customers who use more than 450 watts of capacity, comes from three months. However, this assistance is still not evenly received by the community.

b) With tax incentives given to MSME actors who have income or income calculated in a year of less than 4.8 billion. The government's goal by providing a reduction in tax rates is so that MSMEs have the potential to further develop in the future. This policy is regulated in Government Regulation (PP) Number 23 of 2020 which discusses how this program is implemented which is called the National Economic Recovery (PEN) program. This program is also related to Perppu No. 1 of 2020, for example, namely tax incentives, interest subsidies and new MSME working capital loans.

c) By relaxing and restructuring credit for MSMEs. Regulations regarding this policy were issued in 2020 on 13 march. This strategy is carried out by the government by providing credit relief especially for people with middle to lower economies, for example people who work as fishermen, taxi drivers, online motorcycle taxis, laborers and so on. This provision has been in effect since April 2020. The banking sector also participates in helping the community in terms of the soft loan process with procedures set by the bank.

d) Expansion of MSME working capital financing. in this case related parties, namely the bank, which has an important role in providing capital loans to the community so that they can have capital to build their MSMEs. But in this case, it is only given to 23 million MSMEs which have not received any financial assistance from banks and any financial institutions.

e) Provision of product support. In this case, the assistance given is in the form of providing facilities in the field of e-commerce or online which are urgently needed by MSMEs so that cooperative products and businesses can develop and run well because they have buffers to support their sustainability.

f) MSME interventions carried out in practice using the E-learning method. The government provides assistance in the form of learning and training for people who enroll in the Pre-Employment program. Learning is given by means of debriefing in the form of skill training. This program can be participated in by people who have experienced job termination or layoffs due to the impact of the co-19 pandemic.

g) The government implemented a health protocol in the business world on May 20 2020 for the prevention of Covid-19 in public areas or densely populated areas, especially for people who work in trade and services.

1) The government also issued a work competency and entrepreneurship development program called the Pre-Employment Card Program. pre-employment card is a card that is funded in training and coaching programs for Indonesian citizens who do not yet have skills and is a card given to job seekers or workers to receive vocational training services (skilling and re-skilling). This program provides financial assistance to help people who are experiencing an economic crisis in finding work, including for people who have been laid off or for people who want to improve their abilities in entrepreneurship. Recipients of this assistance can be obtained by micro and small businesses.

The requirements for registering for the program are:

- Indonesian citizens aged 18 years and over
- Not currently in formal education
- Looking for work, laborers, experiencing layoffs etc.
- Not in receipt of social assistance covid-19
- Does not include state apparatus or officials (DPRD, ASN, soldiers, TNI, members of the Indonesian National Police, village heads, village officials, commissioners, BUMN and BUMP
- 1 Family Card with a maximum of 2 NIK recipients of pre-employment card assistance

This policy aims to reduce unemployment by providing job training costs. The budget provided by the government is IDR 20 trillion for 5.6 million people in waves starting from April to November 2020.

Where participants receive a fee of 3,550,000 consisting of training fees and cash incentives. The training is carried out online with an official application from the Pre-Employment Card program according to interests. This legal basis is contained in Article 4 paragraph (1) of the 1945 Constitution and Presidential Regulation Number 36 of 2020.

Likewise, our researchers also interviewed the Mango Simalingkar local government regarding the economic support of the Simalingkar A community, namely:

1. What is the impact of Covid-19 on the economic conditions in the mangga simalingkar village?

According to him, from a financial standpoint, it was very hard hit, even though the assistance from the health side was considered quite good because it collaborated with 4 billars (government including the mango village, TNI, POLRI, Health Center). Starting in September 2021-2022 in June the economy of the Semalingkat community has begun to stabilize and improve because the pandemic has begun to subside. Even though there are still several cases of Covid 19 outside the Simalingkar area, the government is always responsive in detecting the spread of these cases.

2. What is the role of the Government in overcoming the economic conditions of the small community in Simalingkar A?

The head of the mangga village head said that assistance was provided in the form of logistics (rice, eggs, cooking oil, bread, indomi, cooking oil, etc.), assistance in the form of funds that can be withdrawn monthly and can be taken through banks and in collaboration with the social ministry and social services where Previously, data collection will be carried out for underprivileged people according to predetermined criteria.

3. So far, what assistance has been provided to the local community in supporting the economy during the Covid-19 Pandemic?

He said that the Mangga Simalingkar urban village provided assistance in a kind of money lending in the form of an exchange rate, helping borrow funds for people who want to open a business.

4. Is there a special program from the kelurahan to help the economy of the people of this mangga simalingkar sub-district?

The special program issued is a program for borrowing funds by the local government or sub-district, especially this month there is also data collection for people who have not received assistance for the impact of covid from the local government, in accordance with the provisions set by the government (where eligible to receive assistance) on condition :

- a) Mandatory local residents
- b) Domiciled in Simalingkar
- c) The place of business is in the Simalingkar area
- d) No charge
- e) If you borrow money, a minimum of 1000,000 and a maximum of 50,000,000

f) Term of repayment by agreement between parties

g) Very low interest

5. Have all the less fortunate parties received facilities from the government?

All parties can get these facilities, but first carry out a survey in accordance with the procedures and conditions set by the local government because there are also categories of poor people.

6. What is your input to the government regarding the economic problems you are experiencing?

The Head of Kelurahan Mangga expects the community to be more persistent and active in carrying out the business being carried out and to use the funds provided by the government to the best of their ability.

The government is expected to be more extensive in conducting socialization with the local community where in assisting the socialization it can involve students as a means of channeling education to the community, especially people who are less close to internet media etc.

And we hope that the government will also be more assertive towards sanctions given to people who violate regulations regarding health protocols.

## 4. CONCLUSION

They or small communities, especially those in the Simalingkar A area, can only hope for government programs that can help their economy. From the results of the interviews that have been conducted, it can be concluded that only a few small communities were affected by the economy during the Covid-19 Pandemic.

The government helps the community's economy by establishing the MSME BLT program (Direct Cash Assistance for Micro, Small and Medium Enterprises) stipulated by the Minister of Cooperatives Number 2 of 2021 by providing assistance in the form of money to the lower middle class to grow and develop their businesses in order to build a national economy based on economic democracy justice, the Pre-Employment Card Program is contained in Article 4 paragraph (1) of the 1945 Constitution and Presidential Regulation Number 36 of 2020 where this program provides financial assistance to help people who are experiencing an economic crisis in finding work, including for people who have been laid off or for people who want to improve their ability in entrepreneurship. Recipients of this assistance can be obtained by micro and small business actors to reduce unemployment through the provision of job training costs. The budget provided by the government is Rp. 20 trillion for 5.6 million people in waves starting from April to November 2020, and also providing assistance in the form of basic necessities as well. Likewise with the Head of the Mangga

Dimalingkar Urban Village who helped spread the word in the form of exchange assistance, or loans for people who needed financial assistance to start a business with interest on loans that could still be reached by the community so they would not say anything during the Covid-19 Pandemic.

## 5. SUGGESTION

From the results of the interviews conducted, it can be concluded that the Simalingkar A community only focuses on the MSME BLT program without trying other programs such as the Pre-Employment Card Program. And if you have tried all the existing programs but have not passed the requirements, people who have a middle to lower economy must make even more efforts during the Covid-19 pandemic to meet their needs by opening a selling business that is carried out at home without having to depend on the assistance provided by the government.

It is hoped that the local government will be able to provide a clear explanation to the public in order to better understand how the form of the program implemented by the central government. And pay more attention to the economic continuity of the lower class so that they are not affected during the Covid-19 pandemic. We as researchers in this case hope that the Government can pay more attention to its people during the economic crisis that occurred amid the Covid-19 Pandemic.

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