ECONOMIC RECOVERY OF THE POST-WEST JAWA PROVINCE COVID-19 PANDEMIC

Shylvia Windary
Universitas Pasundan Bandung

ABSTRACT

The research aimed to explain the West Java’s Provincial Government policy to recover economic performance which was impacted by Corona Virus Diseases 2019 (Covid-19) outbreak. The study employed qualitative approach to elaborate government’s official released data and information, journal articles, and news in mass media that citing the qualified person as informant. The investigation exposed the Government response to take the infection in hand and its strategy to regain West Java’s economic performance. The Administration of West Java responded the situation in two action, produced handling policies and regulations in one hand and performed social assistance on the other hand. To recover economy, the government planned strategic actions those would be explained in three concerns, the key ideas of recovery, the action plans, and the aspects of recovery. The policy implementations were discussed.

Keywords: economic recovery, strategic policy, role of the state, local government, post-pandemic.

INTRODUCTION

Corona Virus Disease 2019 (Covid-19), when first detected and officially announced by the Government of the Republic of Indonesia was a case suffered by two citizens of Depok City, West Java. President Joko Widodo announced that a 64-year-old mother and her daughter (34 years) were the first Covid-19 patients in Indonesia. (kompas.com, 2020). Getting coded as Patient 1 and Patient 2, both patients then received various medical interventions as an attempt to track and control the pandemic until several other patients were identified who had been in contact with both early patients.

As of June 30, 2021, Covid-19 cases in Indonesia according to our World in Data site have reached 2.18 million confirmed COVID-19 cases out of 13.12 million sample tests (revised on June 28, 2021), with 1.88 million recovered
cases, and 58,491 deaths. This figure is a record continuous increase since the end of June 2020 with 56,385 confirmed cases out of 477,318 trials, with 2,876 deaths. (ourwoldindata.org, 2021)

To date, 182,556 million cases of Covid-19 have been recorded worldwide, with the death toll of 4 million people. (tribunnews.com, 2021). The United States was one of the countries with the highest number of cases, with a total of 33,63 million cases with 604,356 deaths. (nytimes.com, 2021). While China as the supposed source of the spread of Covid-19 managed to control the situation and suppress the virus spread to its lowest level. Our World in Data records a total of 91,834 confirmed cases in China as of June 29, 2021, with 4,636 deaths. (ourwoldindata.org, 2021). The enormous number of cases puts Indonesia among the top 20 countries with the highest transmission rate in the world.

The magnitude of the impact of this Covid-19 pandemic has affected life lines and prompted a fundamental change in the way humans around the world live lives and interact with their surroundings. The economic sector included getting a pretty sharp blow. In Indonesia, as cases begin to emerge into the second trimester of 2020, the national economic growth rate (LPE) has shrunk to 5.32 percent (y-on-y) (BPS, 2020). The access was influenced by the early pandemic situation when the Government imposed the Large Scale Social Restrictions (GSS) which resulted in the closure of almost the entire business sector as a measure to deal with the Covid-19 epidemic in various regions. (Purwanto, 2021).

The contraction of economic growth was also felt in West Java, the province with the third largest contribution of the PDRB to the national economy. The Central Statistical Authority (BPS) records that in 2020, the West Java economy has grown negative to minus 2.44 percent. The realization is well below the achievements of previous years, which is 5.07 percent (2020) and 5.65 percent. (2019). The situation has become a homework for the Government of the West Java Province in formulating policies and strategic measures to restore the economic performance of West Java back to a positive trend and above average national economic growth.

The background of the impact of the Covid 19 pandemic on the decline of the western Java economy makes the writer interested to study the economic diplomacy carried out by the West Java government in the post-Covid-19 economic recovery that still needs to be done until achieving sustainable economic development. Seeing the phenomenon some researchers and diplomatic observers in the economic recovering have done research on economic diplomation and economic recoveries post-covid 19.

In this article, several studies have been carried out, namely the Paradiplomation of the West Java Province against the Sichuan Province in dealing with the Covid 19 pandemic in West Java. (Suhendrik, Affandi, & Sari, 2021). Other research on economic recovery (wang & zhanng, 2021). While an article on economic diplomacy (Abdelhamid & Meryeme, 2021) the diplomacy of the city of yangb is part of paradiplomacy. (Pipa & Bouchet, 2020). Continued use of information technology in Indonesian diplomacy during this COVID-19 (Triwahyuni, 2022).
From such literature gives understanding to the author and differences with the research that the author will do. In this study the author attempts to supplement the ten articles by focusing more on the Government of West Java Province Diplomacy in conducting economic diplomacy in order to revive the economy of Western Java Province. Economic recovery efforts undertaken by West Java through the West Java Investment Submit (WJIS). The event is an investment forum that entrepreneurs and investors can use to discuss various technical issues related to investment projects in the western Java province with the largest population in Indonesia. The first event was held in November 2019. In the forum there are five activities carried out, namely: High Level Session; Signature of MoU/Agreement on Investment and Trade; Project Consultation; One-on-One Meeting; and Investment Exhibition and UMKM (West Java Investment Summit 2019, 2019).

Using a dataset officially released by the government and elaborating articles in relevant journals and mass media, this paper aims to describe the policies adopted by the Government of West Java Province in an effort to restore its economic performance and support the National Economic Recovery Programme. (PEN).

LITERATURE REVIEW

A. National Economic Recovery

Terminology The national economic recovery (PEN) is facing the domino effects of the Covid-19 pandemic on various lines of life of Indonesian people. In fact, the outbreak is not only a serious threat to the health sector, where slow restrictions, medical resources, and medicines are considered inadequate for the treatment of Covid-19. In a moment, the chain of scourges affects the social, economic, and financial lines. The social constraints imposed by the government seemed to restrict the movement of economic activity, especially in the informal sector. These restrictions further impair the absorption capacity of the labour force, resulting in a disturbance of consumption, closure of and rising unemployment.

The head of the Fiscal Policy Agency of the Ministry of Finance of the Republic of Indonesia, Febrio Kacaribu, stated that, shortly since its onset, the pandemic has caused volatility and unrest in the financial sector, which is shown by a decline in investor confidence and a flight to equality. On the other hand, the decline in performance in the real sector has an impact through the pressure experienced by profitability, solvency and non-performing loans (NPLs) companies. (Kacaribu, 2020).

The rise in cases of the Covid-19 pandemic and the economic slowdown are the basis for the need to mitigate the well-being of the people through appropriate policies and strategies so that the situation does not exaggerate towards risks and severe handling scenarios. In this situation, the Government established the National Economic Recovery Programme through Government Regulation (PP) No. 23 Year 2020 on Implementation of the national economic recovery programme in order to support the State financial policy for the treatment of the 2019 Corona
Virus Disease pandemic (COVID-19) and/or to address threats that jeopardize the national economy and / or the stability of the financial system as well as national economic rescue. The purpose is to protect, maintain and enhance the economic capacity of the Entrepreneurs in carrying out their business.

In order to this, the Government has promoted the recovery by dealing with two things, namely demand-side management and business-world management. The improvement on the demand side is carried out through three policy steps, i.e., increasing consumption, encouraging investment, and supporting increased export and import activities. While the business world management is conducted by the implementation of corporate capitalization policies that can help the enterprise world to survive through the ongoing pandemic storm, among them: interest subsidies for micro, small and medium-sized enterprises (SMEs), the placement of government funds in banks affected by restructuring, guarantees for new UMKM working capital loans, State Capital Participation (PNM), and government investment. (Kacaribu, 2020)

The National Economic Recovery, therefore, is a government strategic step involving various parties in restoring the national economic performance to a positive growth trend as a result of the ongoing Covid-19 pandemic. This effort is driven by conducting a comprehensive fiscal and monetary policy and involving collaboration of various parties. The contribution of various parties to the success of this PEN Program is inevitable. In addition to the Central Government and the Bank of Indonesia, other parties such as local governments, entrepreneurs, and the public themselves have a role to play in speeding up the economic recovery that they are fighting together.

economic recovery can be seen from two aspects, structural and budgetary. First, the local government is believed to have a close and comprehensive understanding of the economic structure of the region, demographics, and socio-economic conditions of the people in the region. This allows the ability to identify problems more accurately so that it can formulate the right policy even to the effort to resolve the problem. Secondly, on the policy of using APBD that can be coordinated with the PEN program to be effective in economic recovery in the region. While entrepreneurs and society are expected to contribute to PEN in their relationship as producers and consumers. The business world, UMKM as well as corporations, is being stimulated by the government to keep pushing through the provision of both fiscal and monetary incentives. For UMKM, the Government has provided compensation, among them, in the form of delayed disbursements and bank credit interest subsidies, interest subvention through People's Enterprise Credit (KUR) and Ultra Micro Financing (UMi), and guarantees for new working capital credit (djkn.kemenkeu.go.id, 2020). As for corporations, support is given in two ways, namely tax incentives and the placement of government funds. The tax incentives provided are exemption from imports under article 22, reduction of the part of article 25 by 30%, and advance return of VAT) of Rs. 34,95 Trillion. (Kacaribu, 2020)
On the other hand, consumer activity is still considered one of the national economic drivers. Consumption activity is believed to be direct relative to economic movement because it relates to the purchasing power of people on products, both goods and services. The Government's efforts to encourage consumption and increase the purchasing power of the population in responding to the impact of the pandemic are carried out through a number of measures, namely: 1. Acceleration and strengthening of subsidies and social assistance for the poor and vulnerable poor. The funds available are channelled in various forms of aid, among them: Non-Cash Social Assistance in the form of cash, Direct Cash Assistance, Pre-working Card, electricity tariff exemption, and others; 2. Expansion of consumption stimulus focused on the middle class, among which: restaurants, transportation, and tourism. 3. Increasing the Consumption of Ministries / Authorities / Regional Governments through accelerating the realisation of APBN and APBD. 4. Encouraging the Consuming of domestic products in order to create a significant multiplier effect among domestic entrepreneurs.

Collaboration and contributions from all sides are the ultimate hope of joint efforts to get out of the Covid-19 pandemic emergency that is hitting the community.

METHODOLOGY

The research is carried out with a qualitative approach to provide an explanation of the economic strategy and policy in West Java. The data and information used is obtained from official government data, articles from scientific journals, books, and news from the mass/digital media which makes the competent parties as sources. This research is open to discussion and criticism for further research development.

DISCUSSION

A. COVID-19 pandemic in West Java

When the first case of Covid-19 was detected and announced occurred in Indonesia, West Java Province was already actively involved. The province became an area of early spread of the epidemic with the first two cases suffered by West Java residents living in Depok City. Siti Tyasutami and her mother, Maria Darmaningsih, who was later known as Patient 01 and Patient 02 were the first Indonesian citizens (WNI) to be identified and infected with Covid-19 and then treated medically in their homeland. These two patients then became the starting point for tracking Covid-19 infection in Indonesia that led to the various patients being exposed next. (kompas.com, 2021) In response to the emergence of early cases in Indonesia, the government then took the necessary tactical steps to break the wider spread chain. Some of them were the closure of flights from and to mainland China from February 5, 2021, the evacuation of WNI observations from Wuhan for 14 days in the Natuna Islands, to the establishment of
100 hospitals with isolation rooms as well as standard equipment and in accordance with international rules. (Gitiyarko, 2020)

To this day, West Java is still one of the regions with the highest rates of exposure to the virus in the homeland. In early March 2020, when the outbreak began to be detected, two people were confirmed and received intensive treatment. In three months, there has been an increase in the number of cases to 2,295 as of 1 June 2020. Out of this number, 1,532 people in care and isolation, 619 people recovered, and 144 died. (pikobar.jabarprov.go.id, 2021)

The surge in confirmed cases continues to rise and indicates an upward trend over the period from September to December. Data confirmed on December 1, 2021 were 53,395 cases, with 6,710 people in care and isolation, 45,763 recovered, and the death toll is close to 1,000. A drastic surge occurred after the turn of the year with an increase in the confirmed number close to one hundred fifty percent. After a year passed, as of March 1, 2021, the confirmed number of Covid-19 patients reached 212,874 cases. Of these, the number of recoveries was 173,741 people and the death rate has reached 2,364.

**Graph 1 Statistics of Covid-19 cases in West Java**

The data as of June 1, 2021 still shows a graphic increase in the number of cases infected with the confirmed number of 314,841 cases with healing data of 281,914 and deaths have reached 4,209 people. The shock occurred in the end of June to July, where the surge of daily cases was quite high. The peak increase in daily cases occurred on July 15, 2021, where the population positive for Covid-19 infection on that day reached 11,101 people. That figure is well above the daily average of just 7,950 people. (pikobar.jabarprov.go.id, 2021). This trend indicates that the
pandemic in West Java is still not close to the end with all efforts needed to be optimized so that the impact that occurs in various sectors does not reach the worst risk.

B. Pandemic Impact on the West Java Economy

Pandemic Impact on the West Java Economy Similar to the impact caused by the Covid-19 pandemic everywhere, the widespread outbreak also affects almost all sectors of the life of West Java people. Like the domino effect, an uncontrolled chain of spread hits anyone from the West Java community, with no eyes on the fur. The greatest impact is felt by society in the areas of health, social, and economic. Rahayu (2020) describes Bappenas' estimates that the pandemic will affect the lives of about 72.25 million people of all levels of income. They are classified as poor with incomes below Rs. 425,250,-; vulnerable (income between Rs. 425,250,- up to Rs. 641,000,-); aspiring middle class (incomes between Rp. 641,000,- upto Rp. 1,450,000,-); middle class, up to Rp. 7,250,000,-; and upper class. (pendapatan di atas Rp. 7.250.000,-). The greatest impact will probably be felt by communities of the poor and vulnerable categories, mostly concentrated in rural areas and pockets of poverty in densely populated urban settlements.

The epidemic may be concentrated in urban areas, but the impact on social and economic life of the people will be felt quite seriously in rural areas along with the densely populated urban populations that become pockets of poverty. In addition, both regions are potentially centers of spread of unemployment that is losing its livelihoods as a result of the decline in economic activity due to the pandemic.

During 2020, the spread of the Covid-19 outbreak brought the West Java economy undergoing a significant contraction. The Central Statistics Agency (BPS) said that the West Java economy grew negative to minus 2.44 percent. The realisation was well below the previous years, which is 5.07 percent (2020) and 5.65 percent. (2019).

Graph 2 Regional Gross Domestic Product Growth Rate Based on Constant Prices 2010 According to Business Fields in West Java Province (percentages), 2012-2020

![West Java Economic Growth Rate](image)

**Note:**

* Temporary number
** Temporary number.
Although the Covid-19 pandemic has already affected the West Java economy since Triwulan I in 2020, the outbreak only felt very significant when it entered triwulan II. During that period, the West Java economy contracted by 5.98 per cent (y-on-y) or below the national economic growth of 5.32 per cent. (y-on-y). This decline in economic performance is a consequence of the implementation of various government policies to prevent the spread of pandemics such as Large Scale Social Restriction, Work from Home (WFH), and learning from home. (Learn from Home). These policies restrict public activity that affects demand performance, both inter-country and domestic trade. This is a chain of incidents that have had an impact on the decline in production activity of several fields of enterprise which has caused the weakening of economic activity in West Java. Almost all top business sectors have experienced unpleasant growth.

During 2020, only six business fields have experienced positive growth. Information and Communications the highest growth of 34.65 per cent, followed by water supply; waste, waste, and recycling management (11.31 per cent), education services (11%), agriculture, forestry, and fisheries (3.04%), real estate (2.64%), and financial and insurance services (1.64%). (BPS, 2021)

The industrial and trade sectors as the two leading sectors of the West Java economy have been hit by the ongoing pandemic by showing negative growth. Nevertheless, the contraction of both sectors is still above the target expected as a result of the Covid-19 pandemic storm that has been ongoing since the end of 2019. The industrial sector recorded a realisation of growth rate of (4.22) percent. The achievement is still better than the anticipated target, which is (4.49) percent. (Sumber: Disperindag Jawa Barat, 2021, diolah)

Despite negative growth, the industrial and trade sectors remain the leading sectors in the West Java economy with a significant amount of contribution to West Java GDP by 2020. The processing industry sector contributed 41.19 percent to the west Java economy or 860.070,60 billion rupees. While the large trade and retail sectors were the second largest contributor with 14.55 percent. (303.862,68 miliar rupiah).

Foreign trade performance also does not show a good trend during 2020. In the period January-June 2020, the value of non-migas exports of West Java was USD 12,345.913 with the highest acquisition in February, which was USD 2,409.481 and the lowest achievement of USD 1,488.777 (May). The value is still below the acquisition for the same period of 2019, which is USD 14,388.464,24. On the import side, the total value of goods that entered West Java in the period from January to June 2020 was USD 3,861.362, with the higher value in January, that is USD 883.432 and the lower value of USD 442.177 (Mei).

In addition to the export and import components, contractions are also experienced by almost all components in the type of expenditure that make up the West Java PDRB in 2020 compared to 2019. Only government consumption has increased, from Rs. 117.448.94 billion to Rs.118.688.96 billion or 1,06 percent. (y-on-y). The change in inventory experienced a very high negative growth of (62.19) percent followed by Net Inter-
Regional Exports and a decrease in Imports of Goods and Services which each hit in the range of (22) percent. While Household Consumption has grown negative to reach (5.45) percent in Triwulan II in 2020 has been strengthened although there is still a negative growth at the end of the year, which is of (0.64) percent.

To date, the Government of West Java continues to maximize its resources to find a way out of the pandemic, economic recovery as discussed in this paper. To that end, it will be discussed how the West Java Provincial Government responds to the extraordinary Covid-19 pandemic and what strategies it has to restore its economic performance to a positive position.

C.Java Economic Recovery Strategy

Once the management of the pandemic and its impact on society has achieved quite good results, then the next challenge lies in the steps and policies of economic recovery. During 2020, the Covid-19 pandemic hit and caused a negative economic growth contraction of 2.44 percent in the West Java economy. Therefore, the Government of West Java Province must pursue measures and policies to accelerate the economic recovery of the region and promote economic growth alongside efforts to control the Covid-19 pandemic.

Economic recovery in West Java is concentrated on Coronavirus Disease 2019 (Covid-19) Management Policy Committee and Economic Recovery Region of West Java Province. The economic recovery of West Java is carried out in a comprehensive, measurable, innovative, and collaborative manner by boosting activity and growth in the economic sector. The Western Java economic recovery strategy is described by outlining three (three) things: key recovery, action plan, and recovery aspects.

Key to West Java Economic Recovery
The impact on the West Java economy caused by the Covid-19 pandemic caused economic growth contraction at a negative figure of 2.44 per cent by 2020. Thus, West Java requires comprehensive recovery efforts and involves the participation of various parties. The government needs to take on a strategic, facilitative, and collaborative role in order to approach this issue properly

1. By focusing on authority and considering the resources it possesses, West Java is projected to be able to carry out economic recovery by implementing the following directives (BP2D Prov. West Java and Injabar Unpad, 2020): a. Recovery of economic sectors with high growth power Priority recovery in sectors that have high economic activity potential is necessary because of the capacity of these sectors in 5 (five) things, namely: 1) labor absorption, 2) becoming a focus of activity and income of a large population, 3) utilization of a high/strong local resource base, 4) high potential of local economic rotation, and 5) good external market capacity.

2. Institutionalization of the economic recovery process In order to be able to have a lasting impact and benefits, the economic rehabilitation program carried out by the Government of the West Java Province
must be in line with the directions of the central government and synergistic with the government of the district/city. The important position of the provincial government as a bridge between the central government policy and the district/city area is also joined by the Government of the West Java Province. With regard to the economic recovery, its role is directed at two (two) things, namely the adjustment to the National Economic Recovery Program and the facilitative relationship to the district/city government in West Java.

3. Building a synergistic economic ecosystem To improve the usability and target-relevant outcomes, an enabling and mutually supportive environment is absolutely necessary. Such an economic ecosystem can only happen if three conditions are met, namely: 1) participation and support of the various stakeholders to ensure safety and security in the economic activity of the people, 2) adaptation and use of information and communication technology in business activities, and 3) actualization of the potential social capital of the community to shoulder-to-shoulder find a way out of the crisis that is suffering together. Resource preparation The most important resources owned by the Government of the Province of West Java in economic recovery efforts can be dealt with in three elements, namely: 1) regional equipment and its apparatus, 2) regional assets, and 3) budget. The proper use of these resources will strengthen the capacity of the Provincial Government in improving the performance of the West Java economy to recover.


D. Economic Recovery Aspects

In line with the National Economic Recovery Strategy, West Java has structured its recovery strategy into seven (seven) aspects, namely health, social assistance, hard work, relaxation of rules, restructuring of UMKM, lending funds, and economic adaptation with digital technology. The seven aspects will be dealt with differently and gradually with a periodic approach as described earlier, namely short-term, medium-term and long-term.

Economic recovery strategies on the Health Aspect in the short term are designed as mitigation to suppress the spread of the pandemic and prevent increased mortality by breaking the chain of transmission. In the recovery phase (mid-term), UMKM will be mobilized to support the prevention of the spread of Covid-19 by producing simple...
medical equipment and equipment. In the long term, the strategy is projected to be able to increase the production of medicines and herbal and health technology equipment from the beginning to the end.

On the Aspect of Social Assistance, aid is held as a short-term solution for dealing with the economic impact perceived by the community on the pandemic situation with the use of integrated data as a basis for its distribution. In the recovery phase, UMKM is being strengthened to provide the necessary materials for the implementation of Social Assistance. In the long term, a platform of social database that is segregated and sustainable in the region is expected to be developed.

With regard to the workforce, measures to deal with unemployment or workers displaced as a result of the pandemic are being prepared by the Government of West Java Province by encouraging government spending on infrastructure development and using local resources. In the medium term, UMKM has re-moved, and large industries are encouraged to absorb more labor by providing jobs that support infrastructure development, public services, and environmental health. At the normalization stage, infrastructure development and upgrading will be carried out with consideration of clusters of eligibility, i.e. backward, backward and remote areas.

In the short term, the Government of West Java Province has implemented the relaxation of the rules by supporting the granting of incentives such as tax evasion, licensing, and business conditions in order to restore economic activity. In the medium term, the Government of West Java Province will support the implementation of the Labour Creation Act through regional regulations so that it can attract investment, encourage UMKM to grow, and develop business scale. In the long term, a policy will be developed that supports investment facilitation and strives based on local economic development.

The restructuring aspects of UMKM in the rescue phase are carried out by restructured financing and lending to UMKM perpetrators whose operations were affected by the Covid-19 pandemic. In the recovery phase, the Government of West Java Province will take a role in two (two) initiatives, namely facilitating the central government program in the restructuring of the UMKM and the use of superior West Java activities on regional devices for the development of the UmKM. At the time of normalization, UMKM will be encouraged to develop its production field and scale of operations.

Strategies on the Aspects of Lending Fund Placement in public banks and financial institutions are being implemented to promote the economic recovery of the real sector economy in the short term. In the medium and long term, BUMD West Java Finance will be encouraged to take a role by placing participation funds and interest subsidies for UMKM loans or there.

In the Economic Transformation Aspect, economic activity is prompted to adapt by using information technology as a medium to undertake business in the rescue period. This opportunity should be welcomed as the Covid-19 pandemic directly changes the pattern of public interaction to become more intense in the online world.
In the recovery phase, the use of information and communication technology should be expanded to stimulate the growth of enterprises and scale enterprises with the target domestic markets of West Java, national, as well as exports. In the normalization phase, the economic transformation strategy is expected to enter the production sphere by driving the development of digitalization in the advanced West Java industry.

The change in public economic behavior as a result of the Covid-19 pandemic, on the positive side, is an impetus to encourage the adaptation of more massive use of digital technology to the needs of public enterprises. The Government of West Java Province can take a more significant role as promoter of outstanding products in the West Java region by taking advantage of the Industry Revolution 4.0 and embracing various marketplace platforms to be the media for promoting industrial products and UMKM West Java. (Idris, 2020)

CONCLUSION

The 2019 Corona Virus Disease pandemic (Covid-19) has affected various aspects of the life of the people of West Java, including the health, social, and economic sectors. For the West Java economy, the influence received as the impact of the presence of the Covid 19 pandemics is a contraction of economic growth that touches figures (2.44) percent by 2020. The Government of the West Java Province responded to the situation by applying approximately 150 regulations for the management of pandemics, half of which were the product of the policy established by the Government of West Java Provincial Government and the maintenance of the Social Assistance of the Governments of the Western Java Province of 4 (four) stages that reached more than 1.9 million KRTS. As for the strategy of economic recovery of the State Government of Western Java, it was outlined with attention to 3 (three) aspects, namely key recovery, action plan, and aspects of recovery. The key to economic recovery is carried out with attention to the direction of high-level economic sectors, coordination of government recovery programmes, conducive economic ecosystems, and resource availability. The action plan is implemented in three phases: rescue as a short-term strategy, recovery for the medium term, and normalization for the long term. While the recovery aspects are approached with seven elements, namely health, social assistance, hard work, regulatory relaxation, UMKM restructuring, lending funding, and economic adaptation to digital transformation.
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