Research Article

Innovation of Community Assistance Information System (SIBAMAS) as an Economic Stimulus for SMEs Affected by Covid in Tangerang Regency

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Abstract.
The impact of the Covid pandemic has been felt quite strongly on the economy in various regions, especially in red zone areas such as Tangerang Regency. It was reflected in Tangerang Regency's open unemployment rate at 8.91% and its poverty rate at 5.14% in 2019. The Tangerang Regency Government launched a program to handle the economic impact, one of which was assistance to MSMEs to deal with the impact of the COVID pandemic. The Community Assistance Information System (SIBAMAS) is a tool to support the program. The problem of this research is how the Tangerang Regency government's breakthroughs and innovations in overcoming economic problems during the pandemic are concerning these statistics. The research method uses a qualitative research approach described descriptively in a case study and user surveys to strengthen the benefits of SIBAMAS innovation. The results showed that to suppress these statistics, the Tangerang Regency government created an economic stimulus innovation for MSMEs in areas affected by Covid, which was arranged in SIBAMAS. This system makes it easier to deliver economic assistance to the community through an attractive and straightforward scheme. It is evidenced by the fact that 89.9% of people felt the benefits of increasing their income amidst the pandemic. In conclusion, the Tangerang Regency government, through Sibamas, provides convenience in distributing capital assistance, using existing applications and human resources.

Keywords: community assistance, information systems, new innovation, capital assistance, Covid pandemic

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1. INTRODUCTION

The Coronavirus or COVID-19 pandemic has exposed the economies of many countries, including Indonesia. The number of companies that have closed due to the COVID-19 pandemic has resulted in many employees being laid off [1]. As a result, there were 31,728 layoffs, 9,330 employees were laid off, and 24 companies closed[2].

The government has handled the economic impact due to the COVID-19 pandemic through Law Number 2 of 2020 concerning the Stipulation of Government Regulation in Lieu of Law Number 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling the Corona Virus Disease19 (COVID-19) Pandemic and/or in the context of Dealing with Threats That Endanger the National Economy and/or Financial System Stability to become a law. This law is the main policy implemented to deal with the economic impact of covid 19. Furthermore, it is lowered back to more detailed policies through Government Regulation Number 23 of 2020 concerning the Implementation of the National Economic Recovery Program in order to Support the State Financial Policy for Handling the Corona Virus Disease19 (COVID-19) Pandemic and/or Facing Threats That Endanger the National Economy and/or Financial System Stability and Saving the National Economy.

Through the Instruction of the Minister of Home Affairs of Indonesia Number 1 of 2020 concerning Prevention of the Spread and Acceleration of Handling COVID-19 in Local Governments, the Indonesian government carried out an intensive treatment scheme consisting of the procurement of food and basic needs in order to maintain regional food security and suppress the impact of panic buying, providing incentives to provide stimulus in the form of strengthening business capital to MSME actors, and handling other economic impacts. In addition, the government keeps the business world alive, among others, by empowering micro, small and medium enterprises, and cooperatives to restore and stimulate regional economic activities. For this reason, a policy was made in the form of a Joint Decree of the Minister of Home Affairs and the Minister of Finance Number 119/2813/SJ and Number 177/KMK.07/2020 concerning Acceleration of Adjustment of the 2020 APBD in the context of Handling Covid-19 and Securing Public Purchasing Power and the National Economy.

In response to the government's policy, the Tangerang Regency government launched a scheme for handling the economic impact by focusing on five schemes, interest subsidies, capital assistance for the covid scheme, marketing assistance, fishery business assistance, and Agricultural business assistance. This economic impact management scheme requires a budget of IDR 50,000,000,000 (Fifty billion) divided

into schemes with a priority scale. The following is the budget needed for handling the economic impact.

Table 1: Tangerang Regency Economic Impact Management Budget 2020.

No	Allocate Budget	Budget
1	Interest Subsidy	Rp. 5.804.057.242
2	Capital sector	Rp. 25.925.355.258
3	Marketing sector	Rp. 5.090.000.000
4	Fishery sector	Rp. 6.678.937.500
5	Agriculture sector	Rp. 6.501.650.000
Allocation of Economic Impact Management		Rp. 50.000.000.000

In this article, we will focus on handling the economic impact of the Tangerang regency according to the capital assistance scheme for the covid pandemic in the context of Regional MSME Economic Stimulus through the Community Assistance Information System Innovation (SIBAMAS). This article will describe the innovation in question and explain the benefits of the innovation.

The impact of the Covid pandemic itself is pretty significant on the economy in various regions, especially red zone areas such as Tangerang Regency. It is reflected in the Tangerang Regency's open unemployment rate at 8.91%, while the poverty rate at 5.14%, the poverty depth at 0.69%, and the poverty severity at 0.14% in 2019[3]. Therefore, it is necessary to take concrete steps to improve this with innovation. The Community Assistance Information System (SIBAMAS) innovation as an Economic Stimulus for MSMEs in the Impacted Areas of Covid in Tangerang Regency is expected to assist the community, especially MSMEs, in surviving the Covid pandemic and become an economic stimulus for the community.

1.1. Research Purposes

This research paper aims to explain the implementation and benefits of SIBAMAS in providing economic stimulus for MSME actors in Tangerang Regency facing the Covid 19 Pandemic.

1.2. Benefits of Research

This research paper's benefit is explaining how the SIBAMAS innovation is implemented to be used as an economic stimulus for the community, especially SMEs. The benefits

of SIBAMAS innovation will be a consideration for the Tangerang Regency government to continue the economic stimulus policy.

1.3. Research Question

The research question of this paper is how to implement and benefit the SIBAMAS as an economic stimulus for MSME actors in Tangerang Regency facing the Covid 19 Pandemic.

1.4. Novelty of Research from Previous Research

The previous literature review (state of the art) as the basis for the scientific novelty statement of this article refers to several previous studies. A study conducted by Moch. Sulchan and colleagues in 2021 explained that the economic stimulus for MSMEs focused on government strategies and policies in providing stimulus to MSMEs during the pandemic [4]. Furthermore, the research results by Febri Syahputri and his friends emphasized the discussion of stimulus to the business world to reduce poverty, layoffs, and unemployment due to the impact of the Covid-19 pandemic[5].

Budi Riyanti and colleagues in 2022 examined the impact of the government's economic stimulus on the sustainability of MSME businesses in Salatiga Regency, where the government's economic stimulus assistance statistically did not affect MSME business continuity[6]. Dwi Mulyanto, in normative legal research, focused more on describing legal studies on the implementation of economic stimulus by the government for credit restructuring for Small, Micro and Medium Enterprises (MSMEs) caused by the impact of the COVID-19 pandemic[7].

Furthermore, research by Nurmita Sari and colleagues on economic stimulus emphasized various obstacles. For example, most small sector entrepreneurs are not yet registered with the cooperative and SME service, information on the stimulus has not reached most small entrepreneurs, literacy and education challenges for business perpetrators, and data on MSMEs have not been fully integrated and dispersed [8]. Judging from the previous research that has been described, the presented novelty research focuses more on applying economic stimulus to MSMEs in Tangerang Regency through SIBAMAS and the benefits directly felt by the community, especially MSME actors.

2. THEORETICAL STUDY

An economic stimulus is one of the steps that the government can take in human development. Human development includes improving people's welfare, improving the quality of human resources, improving the community's economy, and reducing poverty levels[9]. The Indonesian government has launched various policies to tackle economic problems. The policies carried out by the government are usually called fiscal policies.

Fiscal policy is deliberate, meaning policies are needed to tackle the economy quickly. The deliberate fiscal policy takes three forms. **First**, changing government spending. **Second**, changing the tax collection system. **Third**, changing the government's budget management and tax collection system simultaneously[10]. The Tangerang Regency government's step in changing its budget management strategy is undoubtedly a deliberate fiscal policy strategy.

Steps and strategies for accelerating economic recovery and strengthening reforms in the 2021 APBN focus on health, economic and reform aspects. The health aspect is directed at handling Covid-19 and restoring public health through providing vaccines to control the spread of Covid-19 and increasing access and quality of health services. The economic aspect is directed at providing consolidative expansive fiscal policies through support for programs/activities in the affected sector, expanding access to MSME capital through KUR interest subsidies, and continuing social protection programs carried out in a targeted and measurable manner[10]. In its implementation, in 2020, the Tangerang regency government launched an economic stimulus as a community assistance program, especially to encourage MSMEs to be more assertive in restraining the rate of economic decline due to the Covid pandemic.

Innovation is no longer a rare item for the Indonesian government, especially since the Indonesian government's policy in Law 25 of 2009 concerning public services. The Indonesian government's awareness to innovate in the public sector is also driven by the desire to increase national productivity, accelerate economic growth, and implement an effective and efficient national innovation system[11]. Public sector innovation is deemed necessary to be carried out through practical and effective institutions both in terms of legality and authority. So the Indonesian government, through Presidential Regulation No. 32 of 2010, signed on May 20, 2010, formed the National Innovation Committee. Innovation is not the same as invention: it does not necessarily involve creating something completely new but often takes the form of adapting something to a different context[12]. A vital prerequisite to support the process of creativity and innovation is a high level of sensitivity to community needs or environmental changes.

Individuals, companies, or countries that have a high ability to adapt their behavior to changes will be successful in selection[13].

In public administration, innovation in the public sector is described as ideas, thoughts, and breakthroughs in the context of improving the practices and processes of government administration, so that they have added value to one or more aspects and/or processes of state administration. Innovation has elements of novelty and benefits, can be adopted/replicated, is sustainable, and does not conflict with applicable laws and regulations[11]. Therefore, to explain the innovation, it is necessary to describe the innovation in detail with its novelty and benefits as well as the sustainability of the innovation.

The increase in innovation is expected to be linear with the increase in the community's competitiveness. The multiplier impact of technological innovation is the key to accelerating economic growth[14]. Increased innovation can be one of the empowerment models for local governments in increasing the competitiveness and economic capacity of the community. Political will and political action by the government and regional governments will provide certainty for industry and creative economy actors to determine their attitudes, decisions, andteps[15].

Innovation is carried out through a community assistance information system that assists with a structured MSME strengthening program. This encourages economic improvement, especially for the MSMEs. Technological innovation can be in the form of something new or an essential improvement of products, processes, and services[13]. Technological innovation is a significant component of economic growth because it is one of the fundamental impetus that drives and keeps the capitalist engine moving (Schumpeter in[16]). In public administration, there are eight types of innovation, one of which is technological innovation. Technological innovation aims to create or use more effective technologies to solve problems [11].

The criteria for determining technological innovation can be grouped into three. **First**, technological innovation begins with the realization that the technology used so far is not following the times. Using old technology hinders more effective work and cannot meet consumer aspirations. **Second**, this innovation begins with the presence of new or modified technological objects. However, the location of the innovation is not in the existence of the technological object but its routine used in the organization's work operations. **Third**, the practice of contemporary technological innovation involves new information and communication technologies such as the internet[11].

Current technological innovations can be categorized as digital transformation by the Tangerang regency government. Digital transformation is significantly developing and

accelerating, coupled with a development group for digital governance systems made in almost all aspects of public service activities[17]. However, of course, there are still many blank slates in every industry waiting to be determined the following vision of the future. It is an opportunity we may never see again in this generation: to shape our future almost from scratch actively.

The leadership role is needed in directing and straightening its implementation. Leadership requires companies to prioritize technological innovation in response to a radically changing world. Small pilots and incremental scaling are obsolete luxuries, and the friction between research, development, and large-scale deployment must be reduced or eliminated. Leaders Do not Wait For The New Normal, They Build It. The best way to predict the future is to create it, and technology priorities are essential to ensure organizations, in this case, the government, are not left behind and ensure people's satisfaction[17].

SIBAMAS is a Tangerang regency government policy that utilizes the latest internet-based information technology. The procedure for public assistance services for economic stimulus is outlined in a structured information system that makes it easier for the community to convey their economic assistance needs.

3. METHOD

The research method uses a qualitative approach described descriptively in a case study. The qualitative approach emphasizes research procedures that produce descriptive data in the form of written and spoken words from people and observable behavior (Bogdan and Taylor in [18]). Case study research explores a particular case in greater depth by collecting various sources of information (Creswell, 1996 in[19]: 49). In the case study method, there are different ways to obtain data and analyze empirical evidence. The logic will also be very different, along with their individual differences. In this case study, it is explained how the SIBAMAS innovation is generated based on its description. In addition, it will describe the flow of services and their benefits, the stages of implementation, and the results of the evaluation of the implementation of innovations. This part is expected to explain the macro innovation.

4. RESULT AND DISCUSSION

During the National Economic Recovery, the Tangerang Regency Government has made emergency response programs according to the Presidential Decree. Policy programs in

the recovery of economic impacts include the Capital Assistance Program, Agricultural Assistance Program, Fishery and Fisherman Assistance Program, and Interest Subsidy Assistance to Customers of Regional Owned Enterprises (BUMD) in Tangerang Regency, namely the Microfinance Institution (LKM) Artha Kerta Raharja, Unit Management of Revolving Funds (UPDB), and People's Credit Banks (BPR) Niaga Kerta Raharja as well as long-term social assistance programs by maximizing the capital assistance scheme through the application of the Community Assistance Information System (SIBAMAS) in collaboration between BAPPEDA and the Tangerang Regency Communication and Information Office. Types of assistance in the form of social and capital assistance can be implemented in the future by making service applications so that they are easily accessible.

The Tangerang Regency Government takes part in maintaining the survival of MSMEs by disbursing capital business assistance for affected micro business actors and New Entrepreneurs (WUB) through the Tangerang Regency Economic Recovery Program (PDE), which was launched on February 26, 2020[20]. The budget allocation disbursed is Rp. 31,713,880,069 (thirty-one billion seven hundred thirteen million eight hundred eighty thousand and sixty-nine rupiah), managed through the Tangerang Regency Unexpected Expenditure in 2020. The budget is a grant to the affected micro-enterprise community and WUB. It is contained in the Regulation of the Minister of Home Affairs Number 20 of 2020 concerning the Acceleration of Handling Covid-19 in Regional Governments (State Gazette of the Republic of Indonesia of 2020 Number 249); and Regulation of the Minister of Finance Number 85/PMK.05/2020 concerning Procedures for Providing Interest Subsidy/Margin Subsidy for Credit/Financing for Micro, Small and Medium Enterprises in the Framework of Supporting the Implementation of National Economic Recovery (State Gazette of the Republic of Indonesia of 2020 Number 736).

4.1. MSME Economic Stimulus for Handling Economic Impacts

The Covid pandemic has impacted people's lives, especially the economy. For this reason, the government has implemented a policy for handling the economic impact through the Instruction of the Minister of Home Affairs number 1 of 2020 concerning the Prevention of the Spread and Acceleration of Handling COVID-19 within the Regional Government. The strategy is to encourage the community's economy through the economic stimulus of MSMEs. The handling of this economic impact aims to keep the business world alive, among others, through the empowerment of micro, small

and medium enterprises and cooperatives to restore and stimulate regional economic activities.

Activities to deal with economic impacts are carried out in several ways, including:

1. Procurement of food and basic needs in order to maintain regional food security and reduce the impact of panic buying;

2. Providing incentives, in the form of :

3. Reduction or exemption of Regional Taxes

4. Extension of time for the exercise of rights and fulfillment of tax obligations;

5. Extension of payment obligations and revolving

6. The provision of stimulus in the form of strengthening business capital to MSMEs and micro-enterprises affected by the economic impact of COVID-19

7. Handling other economic impacts.

During the COVID-19 pandemic in 2020, the government through the task force for the acceleration of handling Covid 19, also launched a protection scheme for the recovery of MSMEs amid the COVID-19 pandemic, including:

1. Small and Medium Enterprises in the vulnerable category of poor funds as recipients of social assistance;

2. Tax incentives for MSMEs with a turnover of IDR 4.8 billion per year;

3. Loan relaxation and reconstruction for MSMEs;

4. Expansion of working model financing;

5. The Ministry of State-Owned Enterprises and local governments are supporting SMEs.

Responding to policies from the government launched by the Ministry of Home Affairs and the task force for the acceleration of handling Covid 19, the Tangerang Regency government launched a scheme for handling the economic impact of Tangerang Regency to synergize with government programs, increasing opportunities for new entrepreneurs, empowering business actors, strengthening food security and supporting superior programs collaboratively. The scheme for handling economic impacts focuses on five schemes: interest subsidies, capital assistance for the covid scheme, marketing assistance, fishery business assistance, and agricultural business assistance.

This research paper is more concerned with handling economic impact through the capital assistance for the covid scheme carried out by the Tangerang Regency government. This scheme's provision of capital assistance is intended for business development for affected business actors and victims of employment termination who will open businesses. This capital assistance is a stimulant for business capital with a total quota of 1500 assistance.

Capital assistance is carried out using a mechanism through online registration by submitting proposals and through site selection and surveys, as well as determining the amount of aid allocation to be provided. After goal setting, assistance is provided via virtual accounts. It is where the Tangerang Regency government innovates by developing the Community Assistance Information System (SIBAMAS). The stages of registration and selection of recipients of the economic stimulus assistance can be seen in the following figure.
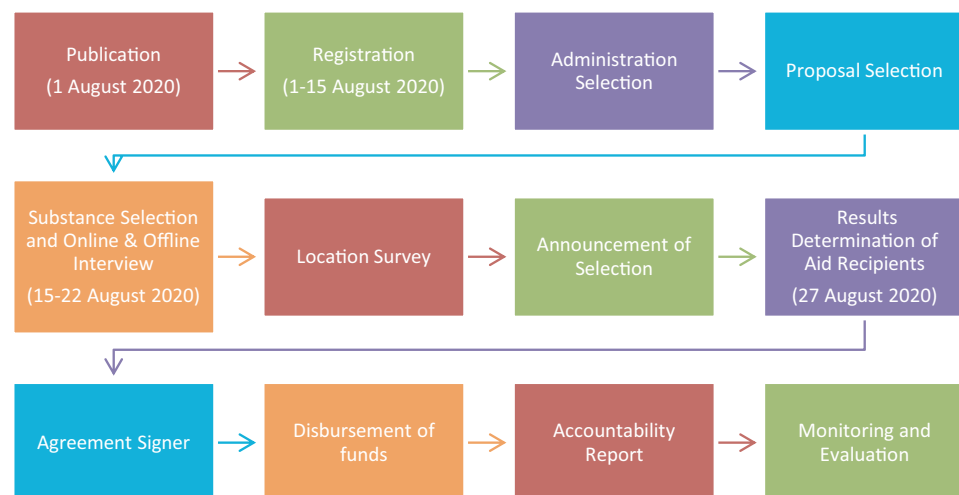

Figure 1: Stages of registration and selection of assistance.

4.2. Community Assistance Information System Innovation (SIBA-MAS)

The Community Assistance System (SIBAMAS) is a policy procedure for the Tangerang Regency government in the form of business capital assistance provided to the community as grant assistance from the Tangerang Regency government to micro-business actors affected by the COVID-19 pandemic and capital assistance to the community and victims of employment termination so that they can become a new entrepreneur. The SIBAMAS innovation is closely related to the Tangerang Regency Government Performance Plan (RKP), namely accelerating economic recovery and social reform.

In detail, SIBAMAS is intended to increase people's consumption/purchasing power, increase investment, and reduce unemployment.

The origin of this innovation idea was based on the Tangerang Regency's concern about its statistical value. According to the BPS 2020 data, the Tangerang Regency Open Unemployment Rate (TPT) in 2019-2020 showed a significant increase, namely 8.91% in 2019, increasing to 13.06% in 2020, meaning that there was an increase in the number of open unemployment by 4.15%. There was a significant spike in poverty from 2019 to 2020, namely, 1.09%, of which 5.14% or 193.970 people in 2019 and rising to 6.23% or 242,020 people in 2020[3]. This issue, of course, needs to be looked at and found a way out.

SIBAMAS also supports policies from the central government as outlined in the Joint Circulars of the Minister of Home Affairs and the Head of LKPP number: 119/3059/SJ and number 11 of 2020 regarding the follow-up to the Procurement of Goods/Services contract on the adjustment of the 2020 regional revenue and expenditure budget as a result of an emergency public health as a national disaster of Covid-19. Therefore, the Tangerang Regency budget is allocated for an economic stimulus program focused on developing MSMEs. It is because the MSME sector can potentially improve the community's economy.

The SIBAMAS program states that this program is an effort to restore the economic impact of the community in Tangerang Regency. Besides that, this report can provide information to Law Enforcement Officials (APH) in providing solutions in the community economic impact recovery program. The implementation of this innovation still has several problems that can hinder the smoothness and achievement of its innovation goals. The problems that must be resolved include, firstly, Monev and assistance to a large number of micro-small businesses scattered in Tangerang Regency; second, building commitment of business actors and finding business potential; third, regarding how to facilitate financing, do not let financing without an actual identification being carried out for those that are not planned.

In addition, problems from the community side can also occur, such as first, not all people know about SIBAMAS assistance information; second, some know but cannot use the SIBAMAS Application; third, some know and have used the SIBAMAS application but do not know how to upload documents.

One of the implementations of Capital Assistance is, among others, assisting in increasing people's purchasing power from the Economic sector with a value range of 2 (Two) to 5 (Five) Million Rupiah to the Micro Business sector and New Entrepreneurs in Tangerang Regency. can use these funds to purchase business capital and increase

economic sales turnover in Tangerang Regency and can rise economically during this Covid19 pandemic.

The Capital Assistance implemented by the Regional Development Planning Agency (BAPPEDA) seeks to start by preparing the Selection Team to form this Capital Assistance Scheme by providing selections to the SiBAMAS system managed by the Communication and Information Office (DISKOMINFO), such as administrative selection and business legality. For example, Micro Business Recipients / New Entrepreneurs (WUB) register to the SIBAMAS portal by completing various equipment such as Identity Cards (KTP), Family Cards (KK), Business Pictures affected by Covid, Business Product Pictures, Pre-Covid19 condition descriptions, and Post-Covid19, as well as a Certificate from the Village/Sub-district that the person concerned is a Micro Business/WUB affected in the area.

The Tangerang Regency Headquarters launched the distribution of SIBAMAS on August 26, 2020, at the Regent's Hall, attended by various elements of the Tangerang Regency Bureaucrat and Legislature as well as sub-districts in Tangerang Regency. With the launch of the SIBAMAS program, it is hoped that the community can easily access capital assistance with predetermined conditions, and the target expected by BAPPEDA is 3,000 recipients of Micro and New Entrepreneurs who can take advantage of it.

SIBAMAS can be categorized as an innovation because it emphasizes improving community service processes that use desktop-based data collection technology to become internet-based in the form of web-based applications. The benefits can be seen from the ease with which people can access and apply for capital assistance to survive the Covid pandemic.

The economic stimulus using SIBAMAS technology aims to maintain the leverage of consumption or purchasing power of the community (affected MSME actors). In addition, it can increase the investment of new entrepreneurs (WUB) for employees who are victims of employment termination (PHK) and reduce the unemployment rate. Ultimately, it will provide benefits for realizing a prosperous Tangerang Regency community following the Tangerang Regency government's mission.

4.3. Implementation Stages of SIBAMAS Innovation

Implementing this SIBAMAS innovation is carried out in neatly arranged stages so it can be implemented. The implementation steps consist of the stages of preparation, implementation, supervision, and evaluation.

SIBAMAS Preparation Stage. At this stage, regional innovation teams are formed, deepening/sharpening innovations related to indicators and targets for success, mapping stakeholders/related parties, and discussing and coordinating innovation with stakeholders. At the implementation stage, a system or operational arrangement from SIBAMAS is carried out for each stakeholder that will guarantee the duties of each. SIBAMAS is also tested to ensure the information system can run as desired. After the trials were carried out repeatedly, then the socialization of the innovation was carried out to stakeholders and the community, and in the end, the system was launched and operationalized.

At the supervision stage, supervision is carried out during the implementation of the innovation preparation. In addition, supervision is carried out when designing and testing the SIBAMAS innovation device. In the implementation of socialization and operations, operations are also carried out. At the evaluation stage, the achievements or benefits of the innovation are calculated. It is related to the value of benefits from SIBAMAS innovation, the type of business that utilizes SIBAMAS facilities, additional income received by MSME actors, and the future development of the SIBAMAS system.

4.4. Features and Workflow of SIBAMAS Innovation

The SIBAMAS feature consists of several data needed so that the administration of the implementation of economic stimulus provision can be recorded and monitored. Therefore, SIBAMAS consists of the following features:

4.4.1. Registration

This feature requires data on the population identification number, name, telephone number, and a selfie photo with an ID card.

4.4.2. Login

This feature requires a username and password to enter the system.

4.4.3. Submission Data

This feature requires data on the resident registration number, full name, place/date of birth, address, gender of the registrant, registrant's previous occupation, current job, type of business to be run, business name, email address, and telephone number.

4.4.4. Dashboards

This feature requires data on the number of submissions from MSME actors, and the total assistance provided.

4.4.5. Integrity Facts

This feature requires the recipient's menu data and the recipient's approval for the provisions imposed in the system and procedure for receiving MSME economic assistance

4.4.6. Cashflow

This feature requires data on the amount of turnover before the impact of covid and the amount of turnover after being affected by covid in a matter of rupiah.

4.4.7. Budget Plan / RAB

This feature requires serial number data, a brief description, the number of aid units, the total unit price of assistance, the total amount of assistance submitted, and the total budget planned.

4.4.8. Requirements Documents

This feature requires document data for identity cards, SKDU (running business), NIB/TDP/SIUP (new business), product photos, and photos of the place of business.

The SIBAMAS workflow is adjusted to the procedures or stages of registration and selection for recipients of economic aid or economic stimulus for MSMEs affected by the pandemic. Therefore, the process of assisting can be carried out more quickly by using an information system. During the registration and selection process, MSME actors participating in the program will state that recipients have never received similar

business assistance from the central government or local governments as a candidate for assistance. If in the future it is proven that they have received similar assistance, the recipient must return the assistance to the regional treasury. It ensures that assistance is right on target and is not duplicated. SIBAMAS workflow can be seen in the figure.
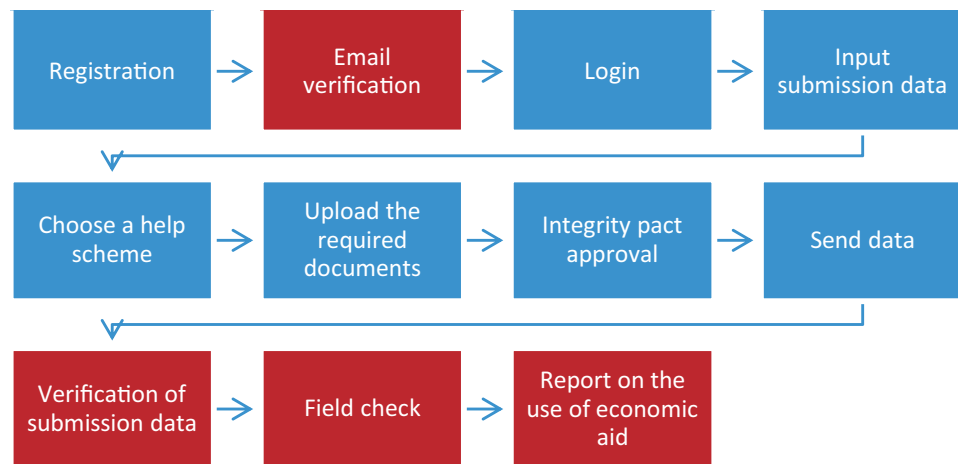

Figure 2: SIBAMAS workflow.

4.5. Evaluation of the Benefits of SIBAMAS Innovation

The results of the evaluation of the implementation of the SIBAMAS innovation are 1,826 recipients/business entities with several indicator questions compiled using the MWater application, while the information can be described as follows:

4.5.1. Recipient Category/Classification

From the graph, it can be seen that much assistance through SIBAMAS was received by MSMEs affected by the pandemic. It shows that SIBAMAS is vital in supporting economic growth for MSME actors.

4.5.2. Amount accepted

From the graph, it can be seen that the assistance received was quite diverse and the most received was Rp. 2.000.000, - that is 48.2%. It indicates that additional capital is still needed even though the nominal is quite small.
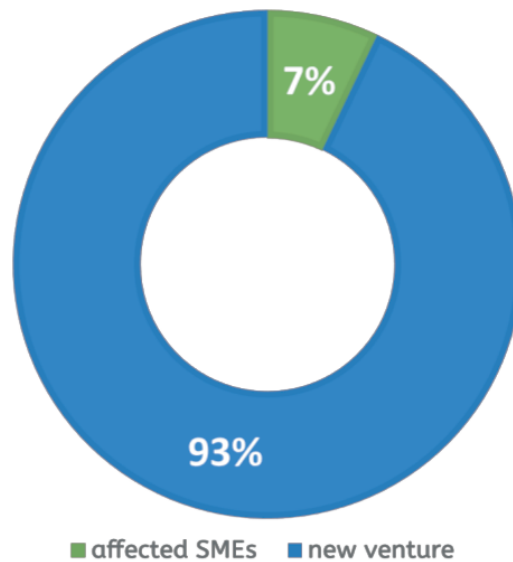
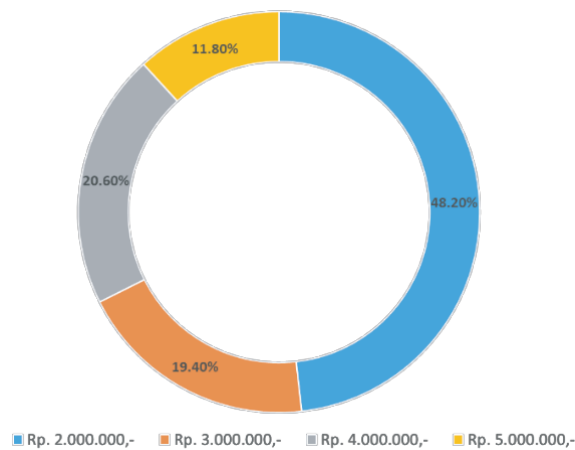**Figure** 3: Category / Classification of Recipients.

Figure 4: Amount of assistance received.

4.5.3. Data Usage Notes/Receipts

From the graph, it can be seen that the receipt is evidence of receiving aid, making it easier to monitor the amount of community assistance.

4.5.4. Capital assistance has increased output/ production/ infrastructure

From the graph, it can be seen that 89.9% of the capital assistance from SIBAMAS has succeeded in adding production value and output as well as infrastructure from MSME
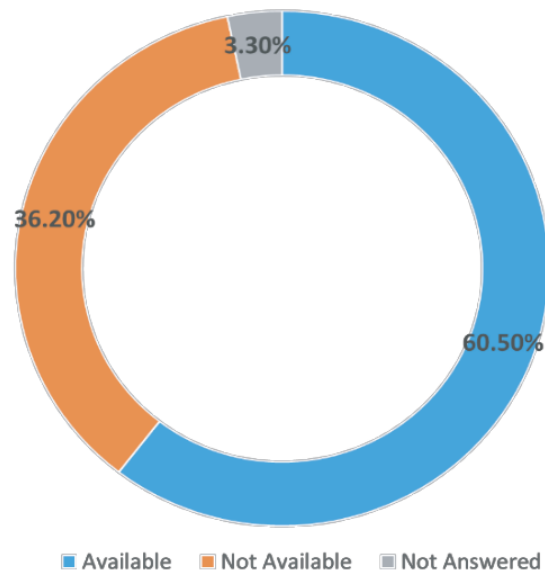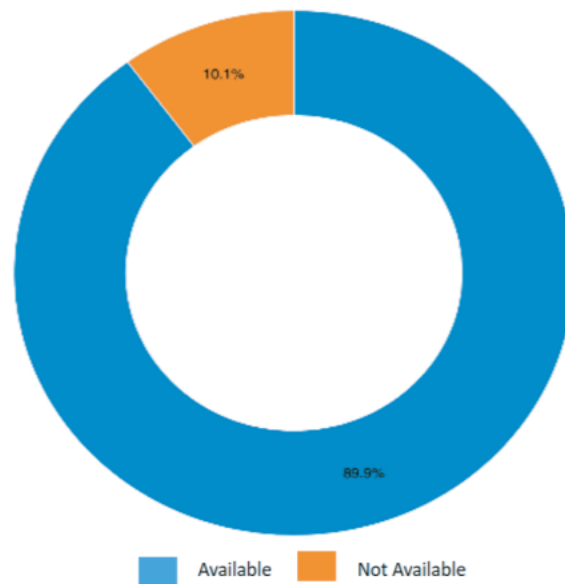
Figure 5: Availability of receipts.

Figure 6: Increase in yield/production from aid.

actors. It proves that the SIBAMAS program has succeeded in helping stimulate the economy.

4.5.5. Increase in Turnover/Income per day

From the graph, it can be seen that 83.5% of SIBAMAS recipients experienced an increase in daily income turnover from MSME actors. However, a few (16.5%) stated that
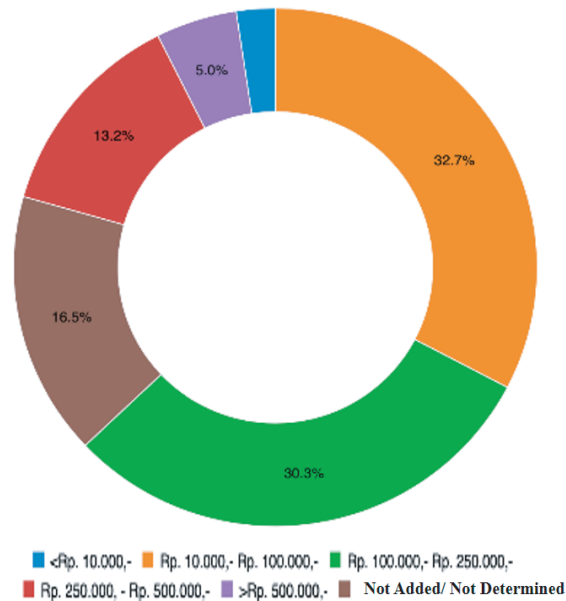
Figure 7: Increase in income turnover.

there was no increase in daily income turnover. This figure is a separate task for the Tangerang Regency government to carry out special monitoring of beneficiaries.
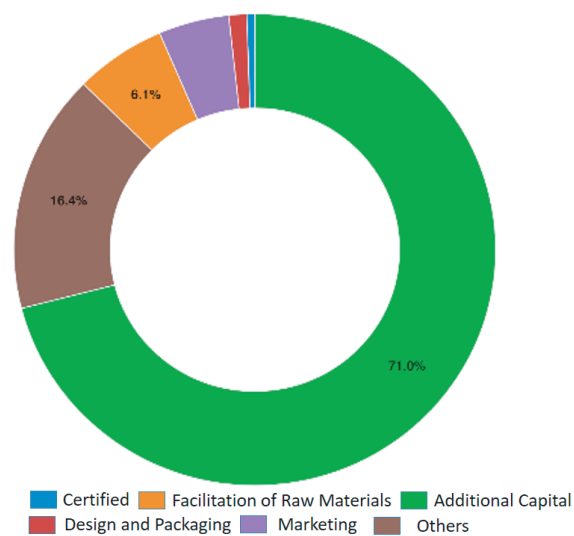
4.5.6. Production/turnover development

Figure 8: Developments required from community assistance.

From the graph, it can be seen that 71.0% of MSME actors consider that capital through the economic stimulus program using the SIBAMAS innovation is mainly used for additional capital for product development. Meanwhile, 6.1% is used to facilitate the production of raw materials from MSME businesses.

In addition, based on the data compiled through the SIBAMAS application, there were 16,035 (sixteen thousand and thirty five) micro-small businesses and WUB affected. However, entering the verification stage only 13,866 (thirteen thosand eight hundred and sixty six) proposers or 86.47 % were verified and received capital assistance through the SIBAMAS application. At the same time, while the remaining 2,134 (two thousand one hundred and thirty four) proposals or 13, 52 % did not pass the verification.

The reason for not being verified is that one or more of the uploaded files are incomplete, which consists of: 1). No self-portrait/selfie along with ID card; 2). The absence of an ID card document; 3). There is no village/kelurahan certificate; 4). No business photos; 5). The absence of cash flow documents; 6). There is no budget plan; and 7). At the time of the field survey, there were duplicate data. For these reasons, it can be concluded that: 1). Lack of information dissemination on the opening of the SIBAMAS assistance program in the community 2). Lack of socialization of the use of the SIBAMAS application. With the two problems above, people may use the services of "brokers" to enter the SIBAMAS application.

Based on the understanding conveyed, the SIBAMAS conducted by the Tangerang Regency government has met the requirements of the technological innovation criteria. **First**, SIBAMAS innovation begins with the realization that the manual procedures carried out and used so far are not following the times. The use of manual and non-internet-based technology hinders the implementation of more effective work and can-not meet the community's aspirations. **Second**, this innovation begins with the presence of information systems and work procedures, which are finally modified. It helps the routine procedures carried out, making them easier for those using them. However, it also makes it easier for the government to evaluate and report on the performance of community assistance delivery. **Third**, contemporary technological innovation practices involve new information and communication technologies like the internet.

Innovation activities are indeed expected to have an impact on society. Historically, technological advances have been a significant force behind sustaining economic growth, raising living standards, and offering better health outcomes. Besides a diverse track record of innovation in the environment, new technologies also contribute to lower pollution levels and promote greater sustainability[21].

Innovation has a code of ethics in its development Ethics for Humanitarian Inno-vation [12]. The following principles can be applied to innovation development, **First**, User-friendly: Tools should be usable and understandable to all stakeholders involved in humanitarian innovation and should be focused on generating actionable leads. **Second**, user relevance: They need to be relevant to different groups of individual

innovators and organizations of all sizes. **Third**, Relevance of innovations: They should contain references to the activities involved in the innovation. **Fourth**, Build as-is: They must capitalize on the success of existing models. It is what the Tangerang Regency government cares about in implementing the SIBAMAS innovation. Moreover, this innovation is a technological innovation that utilizes technology in carrying out a policy program, which in this case, is a community assistance program related to the economy.

The SIBAMAS innovation has succeeded in helping MSME players survive during the Covid pandemic. Based on an evaluation conducted by the Tangerang Regency government in 2022, this program helps improve the ability of MSMEs to survive and even fight the impact of the covid pandemic.

5. CONCLUSION

5.1. Conclusion

Based on the analysis of the SIBAMAS implementation as an economic stimulus for MSME actors in Tangerang Regency during the Covid 19 Pandemic, it can be concluded that the program is running effectively. It is shown that 92.9% of the SIBAMAS assistance was received by MSMEs affected by the pandemic

Meanwhile, in terms of benefits, it also has a positive impact on the community as beneficiaries, indicated by the following indicators:

1. 89.9% of this capital assistance from SIBAMAS has succeeded in adding to the value of production and data as well as infrastructure facilities from MSME actors;

2. 83.5% of beneficiaries experienced an increase in the daily income turnover of MSME actors.

5.2. Recommendations

Some recommendations that can be submitted for the sustainability of SIBAMAS innovation related to the elaboration in this paper are :

1. It is necessary to increase the affordability of the SIBAMAS application in supporting the development of MSMEs in the Tangerang Regency which is more comprehensive;

2. Strengthening the monitoring and evaluation and increasing the amount of assistance provided;

3. more intensive facilitation and advocacy for MSME development, technical proposals for submission of assistance;

4. simplification of aid distribution procedures; and

5. expansion of public access to obtain information about SIBAMAS;

6. Further research is needed on its relationship to the impact of innovation on poverty alleviation.

6. AUTHORS' CONTRIBUTIONS

The nature of writing this article, all authors have the same contribution as the main contributor, both in writing and processing data.

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