

LEMBAR
HASIL PENILAIAN SEJAWAT SEBIDANG ATAU *PEER REVIEW*
KARYA ILMIAH : *PROSIDING*

Judul karya ilmiah (paper) : Covid-19 Pandemic: Vulnerability to the Households Financial
Nugroho Tulus Rahayu, **Harjum Muharam**

Jumlah Penulis : 2 orang

Status Pengusul : Penulis ke 2

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Semarang, September 2021
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LEMBAR
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Certificate of Appreciation

This Certificate is awarded to:

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For presenting His/Her outstanding research work (Abstract ID:ABS 45-46)
at ICOBAME 2020 conference, held on 17 December 2020 in Semarang

Dr. Fitri Lukiastruti, SE, MM
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Covid-19 Pandemic: Vulnerability to the Households Financial

NT Rahayu, H Muharam - The 3rd International Conference on ..., 2021 - atlantis-press.com

The Covid-19 pandemic has an impact on almost all sectors of the economy and community activities. This study aims to determine the impact of Covid-19 on the household economy and the effectiveness of social protection by the government. The method in this research is literature study. The literature sources in this study comes from primary and secondary sources. Primary sources are in the form of interviews and research reports, while secondary sources used are in the form of writings on other researcher, and similar writings on matters ...

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Hardani Widhiastuti, Gusti Yuliasih, Yudi Kurniawan

This study aims to determine the extent to which employees experience Work Stress, coupled with the Covid-19 Pandemic that is hitting Indonesia. To find out and control the employee's Work Stress, use an online workshop on Stress Management caused by the Covid-19 Pandemic. The research method used in...

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The second term of Audit Results Summary Report (IHPS) of Audit Board of the Republic of Indonesia or Badan Pemeriksa Keuangan (BPK) concluded that the implementation of commercial bank supervision by OJK for 2017-2019 has met the criteria with exceptions. The exception occurred in the incomplete supervision...

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Covid-19 Pandemic: Vulnerability to the Households Financial

Nugroho Tulus Rahayu, Harjum Muharam

The Covid-19 pandemic has an impact on almost all sectors of the economy and community activities. This study aims to determine the impact of Covid-19 on the household economy and the effectiveness of social protection by the

The Impact of the Covid-19 Pandemic on Work Stress of Employees

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Abstract: This study aims to determine the extent to which employees experience Work Stress, coupled with the Covid-19 Pandemic that is hitting Indonesia. To find out and control the employee's Work Stress, use an online workshop on Stress Management caused by the Covid-19 Pandemic. The research method used in this research is experimental research using 20 subjects for the experimental group and 20 employees for the control group. Data collection using a questionnaire designed using Google Form and experimental research using online. The data analysis technique in this study used covariance analysis (Ancova), which combines comparative and correlation tests. The results of testing the difference in the average work stress before and after training were carried out using a pair sample t-test (Stress Score 1) that in the experimental group the sig. (0.976) > 0.05, which means that the Stress Score1 before and after being given training was statistically not significant (significant). From the average value of the stress score2, the experimental group only showed a very low increase in stress scores, namely 0.05. Likewise, the control group shows a sig value (0.055) > 0.05, which means that statistically there is no significant (significant) difference in the average stress score2 in the Control group.

Keywords: Covid-19 Pandemic and Work Stress

I. INTRODUCTION

Background and Problems

In relation to the handover of human resources authority, aspects of human resource development are an important part of efforts to manage human resources as a whole. In essence, human resource development has a broad dimension aimed at increasing the potential of human resources, as an effort to increase professionalism in organizations.

Guided and planned human resource development accompanied by good management will be able to save other resources or at least the processing and use of organizational resources can be efficient and effective. On the other hand, work is what most people expect. Nothing is meaningless in this life, including the existence of work. By working, people can socialize and communicate with other people. However, by working, someone can apply their knowledge and work skills.

Specifically, in human resource development, which involves increasing all the internal potential of human

abilities, it is based on the fact that an employee will need a range of knowledge, skills and developing abilities to work well in a succession of positions encountered during a career. In this case it is a person's long-term career preparation (16). So that the scope of further human resource development is related to the career system applied by the organization and how existing human resources can access the existing system in order to support their work expectations (16).

Research (14) states in the results of his research that the risk of accidents and work safety can only occur in glass making, namely the extreme risk associated with open electrical panels and scattered cables that endanger employees, in addition to high risks. Similarly, research (11) on safety and Occupational Health (K3) in the implementation of the project, that K3 is greatly influenced not only by *human error* but by structure.

Many K3 cases occur not only in companies, even in organizations. Elphiana's research (2017), for example, examines K3 in relation to the performance of the service section, where 3 work safety has a significant influence on employee performance with a large influence of 47.20%, while the remaining 52.80% is influenced by other factors such as leadership style, organizational culture, motivation, compensation and other factors that influence performance, apart from that in this study also does not discuss occupational health factors but only work safety. So it can be concluded that it is true, the performance that is in the high category at PT. PLN (Persero) Bandung Network Distribution Area, 47.20% is influenced by work safety factors.

The key to competitive advantage (*competitive advantage*) of any organization depends on human resources. Therefore, organizations that are among the leading in the world always prioritize human resources, among others by increasing the capabilities of these human resources, which of course takes a long time for the impact on the organization.

This research will take the research object, namely the employees of the State Electricity Company (PLN) distribution of Central Java and Yogyakarta. The reason is that PLN distribution is a company owned by the state and in the framework of providing electricity procurement services to the community.

This research has a starting point from the phenomenon of the problem of employee work stress which is the result of the first year research related to the K3 System,

Analysis of Budget Shifts and Realization of School Finances During the Covid-19 Pandemic in Purworejo Regency in 2020

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Abstract: This study aims to analyze changes in the school financial budget and their realization after the Covid19 Pandemic in Purworejo Regency. School finances that are measured are the source of BOS funds from the central government and the PDPS funding source from the Purworejo Regency. The sample of this study was 477 elementary schools in Purworejo Regency. 477 samples spread over 16 districts in Purworejo Regency. This research is collaborating with the BOS Team for the Education, Youth and Sports Office of Purworejo Regency to measure compliance with the Budget Amendment regulations in accordance with the Regulation of the Minister of Education and Culture Number 19 of 2020. This research is a descriptive quantitative research. Researchers also get secondary data from school reports from the BOS Team in Education Office of Purworejo. The results of this study indicate a budget adjustment for handling covid19 in the education unit. The operational PDPS fund is reduced for each student by IDR 20,000. Funds for payment of teachers and honorary staff are reduced for the 3 month allocation, and schools change the source of funds by using the central BOS Fund. Central BOS Fund revenue does not change at IDR 900,000 per student, but its use changes, especially in the 2nd and 3rd quarter of 2020 for spending on goods and services as well as for capital expenditure for covid19 handling activities in education units. The education unit in the realization of spending promotes transparency by posting reports on the use of funds on school display boards and reporting online on the website www.boskemdikbud.go.id. The ownership of special administrative personnel who handle school finances has a significant effect on reporting both offline and online.

Keywords: school budget, BOS fund, Covid19 budget, budget shift, school finances

I. INTRODUCTION

The Covid19 pandemic that emerged in 2019 hit all sectors. Its impact is felt by all walks of life. No exception in the field of education, the budget in the education sector during the Covid19 pandemic must be trimmed and diverted for covid response activities¹⁹. Activities of children who have to study at home through online media, and spending to increase school awareness in overcoming covid19 have caused a shift in the budget in the world of education. The education budget in Indonesia is one of the public budgets that has increased quite significantly in recent years. At least since the post-crisis period and is the largest sectoral expenditure compared to other sectors. The large amount of spending in this sector shows the government's commitment to prioritize education, apart from being motivated by the constitutional push to achieve a level of education spending

of 20% of both the APBN and APBD expenditures. The education budget in schools is obtained from the School Operational Assistance (BOS) fund from the Central Government. This budget is directly transferred to the school account and used directly by the school. In addition to BOS funds, schools also receive school grants / School Financial Management Assistance Funds (PDPS) from the district government, and it does not rule out voluntary donations from students' parents, alumni and the business world.

A jargon of "Jer Basuki Mawa Beya" is very popular in the world of education, when we want glory, there must be a cost. Therefore, financing and budgets in the field of education are very much in the spotlight today. Especially in times of crisis because of the Covid19 pandemic.

According to Ahmad Arifi, education financing is one of the components of instrumental input which is very important in the implementation of education, especially in schools / madrasahs). In every effort to achieve educational goals, both quantitative and qualitative goals, the cost of education has a very decisive role. There is almost no effort to ignore the role of costs, so that it can be said that without cost, the educational process (in schools / madrasahs) does not work. Cost in this sense has a broad scope, namely all types of administration relating to all types of implementation education, both in the form of money, goods and cashable labor). In this sense, for example, student contributions are clearly costs, but all physical facilities, both schools and teachers are also costs. Mulyasa emphasized that cost is one of the resources that directly supports the effectiveness and efficiency of education management. This will be even more pronounced in the implementation of school autonomy which demands the ability of schools to plan, carry out and evaluate as well as account for the management of funds in a transparent manner, both to the public and the government. In the provision of education, sources of funds are an integral part of the study of education management.

The role or obligation of the government in financing education is evident from the existence of the BOS / M program for School / Madrasah Operational Assistance), as described in the BOS Handbook, Financial Management and Monitoring and Evaluation. The book describes instructions for implementing School Operational Assistance, Financial Technical Instructions for School Operational Assistance, as well as Monitoring and Evaluation Technical Instructions. While community involvement, especially parents of students, in education financing, there is no legally binding minimum or maximum standard. Community involvement is

Work From Home: The Role of Work Engagement on Productivity During Covid-19 Corona Pandemic a Study in Teachers and Lectures in Yogyakarta Province and City Nears Yogyakarta

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Abstract: Covid-19 Corona pandemic has overwhelmed the world since January 2020 and has spread in Indonesia in March 2020. After that, all the lifestyle is changed. The majority of people/employees work from home. Many offices, factories, and industries were closed because people are frightened of the virus covid-19 corona. Millions of people in the world have died from this virus. This research would explore how the teacher and lecturer work from home. Have they worked productively?

This study aims to determine the effect of the work environment and stress on productivity mediated by work engagement while teacher and lecturer work from home because of the Covid-19 Corona pandemic. The sampling technique was convenient, with 151 respondents working and living in Yogyakarta Province and city nears Yogyakarta. Data is collected by questionnaire, Likert scale 1-7. The Data was analyzed by Multiple Linear Regression with intervening. The results showed that work environment and stress positively and significantly influenced productivity, but work engagement was not an intervening variable. Coefficient of Determination, Adjusted R² is 0.48.

Keywords: *work from home, work environment, stress, productivity, work engagement*

I. INTRODUCTION

At the beginning of 2020, the world was met by horrendous news of the emergence of coronavirus (covid-19) that spread worldwide, including to Indonesia. This disaster brings lots of effects such as limitation, even discontinuation of all common human activities so the virus won't spread massively. Therefore, the phrase Work from Home, which held meaning "to work, study, and pray from home," become familiar. One of the possible activities from home is teaching and learning activities, which is the main duty of teachers and lecturers towards students and university students online. The change in teaching and learning activities triggers stress for teachers and lecturers because they had to arrange a work environment at home to be disturbed by other family members' activities (spouse, kids, etc.) during working hours. Strong commitment and motivation (work

engagement) are needed if teachers and lecturers were to remain productive. Research about WFH during coronavirus pandemic (covid-19) hasn't been done before. The previous empirical study was about telecommuting, which means working outside of the usual workplace done on purpose and with careful planning because there was room for flexibility and efficiency at work for the employees. This research aims to know how productive teachers and lecturers while working from home during the urgency of coronavirus covid-19 that is measured by stress level and work environment whilst noticing the role of work engagement, a case study in Yogyakarta Province and cities near the area.

II. REVIEW OF THE LITERATURE AND HYPOTHESIS

WFH (Stress and work environment) and Productivity

The measurement of teachers' and lecturers' performance or productivity level is based on Indonesian Law of Teachers and Lecturers no 14, 2005 (Undang-Undang Guru dan Dosen no 14 Tahun 2005). The previous research [1] proved employees who work at home have a higher level of productivity than employees who work at the office and have higher life satisfaction, which increased their productivity level. The results of Bloom's research supported this statement as well; employees that work from home are more productive and happier[2]. Kim and team[3] found the influence of the work environment towards the productivity of employees.[4] supports the statement that employees who are allowed to work at home have a lower absence level, lower disturbance at work, more flexible work schedules, a higher ability to control their personal matters, and more time for family and work. Work From Home give flexitime to do the work. And the flexitime significantly increase job satisfaction. [5].

H1: Work environment at home(WFH) positively influence the productivity of teachers and lecturers.

Financial Literation Levels of Small Businesses in Bajawa, Ngada District

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Abstract: This study aims to identify: the behavior of small business actors in making financial decisions, especially decisions related to investment, saving and consumption; measuring the level of financial literacy of small business actors, and measuring the role of financial institutions and the Ngada Regency government in educating small business actors in managing their company finances. This research is a descriptive research with survey techniques. The population in this study were small business actors in Bajawa sub-district engaged in restaurant and trade businesses. The results showed that 70% of respondents used the income from their business profits for consumption activities, 20% for investment activities in the form of buying land, building houses, buying two-wheeled or four-wheeled vehicles, and 10% for saving activities. The level of financial literacy of respondents is 50% classified as not literate, 33% classified as less literate, and 17% classified as sufficient literate. The role of financial institutions and the Ngada Regency government in educating business actors is still relatively low, namely 25%

Keywords: financial decisions, financial literacy, financial education

I. INTRODUCTION

Knowledge, skills and abilities possessed by micro, small and medium enterprises in managing finances are needed for the survival of their business. The results of a survey conducted by the Financial Services Authority (OJK) in 2013 showed that the level of financial literacy of the Indonesian people was still very low, where well literacy was 21.84%; sufficient literate of 75.69%; less literate by 2.06%; not literate of 0.41%. The findings of the Financial Services Authority are very concerning because they show the public's lack of understanding of the proper methods and patterns of financial management. Therefore, it is not surprising if many MSME actors experience financial distress problems in managing their business finances

The results of research conducted by [1]) show that the literacy level of MSME owners in Tegal City is still low and is influenced by gender, education and income factors. Indrawati (2015) also reports that the level of financial literacy of urban communities in Jember Regency is low and is influenced by factors of income,

education, gender, ownership of financial products and behavior towards financial services. Halabi A.K.R. Barret and R. Dyt (2010) who conducted research at SMEs Australia, showed that small business actors only understand very basic things from accounting information and have problems with financial literacy. Some of the research results above indicate that the understanding of financial literacy by micro, small and medium enterprises in Indonesia is classified as low

Bajawa sub-district has a very strategic location because it is located in the center of Bajawa City which is the center of community business activities, causing many entrepreneurs to open their businesses, as shown in the table below.

TABLE 1
TYPES OF SMALL BUSINESS IN BAJAWA DISTRICT

No	Type Of Business	
1	Restaurant / Food Stalls	40
2	Sandal and Shoe Shops	32
3	Accessories Store	7
4	Electronics Stores	12
5	Clothing Store	38
6	Photocopy Shop	10
7	Children's Toy Store	13
8	Kitchen Supply Store	30
	Total	182

Source: Office of Cooperatives, SMEs and Trade of Ngada Regency, 2019

Based on data on the types of small businesses in Bajawa District, it is necessary to carry out an analysis of the level of financial literacy of small business actors in order to know the skills, abilities and knowledge they have in managing their business finances, which can be categorized into four levels, namely well literate, sufficient literate, less literate and not literate (OJK.go.id).

Covid-19 Pandemic Vulnerability to the Households Financial

by Harjum Muharam

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Abstract— The Covid-19 pandemic has an impact on almost all sectors of the economy and community activities. This study aims to determine the impact of Covid-19 on the household economy and the effectiveness of social protection by the government. The method in this research is literature study. The literature sources in this study comes from primary and secondary sources. Primary sources are in the form of interviews and research reports, while secondary sources used are in the form of writings on other researcher, and similar writings on matters that the author has not directly witnessed or experienced. The results of this study state that the Covid-19 pandemic has a significant impact on the households economy, this is due to restrictions on economic activity carried out by the government. Termination of Employment that occurred during the pandemic had an impact on the weakening of the households economy. The declining of their financial makes them unable to meet the daily needs. Based on the problems, the government requires to provide social assistance to the affected communities. However, in several case the social assistance is deemed ineffective and not on target.

Keywords—Covid-19, Financial, Households

I. INTRODUCTION

The COVID-19 outbreak was first identified in Wuhan, China in December 2019. as of August 2020, there were 23 million confirmed cases with 800,000 deaths worldwide [1]. This pandemic has become one of the most destructive forces that have experienced mankind in the last 100 years [2]. The Covid-19 outbreak which first entered Indonesia in early March 2020, has had a major impact on people's lives, especially in the economic sector. One of the impacts of the outbreak is the slowdown in economic growth in Indonesia, which was recorded at only 2.97 percent in the first quarter of 2020. Even though at that time, the Covid-19 outbreak had just hit in March. It is estimated that in the second quarter the decline in economic growth will be more pronounced given the widespread impact of the pandemic. Changes in the economic sector caused by Covid-19 have had a broad impact on economic sectors. Several sectors have experienced a decline and several sectors are still running despite the pandemic. These changes can be seen in the table as follows:

Based on table 1, it can be seen that economic growth in the first quarter of 2020 (Q1-2020) against the fourth quarter of 2019 (QIV-2019) experienced a decline in several sectors. The sector that experienced the largest decline was the education services sector by 10.39 percent. Other sectors such as the government administration sector

and the construction sector also experienced a significant decline in which respectively experienced a decline of 8.54 percent and 6.92 percent. Year on years economic growth in Q1-2020, almost all sectors experienced a growth slowdown compared to the previous year. Starting from the sector that has the largest contribution to GDP, namely the manufacturing sector which grew 2.06 percent, slower than the same period in the previous year which experienced growth of 3.86 percent.

The sector with the second-largest contribution, namely the trade sector, also experienced slowing growth. In Q1-2020, the Trade sector experienced growth of only 1.60 percent, experiencing a slowdown in growth compared to last year's growth in the same period of 5.26 percent. Followed by sectors that have the third largest contributor to GDP, namely the agriculture, forestry, and fisheries sectors. This sector also experienced a growth slowdown from the previous year. In Q1-2020, the Agriculture, forestry, and fisheries sectors experienced growth of 0.02 percent, experiencing a slowdown when compared to the previous year which experienced growth of 1.81 percent.

Based on the aforementioned weakening of the sectors, some sectors have persisted and even have increased. These sectors include the financial services and insurance sector, health services and social activities, information and communication, and education services. The Financial Services and Insurance sector experienced the highest growth of 10.67 percent, higher than the previous year's growth of 7.33 percent. In the second position, the sectors that experienced an increase in growth were the Health Services and Social Activities sector by 10.39 percent, higher than the growth in the previous year of 8.61 percent. The sector that experienced further growth was the information and communication sector by 9.81 percent, higher than the growth for the previous year of 9.03 percent. Finally, the education services sector grew by 5.89 percent, higher than the growth in the previous year of 5.62 percent.

Q1-2020 GDP growth only grew by 2.97 percent, smaller than the previous year which grew by 5.07 percent in the same period. This is because sectors that have a high contribution to GDP, such as the processed industry sector, the trade sector, and the agricultural sector, experience weakening growth, which has an impact on the contribution of GDP growth. Another sector that has been badly affected is tourism. The decline in the number of foreign tourists and tourists has hit this sector. Hotels, restaurants, tourist attractions, tourism support services

experienced a significant decline in turnover due to the absence of tourists.

The weakening of some of the sectors previously described was caused by the implementation of government policies to reduce community activities which resulted in an economic slowdown. On the other hand, the spread of the Covid-19 outbreak has caused a number of business activities to stop, leading to the Termination of Employment (PHK) which has an impact on increasing unemployment. The impact of the spread of this epidemic is increasingly felt when the government is faced with the situation and economic conditions of the people which are getting weaker due to their loss of jobs. As a result, their daily needs become constrained due to loss of income. The impact of this widespread outbreak has been felt in almost all regions in Indonesia.

Based on a survey conducted by LIPI in August 2020 on 1,548 respondents in 32 provinces. It is known that more than 50% of families experienced financial difficulties as a result of the Pandemic. So that it is hoped that assistance from the government can be given to the affected communities. Meanwhile, during the pandemic the financial difficulties experienced occurred due to the inability to supply foodstuffs; pay routine monthly needs such as electricity, water, school education; then routine installment payments such as credit cards, KPR, motorized vehicles; as well as difficulties in meeting non-food needs such as clothing and secondary needs. Still from the results of the same survey, it is known that the most affected families are families with income below 1.5 million per month; and families with incomes below 5 million per month as a whole. This means that the lower the monthly households income, the more financial difficulties will be.

Some of the factors that caused financial difficulties for low-income families during the pandemic, among others, were job losses or decreased income due to the impact of the pandemic, reduced working time, then many lost their main jobs because of the sector they worked in was affected by the pandemic. Then also reduced business turnover. Some of these factors are the impact of a decrease or loss of income due to the pandemic.

Then the second is the lack of savings. As is known, the people in the lower middle group have relatively no savings for reserve funds. The impact is there is no back up when they lose their main source of income. And the third is the absence of a job or a source of side income.

This study intends to examine the impact of the Covid-19 pandemic on households economic resilience, especially for certain income groups. What causes resilience between families to bias varies. Is it only economic factors or are there other factors that contribute to the economic resilience of the households. Besides, this study also intends to examine the impact and effectiveness of government assistance in providing a social safety net.

The another studies commonly finds an effect of pandemic towards macro economic. In various countries, the economic sectors that have felt a significant impact from the Covid-19 pandemic are sectors that pay low wages and employ minority groups [3]. Yang Yang, Hongbo Liu, and Xiang Chen [4] states Covid-19 has an impact on decreasing demand from the restaurant. Charl de Villiers [5] states that social restriction is needed to control the pandemic and make economics keep working. One of the policies implemented by the government in shaping social resilience in South Asia is the Covid Emergency

Fund (CEF), the fund is used to strengthen and help the economy of people in the Indian region [6]. Then in Jamaica in balancing the lives and livelihoods of its people, the Jamaican government issued a stimulus package of \$ 25 billion, the economic stimulus was used to manage the impact of the pandemic on the workforce, boost the economy, support income, and business and protect workers [7]. However, this study focus on the impact of the pandemic towards micro scale economic actors especiall in Indonesian case. Therefore, this crisis also has a significant effect for several groups of community. Especially low-middle income households. Therefore, this research also try to find an answer from governmnt policy towards economic impact.

II. METHOD

In this study, the literature study method was used. The literature method is one of the data collection methods used in social research methodologies to trace historical data. Meanwhile, Sugiyono[8] states that Literature is a record of past events in the form of writings, pictures, or monumental works of a person. Thus, library research is a series of activities relating to methods of collecting library data, reading and taking notes, and processing research materials.

Judging from the closeness of the content, literature can be classified into two. First, the primary source (primary source), and the second secondary source. Primary sources are original essays written by someone who saw, experienced, or worked on their own. This kind of literature material can be in the form of diaries (autobiography), theses, dissertations, research reports, and interview results. Besides, the primary source can be in the form of reports on the eyes of a match, population census statistics, and so on.

Meanwhile, what is meant by a secondary source (secondary source) is writing about other people's research, reviews, summaries, criticisms, and similar writings on matters that the author has not directly witnessed or experienced. Secondary literature materials are found in encyclopedias, dictionaries, handbooks, abstracts, indexes, and textbooks.

In carrying out literature research activities, primary literature sources should be used with more authentic information. However, primary literature material relevant to the researcher's problem is not always available, or because of the limited time, it is difficult to obtain. When this happens the researcher is forced to use secondary literature material. It is necessary to consider the author's 'bias' because this information does not come from direct sources.

III. RESULTS AND DISCUSSION

The Covid-19 pandemic that has occurred in Indonesia since March 2020 has had a significant impact on various social and economic activities. The social restrictions imposed by the government have greatly reduced demand and income from various sectors of the economy. The decline in demand and income from various sectors of the economy has also caused many companies to lay off their employees. Based on a statement from the Indonesian Chamber of Commerce and Industry (Kadin) delivered to DDTCNews, it was stated that there were 6.4 million workers who were laid off or experienced layoffs due to the Covid-19 pandemic, the layoffs carried out are the effect of reduced turnover in various economic sectors.

1 In various countries, the economic sectors that have felt a significant impact from the Covid-19 pandemic are sectors that pay low wages and employ minority groups [3]. According to Yang Yang, Hongbo Liu, and Xiang Chen, Covid-19 has an impact on decreasing demand from the restaurant sector due to decreased income from the household financial. All sectors cannot operate and many sectors have also permanently closed their businesses, while sectors that continue to operate must carry out social restrictions following applicable health protocols [5]. One of the policies implemented by the government in shaping social resilience in South Asia is the Covid Emergency Fund (CEF), the fund is used to strengthen and help the economy of people in the Indian region [6]. Then in Jamaica in balancing the lives and livelihoods of its people, the Jamaican government issued a stimulus package of \$ 25 billion, the economic stimulus was used to manage the impact of the pandemic on the workforce, boost the economy, support income, and business and protect workers [7]. In Singapore, there are several key fiscal, analytical, operational, and political capacities, most of which were built after the 2003 SARS crisis, which enabled the Singapore state to provide a strong initial response to the COVID-19 outbreak. This is evidenced by the low rate of COVID-related deaths in Singapore and minimal community transmission within the resident community and its permanent residents [9]. During the Covid-19 pandemic, the International Labor Organization (ILO) also encourages and provides convenience for workers in terms of simplified administrative transitions, reduced costs for entrepreneurship training, financial literacy, and access to various financial services.

The Indonesian Central Statistics Agency (BPS) in August 2020 recorded an increase in the percentage of the Open Unemployment Rate (TPT) of 7.07 percent, an increase of 1.84 percent compared to August 2019. The increase in unemployment and layoffs has had a significant impact on the households financial. workers who lose their jobs cause their incomes to drop so drastically that they are unable to meet their basic needs. IPB Households Economic Experts stated that as many as 55.5 percent of families in Indonesia experienced a decline in income during the pandemic. According to a survey conducted by LIPI, families with an income of Rp 1.5 million per month were greatly affected by the Covid-19 pandemic, on average families with an income of 1.5 million did not have savings or reserve funds that could be used to help overcome economic difficulties. in times of pandemic. Based on the statement of Bhima Yudisthira as an INDEF economist, middle-class families are also affected by this pandemic, this is because middle-income families can only survive on their savings, while social assistance provided by the government cannot be absorbed by them.

From an individual perspective, the layoffs that occur cause them to postpone their needs and wants. The delay in fulfilling these needs occurs due to a lack of funds to meet the necessities of life. This condition can get worse if the individual has a households that they must meet their needs. The needs that need to be met by households include the need for education funds and other unexpected needs. The households's need for education funds alone can put psychological pressure on all households members to be met immediately. This condition can be an opportunity to create uncertain life situations such as

increasing households debt. This increase in debt can make the households economy tougher if it is not supported by the income they get. In dealing with situations like this, household economic actors experience anxiety because, without the support of income, the necessities of life to implement health protocols will also be disrupted. The need for consumption of nutritious food to increase the body's immunity in the face of a pandemic will be disrupted and make families without income vulnerable to contracting covid-19. Self-employed workers who lose their income are also likely to go bankrupt.

The households is the smallest unit but largely determines the course of the economy in a country. The households also the first line of defense against the Covid-19 virus, the impact that is felt most by families is a decrease in income and cannot be separated from the large number of people who have lost their jobs. As a result of the pandemic, the households economy has decreased, causing them to save their purchasing power, and this has created a multiplier effect on various sectors of the economy. Families whose economies are heavily affected by covid-19 will make savings on non-food consumption, and this will have an impact on non-food economic sectors. The economic difficulties that have occurred due to the pandemic have made it difficult for families to meet their various needs for clothing, food, and shelter. Sandiaga Uno stated that the government needs to pay attention to the households economy because if the downturn in the households economy does not immediately rise, it will cause a food crisis and a social crisis.

Various kinds of strategies and efforts must be made by the households to survive in an uncertain situation like today. Families who are greatly affected by this pandemic must change their behavior, habits, and mindset so that the income they have can help support their lives. The habit they change is the fulfillment of food consumption, the households must be more economical and choose food consumption according to their economic conditions. Meanwhile, families who live in big cities and lose their jobs, but do not yet own a house or just rent a house, must try to find other income to be able to meet their rental needs. Families with incomes below 1.5 million have to change their habits even more, such as reducing their frequency of eating. Apart from these economic problems, social problems in the household also have a negative impact. The much-increased allocation of time at home can create problems if not managed properly.

The government has a role in helping to improve the households economy, one of the things that the government has done is to provide social assistance to affected communities. There are several social assistance provided by the government including basic needs assistance, cash assistance, village fund BLT, free electricity, pre-employment cards, employee salary subsidies for salaries below 5 million, and BLT for micro and small businesses. Among the several social assistance provided by the government, there are still many that are considered ineffective in helping improve the economy of the affected families. Social assistance is deemed ineffective because there are still a lot of inadequately targeted assistance.

Mufida [10] states that there are various polemics of social assistance provided by the government. The polemic that occurred included the confusing distribution

of social assistance because there were a lot of invalid data so that the distribution of social assistance was uneven. There are several social assistance and criteria for different social assistance recipients for the community, but the data on families affected by Covid-19 are out of sync so that there is often the distribution of overlapping social assistance for 1 households while other families do not receive assistance, even though the households fit into the criteria for beneficiaries.

Besides, pre-employment cards that are used as a social safety net to help the households's economy are also considered ineffective, because what the affected families need is direct and concrete assistance. Pre-employment cards that are used as assistance for someone to find work are not suitable if they are given during a pandemic, because employment tends to decline and many companies lay off their employees.

The effectiveness of providing social assistance is highly questioned by several economic experts in Indonesia. Chatib Basri once said that the social assistance provided by the government has not been effective and needs to be increased, the consumption of the community and household which has decreased requires more special attention. Based on Chatib Basri's statement, the government needs to provide cash assistance to the poor so that they can spend this money and be able to help encourage public consumption. For families with stable economies, the government needs to provide concessions or support so that they can spend their money.

Based on Mufida [10], the social assistance provided by the government is less effective because some government officials at the RT / RW, sub-district, or village level take advantage of the distribution of social assistance to get benefits, such as asking for a little reward or even the social assistance provided is not to those who need it more. Many of the social assistance provided did not reach families affected by Covid due to lack of data and some groups did not distribute the assistance to entitled people, but they gave it to families related to that group. Citizens or families living in villages tend to get less attention and there are still many who have not felt the effects of the social assistance that has been provided. Supervision from the government and related institutions is needed to help distribute and increase the effectiveness of the social assistance provided.

In addition to the many polemic occurrences, the social assistance provided by the government has not been able to restore the households's economic condition to normal, because the assistance is not always provided, the role of household members is also very much needed to help restore the households economy. Intelligence in managing the resources owned is an inseparable part. With the ingenuity possessed in managing resources, it will be able to increase the chances of being able to survive during an uncertain pandemic situation. One of the resources in the households is finance, this plays a very important role in improving welfare in the households. In the current pandemic, families can manage finances by cutting unnecessary expenses and prioritizing important needs first.

IV. CONCLUSION

The Covid-19 pandemic that has occurred in Indonesia since March 2020 has had various significant impacts and changes in various economic sectors, lifestyles, and people's habits. Social restrictions imposed by the central

government have resulted in reduced demand and income from various sectors of the economy. The impact of the Covid-19 pandemic is very much felt by the households economy as the smallest sector in the economy. Termination of employment (PHK) and an increase in the unemployment rate affect the households economy, namely a decrease in the income of the households economy so that it is difficult for them to meet their basic needs. Families with an economy of 1.5 million are particularly affected by current conditions, as those with an income of 1.5 million tend not to have bailouts to help them support their economy. There are several social assistance provided by the government including basic needs assistance, cash assistance, village fund BLT, free electricity, pre-employment cards, employee salary subsidies for salaries below 5 million, and BLT for micro and small businesses. Social assistance from the government is needed to help boost the households economy, but social assistance provided by the government tends to be less effective. Several surveys stated that the assistance provided by the government was not well-targeted and many groups took advantage of the distribution of social assistance.

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