



The Effectiveness of Direct Village Fund Cash Assistance in Pulau Tiga Village, Pulau Tiga Barat District, Natuna Regency, 2020

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ARTIKEL INFO

Keywords: *Effectiveness, BLT, Village Funds*

ABSTRACT

Direct Cash Assistance (BLT) is a social assistance program from the government which aims to provide direct financial assistance to people in need. This research aims to find out and assess the effectiveness of Direct Village Fund Cash Assistance (BLT-DD), analyze the impact of Direct Village Fund Cash Assistance on the community receiving aid and analyze the Government's policy regarding Direct Village Fund Cash Assistance (BLT-DD) in Pulau Tiga Village, Pulau Tiga Barat District, Natuna Regency. This research uses qualitative methods with data collection methods of observation, interviews and documentation. The informants in this research consisted of 12 people. The results of the research show that (1) The Government's policy regarding Direct Village Fund Cash Assistance (BLT-DD) in Pulau Tiga Village, Pulau Tiga Barat District, Natuna Regency is to implement strengthening public outreach and communication, increasing transparency and accountability, optimizing the use of resources, and strengthening monitoring and evaluation. (2) The effectiveness of direct cash assistance from Village Funds in Pulau Tiga Village, Pulau Tiga Barat District, Natuna Regency in 2020 can be measured by several aspects, namely accuracy in timing, accuracy in calculating costs, accuracy in measurements, accuracy in making choices, accuracy in thinking, accuracy in carrying out orders, accuracy in determining goals and accuracy of targets. (3) The impact of direct cash assistance from village funds on aid recipient communities in Pulau Tiga Village, Pulau Tiga Barat District, Natuna Regency refers to the speed of distribution and direct benefits, reducing financial burdens and increasing skills and economic opportunities.

INTRODUCTION

The social and economic impacts resulting from the Covid-19 pandemic have significantly influenced community welfare. This is due to restrictions on economic activities, which at a macro level have decreased economic growth and led to widespread job loss, thus potentially increasing the population living in poverty. In response, the government has formulated various new policies aimed at curbing the spread of the virus and managing its consequences (Ririn & Suryani, 2021).

The mechanism of the BLT-DD program represents a social assistance distribution scheme managed by village governments, utilizing allocations from the State Budget (APBN) in the form of Village Funds. This program is designed to alleviate the

economic burden faced by communities impacted by crises or disasters, such as those experienced during the COVID-19 pandemic.

The target beneficiaries of the BLT-DD program are underprivileged households, commonly referred to as impoverished families, including those listed in the Integrated Social Welfare Data (DTKS) and those not registered but meeting the eligibility criteria. The eligibility requirements and standards for BLT-DD beneficiaries include the following (Sasuwuk et al., 2021):

- a. Not receiving support from other programs such as the Pre-Employment Card Program (Kartu Prakerja), Cash Social Assistance (BST), Non-Cash Food Assistance (BPNT), the Family Hope Program (PKH), and similar initiatives.
- b. Loss of income sources.
- c. Having family members at risk due to chronic illnesses that do not show improvement.

The implementation mechanism of BLT-DD begins with determining eligibility criteria for beneficiaries by the village government through deliberations involving the Village Consultative Body (BPD), the COVID-19 Task Force, and community representatives. These deliberations are based on existing data, including the Integrated Social Welfare Data (DTKS) or results from direct surveys. Once potential beneficiaries are identified and approved by a Village Head Decision, the funds allocated by the central government are transferred directly to the village account. Subsequently, the village conducts a final verification of the beneficiary list to ensure compliance with the established criteria. The distribution of assistance is carried out directly and in cash during a formal meeting organized by the village, which includes representatives from the BPD, sub-district officials, and community leaders.

Overall, the BLT-DD program mechanism involves collaboration among the central government, regional government, and village authorities. It adheres to principles of transparency, accountability, and efficiency in fund distribution to ensure that social assistance reaches those in need promptly and in accordance with regulations.

The effectiveness of the BLT-DD program can be measured by calculating the percentage of funds successfully delivered to beneficiaries compared to the total allocated budget. Effectiveness can also be evaluated by measuring the time required to disburse assistance from allocation to the receipt of funds by the beneficiaries. The quality of the BLT-DD program can be gauged through the level of community satisfaction with the program, as well as the tangible benefits or impacts experienced by the recipients. From an administrative perspective, sub-district authorities, in collaboration with the regional inspectorate, routinely supervise and guide the implementation and reporting of the BLT-DD program to ensure its effective execution.

One of these policies is the BLT-DD program, a direct cash assistance initiative provided to underprivileged families, funded through village budgets to mitigate the pandemic's impacts. The program grants Rp 600,000 per month to each eligible low-income household and Rp 300,000 per month for the subsequent three months. The primary objective of BLT-DD is to support economically disadvantaged communities in

meeting daily needs and sustaining purchasing power during the pandemic. However, the program has encountered several issues, including misallocation of aid, delays in distribution, and social conflicts (Maheswary et al., 2022).

Village budget allocations within the national budget, derived from government expenditures, are managed annually to ensure the effectiveness and equity of village-level programs. Dana Desa, or village funds, are allocated as follows: 65% as a basic allocation, 30% through a formula-based allocation, 4% based on performance, and 1% as an affirmative allocation. This allocation structure is formulated using cross-ministerial data, including Village Original Income (PADes), Village Revenue and Expenditure Budget (APBDes), and the Village Development Index (IDM) from the Ministry of Villages. Population and governance data for villages are sourced from the Ministry of Home Affairs (Fakhri & Ma'ruf, 2023).

Effectiveness in this context refers to how well a task is executed and the extent to which outcomes align with expectations. A task is considered effective if it is completed according to plan, within designated time and cost constraints, and meets quality standards. Effectiveness is also the level of success achieved by an individual or organization in meeting a specific goal. In other words, the more goals achieved, the more effective the activity (Risnawati et al., 2023).

The research focuses on Pulau Tiga Village, a recently established village since 2014, located approximately 46 kilometers from the Natuna Regency capital and separated by the sea. Among the three villages in West Pulau Tiga District, Pulau Tiga Village exhibits a higher level of economic and social activity. Most residents of Pulau Tiga Village live in semi-permanent houses above the water due to their predominant occupation as fishermen. Below is data related to the distribution of BLT-DD throughout 2020, including the number of recipients per month, the total funds disbursed, and any changes regarding the beneficiaries of the program:

Table 1. Distribution of BLT-DD in Pulau Tiga Village, 2020

No	Distribution Date	Aid Amount (Rp)	Number of Recipients	Total Aid Distributed (Rp)
1	May 19, 2020	Rp 600.000,-	32	Rp 19.200.000,-
2	July 2, 2020	Rp 600.000,-	32	Rp 19.200.000,-
3	July 9, 2020	Rp 600.000,-	32	Rp 19.200.000,-
4	September 4, 2020	Rp 300.000,-	32	Rp 9.600.000,-
5	September 7, 2020	Rp 300.000,-	32	Rp 9.600.000,-
6	October 2, 2020	Rp 300.000,-	32	Rp 9.600.000,-
Total				Rp 86.400.000,-

Source: Processed from Pulau Tiga Village Data, 2020

The distribution of BLT-DD in Pulau Tiga Village in 2020 was conducted in six phases, with a total aid amount of Rp 86,400,000. In the initial three disbursements, on May 19, July 2, and July 9, 2020, each recipient received Rp 600,000, with 32 recipients per phase, resulting in a total aid distribution of Rp 19,200,000 per phase. In the subsequent three phases, on September 4, September 7, and October 2, 2020, the aid per

recipient was reduced to Rp 300,000, with the same number of recipients, yielding Rp 9,600,000 per phase.

Despite maintaining a consistent number of recipients, this reduction in allocated funds did not align with the evolving social dynamics in the community, leading to several issues. These challenges stemmed from procedural inaccuracies, target misalignments, and discrepancies in the allocated amounts. To prevent and address these issues, a well-structured system for achieving effectiveness is essential. This system should be implemented by the Pulau Tiga Village team and the Covid-19 Village Task Force volunteers, who manage and oversee each program and initiative.

This research aims to examine and analyze government policies, the effectiveness of distribution, and the impact of the BLT-DD program on beneficiaries in Pulau Tiga Village, West Pulau Tiga District, Natuna Regency.

The novelty of this study lies in its approach, which integrates qualitative analysis to identify the factors influencing the effectiveness of BLT-DD distribution, while also accounting for diverse local contexts. Furthermore, the study has the potential to offer academic insights into the efficacy of BLT-DD policies, addressing challenges such as funding constraints, human resource limitations, discrepancies in recipient data, and issues of transparency and accountability in the distribution process. Ultimately, these findings aim to enhance the quality of life for beneficiaries. This research provides a fresh contribution to understanding how BLT-DD can be more effectively implemented in regions with varying socio-economic characteristics.

The study also contributes to the academic literature focusing on Natuna Regency, a region often underrepresented in national-scale studies. It seeks to deepen understanding of the socio-economic dynamics in this area. By analyzing implementation challenges and identifying evidence-based solutions, the research can assist stakeholders in formulating more adaptive and responsive policies to local socio-economic dynamics. Recommendations from this study can be utilized to refine aid distribution mechanisms, optimize fund utilization, improve efficiency, and develop a more accurate beneficiary verification system. Additionally, the findings are expected to support efforts to strengthen community participation in the planning and evaluation processes of social assistance programs, thereby enhancing the accountability and transparency of such initiatives.

This study also highlights the long-term potential of the BLT-DD program in supporting post-pandemic economic recovery. By examining its impact on the economic resilience of poor and vulnerable households, as well as its contribution to preventing deeper poverty caused by the global crisis, the research underscores the importance of sustaining and improving social assistance programs within the framework of economic recovery. The findings will also emphasize how the BLT-DD program can serve as a model for more effective social assistance programs in the future, shifting focus from emergency relief to fostering long-term economic resilience.

RESEARCH METHODS

This study utilizes a qualitative research approach. According to Sukmadinata (2019), qualitative research is conducted to describe and analyze phenomena, events, beliefs, attitudes, and social activities on both individual and group levels. The research approach in this study is qualitative with a descriptive focus, selected to provide a detailed understanding of the effectiveness of the BLT-DD direct cash assistance in Pulau Tiga Village, West Pulau Tiga District, Natuna Regency in 2020.

The sampling technique employed by the researcher in this study is purposive sampling. This method was chosen to select informants who possess an in-depth understanding of the BLT-DD program activities and who have shared their experiences as program beneficiaries. Furthermore, this technique enables the researcher to deeply engage with the informants, ensuring not only knowledge acquisition but also its assimilation. The researcher allocated sufficient time to conduct interviews with informants selected based on their ability to communicate their knowledge independently and objectively, making them valuable sources of information. The selection criteria were designed to facilitate data analysis, as informants were deemed knowledgeable and directly involved in the issues studied, specifically the effectiveness of BLT-DD implementation in Pulau Tiga Village, Pulau Tiga Barat Subdistrict, Natuna Regency, in 2020. A total of 12 informants were involved.

In this study, the researcher acted as both the primary instrument and data collector, employing techniques such as questioning, listening, observing, and data collection. The data collection methods included observation, interviews, and documentation. Data analysis was conducted using the Miles and Huberman model (2020), encompassing the following stages:

1. Data Collection Stage

This stage aimed to gather information regarding the success of the BLT-DD program in Pulau Tiga Village. Data were obtained through interviews and document evaluations.

2. Data Reduction Stage

During this stage, the researcher selected, simplified, and categorized the data obtained from interviews and document reviews, preparing it for analysis. This process, also referred to as data selection, involved organizing and condensing information into manageable segments.

3. Data Presentation Stage

Descriptive data were presented in written or oral narrative forms, while visual data or specific conditions derived from document evaluations were displayed as graphs or tables. The data presentation was designed to accommodate the study's topics and issues concisely, facilitating subsequent analysis.

4. Conclusion Drawing/Verification Stage

Conclusions drawn during this stage were provisional and subject to revision if new data emerged. The final conclusions were derived by comparing the conceptual framework of program effectiveness with field observations and

relevant regulations, specifically within the context of BLT-DD effectiveness in Pulau Tiga Village.

Data collected were expected to be accurate and precise, though variations in information provided by different sources were inevitable. Data analysis required considerable physical and mental effort, as well as focused attention. To verify theories, the researcher also examined relevant literature alongside data analysis.

In qualitative research, data collection is ongoing, utilizing various sources and methods (triangulation) to account for high data variability. The researcher used source triangulation by comparing results from interviews, direct observations, and written documents to minimize bias from any single method or data source. By incorporating diverse perspectives, the findings were grounded in consistent and comprehensive data.

Throughout the research process, the researcher actively reflected on personal biases that might influence data collection and analysis. Initial analysis results were reviewed with two academic advisors for feedback on data interpretation, helping identify unconscious biases and ensuring objective findings.

The researcher adhered to a well-documented data collection protocol, including semi-structured interview guides and observation sheets, to ensure consistency and limit subjective interpretation. In balancing the dual roles of data collector and analyst, the researcher explicitly separated these roles through structured workflows. For example, data were collected objectively before analysis commenced, and interpretations were reviewed collaboratively with advisors or fellow researchers to provide balanced perspectives.

RESULTS AND DISCUSSION

Previous Studies

Previous studies were meticulously examined to provide additional insights and expand the scope of this research, particularly regarding the effectiveness of the distribution of Direct Cash Assistance from Village Funds (BLT-DD) during the COVID-19 pandemic. These studies yielded diverse findings. Research by Nafiah and Bharata (2021) demonstrated that the BLT-DD program in Podosoko Village was effective in terms of timeliness and decision-making processes, reflecting good governance in its implementation. Rahayuni and Rusli (2021) highlighted the program's effectiveness in Kampung Baru Toar Village, which not only achieved its objectives but also ensured public understanding, precise targeting, and timely execution. This underscores the impact of well-planned program implementation at the local level. Bawadi and Ratnasari (2023) confirmed that BLT-DD implementation in Pulau Malan adhered to established procedures effectively. Meanwhile, Safitri and Pradana (2023) assessed the program's effectiveness in Turui Village, scoring an effectiveness rate of 83.02%, with key parameters being precision in following directives and achieving target goals.

However, challenges in program implementation were noted in other studies. Firmansyah and Fanida (2022) found that BLT-DD distribution in Kapatihan Village, Jombang, was less effective due to inconsistent application of criteria and misalignment

with central regulations. Similarly, Suparman et al. (2021) reported that BLT-DD had yet to achieve optimal effectiveness in terms of timeliness, transparency, and targeting, despite its utility for the community. Other studies, such as Sofi (2021), highlighted the program's efficiency in terms of regulations and planning, while Arumdani et al. (2021) emphasized the effectiveness of regulatory mechanisms in Mojoruntut Village. Collectively, these findings underscore the critical role of planning, transparency, and regulatory consistency in ensuring the success of BLT-DD.

From the analysis of previous research, the implementation of BLT-DD during the COVID-19 pandemic displayed varying levels of effectiveness. Studies such as those by Nafiah & Bharata (2021) and Rahayuni & Rusli (2021) demonstrated success in timeliness, targeting, and achieving program objectives. Conversely, studies like those by Firmansyah & Fanida (2022) and Suparman et al. (2021) identified persistent challenges, particularly in the application of criteria, transparency, and regulatory inconsistencies.

Overall, while the program has provided tangible benefits to communities affected by the pandemic, there remains significant room for improvement in terms of regulation, planning, and supervision. These studies illustrate the necessity of deeper exploration into the factors influencing BLT-DD's effectiveness, particularly concerning efficiency, accuracy, and sustainability across diverse regions.

Research on the effectiveness of BLT-DD remains relevant and significant, given the substantial variation in findings across regions. Pulau Tiga Village, located in Pulau Tiga Barat Subdistrict, Natuna Regency, Riau Islands Province, serves as the locus of this study. This island region's unique context adds valuable diversity to the body of research. Each previous study reflects distinct social, economic, and policy contexts that shape the evaluation of program effectiveness, emphasizing the need for further studies that not only assess program success but also investigate the causes of inefficiencies in certain locations.

The urgency of this research lies in the necessity of refining BLT-DD implementation in the future. In the context of a prolonged pandemic impact, the effectiveness of social assistance significantly influences the economic resilience of impoverished communities. This study aims to provide more specific, data-driven recommendations to assist policymakers in designing more equitable, transparent, and efficient assistance systems. It also serves as a policy evaluation resource for addressing similar challenges in the future, such as economic crises or other disasters, where social assistance programs like BLT-DD may again become critical tools for supporting communities. In 2024, although the direct impacts of COVID-19 have diminished, the BLT-DD program continues to support marginalized and extremely impoverished communities. This continuity highlights its ongoing relevance and potential for adaptation to evolving social and economic conditions.

Government Policy on BLT-DD in Pulau Tiga Village, West Pulau Tiga District, Natuna Regency

Covid-19 response policies extend beyond the central government to include local governments, village administrations, and even neighborhood associations, each actively implementing health protocols (Azizah & Prabawati, 2021). The direct cash assistance (BLT) program represents a government policy created with specific objectives to address public issues through the allocation of available resources (Paat et al., 2021).

The BLT-DD policy is a strategic measure aimed at mitigating the economic impacts of the Covid-19 pandemic. The program is designed to provide direct financial support to the most affected rural households, particularly the impoverished and vulnerable. BLT-DD is implemented under the Minister of Finance Regulation No. 50/PMK.07/2020, which amends Regulation No. 205/PMK.07/2019 on Village Fund Management, alongside the Minister of Villages Instruction No. 1/2020 on Expediting the Distribution of BLT-DD (Mubarok & Slamet, 2022).

The government's policy on BLT-DD in Pulau Tiga Village, Pulau Tiga Barat Subdistrict, Natuna Regency, includes strengthening public communication and outreach, enhancing transparency and accountability, optimizing resource utilization, and reinforcing monitoring and evaluation mechanisms. These efforts are aimed at mitigating the economic impact of the pandemic. The success of this policy is assessed through the effectiveness of communication, resource management, attitudes, and bureaucratic governance.

The dissemination of this policy was carried out through planned and systematic steps, such as regular meetings with village officials and community leaders, as well as the use of communication media like brochures, banners, and public announcements. These efforts reflect the government's commitment to ensuring that the program reaches its intended beneficiaries while maintaining public awareness and involvement.

However, the study identified a gap in the form of inadequate technical regulations at the local village or district level. These regulatory shortcomings hinder the adaptation of BLT-DD implementation to the specific conditions and needs of the local community. This lack of tailored policy guidance has the potential to reduce the program's effectiveness, particularly in addressing the diverse socio-economic challenges faced by different regions.

Addressing this issue requires a more localized approach to policy formulation and execution. By incorporating the unique characteristics and needs of communities in Pulau Tiga Village, the government can enhance the precision and relevance of BLT-DD, thereby maximizing its impact on economic recovery and social resilience.

In Pulau Tiga Village, government policy regarding BLT encompasses the following key areas:

a. Strengthening Public Communication and Awareness

The village government holds regular meetings with local authorities, community leaders, and related groups to communicate the requirements, benefits, and procedures for BLT distribution. Communication tools, including brochures, banners, and public announcements, are used to disseminate information widely among village residents. The researcher observed a lack of adequate socialization by the village authorities to the

community regarding the use of funds, skills development, management, and program information. The utilization of these aid funds should be optimized according to their intended purpose and ideally directed towards productive sectors and long-term benefits. The community should be guided to develop financial management skills, ensuring that the use of funds becomes more effective and efficient. Proper management training would enable recipients to allocate resources in ways that foster sustainable economic growth and resilience.

b. Enhancing Transparency and Accountability

To ensure fair and accurate beneficiary verification, the village government conducts regular internal audits and has established an independent monitoring team to maintain accountability in BLT fund management. Based on the results of interviews and direct observations, the researcher found that some community members felt they were insufficiently informed and involved in the BLT-DD program processes, including planning, implementation, and evaluation stages.

c. Optimizing Resource Utilization

The village prioritizes funding for urgent needs such as healthcare, education, and local infrastructure, aiming to strengthen the community's economic resilience. By carefully managing fund allocation, the policy can maximize its impact on overall community welfare. Based on the results of interviews and direct observations, the researcher found that some community members felt they were insufficiently informed and involved in the BLT-DD program processes, including planning, implementation, and evaluation stages. The researcher found that the amount of funds allocated for the BLT-DD program matched what was distributed to the beneficiaries. The disbursement process is typically conducted on a quarterly basis, so the community receives assistance once every three months, with the total amount accumulated over that period. This schedule diminishes the perceived benefits of the aid compared to a monthly disbursement schedule. Additionally, the lack of community understanding regarding financial management adversely affects the efficiency and effectiveness of using the BLT-DD funds.

d. Strengthening Monitoring and Evaluation

The village government evaluates the program's impact on the economic empowerment of beneficiaries, systematically gathering data and feedback to continuously improve the policy in alignment with evolving local conditions.

Evaluation is essential to improve policy implementation, as noted by Isalmy in Redana & Suprpta (2022), who states that policy evaluation should include assessments of policy content, implementation, and outcomes.

Based on observations and interview results, the monitoring of the BLT-DD program conducted by the village authorities is still lacking or has not been implemented. Monitoring or evaluation is essential to determine the extent of the program's benefits and identify any issues within the community. The village authorities, in implementing the BLT-DD program, merely follow the stipulated regulations for fund usage without taking additional actions to assess the program's impact within the community.

Administratively, the village authorities have completed the required documents for reporting; however, other documents related to studies, evaluations, or associated data remain insufficient.

The researcher found that the implementation of policies in the BLT-DD program in Pulau Tiga Village appears rigid. The village authorities only implement the policy in accordance with regulations set by the central government without considering the local context of the area. This finding is based on field observations and interview results. According to the interviews, some beneficiaries were minimally involved in the planning, implementation, and evaluation processes of the program. Beneficiaries were typically invited by the village authorities solely during the aid distribution process. The researcher also identified a lack of documentation and records maintained by the village authorities concerning the BLT-DD program. The role of local context in the implementation of the BLT-DD policy also affects the limited involvement of the community in terms of transparency and feedback. Based on interviews, the community tends to have a limited understanding of the program's processes. When the community wishes to provide feedback, it is often done directly to the village authorities.

Four factors influence the success or failure of policy implementation (Azizah & Prabawati, 2021):

- a. Communication – Effective communication processes, including transmission, clarity, and consistency, enable implementers to understand their responsibilities.
- b. Resources – Adequate resources, including human, financial, and infrastructure resources, support program implementation.
- c. Disposition – Implementers' commitment, demonstrated through program advocacy and incentive structures, influences successful execution.
- d. Bureaucratic Structure – Organizational structure, authority distribution, inter-unit relations, and bureaucratic characteristics like SOPs and fragmentation are critical for structured policy implementation.

The success of the BLT-DD distribution in Pulau Tiga Village, Pulau Tiga Barat Subdistrict, Natuna Regency in 2020 can be assessed from various aspects, including scheduling accuracy, cost calculation accuracy, measurement accuracy, selection accuracy, reasoning accuracy, execution accuracy, goal-setting accuracy, and target accuracy. Target accuracy, cost calculation accuracy, and scheduling accuracy are among the aspects that require improvement. Errors must be prevented by tightening the recipient selection process and evaluating cost calculations to ensure that the assistance reaches the intended targets effectively.

The implementation of the BLT policy in Pulau Tiga Village underscores several essential aspects. Firstly, the strategic role of the village government as the direct implementer emphasizes the importance of coordination, especially involving the Finance Division Head, responsible for managing BLT funds. Conceptually, this policy reflects bureaucratic principles, supporting the administration of government programs through a specialized system.

Effectiveness of the Government Policy on BLT-DD in Pulau Tiga Village, West Pulau Tiga District, Natuna Regency (2020)

Effectiveness is defined as the relationship between output and goals or as a measure of how well the outputs, policies, and procedures of an organization align with its objectives. In public sector operations, a program is considered effective if it significantly impacts the capacity to deliver designated services to the targeted population (Prihandini, 2021).

The effectiveness of distributing Village Fund Cash Transfers (BLT Desa) is closely tied to the agility and accuracy of village officials. To ensure appropriate targeting and goal alignment, the government openly published criteria for BLT Desa recipients. These guidelines assist village officials in proposing eligible beneficiaries while avoiding overlap with other assistance programs, making BLT Desa an effective solution for relieving the distress of communities impacted by the Covid-19 pandemic (Mendome et al., 2021).

The effectiveness of the BLT-DD is critical, focusing on the precision of timing, cost calculation, measurement accuracy, choice selection, decision-making, directive clarity, objective setting, and target specification. The program aims not only to provide financial assistance to those in need but also to ensure it reaches them efficiently and within budget. The effectiveness of the BLT-DD program in Pulau Tiga Village, West Pulau Tiga District, Natuna Regency, in 2020, can be evaluated through the following indicators:

a. Accuracy in Timeliness of Decision-Making

The disbursement of funds was carried out on time, ensuring that assistance was delivered when the community urgently needed it. Meticulous management and periodic evaluations of the program's impact strengthened the commitment to maximizing the benefits. A well-prepared approach and quick response to the economic impact of the pandemic demonstrated that the BLT-DD program successfully provided significant and relevant support when needed, thus enhancing its effectiveness in meeting community needs. Continuous evaluations revealed challenges, such as expanding community needs in cost assessments, indicating a need for adjustments to make future implementations of the BLT-DD program more precise and efficient.

b. Accuracy in Cost Calculation

Although the program proved successful in reaching the right targets through a stringent verification process, there is room for further evaluation regarding cost calculations. Some families that did not fully require assistance still received aid, highlighting the need for a more accurate assessment of the beneficiaries' needs. By adjusting the criteria and better evaluating the community's actual needs, the program can ensure that financial assistance is directed to those who truly need it. This improvement would not only enhance the credibility of the program but also support its main objective of positively impacting welfare.

c. Accuracy in Measurement

The program has successfully reached the right beneficiaries, thanks to a strict verification process, clear goal setting, and accurate result measurement. By conducting precise evaluations, such as assessing the local economic impact and community participation in productive economic activities, the BLT-DD can ensure that the aid truly supports economic recovery and community well-being in Pulau Tiga Village.

d. Accuracy in Selection

The stringent verification process ensures that aid reaches the families in real need. However, the effectiveness of selection still needs improvement, as there were cases where families meeting the criteria did not receive aid, and others who did not meet the criteria did. Further evaluations are necessary to ensure the process remains efficient, fair, and accurate, so the program can have a positive impact on the communities in need.

e. Accuracy in Decision-Making

The program demonstrated success in establishing clear goals and efficiently calculating costs to ensure aid was targeted effectively, positively impacting community welfare. However, some informants indicated that there is room for improvement in the decision-making process, especially regarding the selection of recipients. There were cases where some individuals who should have received the BLT Dana Desa did not, while others, who were deemed capable, did receive aid.

f. Accuracy in Directing Instructions

The Village Head provided clear and actionable instructions for aid recipients, including guidelines on how the funds should be used. This clarity helped the community manage the funds more efficiently and responsibly, ensuring that the assistance was distributed correctly and minimizing the risk of misuse. The accuracy in issuing these instructions has been crucial for the effectiveness of the BLT-DD program, supporting the community in overcoming the economic challenges of the Covid-19 pandemic and enhancing local empowerment. The program also fosters local initiatives and active community participation in managing available resources, contributing to a stronger and more competitive community.

g. Accuracy in Setting Goals

The Village Head and the relevant team established specific and measurable goals for the distribution of the BLT Dana Desa. The primary objective was to provide aid to impoverished families affected by the Covid-19 pandemic, ensuring they received the financial support necessary to survive during the crisis. The clarity of these goals helped focus all efforts on targeting the most vulnerable groups, reducing the likelihood of aid being misdirected.

h. Targeting Accuracy

The Village Head accurately set the targets for the BLT-DD program, ensuring that aid was distributed to the truly needy families. The verification process for potential recipients was rigorous, helping avoid nepotism and ensuring that assistance reached the right people. This approach confirmed that the aid was distributed correctly, minimizing the risk of misuse. However, there is a note on the need to expand the consideration of

community needs in cost calculations, suggesting that further evaluation is required to ensure more accurate and efficient distribution of aid in the future.

One of the well-known policy examples in rural communities across Indonesia is the Village Fund policy. The Village Fund Direct Cash Assistance (BLT Dana Desa) has been positively received by rural communities affected by the Covid-19 pandemic. However, there are still instances where the recipients of the BLT Dana Desa are not accurately targeted, as some individuals from middle-income groups were included as beneficiaries. The limited understanding of e-banking among the community also led to crowded gatherings of BLT-DD recipients, further complicating the distribution process (Purnawan et al., 2022).

In Pulau Tiga Barat, the BLT Dana Desa program has proven effective in assisting poor and vulnerable communities. The disbursement of assistance was carried out on time, with careful cost calculations and regular impact assessments. The selection of recipients followed a stringent verification process, and the program was well-designed and implemented in an orderly manner. The objectives of the program are clear and measurable: to assist the poor and vulnerable groups in the village. However, continuous evaluations are necessary to address issues such as the expansion of community needs in the cost calculations. This will help ensure that the program is more accurately targeted and has an even greater positive impact on the welfare of the community in the future.

The Impact of Direct Cash Assistance from Village Fund (BLT-DD) on Beneficiaries in Pulau Tiga Village, West Pulau Tiga District, Natuna Regency

The arrival of Covid-19 in Indonesia caused widespread panic among all segments of society. Almost all aspects of life were significantly affected, including education, economics, healthcare, and social conditions. One of the most visible impacts was on the economy, with people across various income levels, both poor and middle-class, experiencing an economic crisis that paralyzed their incomes (Yendra & Wetsi, 2021).

Efforts to alleviate poverty require a multidimensional approach, involving economic improvement, access to education, enhanced healthcare services, and inclusive social policies. One of the key strategies to reduce poverty is the implementation of Direct Cash Assistance (BLT) from the Village Fund. BLT is a social assistance program that provides direct cash transfers to economically vulnerable communities. The primary goal of this program is to ease the financial burden on poor families, particularly in times of crisis or rising living costs, such as increased fuel prices or other emergencies (Putri et al., 2024).

Based on the research findings, the impact of the Village Fund Direct Cash Assistance (BLT Dana Desa) on the beneficiaries in Pulau Tiga Village, West Pulau Tiga District, Natuna Regency, can be analyzed as follows:

a. Speed of Distribution and Immediate Benefits

The community has greatly appreciated the speed at which the BLT-DD funds were distributed, as it provided immediate benefits in fulfilling daily needs. This quick response helped reduce financial stress and gave recipients a renewed sense of confidence, enabling them to restart small businesses that had been halted due to the

economic difficulties caused by the pandemic. The timely delivery of the assistance ensured that households could maintain some degree of stability in their everyday lives, helping to restore a sense of normalcy and economic continuity.

b. Reducing Financial Burdens

Many families utilized the BLT Dana Desa assistance to address urgent needs, such as paying for children's school fees, covering routine medical expenses, and supporting small-scale businesses, particularly in agriculture. While the amounts provided may have been modest, the support offered new hope for recipients, enabling them to generate income in the future. The financial relief also played a crucial role in easing healthcare costs for families affected by health issues. This assistance not only met immediate daily needs but also contributed to long-term economic stability and well-being, helping families stay afloat and even invest in future economic opportunities.

c. Skill Development and Economic Opportunities

In addition to financial support, the BLT-DD program organized entrepreneurship training sessions and workshops to help recipients develop small businesses, improve financial management, and market local products more effectively. These initiatives were essential for fostering economic independence within the community. By equipping individuals with the skills needed to manage and grow their businesses, the program has contributed to enhancing the long-term economic prospects of the recipients. The focus on entrepreneurship training helps to create a more resilient local economy, reducing dependency on external financial aid and promoting self-sufficiency.

Together, these impacts show that the BLT Dana Desa program not only provided immediate relief but also laid the groundwork for sustainable economic growth and development within the community. The combination of financial assistance with skill-building and economic support has proven to be an effective strategy for empowering rural populations in the face of economic challenges.

The BLT-DD program has had a significant positive impact on rural communities, particularly during the COVID-19 pandemic. By providing financial assistance directly to the poorest households, the program has helped to increase the purchasing power of those most affected by the economic downturn. This financial support has enabled households to meet their basic needs, such as food, healthcare, and education. As a result, BLT-DD has played a vital role in reducing poverty, temporarily lifting vulnerable families out of extreme poverty, and stabilizing the local economy by injecting cash into the rural economy. This increased circulation of money has helped to support local businesses, especially small traders and micro-enterprises, which are often the backbone of rural economies.

The BLT-DD program has also acted as a critical safety net for those who lost their livelihoods due to the pandemic, ensuring that poor communities could survive during these challenging times. The program aims to protect these vulnerable groups from further economic decline, preventing them from falling deeper into poverty. By providing direct financial assistance, BLT-DD functions as a form of social security, addressing the

short-term negative effects of the pandemic, such as job loss, income reduction, and the closure of small businesses.

However, despite the positive outcomes, there are challenges related to the program's implementation. One such challenge is ensuring that the assistance is accurately targeted, as there have been instances where some eligible families have not received aid. This issue highlights the need for continuous evaluation and refinement of the targeting process to ensure that assistance reaches those who need it most. Additionally, while BLT-DD has provided essential relief during the crisis, there are concerns about the long-term sustainability and effectiveness of the program in addressing deeper, structural poverty issues. As noted, the program has been a temporary solution, and more attention is required to ensure that it contributes to long-term economic resilience and poverty reduction.

One of the noteworthy features of the BLT-DD program is its emphasis on empowering the community through entrepreneurship training and financial literacy workshops. By not only providing financial support but also helping rural residents improve their skills in business management and financial planning, the program lays the foundation for greater economic self-sufficiency. The inclusion of such training programs helps recipients develop long-term, sustainable sources of income, further strengthening the resilience of the community in the face of economic challenges.

Despite these positive efforts, the implementation of BLT-DD still faces challenges such as ensuring accurate targeting and distribution. Some families who are entitled to the assistance have been excluded, which suggests that further improvements in the data collection and verification process are necessary. Ongoing monitoring and evaluation are critical to ensure that the program's benefits are distributed fairly and equitably.

The BLT-DD program has proven to be an effective emergency response mechanism, mitigating the immediate impacts of the COVID-19 pandemic on vulnerable rural populations. However, to maximize its long-term effectiveness, it is essential to continuously improve the targeting and distribution processes, as well as expand support for sustainable economic development in rural communities. As the program continues to evolve, its focus on skill-building and fostering entrepreneurship will be key in promoting economic independence and reducing poverty in the future.

CONCLUSION

Based on the findings from the research, the following conclusions can be drawn: 1). Government Policy on BLT-DD in Pulau Tiga Village, Pulau Tiga Barat District, Natuna Regency, is focused on strengthening public communication and socialization, enhancing transparency and accountability, optimizing resource utilization, and reinforcing monitoring and evaluation mechanisms. These efforts aim to ensure that the distribution of the financial assistance is efficient, effective, and reaches the intended recipients. 2). Effectiveness of the BLT-DD Program in Pulau Tiga Village can be measured through several key aspects, including: Accuracy in Timeliness of the aid

distribution, ensuring that assistance is received when it is most needed. Accuracy in cost calculations, ensuring that the resources allocated are sufficient and used efficiently. Proper measurement of outcomes, assessing the tangible impacts of the program. Accuracy in decision-making, ensuring that the right beneficiaries are selected based on established criteria. Effective decision-making processes in planning, implementing, and managing the program. Clear and actionable directives from local authorities to guide the implementation of the program. Clear and measurable goals for the program, ensuring that the objectives are aligned with the needs of the community. Targeting the right beneficiaries, ensuring that the aid is directed to those who are most in need. 3). Impact of BLT-DD on the recipients in Pulau Tiga Village, Pulau Tiga Barat District, Natuna Regency includes: Speed of distribution and direct benefits: The swift disbursement of funds allowed recipients to immediately meet their basic needs and reduce financial stress. Reduction of financial burden: Many families used the aid to cover essential expenses such as school fees, healthcare, and small business recovery, particularly in agriculture. Improvement in skills and economic opportunities: The program not only provided financial support but also facilitated training and workshops to help improve entrepreneurial skills and financial management. This has contributed to greater economic independence and long-term resilience for the recipients. The economic crisis induced by the COVID-19 pandemic significantly impacted many households, exacerbating existing economic hardships. The BLT-DD program played a crucial role in alleviating these struggles, providing immediate relief and supporting the community's recovery during these difficult times. However, continuous evaluation and improvements are necessary to further refine targeting and ensure that the benefits are more widely and fairly distributed to those who need them most.

The impact of the BLT-DD program on aid recipients in Pulau Tiga Village, Pulau Tiga Barat Subdistrict, Natuna Regency, is reflected in the timeliness of distribution and its direct benefits, including reducing financial burdens and enhancing skills and economic opportunities. The economic crisis triggered by the pandemic caused significant financial difficulties for many residents. This program bolstered the purchasing power of pandemic-affected communities, enabling them to meet basic needs such as food, healthcare, and education. It also supported the informal sector by helping small traders and micro-enterprises in the village to survive and continue operations during challenging times.

The assistance not only positively impacted the economic well-being of the community but also influenced other sectors such as health and social life. Furthermore, the program strengthened the village authorities' sense of care for the community, fostering closer emotional ties between the government and the populace and enhancing public trust in governance. Based on interview results, the community expressed positive appreciation for the program, acknowledging its immediate benefits in improving their quality of life in the short term. However, suggestions and improvements are necessary to enhance the program's benefits in the medium to long term for the community.

From the preceding discussion, the researcher identified several policy recommendations to improve the effectiveness of the BLT-DD policy implementation: 1). The need for specific local regulations regarding BLT-DD that are adaptive and tailored to the needs or conditions of the local community. 2). More rigorous and equitable verification of prospective aid recipients. 3). Regular evaluation and monitoring of the BLT-DD program's implementation by the village authorities, including the establishment of a supervisory team to measure the program's impact in the community. 4). Strengthening outreach on fund usage, financial management, and skills enhancement to maximize the program's long-term benefits. 5). Optimizing resource allocation, particularly the allocated funds for the BLT-DD program, as current allocations are static and do not align with community dynamics, with fixed monthly amounts throughout the fiscal year. 6). Scheduling monthly rather than quarterly disbursements to increase the program's benefits for those in need. 7). Accurately calculating aid amounts based on recipients' needs, avoiding uniform distribution. 8). Establishing clear standards for recipient criteria at the village level, rather than solely adhering to central government guidelines. 9). Imposing strict sanctions for the misuse of BLT-DD funds disbursed to the community. 10). Expanding the program's goals from short-term objectives to gradually include long-term impacts. 11). Broadening the program's scope beyond economic impacts to include social and other aspects through comprehensive planning and mapping efforts.

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