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Synergy of Central and Regional Government Policies to Entrepreneurs to Revive the National Economy in the New Normal Era

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Abstract

This research is motivated by the phenomenon of Covid-19 pandemic has resulted in a decline in business income, but the implementation of the new normal policy revives a hope, so that in this case the policy efforts of the central and regional governments to revive the national economy in this new normal era is very needed. The purpose of this study is to analyse the synergy between central and regional government policies to entrepreneurs to revive the national economy in the new normal era. The study was designed in normative legal research with the statute approach, and conceptual approach. As a result showed that in the synergy of the central and regional government policies with entrepreneurs to revive the national economy in the new normal era, was realized through the providing Covid-19 impact stimulus, pouring out market operations, activating food houses, involving entrepreneurs in various Regional government spending, and providing economic stimulus for businessman.

Keywords: Entrepreneur; National Economy; New Normal era; Revive economy

1. INTRODUCTION

Pandemic Corona Virus Disease 2019 (hereinafter abbreviated as Covid-19) is an extraordinary phenomenon for humans to become the main topic of all countries in the world including Indonesia, because Covid-19 has claimed hundreds of thousands of human lives and spread very rapidly. This is in line with data released by the task force to accelerate the handling of covid-19 that as of July 2020, positive cases of Covid-19 in Indonesia totaled 83.130 people, while patients who were declared dead were 3.957 people (<https://covid19.go.id> /, accessed on July

17, 2020). Regarding this matter, apart from taking a person's life, Covid-19 also has a tremendous impact on all aspects of human life, from political, cultural, health, education, to social and economic aspects. With regard to these several aspects, the aspect that has the most impact is the aspect of the Indonesian economy.

The impact on the economy itself arises when the government makes various efforts to overcome Covid-19, namely by implementing a physical distancing policy. The term physical distancing itself was first used by the World Health Organization (WHO), which

means *jaga jarak*, where this is done as an effort to avoid a wider spread of the corona virus, considering that Covid-19 can spread through breathing, especially people who are infected with coughs and flu. Therefore, according to WHO epidemiologist Maria Van Kerkhova said that through today's sophisticated technology, humans can still communicate without being in one room with other people physically. There are a number of things that must be considered in the application of physical distancing, namely prohibiting close proximity or physical contact with people and setting the closest distance to around 1-2 meters, avoiding using public transportation, doing work from home, prohibiting gatherings, prohibiting visiting parents/elderly people they are sick (Penyusun, 2020).

In this regard, in fact the application of physical distancing has not been able to solve the Covid-19 problem, where this has been proven since the implementation of physical distancing in March 2020, the number of Covid-19 cases has increased, so the government has adopted another policy, namely by implementing Social Restrictions. Large-scale Social Restrictions which has been implemented by several areas in Indonesia, where this policy has even been regulated in the Regulation of the Minister of Health of the Republic of Indonesia Number 9 of 2020 concerning Guidelines for Scale Social Restrictions in the Context of Accelerating Handling of Corona Virus Disease. According to Article 1 number 1 Regulation of the Minister of Health of Large-Scale Social Restrictions, where Large-Scale Social Restrictions is a limitation on certain activities of residents in an area suspected of being infected with Corona Virus Disease 2019 (COVID-19) in such a way as to prevent the possible spread of Corona Virus Disease 2019 (COVID-19). Based on this understanding, the limitation of activities as intended is also regulated in Article 13 paragraph (1) of the Regulation of the Minister of Health of Large-Scale Social Restrictions which covers the consolation

of schools and workplaces, restrictions on religious activities, activities in public places and public facilities, social and cultural activities, modes transportation, and other activity restrictions specifically related to defense and security aspects. The existence of restrictions on these activities certainly results in an impact especially on the economic aspects of the public, where business activities such as stores, shopping centers, stations, and other public place facilities that were initially visited by the community, become deserted due to time restrictions or visitors, even this also results in several shops or industrial companies were out of business (closed). This is according to data from the Indonesian Shopping Center Management Association in April 2020, where there were 78 shopping centers or malls in DKI Jakarta that had to close, followed by Bandung with 16 malls, South Tangerang with 15 malls, and Bekasi with 12 malls. Some shopping centers or companies that are threatened to be closed will certainly affect the fate of their workers or employees, because the shop or company is no longer able to pay the salaries of its workers, causing many workers or employees to experience termination of employment (hereinafter abbreviated as layoffs). This is according to data from the Ministry of Manpower which states that up to June 2020 as many as 3.05 million workers in Indonesia have been laid off and sent home due to the impact of the Covid-19 pandemic. In this regard, in the end many people experience economic difficulties and cannot meet their daily needs.

In connection with the explanation above, the implementation of Large-scale Social Restrictions which was made by the government by providing restrictions on activities including economic activities made the Indonesian economy worse off. This is due to the closure of several shopping centers and companies resulting in reduced state revenues both from foreign exchange and Regional taxes. Thus, to overcome this, the government finally began to make peace with Covid-19

through the existence of a new normal policy as a way to restore the national economy. This new policy certainly raises several problems, where on the one hand, the government has begun to loosen restrictions on activities, especially the economy, but on the other hand, Indonesia's condition, which is still not recovering from the Covid-19 pandemic, raises concerns too, so in this case a good way or solution from both the central government and Regional governments in stabilizing the national economy in this new normal era is needed. In this regard, there are problems that will become legal issues in the writing of this scientific paper, namely what are the policies of the central and Regional governments towards business actors in order to revive the national economy in the new normal era.

2. METHOD

The method used in this study is normative legal research method or doctrinal legal research. Normative legal research is a library-based research that aims to provide a systematic exposition of legal rules that govern certain areas of law, analyze legal rules, and even predict the development of legal rules (Susanti & Efendi, 2014). Based on this definition, the implementation of this method is to analyze and study the rules or norms of policies carried out by both the central and Regional governments towards business actors in order to revive the national economy in the new normal era.

With regard to the explanation above, to analyze and study the rules or norms as intended, several approaches are needed which are also used in the writing of this scientific paper, namely the statutory approach and the conceptual approach. With regard to the statutory approach, which is an approach that is carried out by examining the laws and regulations relating to the contents of the law presented (Susanti & Efendi, 2014). In this regard, the application of this approach is realized by examining positive rules or laws in Indonesia that govern

policies of the central government and Regional governments in reviving the national economy. Furthermore, for the conceptual approach, which is the approach used to find the views of legal scholars and doctrines developing in legal science, where in the application of this approach, the researcher refers to the books and legal journals that discuss policies carried out by the central and regional governments in reviving the economy in the new normal era, as well as other matters relevant to the topic of discussion. In connection with the technique of tracing legal materials, things that are done include identifying legal facts, collecting legal and non-legal materials, examining legal issues, making conclusions, and providing prescriptions based on the arguments that have been compiled in the conclusions (Marzuki, 2005).

3. RESULTS AND DISCUSSION

It has been explained that the Covid-19 pandemic in addition to having a bad impact on health, even endangering human lives. This pandemic also has an adverse impact on the state's financial condition. This is because the government has to provide additional funds, where these funds are not only for the health sector, but also for the social safety net, credit recovery and other affected aspects (Nurhalimah, 2020). Even though according to the Minister of Finance of the Republic of Indonesia, state revenue has decreased due to the Covid-19 pandemic, where initially the government targeted state revenue of IDR 2.233,2 trillion, but in fact the state only received IDR 1.760,9 trillion in revenue (<https://www.cnbcindonesia.com/news/20200406135219-4-150037/sri-mulyani-pendapatan-negara-anjlok-rp-472-t-karena-corona>, accessed on July 18, 2020). Regarding to this, the government needs to take effective steps to regulate the stability of the state's finances and revive the national economy.

In connection with the above, in an effort to revive the national economy,

it is necessary to first understand that the government as the authority in determining policies in the economic sector must be able to create a business climate that is conducive and healthy for the growth of the business world, because healthy business growth will contribute to optimal state economic growth (Pio, 2012). Likewise, in an effort to revive the national economy, strong economic development is needed and this can be realized by the existence of appropriate policies in accordance with the potential and capabilities of the entire nation, which include growth policies, reformative economic recovery or economic restructuring, employment, productivity improvement, equity and redistribution (Pratikno, 2005).

The policies cannot be carried out comprehensively without involvement of the regional government which is implemented in the form of regional autonomy policies. With regard to the definition of autonomy, at the level of language, according to the Indonesian Language Thesaurus has the meaning of *independensi, kedaulatan, kemandirian* (Bahasa, 2008). At the level of terms, regional autonomy is defined as the rights, authorities and obligations of an autonomous region to regulate and manage government affairs and the interests of Regional communities in accordance with statutory regulations (Simanjuntak, 2013). In line with the definition, regional autonomy also has a meaning, namely the right of residents living in an area to regulate, manage, control and develop their own affairs by respecting the prevailing laws and regulations (Nurcholis, 2007). In connection with this definition, it can be found that regional autonomy is necessary so that a region can regulate and manage its own household in accordance with applicable regulations in order to achieve optimal results (Manan, 1993), which in this case is related to regional economic development efforts, so that in an effort to revive or develop the economy, all parties, both central and regional

governments, should be involved so that the delegation of responsibilities is not only focused on one pillar. Moreover, since the issuance of Law Number 22 of 1999 which has been replaced by Law Number 9 of 2015 concerning Second Amendment to Law Number 23 of 2014 concerning Regional Government, where every region in Indonesia has the opportunity to manage, regulate and empower the area is in accordance with the potential that is owned, so that it can increase the results for governance and implementation of development, including economic development, and in the end there will be balance and justice in the exercise of authority of both the central and regional governments (Salam, 2002).

In connection with the explanation above, related to policies carried out by the central government in overcoming the impact of the Covid-19 pandemic on the national economy starting with the issuance of Government Regulation in Lieu of Law Number 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling the Corona Pandemic Virus Disease 2019 (Covid-19) and/or in the context of facing threats that endanger the national economy and/or financial system stability (hereinafter referred to as PERPPU No.1 / 2020) (Nurhalimah, 2020). The PERPPU was formed with the aim of relaxing some of the laws and regulations needed in dealing with Covid-19 and to maintain the stability of the state financial system, besides that the establishment of this PERPPU is a legal basis so that the government and related authorities can take steps that are fast and remain accountable for handling the Covid-19 pandemic if necessary, considering the spread of Covid-19 not only has an impact on the health aspect, but also has an impact on humanity aspects such as social and economic aspects that affect the fundamentals of the national economy (<https://www.kemenkeu.go.id>, accessed on July 17, 2020). Various provisions in order to overcome the national economy due to the impact of Covid-19 are

regulated in it, starting from provisions regarding state financial policies including budgeting and financing, regional financial policies, taxation, implementation of the national economic recovery program, to provisions regarding financial system stability policies, which are regulated starting from Articles 14-25 of PERPPU No. 1 of 2020. In order to support the State's financial policy for handling the Covid-19 pandemic and maintaining the stability of the national economy, the government then issued Government Regulation Number 23 of 2020 concerning Implementation of the National Recovery Program to support the State Financial Policy for Handling the 2019 Corona Virus Disease Pandemic (COVID- 19) and/or to face the threats that endanger the National Economy and/or Financial System Stability as well as rescue the National Economy (hereinafter referred to as PP No. 23/2020).

In connection with the explanation above, given the spread of Covid-19 still shows an increase from time to time, so that the impact on slowing national economic growth, decreased state revenue, and increased state spending and financing, so PERPPU No. 1 of 2020 is deemed necessary to be passed into law. Furthermore, on May 12, 2020, the

PERPPU was later changed to Law No. 2 of 2020 concerning Stipulation of Government Regulations in Lieu of Law Number 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling the Corona Virus Disease 2019 Pandemic (Covid-19) and/or in the context of facing threats that endanger the National Economy and/or Financial System Stability into Law (hereinafter referred to as Law No.2 of 2020 concerning State Financial Policy and Financial System Stability for Handling the Covid-19 Pandemic). This provision essentially mandates that the State budget and Regional Revenue and Expenditure Budget be used to increase spending that covers 3 (three) priorities or the government's main focus in handling Covid-19 namely 1) Health Sector, 2) Social safety net, and 3) Economic recovery or the affected business world through economic stimulus for business actors (See preamble letters b and d of Law No.2 of 2020 concerning State Financial Policy and Financial System Stability for Handling Covid-19 Pandemic). These three priorities have even been regulated in several other laws and regulations which can be seen in the table 1.

Table 1. Regulations that regulate the 3 (three) main priorities of the government in handling the Covid-19 pandemic

Form	Health Sector	Social safety net Sector	Economic Recovery or Business world Sector
Government regulations	Article 2 of Presidential decree of the Republic of Indonesia Number 54 of 2020 concerning Posture Changes and Details of the State Revenue and Expenditure Budget for the 2020 fiscal year	Article 2 of Presidential decree of the Republic of Indonesia Number 54 of 2020 concerning Posture Changes and Details of the State Revenue and Expenditure Budget for the 2020 fiscal year	Article 2 of Presidential decree of the Republic of Indonesia Number 54 of 2020 concerning Posture Changes and Details of the State Revenue and Expenditure Budget for the 2020 fiscal year
Minister of Finance Regulation	Minister of Finance Regulation Number 19/PMK.07/2020 concerning distribution of profit sharing funds, general allocation funds, and regional incentive funds for the 2020	Minister of Finance Regulation Number 28/PMK.03/2020 concerning the provision of tax facilities for goods and services needed in the context of handling	-

	fiscal year in the context of overcoming Corona Virus Disease 2019 (COVID-19).	the Covid-19 pandemic.	
Regulation of the Minister of Villages for Disadvantaged Regions and Transmigration	Regulation of the Minister of Villages, Development of Disadvantaged Areas, and Transmigration of the Republic of Indonesia Number 6 of 2020 concerning amendments to the regulations of the minister of villages, development of disadvantaged areas, and transmigration number 11 of 2019 concerning priorities for the use of village funds in 2020	Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 6 of 2020 Regarding changes to the regulation of the village minister, development of disadvantaged areas, and transmigration number 11 of 2019 concerning the priority of using village funds in 2020	Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 6 of 2020 Regarding changes to the regulation of the village minister, development of disadvantaged areas, and transmigration number 11 of 2019 concerning the priority of using village funds in 2020
Ministerial Instruction	Instruction of the Minister of Home Affairs of the Republic of Indonesia Number 3 of 2020 concerning the handling of Corona Virus Disease 2019 (COVID-19) in villages through the Village Budget and Income	Instruction of the Minister of Home Affairs of the Republic of Indonesia Number 3 of 2020 concerning the prevention of Corona Virus Disease 2019 (COVID-19) in the Village through the Village Budget and Income	Instruction of the Minister of Home Affairs of the Republic of Indonesia Number 3 of 2020 concerning the prevention of Corona Virus Disease 2019 (COVID-19) in the Village through the Village Budget and Income
Ministerial Instruction	Instruction of the Minister of Home Affairs of the Republic of Indonesia Number 1 of 2020 concerning the prevention of the spread and acceleration of the handling of Corona Virus Disease 2019 (COVID-19) in the Regional Government Environment	Republic of Indonesia Minister of Home Affairs Instruction Number 1 of 2020 Regarding Prevention of the Spread and Acceleration of Handling Corona Virus Disease 2019 (COVID-19) in Regional Government Environments	Republic of Indonesia Minister of Home Affairs Instruction Number 1 of 2020 Regarding Prevention of the Spread and Acceleration of Handling Corona Virus Disease 2019 (COVID-19) in Regional Government Environments
Circular letter	Circular of the Minister of Home Affairs of the Republic of Indonesia Regarding Assistance to Regency/City Governments in the Context of Accelerating Handling of Corona Virus Disease 2019 (COVID-19).	Circular of the Minister of Home Affairs of the Republic of Indonesia Regarding Assistance to Regency/City Governments in the Context of Accelerating Handling of Corona Virus Disease 2019 (COVID-19). Circular of the Minister of Empowerment of State Apparatus and Bureaucratic Reform Number 55 of 2020	Circular of the Minister of Home Affairs of the Republic of Indonesia Regarding Assistance to Regency / City Governments in the Context of Accelerating Handling of Corona Virus Disease 2019 (COVID-19).

		<p>concerning Amendments to the Circular of the Minister of Empowerment of State Apparatus and Bureaucratic Reforms Number 46 of 2020 concerning Restrictions on Traveling Abroad and/or Homecoming Activities and/or Leave for the State Civil Society in efforts to prevent the spread of Covid-19.</p>	
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Source: Personal Notes, processed, 2020

The regulations as presented in the table above are some of the central government's policies in providing a legal umbrella for efforts to deal with the impact of Covid-19, including policies to restore the national economy and the business world. In this regard, apart from the aforementioned policies, other policies undertaken by the central government include providing a stimulus for the impact of Covid-19 and economic stimulus for business actors. This policy is necessary considering that the existence of Covid-19 has had an impact on reducing the ability of business actors to pay installments or debts, considering that many people who have been laid off or are housed have resulted in decreased purchasing power and decreased income or financial income of business actors, so that business actors who have debt (credit) cannot pay according to the time agreed in the contract. This certainly creates a problem, where on the one hand, the indebted party must immediately pay off the debt, but on the other hand, the indebted party has no fees or income to pay this debt. In this regard, indirectly, this has the potential to disrupt banking performance and financial system stability which can affect economic growth.

In connection with the above, the government through the Financial Services Authority issued Regulation of the Financial Services Authority Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the spread of

Corona Virus Disease 2019 which intended for bank financial institutions, while non-bank financial institutions are regulated in the Regulation of the Financial Services Authority of the Republic of Indonesia Number 14/POJK.05/2020 concerning the Countercyclical Policy on the impact of the spread of Coronavirus Disease 2019 for Non-Bank Financial Services Institutions. In Regulation of the Financial Services Authority of the Covid Impact Stimulus Policy, which regulates that the stimulus for the impact of Covid-19 is given to debtors (including business debtors) who are having difficulty fulfilling obligations to banks because the debtor or debtor's business is affected by the spread of Covid-19, either directly or indirectly on the economic sector includes tourism, transportation, hotels, trade, processing, agriculture and mining.

In Article 2 paragraph (2) Regulation of the Financial Services Authority of the Covid-19 Impact Stimulus also explained that to support economic growth stimulus, banks can restructure credit or financing to debtors, including debtors of business actors affected by Covid-19. Restructuring is the act of increasing the amount of credit and increasing the bank's equity to customers by increasing the customer's capital by considering that the customer does need additional funds and the business is financed if it is still deemed feasible by the bank (Kasmir, 2002). With regard to restructuring according to Regulation of the Financial Services Authority of the

Stimulus of Covid Impact, what is meant by restructuring of financing/credit is carried out by lowering credit interest rates, extending credit terms, reducing arrears of credit interest, reducing arrears of loan principal, adding credit facilities, and/or converting credit into temporary equity participation.

The restructuring of financing/credit for business actors (debtors) affected by the spread of Covid-19 as referred to above, it is valid for up to 1 (one) year, as stipulated in the Regulation of the Financial Services Authority of Nonbank Stimulus Policy. This enactment is aimed at the informal sector, micro-businesses, daily income workers who have an obligation to pay credit to run a productive business, for example informal workers who have a certain type of home ownership bill or simple housing program, food stall entrepreneurs who are forced to close because of the large-scale social restrictions policy. Within this 1 (one) year period the debtor may be given a postponement/scheduling of principal and/or interest for a certain period of time in accordance with the agreement or bank/leasing assessment, for example 3, 6, 9, or 12 months. With regard to leasing, Financial Services Authority temporarily prohibits the withdrawal of vehicles by debt collectors, whereas for debtors who had problems before the Covid-19 pandemic, and even experienced additional problems due to the Covid-19 pandemic, the debtor can contact the nearest leasing office to find an agreement, including rescheduling installments.

Based on the explanation above, it is also necessary to understand that the existence of countercyclical policies as a stimulus for business actors (customers) who have dependents in banks is a government policy to ease the burden on customers by delaying payments or reducing credit interest rates. This means that the existence of the Covid-19 pandemic cannot be used as an excuse for debtors not to carry out the contents of the contract (not make payments) or

cancel the contents of the contract, but this pandemic can be used as an excuse for debtors to postpone payments until the Covid-19 pandemic ends and normal economic activity returns. In this regard, the stimulus policy provided by the central government is not only intended for business actors who have dependents/credit at the bank, but also for business actors who do not have dependents, where the stimulus provided was through the provision of injections (strengthening) of business capital to develop business actors and assist with marketing.

In addition to policies in reviving the national economy carried out by the central government, in this case the Regional government also contributes to restoring and reviving the national economy based on regulations issued by the central government. This is evidenced by the provision of the use of budget allocations for certain activities (refocusing), adjusting the allocation, and/or cutting/delaying the transfer of budget transfers to the Regions and Villages (See Article 2 paragraph (1) letter i of Law No.2 of 2020 concerning Policy State Finances and Financial System Stability for Handling the Covid-19 Pandemic), which is also strengthened by an attachment to the Instruction of the Minister of Home Affairs of the Republic of Indonesia Number 1 of 2020 concerning the Prevention of the Spread and Acceleration of Handling Corona Virus Disease 2019 (COVID-19) in the Regional Government that prioritizes use Budget allocation for certain activities (refocusing) is realized through the use of Unexpected Expenditures available in the 2020 APBD, where the use of Unexpected Expenditures is guided by the Minister of Home Affairs Regulation Number 20 of 2020 concerning the Acceleration of Handling Corona Virus Disease 2019 (COVID-19) in the Regional Government Environment, one of which is prioritized for p envision of economic impacts includes the following activities: 1) Procurement of foodstuffs and basic

necessities in the framework of maintaining regional food security and reducing the impact of panic buying; 2) Providing incentives in the form of reduction or exemption from regional taxes, extension of the time to exercise rights and fulfillment of tax obligations, as well as extension of revolving fund payment obligations; and 3) Providing stimulus in the form of strengthening business capital to business and micro actors affected by the economic impact of Covid-19.

The matters above are a number of policies that can be carried out by the Regional Government to revive the national economy in the new normal era, in particular providing stimulus in the form of strengthening capital to business actors which is of course very necessary for business development with the creativity and innovation of each actor. In this regard, the Regional government has also made efforts to maintain purchasing power and keep the people's economy moving, namely: first, by conducting market operations. Market operations are carried out by increasing the food supply in the market (Proborini, Ekowati, & Sumarjono, 2018) with the aim of maintaining food price stability and helping the poor to get easy access to food, for example rice (Rahmasuciana, Mulyo, & Masy, 2015).

Second, activating food houses in the village, one of them is through the Sustainable Food Home Area program, which is a concept of a housing environment for residents who jointly seek to cultivate their yards intensively to be used as a sustainable food source by considering aspects of the region's potential and nutritional needs of the citizens (Rahmasuciana et al., 2015). This activity will encourage residents to develop small-scale food crops, livestock and fisheries to become a source of food for Regional residents by utilizing their home yards. This is as has been done by the East Nusa Tenggara Provincial Government of South Middle East, which helps market the agricultural products of

its residents, namely by collecting in one location, then the technical service and traders (agents) come to buy the agricultural products (<https://www.gatra.com>, accessed on 18 July 2020).

Third, involve business actors in various regional government expenditures. This means that the Regional government buys products of business actors for regional spending activities, such as purchasing rice or groceries from Regional farmers for social service activities, or other things. This is in line with the policy carried out by the Klaten Regent who asks the sub-district heads and village heads to buy Regional agricultural and livestock products if they provide basic food from the Village Fund (<https://jogja.tribunnews.com>, accessed on 18 July 2020). Other policies are also carried out by the Pasuruan Regional Government by assisting the marketing of Micro, Small and Medium Enterprises through the policy of Pasuruan go digital, namely coaching and training related to online buying and selling strategies for MSME players, how to use information and communication technology (ICT) as a medium to promote MSME products to the public, such as making vlogs to attract potential buyers (<https://www.pasuruankab.go.id/berita-5565-kemandirian-pelaku-umkm-di-tengah-pandemi-covid-19-kunci-utama-.html>, accessed on 18 July 2020).

Fourth, making stimulus policies tailored to Regional economic potential, including farmers, tourism, fishermen, and so on. This is in line with the policy carried out by the Banyuwangi Regional Government which prepared 8 tourist destinations to become a pilot for the implementation of the new normal. In practice, the BWI government applies strict health protocols and regulations. This is done to attract tourists and revive MSMEs to help the economy of the community (<https://jatim.suara.com>, accessed on 18 July 2020). Other policies are also carried out by the Sidoarjo Regional Government, including: 1)

relaxation of credit for people affected by Covid-19, 2) Providing incentives for Regional Taxes and Regional Retributions, 3) Strengthening food security by forming "Food Granaries" involving BUMDs, distributors, stakeholders, 4) Labor-intensive program for layoffs and growing new entrepreneurs by providing skills, providing capital through People's Business Credit, 5) Strengthening MSMEs/SMEs/Restaurants and hotels through regional budgets, 6) Requiring ASN to shop at stores/traditional markets, and 7) Providing fertilizer subsidies and marketing aids for farmers (Pengamatan penulis terhadap kebijakan Pemerintah Daerah Sidoarjo, 2020).

Matters as described above are policies carried out by regional governments and of course based on and guided by laws and regulations or policies that have been made by the central government. This shows that efforts to revive the national economy cannot be relied upon or delegated to the central government alone, but there needs to be synergy of policies between the central government and regional governments so that the policies that have been determined and made can be applied equally and comprehensively. The implementation of this comprehensive policy can certainly accelerate economic recovery and growth so that the national economy can revive.

4. CONCLUSION

Based on research results above, it can be concluded that the policies of the central and regional governments towards business actors are to revive the national economy in the new normal era, namely the central government, first issued regulations aimed at maintaining the stability of the state financial system for handling Covid-19 namely PERPPU No. 1 of 2020 which was changed to Law of the Republic of Indonesia Number 2 of 2020 concerning the Establishment of Government Regulations in lieu of Law Number 1 of 2020 concerning State Financial Policy and Financial System

Stability for Handling Pandemic Corona Virus Disease 2019 (Covid-19) and/or in facing threats that endanger the national economy and/or Financial System Stability into Law; and Government Regulation Number 23 of 2020 concerning Implementation of the National Recovery Program in support of State Financial Policy for handling the 2019 Corona Virus Disease (Covid-19) Pandemic and/or facing threats that endanger the National Economy and/or Financial System Stability and Rescue the National Economy. Second, regulations that aim to stimulate the impact of Covid-19 in the form of financing/credit restructuring for business actors who have dependents/credit at banks, while business actors are given capital injection (strengthening) to develop their business, namely Financial Services Authority Regulation Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Corona Virus Disease 2019 which is intended for bank financial institutions, and Regulation of the Financial Services Authority of the Republic of Indonesia Number 14/POJK.05/2020 concerning Countercyclical Policies on the impact of the spread of Coronavirus Disease 2019 for Service Institutions Nonbank Finance for nonbank financial institutions. With regard to policies carried out by Regional governments, including: 1) Conducting market operations; 2) Activating food houses in the village; 3) Involving MSMEs in various regional government spending; 4) Making stimulus policies that are tailored to Regional economic potential, both farmers, tourism, fishermen, and so on.

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