

Determinants of Community Welfare among Recipients of Direct Cash Assistance and Intensive Work Programs during Covid-19 in Klungkung Regency, Bali

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Abstract—The utilization of village funds in 2020 during the Covid-19 pandemic generally adhered to the regulations, prioritizing Covid-19 handling, Direct Cash Assistance from Village Funds, and the Cash-For-Work Village Program. The level of achievement in utilizing these funds during the pandemic was high or very high, aligning with the initial objectives of the village fund program. All independent variables such as income, number of dependents, education, and the quantity of Direct Cash Assistance from Village Funds and Cash-For-Work Village Program simultaneously significantly influence the welfare of aid recipients. However, only income and the quantity of Direct Cash Assistance from Village Funds and Cash-For-Work Village Program have a significant positive impact on the welfare of aid recipients on a partial basis. The quantity of Direct Cash Assistance from Village Funds and Cash-For-Work Village Program received by aid recipients significantly moderates the influence of income on their welfare. In this context, the quantity of Direct Cash Assistance from Village Funds & Cash-For-Work Village Program weakens the positive impact of income on the welfare of aid recipients. Seeing the significantly positive role of income and the quantity of Direct Cash Assistance from Village Funds and Cash-For-Work Village Program on the welfare of aid recipients, efforts to generate income during challenging times should be consistently undertaken by the district and village governments, such as periodic and consistent Cash-For-Work Village Program activities tailored to community needs to ensure continuous income for the population. Direct Cash Assistance from Village Funds should be handled more cautiously to enhance fairness and equity.

Keywords— Cash-For-Work; Direct Cash Assistance; Poverty, Village Fund; Welfare.

I. INTRODUCTION

The development undertaken by both developing and developed countries is aimed at improving the welfare of their societies (Sari et al., 2021; Mukhlis et al., 2018). The welfare of society signifies a condition where individuals and households are capable of fulfilling basic needs such as food, drink, adequate clothing, suitable housing, education, and gainful employment that supports their quality of life. The welfare of society is reflected in the socio-economic status of families, observable through aspects such as income, family dependents, education levels, and employment that is deemed to impact a family's level of welfare (Abio et al., 2022; Hanum, 2018).

The success of development in a country or region can be gauged through the Human Development Index, which concurrently portrays the level of welfare of its society (Oyinlola et al., 2021). Based on data published by BPS Bali (2020), the presence of the Covid-19 pandemic caused the growth of Bali Province's HDI in 2020 to decelerate to 0.16%, whereas in the previous year, it touched 0.82%. The dimension of welfare represented by adjusted per capita expenditure experienced a significant decline. This was due to Bali, where a considerable portion of the population relied on the tourism sector, being severely affected by travel restrictions during the Covid-19 pandemic (Subadra & Hughes, 2021).

The decrease in expenditure among the people of Bali occurred because during the Covid-19 pandemic, a majority of the population employed in the tourism sector lost their jobs, resulting in a drastic reduction in their incomes and a shift in their consumption patterns (Priatmoko et al., 2021). This consumption expenditure is one of the indicators of individual and household welfare. Therefore, income becomes a crucial factor influencing the level of household welfare, especially during the Covid-19 pandemic. This aligns with the findings of Hanum (2018), stating that income has a positive and significant impact on societal welfare.

Apart from income, another apparent factor influencing the level of societal welfare is the number of dependents in a family. The quantity of family dependents can act as a catalyst or hindrance to the socio-economic condition of a household, directly impacting its level of welfare (Aboanokova et al., 2020). More family members equate to increased responsibilities, prompting households to work harder to meet their needs (Munoz Boudet et al., 2021). Conversely, an increased number of dependents might reduce welfare if the earned income cannot adequately support the family members, as seen during the current Covid-19 pandemic. Purwanto (2018) states that the number of family dependents can affect the economic welfare of a family.

Welfare is closely associated with the educational aspect, as the level of education stands as one of its indicators. Within the realm of education, individuals acquire knowledge, skills, and national character traits integrated into various subjects, expected to enhance the quality of human resources. Higher

levels of education correspond to improved quality of life, thereby achieving greater well-being (Hoque et al., 2022). This echoes the findings of Aini (2018), stating that the level of education influences societal welfare.

Welfare is significantly tied to societal expenditure and consumption. The reduction in societal expenditure due to Covid-19 is being addressed by the government through financial stimulus in the form of Direct Cash Assistance for Village Funds and Cash Work Programs for Villages. Direct cash assistance policies can positively impact household welfare by increasing expenditure, utilizing healthcare services, creating more jobs for adults, and reducing child labor rates (Saefuloh, 2020). In times of economic downturn caused by Covid-19, government policies such as financial stimulus are expected to directly impact health recovery and rural economic rehabilitation. Therefore, this research is conducted to analyze the factors influencing the welfare of recipient rural communities during the Covid-19 pandemic in Klungkung Regency.

Based on the presented introduction, the research objectives can be formulated as follows: 1) Analyzing the achievement level of the 2020 village fund utilization goals during the Covid-19 pandemic compared to the initial village fund program goals; 2) Analyzing the influence of income, number of family dependents, and education on the welfare of recipients of Direct Cash Assistance and Cash Work Programs for Villages; 3) Analyzing the role of Direct Cash Assistance and Cash Work Programs for Villages in moderating the influence of income on the welfare of recipients of Direct Cash Assistance and Cash Work Programs for Villages in Klungkung Regency.

II. LITERATURE REVIEW

Income is an essential aspect for human survival, both directly and indirectly, as it is utilized to meet various daily needs (Chen et al., 2020). Forms of income include wages, salaries, rent, dividends, and profits. Income arises due to productive services rendered (Christoper, 2018). It signifies the monetary or material outcome obtained by an individual or household within a specific period resulting from the utilization of their wealth or services (Hanum, 2017).

According to Mantra (2003), the count of family members encompasses all members of a household who reside and dine from a single kitchen with a group of people, including those who are part of the workforce. The group that shares a kitchen is when the management of daily needs is collectively handled. Thus, those included in the count of family members are those who cannot fulfill their daily needs because they are not working (in non-productive age) and hence require assistance (in this case, from parents). The number of family dependents is the count of family members who are still dependents of the household, both blood relatives and non-blood relatives living under one roof but not employed. The number of dependents in a family significantly influences the family's expenditures (Purwanto, 2018).

Education is an activity directed towards developing human potential both as individuals and as members of society (Nurkholis, 2013). Education serves as a tool for economic advancement. Generally, it's proven that higher education

levels correlate with higher income levels (Parente et al., 2022; Fan et al., 2022). This is due to educated individuals being more productive than those without education. This productivity stems from the technical skills acquired through education (Nurkholis, 2013). Education is an individual characteristic that serves as a crucial status source in the workforce. It provides opportunities for individuals to equip themselves with skills and fundamental knowledge to confront their environment (Yanti, 2019).

The Direct Cash Assistance for Village Funds (BLT-DD) provides financial aid to poor families in villages, sourced from village funds, to alleviate the impact of the Covid-19 pandemic. The value of BLT-DD given monthly to each eligible poor family is Rp 300,000. The implementation of BLT-DD is tax-exempt (Bappenas, 2020). Recipients of BLT-DD are poor families, both those registered in the Integrated Social Welfare Data (DTKS) and those unregistered (exclusion error), meeting specific criteria: (1) not receiving PKH/BPNT/Kartu Prakerja assistance; (2) experiencing loss of livelihood (having insufficient economic reserves to survive for the next three months); (3) having family members vulnerable to chronic illnesses; data teams must ensure vulnerable groups like female-headed poor families, the elderly, and people with disabilities are registered as potential beneficiaries (KPM) of BLT-DD (Bappenas, 2020).

In 2020, the village fund budget was set at Rp 72 trillion. Approximately 20-30% of the total village fund was allocated for BLT-DD. The implementation of BLT-DD was planned for at least six months, targeting beneficiary households (TNP2K, 2020).

Cash Work for Villages aims to empower poor families, unemployed individuals, and families with malnourished toddlers by engaging in productive activities utilizing local natural resources, labor, and technology to reduce poverty, increase income, and decrease stunting rates (Ministry of Villages, Regional Development of Underdeveloped Areas, and Transmigration, 2020). The program intends to reduce unemployment rates in villages by creating temporary job opportunities for rural communities. From its inception, the program was designed to enhance purchasing power in rural communities, which was feared to decline further during the pandemic, by creating temporary jobs through public projects in villages.

This program targets impoverished individuals to obtain wages from the Cash Work for Villages program. Some Cash Work for Villages projects include constructing arches, irrigation channels, village roads, and more. However, with the Covid-19 pandemic, the technical implementation of the Cash Work for Villages program in villages was adjusted to comply with health protocols and social distancing to reduce Covid-19 transmission, indicated by the issuance of SE Mendesa PDDT No.11/2020 regarding changes to the SE Mendesa PDDT concerning Covid-19 Responsive Villages and Cash Work for Villages, which regulates the technical implementation of Cash Work for Villages activities, including enforcing safe distances between supervisors (minimum of 2 meters) and requiring workers to wear masks (Saefuloh, 2020).

The concept of welfare varies according to Law No. 52 of 2009, which defines a prosperous family as one formed through lawful marriage, capable of meeting spiritual and material needs adequately, devout to the One Almighty God, and having harmonious, balanced relationships within the family, with society, and the environment. According to Puspawati in Hanum (2018), a family's welfare can be assessed through several aspects: (1) Economic welfare, measured by indicators like GNP, GDP, per capita income, and asset value; (2) Social welfare, using education levels, illiteracy rates, and employment status as indicators; (3) Physical welfare using indicators like nutritional status, health status, mortality rates, and mobility levels; (4) Psychological/spiritual welfare using indicators like stress levels, mental illness rates, suicide rates, abortion rates, divorce rates, and other crime rates. Initially, individuals obtain material welfare from actual consumption of goods and services rather than solely from income receipts, suggesting that consumption better captures the concept of living standards. Consumption reflects long-term income as it's less tied to short-term income fluctuations. Income tends to be influenced by seasonal patterns, resulting in real income reductions or exaggerations. Consumption is more stable, especially in agricultural communities, as it's influenced by seasons, thus reflecting (or approximating) real living standards (Moratti, 2012).

III. RESEARCH METHODOLOGY

This research was conducted in Klungkung Regency, Bali Province, due to the relatively high poverty rate among its residents. The research employed a quantitative approach with an associative explanatory level. There were a total of 259 respondents, comprising 7 individuals from each of the 37 villages. However, not all respondents received Direct Cash Assistance for Village Funds and Cash Work for Villages. Hence, the data analyzed to address research objectives 2 and 3 consisted of responses from 149 individuals.

The sampling technique used was non-probability sampling, combining accidental sampling with snowball sampling. Two sources of data were utilized: primary data collected directly from research respondents and informants, and secondary data obtained from the Central Bureau of Statistics and other agencies. The data types included quantitative and qualitative data obtained through observation, interviews, and in-depth interviews, both from respondents and secondary sources. The data analysis technique employed descriptive statistics with a moderation regression method.

IV. RESULTS AND DISCUSSIONS

Several respondent characteristics discussed include the type of assistance received by respondents, gender, and the education level of respondents. The data indicates that out of the 259 targeted respondents and only 147 respondents were recipients of the program.

Based on the type of assistance received by the respondents, it can be categorized into two groups: those receiving Direct Cash Assistance for Village Funds and recipients of Cash Work for Villages. According to the study conducted by the researcher, 47.97 percent of the respondents are recipients of

the Cash Work for Villages program, while 52.03 percent are recipients of Direct Cash Assistance for Village Funds in Klungkung Regency. The respondents involved in this study, when categorized by gender, consist of 76.35 percent male respondents and 23.65 percent female respondents.

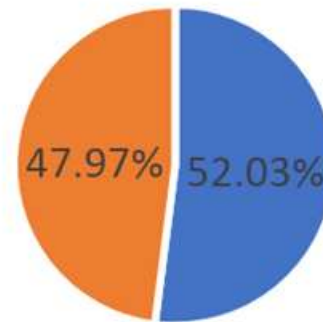


Fig. 1. The distribution of respondents based on the type of assistance received.

Source: Writer (2020)

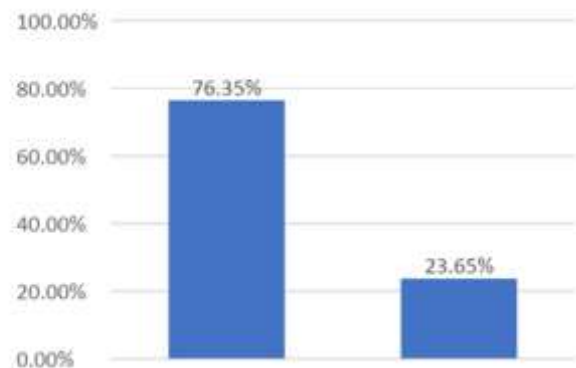


Fig. 2. Distribution of Respondents by Gender

Source: Writer (2020)

The level of achievement of the goals for using village funds in 2020 during the Covid 19 pandemic with the initial goals of the village fund program

The achievement level of the village fund's utilization in 2020 during the Covid-19 pandemic concerning the initial goals of the village fund program is rooted in the historical context of the emergence of the Village Fund Program by the central government. This was in response to the disparity in welfare between rural and urban communities. Rural areas showcased a higher prevalence of poverty or less prosperous conditions compared to urban regions. As per the Village Law (Act 6/2014), the existence of the village fund is intended to finance governance, development, and community empowerment. Development needs encompass basic services, environmental aspects, and activities for empowering rural communities.

All these objectives, as outlined in the Village Law, reflect the central government's aim for the nation's development, ensuring that the welfare intended for society should be accessible to all, irrespective of their urban or rural residence. Financing governance signifies that village administration, including its officials, can acquire funding or financing from

this Village Fund. Additionally, village development related to infrastructure according to each village's needs can be financed through this fund. Activities aimed at empowering rural communities can also be funded through this Village Fund. Fundamentally, all these activities are geared towards enhancing the quality of life and welfare of rural communities.

The priority policy for utilizing the village fund in 2020 amid the Covid-19 pandemic was aimed at addressing Covid-

19 and its ensuing impacts. The utilization of the 2020 village fund was evaluated to analyze the community's perceptions regarding the benefits they experienced. It also served as an evaluation to determine if the usage of the 2020 village fund aligned with the initial objectives set by the central government for its distribution. Below is the distribution of respondent answers regarding the achievement of the village fund utilization objectives.

TABLE 1: Respondents' perceptions of village funds during the pandemic (%)

No	Description	SD	D	AE	A	SA	Total
1	The village fund allocated by the village for handling Covid-19 in this community has been able to reduce the spread of the Covid-19 pandemic in the village.	31,7	66,4	1,5	0,4	-	100,0
2	The village fund allocated by the village for Covid-19 handling has improved the health of the villagers.	32,0	65,3	2,3	0,4	-	100,0
3	The village fund allocated by the village for Direct Cash Assistance for Village Funds has enhanced the purchasing power of the rural community.	29,7	68,3	1,5	0,4	-	100,0
4	The village fund allocated by the village for Direct Cash Assistance for Village Funds has contributed to the increased welfare (quality of life) of the rural community.	26,3	68,0	5,8	-	-	100,0
5	The Village Fund allocated by the village for the Cash Work for Villages (Cash Work for Villages) program has increased employment opportunities for villagers affected by Covid-19.	31,7	66,8	1,2	0,4	-	100,0
6	The Village Fund allocated by the village for the Cash Work for Villages (Cash Work for Villages) program has improved the welfare (quality of life) of the rural community affected by Covid-19.	26,6	66,8	5,8	0,8	-	100,0

Source: Results of Primary Data Processing (Writer, 2022).

Note: Strongly Disagree (SD), Disagree (D), Agree Enough (AE); Agree (A); Strongly Agree (SA)

The questions posed to the respondents, as indicated in Table 1, can be grouped into three major categories: inquiries regarding the utilization of village funds in 2020 for addressing Covid-19, Direct Cash Assistance from Village Funds, and the Cash-For-Work Village Program. Data indicates that approximately 98 percent of the respondents stated that the village funds used for addressing the Covid-19 pandemic were effective in reducing its spread. This is crucial as one of the indicators of well-being is health-related. Therefore, the allocation of village funds for handling the Covid-19 pandemic is closely linked to the original objectives of the village fund program. With this awareness, it's hoped that the spread of Covid-19 can be reduced, significantly contributing to improving the health status of rural populations, a vital aspect of community well-being.

Hence, the prioritization of the utilization of village funds in 2020 aligns with the initial objectives of the village fund program. The allocation of village funds towards Covid-19 management has not only enhanced the health of rural residents, as reported by approximately 98 percent of respondents, but has also motivated them to adopt healthier lifestyles, as reported by about 98.5 percent of respondents. Healthy living behavior is crucial for enhancing community welfare. This signifies that the utilization of village funds for handling the pandemic aligns with the primary goals of these funds.

Communities also perceive that the Direct Cash Assistance from Village Funds they received has increased the purchasing power and welfare of the pandemic-affected rural populace. Consequently, the Direct Cash Assistance program has improved the economic conditions of the rural population impacted by the Covid-19 pandemic. If the benefit of Direct Cash Assistance from Village Funds is to enhance the purchasing power of the community and thereby maintain or elevate their welfare, this program also aligns with the initial

objectives set by the central government for implementing the Village Fund Program.

Moreover, the Cash-For-Work Village Program has provided employment opportunities for rural residents and has uplifted the welfare and quality of life of those affected by the Covid-19 pandemic. Therefore, this Cash-For-Work Village Program also aligns with the original objective of improving the welfare of rural communities through the implementation of the Village Fund Program. The various programs implemented using village funds in 2020 to address the Covid-19 pandemic significantly support the initial objectives of the village fund program.

This research's findings are supported by Sofi's study (2021), which found that the presence of direct village fund assistance drives the recovery of community economies by enhancing living standards and welfare affected by the Covid-19 pandemic through household consumption funding. Studies by Redana & Suprpta (2022) also demonstrate that the Direct Cash Assistance from Village Funds successfully stimulates the purchasing power of impoverished communities and boosts the economy of families affected by the Covid-19 pandemic. The presence of the Cash-For-Work Village Program also enhances the empowerment of marginalized/poor/unemployed groups by providing additional income and subsequently increasing productivity, thereby boosting the purchasing power of impoverished communities (Kurnia & Widhiasthini, 2021).

The influence of income (X1), number of family dependents (X2), education (X3), and the amount of direct cash assistance from Village Funds and Village Cash Work-Intensive Assistance received (M) on the Welfare of the Community Recipients of Direct Cash Assistance and Village Cash Work-Intensive Assistance (Y)

Before conducting partial tests to observe the influence of each independent variable estimated to affect community welfare during the Covid-19 pandemic, a model test was

performed initially to observe the combined or simultaneous effect of all variables. The results of the Anova analysis to observe the statistical values using the F-test are presented in Table 2.

TABLE 2: Output results of Simultaneous Test with F Test

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	19.998	5	4.000	5.943	.000 ^b
Residual	95.561	142	.673		
Total	115.558	147			

a. Dependent Variable: Y
 b. Predictors: (Constant), X1M, X2, X3, M, X1

Source: Results of Primary Data Processing (Writer, 2022).

The statistical values from the t-test, as shown in Table 3, indicate that not all independent variables significantly influence the welfare of the community receiving Direct Cash Assistance from Village Funds & Cash-For-Work Village Program on a partial basis. Two variables, namely the number of dependents (X2) and Education (X3), do not exhibit significant influence. In communities with relatively low education levels, particularly during the pandemic, it appears that education does not play a role in improving family welfare. During the Covid-19 pandemic, a majority of the population lost their jobs due to activity restrictions, resulting in both educated and uneducated individuals experiencing similar impacts: no income due to unemployment. Consequently, it appears that the level of education does not influence welfare. Similarly, the number of dependents (X2) does not significantly affect the welfare of recipients. Whether a family has many or few dependents, it does not significantly impact their welfare.

TABLE 3: Statistical values of t test for partial analysis

Model	Coefficients						
		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	-.250	.187			-1.336	.184
	X1	.355	.100	.407		3.539	.001
	X2	-.030	.043	-.063		-.689	.492
	X3	-.021	.017	-.113		-1.278	.203
	M	.148	.045	.356		3.316	.001
	X1M	-.067	.034	-.269		-1.969	.051

a. Dependent Variable: Y

Source: Results of Primary Data Processing (Writer, 2022).

The role of Direct Cash Assistance from Village Funds and the Cash-For-Work Village Program in moderating the influence of income on the welfare of communities receiving Direct Cash Assistance and the Cash-For-Work Village Program in Klungkung Regency.

When observed individually, the amount of Direct Cash Assistance from Village Funds and the Cash-For-Work Village Program received by rural communities in Klungkung Regency significantly and positively influences the welfare of the recipients. This implies that direct cash assistance from village funds plays a significant role in enhancing community welfare. Similarly, communities engaged in cash for work program which involves labor-intensive work tailored to the village's

needs, also significantly and positively affect the welfare of recipients.

However, when these two variables are interacted, there's a significant influence of this interaction on the welfare of the community. Nevertheless, Direct Cash Assistance and cash for work programs significantly weaken the influence of income on the welfare of the recipients (Suyana Utama, 2016). This condition makes sense: with the provision of direct cash assistance from Village Funds and engagement in the Cash-For-Work Village Program, where individuals receive income from these programs, the role of income in determining community welfare is weakened or undermined.

This indicates that the provision of those programs should be implemented more equitably to ensure that those who receive these benefits are truly the individuals who lack income due to difficult circumstances.

V. CONCLUSIONS AND RECOMMENDATIONS

In general, the utilization of village funds in 2020 adhered to the regulations, prioritizing the handling of the Covid-19 pandemic, Direct Cash Assistance from Village Funds, and the Cash-For-Work Village Program. The level of achievement in utilizing these funds during the Covid-19 pandemic was high or very high, aligning with the initial goal of utilizing village funds for community welfare.

All independent variables such as income, number of dependents, education, and the quantity of Direct Cash Assistance from Village Funds and Cash-For-Work Village Program significantly influence the welfare of aid recipients simultaneously. This implies that the model used to predict community welfare is appropriate. However, on a partial basis, two variables, number of dependents and education do not have a significant influence, while the other two variables such as income and the quantity of Direct Cash Assistance from Village Funds and Cash-For-Work Village Program positively and significantly impact the welfare of aid recipients.

The quantity of Direct Cash Assistance from Village Funds and Cash-For-Work Village Program received by aid recipients significantly moderates the relationship between income and the welfare of these recipients. In this context, the quantity of Direct Cash Assistance from Village Funds & Cash-For-Work Village Program weakens the positive impact of income on the welfare of aid recipients.

Considering the significant positive role of income and the quantity of Direct Cash Assistance from Village Funds & Cash-For-Work Village Program on the welfare of aid recipients, efforts to generate income during challenging times should be consistently undertaken by the district and village governments, such as periodic and consistent Cash-For-Work Village Program activities tailored to community needs to ensure continuous income for the population. Direct Cash Assistance from Village Funds should be handled more cautiously to enhance fairness and equity

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