

## **GOOD ACCOUNTABILITY INTERVENTION OF PUBLIC POLICY: EFFORTS TO DEVELOP SMMEs IN INDONESIA**

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### **Abstract**

This research aims to analyze the government efforts and every stakeholder involved in implementing policies to strengthen SMMEs in Indonesia. Most of the previous studies only focused on policy implementation without looking at the extent of awareness and involvement of each stakeholder in the policy cycle, so this research seeks to fill the existing gap. The analysis uses a qualitative method with a case study approach, where the cases used are cases in Indonesia, especially in Palembang city. The researcher found that the awareness and involvement of each stakeholder dramatically influence the success of public policy implementation. In this case, the awareness of credit payments from SMMEs actors is fragile, and the bank provides extra efforts to increase the SMMEs actor's awareness to complete their obligations in making payments, while the government's efforts to resolve these problems are still not optimal. The researcher then developed the Good Accountability Intervention of the Public Policy approach, which is an approach to analyze every problem in the public policy implementation and the intervention of every stakeholder in it, the analysis results will be used as evaluation material in a general policy.

**Keywords:** SMMEs, Policy Implementation, Indonesia, Stakeholders

### **A. INTRODUCTION**

Public policy is often interpreted as a link between general needs and efforts to fulfill them. The policy implementation phase is an essential part of public policy because it shows how policies formulated and endorsed can meet the community needs in a region or country. Every cycle in public policy cannot be separated from political aspects, where interventions from various parties may occur and affect the output of each of these policies (Howlett, 2019). Interventions from multiple parties in public policy can produce positive or negative outcomes, depending on the interests of each party involved. The various parties intervention or interests also, of course, affects the implementation phase of public policy, the policymaker's role and policy implementers then become essential to keep policy implementation following the objectives of its formulation (Moron & Klimowicz, 2021). The needs and problems in the public environment continue to grow, so policy makers must also estimate every possibility. Policymakers must control every intervention of interest in public policy so that it can be appropriately implemented and provide useful outputs for solving public problems (Ding et al., 2020).

In addition, crisis times such as a pandemic also affect government activities, which can have implications for shifting priorities in implementing other policies. Good intervention from various parties involved in implementing a policy then becomes essential. For example, in Indonesia, the government (both central and local) makes policies to develop micro, small, and medium enterprises (SMMEs) to increase economic growth in their countries and expand employment opportunities in various regions (Didier et al., 2021). However, after the Covid-19 pandemic, several problems occurred amid the policy implementation. This research then wants to show the extent of each party's efforts in implementing the SMMEs strengthening policy during a pandemic, especially a stakeholder's accountability at the regional level in supporting the policy implementation. Previous studies have focused more on the policy implementation process without looking deeply at the intervention and involvement of each stakeholder in it (Donthu & Gustafsson, 2020). This research will later contribute to the gap, where researchers consider the involvement of every stakeholder in public policy implementation to be very important to note.

## **B. LITERATURE REVIEW**

### **1. Public Policy**

Public policy is various process series in policy science, ranging from agenda setting, policy formulation, and policy evaluation. This process series is also known as the public policy cycle. The public policy cycle is then present in every policy analysis process, from forecasting to evaluation. Problem structuring is a method used to generate knowledge about what problems need to be solved (Van Buuren et al., 2020). In the policy cycle, problem structuring is a method in the agenda-setting process. After that, forecasting is a method used to generate knowledge about estimated policy outcomes, and prescription is used to find out what policy alternatives are good to take. Both methods exist in policy formulation (Wasserfallen et al., 2019). At the same time, the last one is the monitoring and evaluation method, which is a method that is usually used to see the implementation process and evaluation of public policies. In this research, the policy is focused on its implementation aspect. How is the accountability of each party who intervenes in a policy, especially in this research, is the policy related to the development of SMMEs in Indonesia (Quesada-Silva et al., 2019)

### **2. Public Policy Implementation and Evaluation**

Sporadic publications on policy implementation emerged in the 1940s and 1950s by researchers writing on educational and legal issues. Public policy implementation research began to develop greatly in the 1970s, fueled by questions about the effectiveness of social policies. Another study at that time aimed to answer the question of how the law became a program and why the program's performance did not meet what the president/legislature promised. Implementation has been defined in several ways, and one popular definition is to implement, complete, fulfill, produce, and complete (Alawamleh et al., 2020). Grindle writes that there are three obstacles in public policy implementation:

- a. The absence of vertical cooperation between implementors.
- b. A horizontal working relationship that is not synergistic.
- c. Rejection of changes that occur, both from the community and the bureaucracy (Ferraro et al., 2022)

These three obstacles need to be avoided or anticipated by various parties involved in implementing public policies. Cooperation and coordination must be well established between each policy implementor structure (both vertically and horizontally). Public policy evaluation can also be done by looking at the extent to which policy targets feel the impact and changes after the policy are implemented (Adam et al., 2019). The public policies evaluation can be analyzed quantitatively, for example, from the increase in public income after poverty alleviation policies or through increasing public knowledge and understanding regarding issues/problems to be resolved by previously formulated policies (Abalansa et al., 2021). Policy evaluation is essential for further decision-making in public policy implementation, seen from the extent to which the policy is helpful for policy targets and what needs to be addressed from policies that have been implemented previously (Mazzucato et al., 2020).

The public policies evaluation becomes an essential part of a series (cycle) of public policies to see how pre-existing policies can solve societal problems. In its application, policies must genuinely meet the needs of policy targets and achieve goals to meet public needs, both knowledge and physical (Valle-Cruz et al., 2020). Therefore, good accountability from each party that intervenes in public policy is essential, as some previous researchers still pay less attention to this aspect. At the stage of implementation and evaluation of public policies, it should be strengthened with improvement mechanisms that increase the accountability of these policies (Pencheva et al., 2020).

### **3. SMMEs Policy in Indonesia**

Since 1995 serious efforts have been made to develop SMMEs in Indonesia through Law no. 09 relating to small businesses and covering all sectors of the economy. This policy is consistent with the Sixth Five-Year Development Plan or REPELITA (Five-Year Development Plan) 1994/95-1998/99, which stresses the promotion of SMMEs, primarily to create jobs and widen the income disparity between regions and ethnic groups (Ridwan Maksum et al., 2020). The Indonesian government has implemented programs to assist the growth of small and medium-sized enterprises (SMEs). The BIPIK (Small Industry Development) initiative, which provided technical help to small firms through the TSU (Technical Service Unit) operated by TPL (Field Extension), was implemented between 1974 and 1994. (Dhewanto et al., 2021). To promote the growth of SMMEs, the government created a similar initiative known as PIKM (Small Business Development Project). Due to insufficient financial allocation, this program ran poorly in practice (Islam & Abdul Wahab, 2021).

Small and medium-sized enterprises have trouble gaining access to funding from conventional institutions. To promote SMMEs, the government created subsidized credit programs in 1973, specifically CSI (credit for small investments) and CWC (credit for working capital), and

extended the program until the 1980s. Unfortunately, the high default rate indicates that these systems are ineffective. The SBC (Small Business Credit) program, which is not subsidized, superseded these programs in 1990. (Prijadi et al., 2020). Over the past five to ten years, the primary credit programs available to SMMEs have been: 1) the Small Business Credit (SBC) scheme, which requires Indonesian banks to allocate 20% of their loans to small-scale enterprises; and 2) the Liquidity Credit Scheme, which began in 1998 and provided credit to farmers, cooperatives, and SMMEs. Despite this scheme, around 10% of SMMEs use bank credit, and 90% do not receive loans from official financial institutions (Park et al., 2020). Although the Indonesian government has attempted to encourage SMMEs in Indonesia, SMMEs continue to confront various obstacles that make it difficult for them to compete with their larger counterparts in terms of productivity, product quality, and exports. There has been no systematic examination of the reasons for the failure of government programs, and the scholarly literature exploring the role and restrictions of SMMEs remains scant (Gunawan et al., 2022).

Regardless of the numerous government policies adopted, SMMEs are by definition and nature vulnerable in any nation (especially in developing countries). As previously said, SMMEs are characterized by several fundamental flaws, particularly those resulting from owners who are less experienced, less educated, and susceptible to a volatile macroeconomic environment (Coldwell et al., 2022). Therefore, it can be stated that SMMEs require ongoing support to sustain momentum. Even though the complexity of the problem varies depending on the size of the firm or activity, three kinds of challenges are common to all SMMEs: infrastructure, institutional, and economic issues (Vu et al., 2022). Due to their incapacity to comply with regulations, the impact of regulatory hurdles on SMMEs is uneven compared to that of their large-scale counterparts. The two most critical issues faced by SMMEs are access to power and capital. In addition, legal obstacles and poor law and order situations harm the growth of SMMEs (Di Porto & Zuppetta, 2021). Access to capital is a significant growth restriction for SMBs. Financial and legal institutions play a crucial role in overcoming this barrier. These institutions are urged to develop innovative financing solutions to assist SMEs in gaining access to capital (Bakhouché, 2022).

In Indonesia, marketing and lack of money are significant issues for all SMMEs. The majority of SMMEs cannot investigate the market on their own. They rely primarily on their trade partners to promote their products, either within local manufacturing networks and subcontracting ties or in response to client requests (Raya et al., 2021). SMMEs typically rely on their resources, monies from relatives, or informal lender credit to meet their capital requirements. Another issue is that most SMMEs in Indonesia are located in rural locations where conventional financial institutions are difficult to access (Prijadi et al., 2020).

### **C. METHOD**

This research uses a qualitative method with a case study approach, where the case study is the implementation of the mayor's Regulation Policy in Palembang City, South Sumatra Province, Indonesia. Qualitative research aims to bring researchers close to the research subject or

informants being studied as possible. Qualitative research presents a valid form of the exploration and humanities of the social sciences without having to be compared to quantitative analysis. Qualitative is an approach using a naturalistic interpretation of a problem. In other words, qualitative researchers study objects in their natural environment, trying to interpret and interpret phenomena from the perspective of society and other participants to researchers. A case study approach shows the context in an area expected to represent the issue or problem. The choice of Palembang City as a case study in this research was due to the Palembang Mayor's Regulation which regulates the development of SMMEs in the region so that researchers can see the extent to which existing regulations can intervene in the development of SMMEs in the area during a pandemic.

## D. RESULTS AND DISCUSSION

### 1. Implementation of SMMEs Development Policy

This research takes the case of implementing SMMEs development in Palembang City through Mayor Regulation Number 15 of 2018. This regulation regulates loans or credit assistance to SMMEs in Palembang City and cooperates with third parties, one of the Credit Banks in Indonesia.

**Table 1: Development of Total Loans Disbursed to Small and Micro Enterprises (SMEs) and Development of Credit Status**

No	Year	Number of Debtors		Current Credit		Bad Credit		NPL (%)
		Number of SMEs	Nominal	Number of SMEs	Nominal	Number of SMEs	Nominal	
1	2017	944	2,832,000,000	894	2,682,000,000	50	150,000,000	5.3
2	2018	1466	4,398,000,000	1,249	3,747,000,000	217	651,000,000	14.8
3	2019	4020	12,060,000,000	2,544	7,632,000,000	1,476	4,428,000,000	36.7
4	2020	803	2,409,000,000	4	12,000,000	799	2,397,000,000	99.5
Total		7233	21,699,000,000	4,691	14,073,000,000	2,542	7,626,000,000	

**Source:** Palembang City Rural Bank (2020)

From the table above, it can be seen that for the last four years, PT. BPR Palembang has disbursed credit funds of Rp 21,699,000,000 for 7,233 small and micro businesses. And in the report, it is also known that from several funds spent earlier, Rp. 14,073,000,000 (64.85 percent) was paid off by 4,691 small and micro businesses. Meanwhile, bad loans reached Rp 2,270,500,000 (10.46 percent) from 1,629 small and micro businesses. This means that from 37,351, the number of small and micro businesses in the city of Palembang means that PT. BPR Palembang has played a role of 19.36 percent in channeling credit funds to the community.

From 2017 to 2019, the graph of the number of small and micro businesses receiving has increased significantly. However, it is only in 2020 that there has been a decline. This happened when the Covid-19 pandemic began to plague the country, including Palembang. The low interest in credit in the community is also due to the potential for low ability to pay, both due to the influence of layoffs and the declining economic conditions, so they are worried that they will not be able to pay off loans later. This is evident from the 803 credit recipients, only four

have managed to pay off. One of the informants from the BPR stated that there were obstacles from the MSMEs during the Covid-19 pandemic, this was seen from the delayed collection in several cases and the increase in loan applications due to urgent needs.

“Many were delayed due to the pandemic impact (collection), but many also applied for loans due to conditions of urgent need. So, on the one hand, the collection is reduced, but on the other hand, the loan application is increasing because of the need. This has an impact on SMEs because they are small businesses” (interview with the bank)

The problems faced by several MSMEs during the Covid-19 pandemic did make their situation difficult, even in some cases, the MSMEs had to close due to the absence of profitable income. BPRs that provide subsidized loans to MSMEs also face difficulties because the bill for payment of these subsidies to the government continues to swell. Even in the case that occurred in Palembang city, the bill for payment of the BPR to the government of Palembang city reached 1 billion rupiahs (Cueto et al., 2022). One of the reasons for the swelling of the bill was due to loan applications that continued to grow in the Covid-19 era. MSMEs experiencing difficulties facing a pandemic must try their best to survive and not go out of business. Loans to rural banks are one of the ways that SMEs can survive during the Covid-19 pandemic. Unfortunately, the high number of loan applications is not accompanied by timely payment of credit bills (Panneer et al., 2022).

The presence of BPR as a bank to help people do business will undoubtedly help MSMEs to minimize potential internal problems. In addition, the government subsidizes these loans, so MSME stakeholders enjoy low-interest rates (even up to 0%) and relief throughout the process. Each local government prepares the MSME subsidy budget. In the case of Palembang City, the BPR submits a loan subsidy budget to the local government, after which the subsidy burden is budgeted and considered by the Cooperative Office. After being examined by the Cooperatives Office, the bill is submitted to the APD (Regional Revenue and Expenditure Budget) team to budget for subsidies to be paid. After the budget is approved, MSMEs must comply with Mayor Regulation No. 52 of the Year 2018. The maximum loan amount per MSME is IDR 10 million. This loan can be used to build your own business and maximize it for your business needs. In the past, the number of borrowers did not always increase every month, but since the COVID-19 pandemic, the number of borrowers has increased every month. This shows that the pandemic seriously impacts the operations of Indonesia's micro, small and medium enterprises (Nasir et al., 2022).

On the other hand, local governments are also facing a dilemma in paying off MSME subsidies because there are other priorities amid the pandemic. After the Covid-19 pandemic, the Government of Indonesia made policies in various sectors known as the National Economic Recovery Policy (PEN). Although the development of MSMEs is also a concern in national economic recovery activities, several other activities also need to be carried out by the central and regional governments with the aim of overall economic recovery. Informants from the local government also said that the government's priorities are currently divided because various problems must be resolved amid the pandemic. The Palembang City Government has done its

best to settle the subsidy bill imposed by the BPR. At the time of this inspection, BPR did not complain about late payments in Palembang City. However, there is no denying that this issue must be resolved, and local governments must consider their budgets and activities to adequately pay off subsidy payments to BPRs (Cueto et al., 2022).

The problem is that late payments occur on a large scale, especially during the pandemic, as seen in the previous table. Apart from loans that have helped MSMEs in Palembang City, the government cannot allow this problem to develop continuously. There are unscrupulous MSME actors who underestimate loan payments and consider meeting daily needs more important than completing their responsibilities towards BPR. The BPR has made various efforts by conducting socialization and billing with a door-to-door system. However, some people in the community are indifferent to these efforts and do not want to complete their payments or responsibilities to the BPR. This is a problem that the Palembang City Government must also consider by paying attention to good coordination with each stakeholder in MSME lending activities (Rezaei & Grandner, 2021).

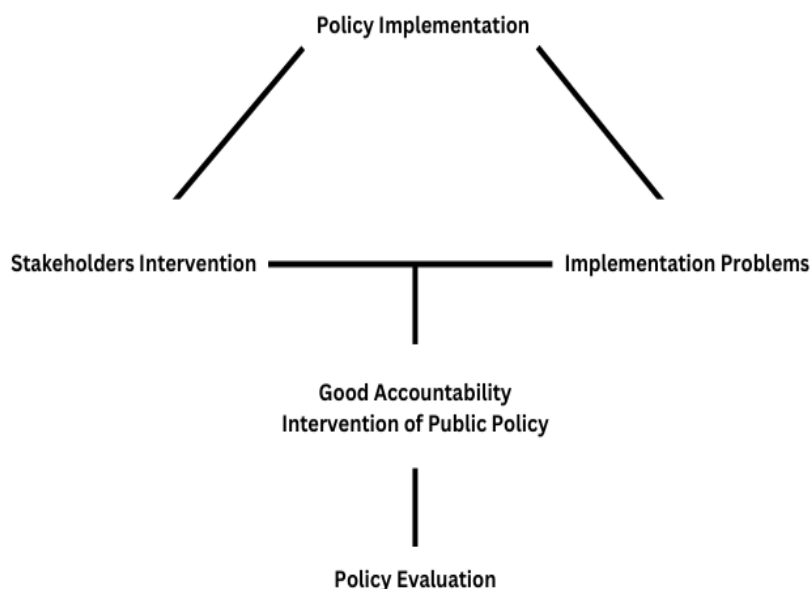
The researcher then found this section to be an essential part of research that discusses public policy, especially at the stages of implementation and evaluation of public policy. The government plays a crucial role in evaluating every policy implementation that has been carried out. All aspects of every policy implementation activity must be considered by the government and evaluated periodically so that later it can produce comprehensive problem-solving and optimize the implementation of government activities in the future. Therefore, the researcher developed an approach called Good Accountability Intervention of Public Policy. This approach is a complementary part of the public policy cycle, especially between the implementation and evaluation cycles of public policy (Valle-Cruz et al., 2020).

## **2. Good Accountability Intervention of Public Policy**

In the case that occurred in Palembang city, we can see that the government and the banking sector (BPR) have helped encourage MSMEs in Palembang city to continue to develop in the era of the Covid-19 pandemic. Various assistance and waivers provided by the Regional Government and the Banking Sector have helped MSMEs in the region to survive and thrive amid the pandemic (Kahveci, 2022). In addition, the development of MSMEs in the areas, besides helping economic growth, also helps create jobs for various people who have lost their jobs in the middle of the pandemic. According to an informant who is an MSME actor, he currently employs approximately ten people, and these workers increased in the pandemic era because his business continued to grow after receiving assistance and various programs from the government and the banking sector. Therefore, the Regional Government, the Banking Sector, and MSMEs in Palembang city show a reasonably good relationship.

However, as previously explained, it is undeniable that there are still problems with late payments that interfere with the policy implementation process. This is, of course, influenced by several MSMEs actors who still have a weakness of awareness in making credit payments to BPRs. This then led to swelling arrears on the part of the BPR. On the other hand, the

Palembang City Government has also not been able to fully settle the payment of subsidy bills to BPRs due to problems during the Covid-19 pandemic (Armenia et al., 2021).



**Figure 1: Good Accountability Intervention of Public Policy in the Framework of Public Policy Implementation and Evaluation**

In this paper, the researcher then wants to show essential aspects that must be considered in implementing and evaluating public policies. The researcher finds that if the relevant parties have appropriately resolved the problem, then the government can reanalyze the regulations in the previous policy to be sorted and added to the new policy by considering the weaknesses of the old policy, such as the capacity to implement human resources in the field and the reporting mechanism that must be submitted, well explained and documented. Researchers call it the term Good Accountability Intervention of Public Policy, namely improvements to increase accountability for government policies, where the example, in this case, is Mayor Regulation no. 52 of the Year 2018. At the planning stage, it is necessary to plan what steps should be taken in the event of a credit failure due to non-bureaucratic factors (mitigation) as signs when intervention should be carried out, as well as determining the intervention measures, medium, and high. According to researchers planning interventions in policy regulations can facilitate the government's steps to provide treatment in the form of low interventions, such as emergency meetings to overcome the increasing value of NPLs (Non-Performing Loans) as a solution to problems that occur due to bad loans, moderate intervention in the form of treatment steps by inviting public accountants to investigate issues that have the potential to fail of a policy that is currently rolling, while high intervention is the termination of a policy that is carried out when a recommendation from a public accountant states that this policy must be



stopped with various considerations so that it can eliminate all potential losses both from the regulator, creditors and another debtor.

All of the options above aim to facilitate the performance of actors in assessing a policy and its reporting, it is necessary to involve a public accountant to assess the output and outcome of the policy so that the measure of success is precise. Because this working capital strengthening loan policy uses government funds, which are funds collected from the people and for the people and will be managed continuously for the people, financial accountability and credibility of the actors must be maintained by establishing a supervisory (Bodendorf et al., 2022).

The recommendation model that the researcher compiled in this study is an analyzed compilation of the arrangement of minor premises based on existing factors, both from the results of literature studies and empirical facts in the field. From the results of a literature review on handling the economy of a country that occurred in Europe, the actors involved in solving micro and macro-economic problems consist of two actors, the first is the government itself and assisted by private parties who have businesses in the country which is called theoretically with credit rating.

Governments in European countries use MGS's guarantee system, CGS's; Guarantee program managed by a specialized public institution, and Guarantee programs managed by public administration bodies. This guarantee makes Small, Micro and Medium Business actors help when the Covid 19 Pandemic disaster strikes, so learning from this country, the researcher tries to combine it with the results of this study, which is to suggest a recommendation that can be implemented in a national and local scale in this case in the Palembang City Government (Jian et al., 2022).

Existingly, the Palembang City Government acts as a single actor to solve problems from the local economic conditions of Palembang City, especially in the financial sector of small and micro-entrepreneurs and the results do not touch the issues that arise (without a solution), therefore the researcher tries to offer a formula in the form of the following model recommendations: "Good Accountability Intervention of Public Polic", this formula is very much needed for the Palembang City Government as the sole actor to be able to provide solutions in resolving the focus of the problem in this research, one of the recommendations is to put several articles in the mayor's Regulation that This new regulation will replace the Palembang Mayor Regulation No. 52 of 2018, which the contents of the article regulates the guarantee of accountable credit distribution as the basis for control and analysis of credit funds disbursed at a low, medium or high level when exposed to non-bureaucratic factors and also regulates a policy-making guideline to stop the activity when it is deemed necessary (policy termination) (Tarigan & Sagala, 2018).

Good Accountability Intervention of Public Policy is a synthesis of the research results, starting with the phenomenon of credit distribution from PT BPR Palembang, which experienced problems due to the arrival of the Covid Pandemic that hit Indonesia, also coupled with reinforcing data from several literacies from previous research which stated the Covid 19

problem in various areas of the world and the ways they handle it, for example in Europe with its Credit Rationing policy formula in managing the business world in its country, this formula mentions the ratio of contributions issued by the Government and the Private Sector, both parties work hand in hand to help the financial side business actors who simultaneously put them in lockdown (lockdown) so that the Covid 19 pandemic can be resolved and the economic capacity of business actors is not affected, including the obligation to pay credit.

This condition is different from that which applies in Indonesia, especially in Palembang city, credit distribution for small businesses can be said to be not protected by the government, it is proven that business actors whose loans are bad are included in the Non-Performing Loan (NPL) criteria. Covid is not regulated in Mayor Regulation Number 52 of 2018. There should be an alternative policy when there is an administrative vacuum that governs this case that the Palembang City Government can decide for small business actors who become debtors, but unfortunately, this does not happen.

In this case, if the beginning of planning this program was designed by analyzing the risks that occur with the eyes of the article on the national disaster, the prediction of the failure of this program could be predicted from the start during the pandemic by issuing a termination policy that had been regulated in the mayor's regulation previously, so that losses that will arise can be addressed systematically. This is what is called good accountability intervention from the public policy that is being rolled out. If this instrument can be realized in the regulation of the Mayor of Palembang Regulation Number 52 of 2018, the problem of bad loans from the COVID-19 pandemic can be resolved (Abbassi et al., 2022).

## **E. CONCLUSION**

The research results can ultimately recommend a good accountability intervention of public policy approach as the primary basis for making risk analysis instruments for the same government regulations as a security basis for the success of credit distribution programs for small business actors, and success can, of course, be supported by cooperating with external supervisors and institutions credit guarantees that have authority in a country. This needs to be done so that the control function of this policy can be predicated both in implementation, accountability, and safety. In the case of this research, the application is still not appropriately optimized, where payment jams cannot be denied. Efforts to solve the problem emerged from the credit bank as a third party in government policy.

The government's efforts, in this case, must, of course, be increased by developing the formula that the researcher explained earlier. Even so, the researcher realizes there are limitations in this study where the researcher develops a good accountability intervention of public policy approach only in one case. Future research can develop this approach by comparing several cases in different regions or countries.

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