

## Social Protection in Crisis: Evaluating BLT's Role in Strengthening Household Resilience in Palu

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**ABSTRACT:** This study examines the effectiveness of Direct Cash Assistance (BLT) in improving the economic conditions of recipient communities in Palu City, Indonesia. In response to persistent urban poverty exacerbated by disasters and the COVID-19 pandemic, BLT has emerged as a key component of national social protection strategies. Using a descriptive quantitative design and data from 85 households across four administrative areas, the research employed a chi-square test to analyze the relationship between perceived program effectiveness and household economic outcomes. The findings reveal a statistically significant association ( $p = 0.023$ ) between higher perceived BLT effectiveness and better reported economic conditions. Respondents who viewed the assistance as effective were more likely to report improved living standards, underscoring the program's role in mitigating economic vulnerability. The discussion highlights administrative factors, delivery mechanisms, and institutional frameworks as determinants of perceived and actual effectiveness. These results affirm the role of targeted cash transfers in supporting urban economic resilience, particularly in post-disaster contexts. The study contributes to ongoing debates on adaptive social protection and recommends further exploration into integrated policy designs for sustainable poverty reduction.

**Keywords:** Direct Cash Assistance, BLT, Economic Condition, Social Protection, Urban Poverty.



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## INTRODUCTION

In recent decades, direct cash transfer (DCT) programs have emerged as pivotal instruments in mitigating the socio-economic impacts of crises, particularly in urban environments affected by natural disasters and public health emergencies. Across the Global South, especially in Indonesia, such programs have been increasingly institutionalized and embedded within broader frameworks of collaborative governance. This evolution reflects an attempt to improve responsiveness and efficiency in delivering support to vulnerable populations. Lassa et al., (2022) emphasized the importance of

building institutional ecosystems capable of coordinating humanitarian cash transfers effectively during post-disaster recovery. Meanwhile, Sentanu et al., (2021) observed that, despite the intended goals, the implementation of collaborative governance models during the COVID-19 pandemic often encountered significant operational challenges. These include coordination breakdowns, resource misallocations, and inadequate communication across implementing agencies. In this light, cash transfer initiatives such as Bantuan Langsung Tunai (BLT) must be examined not only through their distributional effectiveness but also through their integration within institutional and governance systems that shape outcomes.

The COVID-19 pandemic, in particular, amplified the vulnerabilities of urban households in Indonesia. Sitio (2022) documented extensive income shocks experienced by Jakarta's urban dwellers, including job losses and severe declines in household earnings. These conditions prompted emergency measures, notably the expansion of DCT programs to serve as immediate social safety nets. However, despite these interventions, Sentanu et al., (2021) argue that weak governance structures limited the impact of such measures on household resilience. Simultaneously, Rela et al., (2022) point to uneven recovery outcomes between urban regions, attributable to inconsistent stakeholder strategies and fragmented implementation. The pandemic thus underscored not only the necessity of robust social protection systems but also the critical role of effective governance in achieving sustainable urban recovery. It is within this context that DCT programs like BLT gained heightened relevance as both emergency and developmental policy tools.

Social protection schemes have long been recognized as essential buffers against the multifaceted deprivations resulting from disasters. Dung & Nguyen, (2024) illustrate that timely social assistance can mitigate the impact of disasters on rural poverty, reinforcing the value of responsive cash transfer mechanisms. In Indonesia, where environmental and epidemiological crises are recurrent, social protection strategies increasingly incorporate risk-sensitive planning. As shown by Fahrudin et al., (2024) and Gasior et al., (2023), these strategies enhance household adaptive capacity by stabilizing income and promoting recovery through integrated community-based approaches. Programs designed with components of empowerment and capacity-building—such as those outlined by Kuntjorowati et al., (2024) and Agustanta et al., (2024)—have been shown to yield longer-term developmental benefits, thereby extending the utility of cash transfers beyond emergency relief.

Within this national policy landscape, Indonesia's BLT program stands as a frontline intervention for post-disaster and post-pandemic support. The BLT provides rapid financial assistance to help beneficiaries address immediate basic needs and economic disruptions. As Putra et al., (2023) and as Asdar et al., (2024) note, while BLT has demonstrably alleviated short-term financial stress among the poor, its limitations—particularly in targeting accuracy and disbursement regularity—raise concerns about its capacity to generate lasting economic transformation. These concerns are further echoed in comparative studies that advocate for more holistic approaches that combine DCTs with education, skills development, and community resilience programs (Agustanta et al., 2024; Kuntjorowati et al., 2024)

The socio-economic profile of BLT recipients reflects a broader pattern of economic marginalization. Wulandari & Baryshnikova, (2019) characterize these households as possessing low and unstable incomes, minimal assets, and a predominant reliance on informal employment. The targeting mechanisms of BLT are specifically structured to prioritize those with the least wealth and education, positioning the program as a critical intervention for the most economically vulnerable. However, this also poses challenges in ensuring accurate targeting and avoiding exclusion or leakage.

From a macroeconomic perspective, government-funded DCT programs such as BLT have also been shown to contribute to local economic stabilization. da(Dartanto et al., 2021) demonstrated that cash transfers can boost local demand and produce multiplier effects that stimulate small-scale trade and services. Nonetheless, these benefits are contingent on effective delivery mechanisms and complementary policies. In the absence of these, there is a risk of unintended consequences, such as dependency or distortion of informal support networks (Wulandari & Baryshnikova, 2019).

Despite the demonstrated short-term benefits of BLT, its role in promoting long-term household economic recovery remains contested. The scholarly literature suggests a growing consensus that cash transfers alone are insufficient for structural poverty alleviation. Instead, multidimensional and integrative strategies are essential to build resilient livelihoods. Integrated approaches that link cash assistance with community empowerment, skill training, and productive asset support are better suited to address the complex drivers of economic vulnerability. These strategies allow programs to transition from emergency relief toward developmental impact, thereby enhancing the sustainability of outcomes.

Building on this body of literature, the present study investigates the effectiveness of BLT in improving the economic condition of recipient households in Palu City, a region significantly impacted by the 2018 earthquake and the COVID-19 pandemic. While previous evaluations have focused on national or provincial levels, there remains a gap in micro-level analyses that explore localized program effectiveness in post-crisis settings. In particular, the study addresses the extent to which perceptions of BLT effectiveness align with tangible improvements in household economic status.

The aim of this study is to provide empirical evidence on the correlation between BLT effectiveness and economic well-being in disaster-affected urban communities. It contributes to the literature by offering a focused assessment grounded in primary survey data from four administrative regions in Palu. The study's novelty lies in its localized scope, methodological rigor through chi-square statistical testing, and its relevance to ongoing discussions on adaptive social protection. The findings are expected to inform both policymakers and development practitioners on the refinement of cash transfer design and implementation. Through this, the research seeks to contribute to the broader objective of enhancing the resilience and economic recovery of vulnerable urban populations in Indonesia.

## **METHOD**

This study adopts a non-experimental, descriptive quantitative research design to evaluate the effectiveness of Direct Cash Assistance (Bantuan Langsung Tunai or BLT) in improving the economic conditions of recipient households in Palu City, Indonesia. The choice of a descriptive quantitative approach aligns with the objective of identifying patterns and relationships between variables, particularly the perceived effectiveness of BLT and economic well-being, through empirical data analysis without manipulation of variables.

The study population comprises households that received BLT support in Palu City during the five-year period from 2021 to 2025. Given the geographical and socioeconomic diversity within the city, the study targeted four distinct subdistricts—Tatura Selatan, Birobuli Selatan, Talise Valangguni, and Nunu. These areas were selected based on their historical exposure to economic vulnerability, natural disaster impact (notably the 2018 earthquake), and pandemic-related income disruptions. The final sample consisted of 85 household heads who were beneficiaries of BLT, selected through a purposive sampling technique to ensure that participants had firsthand experience with the cash assistance program. This method is commonly used in urban poverty studies where the population of interest is defined by specific inclusion criteria such as program participation (Mohanani & Netto, 2023).

The measurement instrument used in this study was a structured, closed-ended questionnaire designed to capture respondents' perceptions of BLT effectiveness and their corresponding household economic conditions. The questionnaire employed a Likert scale to facilitate quantitative analysis of subjective perceptions. Questions were grouped into two main dimensions: (1) perceived effectiveness of BLT (e.g., adequacy, timeliness, relevance) and (2) self-assessed household economic condition (e.g., ability to meet daily needs, education costs, and small business capital). This design ensured internal consistency and allowed for categorical classification of responses.

Data were gathered through direct surveys administered by trained field enumerators. Prior to full deployment, a pilot test was conducted in a similar demographic setting to validate the reliability and clarity of the questionnaire items. Enumerators were briefed on ethical protocols, including informed consent and data confidentiality. Given the pandemic context during data collection, health protocols were observed to ensure safety and accessibility.

Primary data were complemented by secondary sources, including municipal budget reports (APBN/APBD allocations), official poverty statistics from BPS Kota Palu, and prior academic studies on BLT implementation. These documents provided contextual grounding for interpreting survey findings and ensuring triangulation of evidence.

For statistical analysis, the study utilized the chi-square test to examine the association between the categorical variables: perceived effectiveness of BLT (independent variable) and household economic condition (dependent variable). This test was chosen for its suitability in evaluating relationships between nominal and ordinal categorical data without requiring assumptions of normality (Fung et al., 2021). The chi-square test is widely regarded as a robust method for assessing program evaluation

data, particularly when exploring the statistical significance of associations in contingency tables (Adnan et al., 2022).

The chi-square analysis was conducted using SPSS version 25, with a 5% level of significance ( $\alpha = 0.05$ ). Results were interpreted by comparing the observed significance value to the critical threshold. If the p-value was found to be less than 0.05, the null hypothesis of no association was rejected in favor of the alternative hypothesis that a significant relationship exists between perceived BLT effectiveness and economic condition.

While the chi-square test offers interpretative clarity and simplicity, it has notable limitations. These include sensitivity to sample size and potential distortion of results when expected frequencies in contingency cells are too small (Fung et al., 2021). To mitigate this, the sample size was designed to ensure that all cross-tabulated cells met the minimum expected count requirements. Nonetheless, the test's inability to infer causality or control for confounding variables suggests the need for future studies employing more complex multivariate techniques.

Overall, the methodology employed in this study aligns with best practices in urban poverty research and social protection evaluation. By combining purposive sampling with rigorous statistical analysis and triangulation of primary and secondary data, the research ensures validity and reliability in assessing the effectiveness of BLT programs in Palu City. The findings derived from this methodological approach are expected to contribute to the refinement of program delivery mechanisms and to inform policy decisions on the future design of cash assistance initiatives in post-disaster urban settings.

## **RESULT AND DISCUSSION**

The results of this study present a detailed analysis of the relationship between the effectiveness of Direct Cash Assistance (BLT) distribution and the economic conditions of beneficiary households in Palu City. Drawing on primary survey data and chi-square statistical analysis, the findings illustrate clear patterns in how different levels of perceived BLT effectiveness are associated with reported household economic outcomes.

Table 1 illustrates the cross-tabulation between BLT effectiveness and the economic condition of respondents. The effectiveness of BLT was classified into three categories: "Not Effective," "Moderately Effective," and "Effective." Correspondingly, the household economic condition was measured across three levels: "Poor," "Fair," and "Good." The table reveals that the majority of respondents who perceived BLT as effective reported good economic conditions, while those who found it ineffective predominantly experienced poor or fair conditions.

**Table 1.** Distribution of Respondents by Perceived Effectiveness of BLT and Household Economic Condition

BLT Effectiveness	Poor	Fair	Good	Total
Not Effective	3	4	1	8
Moderately Effective	4	19	12	35
Effective	0	18	24	42
<b>Total</b>	<b>7</b>	<b>41</b>	<b>37</b>	<b>85</b>

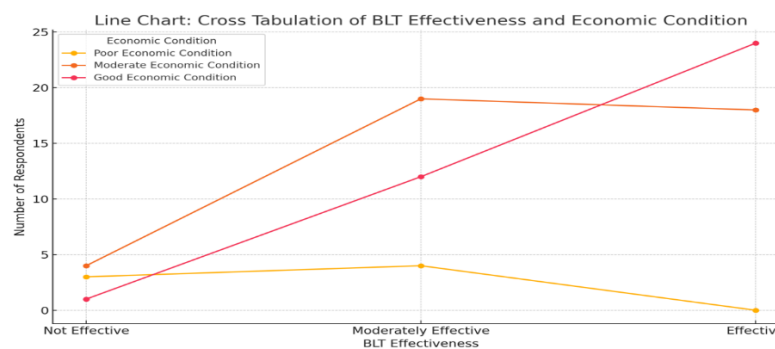
The significance of this association is confirmed by the results of the chi-square test. Table 2 presents the statistical output, which demonstrates a chi-square value of 10.327 with 4 degrees of freedom. The significance value (p-value) is 0.023, which is below the commonly accepted threshold of 0.05. This result indicates a statistically significant relationship between the perceived effectiveness of BLT and the reported economic condition of the beneficiaries.

**Table 2.** Chi-Square Test Result

Test Statistic	Value
Chi-Square	10.327
df	4
Sig. (2-tailed)	0.023

These findings align with theoretical and empirical literature emphasizing the role of well-targeted and efficiently delivered social assistance in improving socioeconomic conditions. According to Fung et al. (2021), chi-square analysis is especially suited for exploring associations between categorical variables, such as program efficacy and economic perception. Adnan et al., (2022) further highlight that such statistical techniques provide critical insight into policy effectiveness, despite their limitations in assessing causality.

Figure 1 visually represents the cross-tabulation data through a bar chart, further clarifying the positive correlation between higher perceived BLT effectiveness and improved economic outcomes. Among the 42 respondents who perceived the BLT as effective, 24 individuals (57%) classified their economic condition as "good," while 18 others (43%) reported it as "fair." No respondents in this group reported a poor economic condition.



**Figure 1.** Cross-Tabulation Graph of BLT Effectiveness and Household Economic Condition

In contrast, among the 8 respondents who deemed the BLT program ineffective, only one individual (12.5%) reported a good economic condition, while the majority experienced either fair (50%) or poor (37.5%) conditions. These results underscore the importance of perceived program efficacy in shaping beneficiaries' socioeconomic experiences. Consistent with Sitio (2022), who documented similar patterns in urban Indonesia during the COVID-19 pandemic, these perceptions serve as critical indicators of program legitimacy and impact.

Respondents with "moderately effective" perceptions of the BLT demonstrated a more balanced distribution across economic categories: 4 respondents (11.4%) experienced poor conditions, 19 (54.3%) had fair conditions, and 12 (34.3%) reported good economic outcomes. This distribution pattern suggests a transitional or mixed experience among this group, potentially reflecting variability in BLT delivery, timeliness, or adequacy.

The statistical correlation established by the chi-square test, alongside descriptive patterns from Table 1 and Figure 1, suggests that perceived BLT effectiveness is a robust predictor of household economic outcomes. These findings support assertions by Dartanto et al. (2021) and Putra et al. (2023) that cash assistance can yield significant welfare gains, particularly when the assistance is timely, sufficient, and well-targeted. Nonetheless, the limitations of perception-based analysis must be acknowledged, as perception may be influenced by factors unrelated to the program's intrinsic design, such as local economic context, prior experience with public assistance, or household expectations.

Taken together, the data affirms that BLT in Palu City has had a measurable impact on improving household economic conditions when perceived as effective by beneficiaries. The alignment between quantitative indicators and qualitative perceptions reinforces the program's role as a key instrument in social protection, particularly in post-disaster urban settings. Further studies could expand on these findings by exploring causality and integrating additional control variables to deepen the understanding of BLT's long-term developmental contributions.

The findings of this study, which establish a statistically significant association between the perceived effectiveness of BLT and the economic condition of recipient households in Palu City, merit a detailed examination within broader theoretical and empirical contexts. The chi-square test revealed a significant relationship ( $p = 0.023$ ), suggesting that the way beneficiaries perceive the utility of the program correlates strongly with their reported socioeconomic well-being. This relationship aligns with emerging literature that identifies perception-based indicators as valid proxies for understanding program outcomes in post-disaster and economically vulnerable settings (Adnan et al., 2022; Fung et al., 2021).

The results presented in Table 1 and visualized in Figure 1 underscore a positive correlation between BLT effectiveness and economic well-being. Respondents who perceived the BLT as "effective" overwhelmingly reported their household condition as "good," suggesting not only a financial relief effect but also a psychological affirmation of state responsiveness. This reinforces the theoretical assumption that targeted social assistance can simultaneously address both material deprivation and social trust. Dartanto et al., (2021) and Putra et al., (2023) similarly found that the success of direct

cash transfers often hinges not only on economic utility but also on perceived adequacy and delivery efficiency. These insights contribute to ongoing debates about the dual economic and psychosocial functions of cash-based social protection.

Yet, the concentration of "moderately effective" and "ineffective" perceptions among respondents with "fair" or "poor" economic conditions invites deeper exploration. A plausible interpretation is that perceived inefficacy reflects deficiencies in distribution mechanisms, such as delays, insufficient amounts, or mismatch with actual needs—issues widely reported in social assistance studies (Asdar et al., 2024; Sentanu et al., 2021). These observations highlight the importance of administrative capacity and institutional quality, echoing Lassa et al., (2022), who emphasized that cash assistance programs must be embedded in robust institutional ecosystems to ensure consistency, transparency, and accountability.

Furthermore, the empirical relationship between BLT effectiveness and economic improvement must be situated within broader structural and policy frameworks. While this study demonstrates a correlation, it does not imply causality. As Dzigbede et al., (2022) and Suriyankietkaew & Nimsai, (2021) argue, the apparent statistical insignificance in some economic regression models can stem from omitted variables and model misspecification. Similarly, in our case, the observed relationship might be influenced by unmeasured factors such as household debt, informal income sources, or community-level social capital. The implications are twofold: first, there is a need to interpret perception-based findings with caution; second, future studies should incorporate multivariate or mixed-method approaches to untangle these interacting influences more precisely.

Another layer of complexity arises when comparing the current findings with similar research in other Indonesian and Southeast Asian cities. Tahu et al., (2024) warn that insignificant regression outcomes in studies evaluating public expenditure often reflect the exclusion of critical contextual variables, such as governance structures and local regulatory environments. Millenia & Hasmarini, (2023) similarly note that structural disparities across regions—especially in terms of human capital and economic base—can obscure the effect of traditional predictors like labor force or fiscal stimulus. In the case of Palu, a city still recovering from natural and epidemiological shocks, such structural constraints could amplify the role of perception as a mediating factor between cash assistance and economic status.

Additionally, the local implementation of BLT should be viewed within the evolving landscape of adaptive social protection. Programs such as BLT, originally designed as short-term relief, increasingly serve dual roles as both emergency interventions and development levers. In this capacity, their success depends not only on cash distribution but also on integration with other policy instruments, including workforce training, SME support, and digital inclusion (Agustanta et al., 2024; Kuntjorowati et al., 2024). The mixed perception of BLT effectiveness observed in this study may reflect the degree to which beneficiaries are simultaneously engaged in or excluded from such complementary programs.

Perception data, while subjective, also serve as diagnostic indicators of system performance. The low percentage of respondents who viewed BLT as ineffective (9.4%) but simultaneously reported "good" economic conditions (only 12.5%) reinforces the consistency of the survey responses and the validity

of perception as an evaluation metric. This finding suggests that even subjective responses can provide valuable policy insights when triangulated with objective indicators and contextual knowledge.

Crucially, the high level of reported BLT effectiveness in this study reflects positively on Palu's localized delivery mechanisms and possibly on recent improvements in administrative coordination and targeting. This aligns with findings by Ihwandi & Khoirunurrofik, (2023), who argue that effective subnational government interventions, particularly in Eastern Indonesia, are closely linked to improvements in service delivery efficiency and resource targeting. However, the distribution of "moderately effective" assessments indicates that some challenges remain—potentially in the form of bureaucratic bottlenecks, communication lapses, or local political constraints—that may limit the full realization of BLT's intended impacts.

In sum, this discussion highlights the multifaceted implications of perception-based evidence in evaluating social protection programs. While the statistical relationship identified in this study lends support to the efficacy of BLT in improving household economic conditions in Palu City, it also opens avenues for more granular investigations. The dynamics of perception, effectiveness, and economic well-being are shaped not only by the mechanics of cash transfer distribution but also by structural and institutional contexts that either enable or hinder equitable recovery and sustainable development.

## CONCLUSION

This study found a statistically significant relationship between the perceived effectiveness of Direct Cash Assistance (BLT) and the economic condition of recipient households in Palu City. Households that considered the BLT effective were more likely to report improved economic conditions, highlighting the program's relevance as an emergency intervention and a tool for socioeconomic stabilization. These findings underscore the importance of efficient implementation, timely disbursement, and proper targeting in maximizing the benefits of cash transfer programs. The discussion also revealed that while BLT is impactful at the household level, broader structural factors such as institutional capacity, administrative transparency, and integration with complementary policies shape overall program effectiveness. This research contributes to the growing body of literature emphasizing the multidimensional roles of social protection in post-disaster and urban poverty contexts. Future studies should explore causal pathways using mixed-method designs and examine the integration of BLT with long-term development programs such as skill-building, SME financing, and community empowerment. A nuanced understanding of beneficiary perception can serve as both an evaluative and diagnostic tool, guiding policy refinement and strengthening the social contract between governments and vulnerable populations.

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