

Planning And Evaluation Of Social Policies Through Kube (Joint Business Group) For Poor Families In Denpasar City

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Abstract-The purpose of this research is to analyze the planning and evaluation of social policies through KUBE (Joint Business Group) for poor families in Denpasar City. The research method used is a qualitative research method. Qualitative data is used to describe the results of KUBE. The approach used in this research is to use a phenomenological approach. The data analysis used the Interpretative Phenomenological Analysis (IPA) method. The results showed that the type of business chosen by KUBE in the form of party equipment rental and savings and loans is appropriate because it is based on the needs of members, availability of materials and market share. Furthermore, in social activities, including social guidance, social solidarity contributions and social assistance. KUBE is not the main factor in changing the conditions of KUBE members. However, KUBE participates in encouraging improvements in the economic and socio-psychological aspects of KUBE members.

Keywords: Social Policy, KUBE, Poor Family

INTRODUCTION

Poverty is a social problem that is always relevant to be studied continuously, this is not only because the problem of poverty has existed for a long time and is still present in our midst, but also because now the symptoms are increasing in line with the multidimensional crisis that is still being faced by the Indonesian people^[1]. As defined by Parsudi Suparlan, poverty is a low standard of living, namely a level of material deficiency in a number or a group of people compared to the standard of living generally applicable in the community concerned. Meanwhile, in Islamic literature, poor is distinguished from poor, according to Ali Yafie, making the definition of poor is

those who have property or livelihoods or both, only covering half or more of the basic needs. Meanwhile, those who are called poor are those who do not have any property or have no permanent livelihood, or have property but only cover less than half of their basic needs^[2].

Poverty occurs due to many factors, only a single factor is rarely found. According to Loekman Soetrisno, from a social perspective, there are several causes of poverty. First, the emergence of poverty is related to the culture that exists in society. In this case, poverty is associated with the work ethic of the community. Second, poverty is caused by injustice in the selection of production factors in society. This injustice has resulted in groups of land owners and groups of landless. Third, the development model adopted by a country. Development models are usually only oriented towards economic growth that causes poverty^[3]. Poverty is also caused by limited resources, limited mastery of technology, and the inability to control economic facilities and other facilities. All these limitations and disabilities can also be caused by the low level of community education. In addition, the distribution of development results is not evenly distributed, causing powerlessness in various ways. Empowerment is one aspect of development and is also a process of improvement that aims to provide strength and capacity for the community, as well as participate in valuable and useful community activities. In addition, according to Totok Marikanto, empowerment is a process of increasing the ability and independence of the community. The ability and independence that they have will enable people to meet their needs. One form of empowerment is empowerment through the family. The purpose of family empowerment is to improve family welfare. Family empowerment is carried out through various useful activities and awareness that basically people have great potential, have knowledge, and a willingness to progress and be better^[4].

Family empowerment is directed at the realization of family quality so that it can meet spiritual and material needs characterized by independence, so as to create a physically and mentally prosperous family life. According to Abu Huraerah, empowerment must be carried out by creating an atmosphere that supports the development of community potential (enabling) and strengthening the potential that the community already has (empowering). In addition, strengthening is carried out on existing institutions in society. Empowerment is also carried out to increase community participation in the common interest. The community is directly involved in decision making because every member of the community has the right to take part in joint decisions. Furthermore, empowerment also means protecting. Protecting is interpreted as an effort so that the weaker group does not get weaker^[5].

The Joint Business Group (KUBE) is a form of empowerment carried out by forming community groups that have various positive activities. These positive activities can take the form of training activities, productive economic business activities, association activities, and other activities. The existence of community groups or organizations is expected to help create an independent and competitive society in various fields. In addition, "the ultimate goal of having KUBE is to improve the level of family social welfare"^[6].

KUBE, which is also the icon of the Ministry of Social Affairs, is designed to provide new livelihoods and/or increase the income of poor families with the KUTABUNG principle, namely Work, Profit, Save^[7]. KUBE is implemented throughout Indonesia, including in Denpasar City, Bali Province. Technically, KUBE is implemented by the Bali Province Social Service together with the Denpasar City Social, Manpower and Transmigration Office. Through KUBE which has 10 members, poor families are facilitated by social assistants to be involved in group activities. Within

this group, poor families are given social guidance so that they have new knowledge, correct perceptions and orientation about work, social responsibility and care for others. Poor families are also given motivation and skills to manage economic enterprises in order to have a stable and viable economic source.

Social guidance is important, because socially poor families tend to have and develop negative traits. As stated by Horton and Cheater L Hunt, that socially and culturally poor households have several characteristics, namely (1) the family situation with the mother as the focus of family life as household manager and controller, (2) physically aggressive attitudes, (3) inability to plan. the future and prioritizing what can be achieved in the short term, (4) an attitude of impulsive - emotional reactions, and (5) a fatalistic attitude/surrender to present and future life. These various characteristics will be the focus of social work interventions carried out by social assistants. In this connection, the social assistant has a very strategic position and role in optimizing the achievement of KUBE goals^[8].

PROBLEM STATEMENT

Based on the background described above, the problems statement can be stated in the following research questions:

1. How is the input of social policy planning through KUBE for poor families in Denpasar City?
2. How is the social policy process through KUBE for poor families in Denpasar City?
3. How is the output as an evaluation of social policy through KUBE for poor families in Denpasar City?
4. What are the factors that influence social policy through KUBE for poor families in Denpasar City?

LITERATURE REVIEW

Poverty

Poverty is essentially a classic problem that has existed since the existence of mankind. The issue of poverty has always been a concern of various groups, both academics and practitioners. Several concepts and approaches are continuously being developed to alleviate poverty. In general, poverty is defined by the factor of economic weakness, especially income in the form of money, plus the non-material benefits received by a person. However, poverty is also broadly defined as a condition characterized by shortcomings and limitations in obtaining access to the development of life activities such as no access to capital, low education, poor health conditions, weak institutional and social systems and poor transportation facilities. causing community isolation.

Yustika defines poverty by understanding it as a result of an unbalanced policy towards (1) ownership of capital; (2) land ownership and access; and (3) mismatch of activities carried out. Poverty is an individual's inability to fulfill his basic needs, the ability that is meant here is not only the ability of the individual himself, but also in the context of the family, meaning that even though poverty is an attribute of the individual concerned, in fact this situation is closely related to the family^[9]. The causes of poverty were stated by Gunawan Sumodiningrat as follows; (1) Natural poverty, namely poverty caused by limited quality of natural resources and human resources. As a result, the production system is not operating optimally with low efficiency; (2) Structural poverty is poverty that is directly or indirectly caused by various policies, regulations and decisions in

development; (3) Cultural poverty is poverty which is mainly caused by the attitudes of individuals in society that reflect a lifestyle, behavior, or culture that traps themselves in poverty^[10].

Family Empowerment

Empowerment is a concept in community development that includes economic and social values. This concept reflects that empowerment is an effort to provide power (empowerment) or strengthening (strengthening) to the community^[11]. Empowerment in this sense is not solely for meeting basic needs or efforts to reduce poverty through mechanisms to prevent further impoverishment.

Empowerment in the context of the family is an effort to increase family dignity. An empowered family is a family that is able to escape conditions of poverty and underdevelopment. In addition, empowerment in the context of the family is also defined as the ability of the individual to unite with the family and build the empowerment of the family concerned. Family empowerment is an important element that enables a family to survive. A family that has a high level of health, is educated, and strong will certainly be able to survive in the face of life^[12].

According to Sri Sundari, the essence of family empowerment is to increase family empowerment by increasing the abilities and roles of all family members in building family quality according to the stages. These stages are the Pre-Prosperous Family (Pra KS), Prosperous Family I (KS I), Prosperous Family II (KS II), Prosperous Family III (KS III), and Prosperous Family III Plus. The target of family empowerment is the whole family with the target focus given to mothers or women^[13]. This is because a mother has a big role in developing and carrying out family functions. In addition, mothers/women are family members who have various risks if their presence is not in the family. Thus, family empowerment is an effort to enable and make families independent by increasing their abilities and roles in development. It is hoped that the ability and independence of the family can prevent the family from being underdeveloped and helpless.

Joint Business Group (KUBE)

The Joint Business Group (KUBE) is one of the media to build the ability to solve problems, meet needs, carry out social roles by developing the potential of the community, especially poor families, which integrates social and economic aspects. Joint Business Group is also defined as an association of families classified as poor which are formed, grown, and developed on the basis of their own initiative, interact with each other, and live with each other in certain regional units with the aim of increasing the productivity of their members, increasing harmonious social relations, meeting the needs of members, solve problems, and become a forum for joint business development^[14].

The existence of KUBE in the community is expected that the group can explore and utilize natural, social, economic and human resources to develop their potential, such as fisheries, agriculture, and the use of unemployed workers to manage^[15]. Based on these definitions, the Joint Business Group (KUBE) is an empowerment medium that aims to build the capacity of families and communities in the economic and social fields.

The existence of KUBE for poor families and the community has become a means to increase family income and increase productive economic business. In addition, KUBE is a means for families to

create harmony between social communities and as a medium for exchanging experiences and solving problems that exist in the family. The direction to be achieved from the formation of KUBE is to accelerate poverty alleviation through efforts to increase the ability to do business economically and socially, including solidarity between members and the surrounding community^[16]. According to Iyan Bachtiar and Jamaludin KUBE is intended to improve the social welfare of the poor, which includes: fulfilling their daily needs, increasing family income, education and health status and developing the dynamics of social group life. Thus, the objectives of the Joint Business Group (KUBE) are (1) Increase the ability of KUBE members to meet their daily needs, (2) Increase the ability of KUBE members to prevent and overcome problems that occur, both problems in the family and their environment, (3) Increase the ability of KUBE group members in carrying out their social roles, and (4) Develop activities of family members^[17].

METHODOLOGY

The research method used is a qualitative research method. Qualitative data is used to describe the results of KUBE. According to Denzin and Lincoln, qualitative research methods are research that uses a natural setting, with the intention of interpreting phenomena that occur^[18]. Creswell defines qualitative research as a study to understand social problems or human problems based on the creation of holistic images that are formed with words and arranged in a scientific setting^[19]. The reason for using qualitative research methods is because the data obtained will be more complete, deeper, credible and meaningful, so that the research objectives can be achieved.

The approach used in this research is to use a phenomenological approach. Phenomenology tries to describe symptoms as they manifest themselves to the observer. Symptoms in question are symptoms that can be directly observed by the senses (external symptoms), as well as symptoms that researchers can almost experience, feel, imagine, or think about without the need for empirical references (internal symptoms)^[20]. Phenomenological research according to Sukmadinata is to seek or find the meaning of things that are essential or fundamental from life experiences^[21].

The data collection techniques used in this study were observation, interviews and documentation and the validity of the data was verified using the triangulation technique as shown in the following figure:

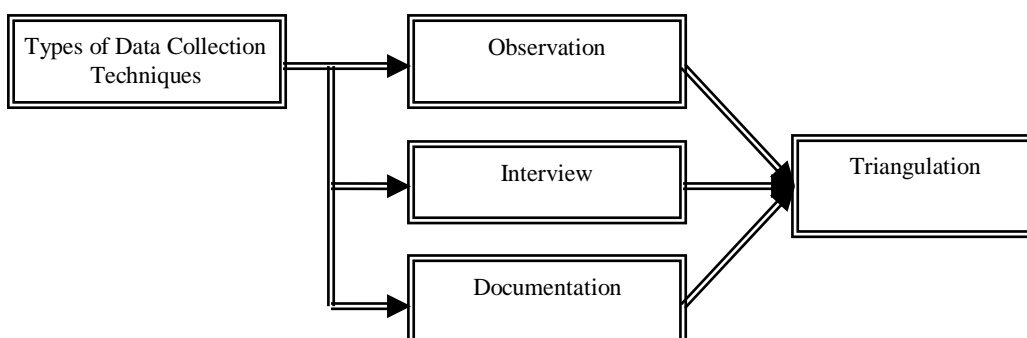


Fig. 1. Data collection techniques used

Qualitative data analysis was carried out in this phenomenological study using the Interpretative Phenomenological Analysis (IPA) method. Smith explained that science aims to reveal

in detail how participants interpret their personal and social world by emphasizing the individual's personal perceptions or opinions about objects or events^[22].

RESULTS AND DISCUSSION

Input on Social Policy Planning through KUBE for Poor Families in Denpasar City

Input on social policy planning through KUBE for poor families in Denpasar City in terms of (a) KUBE members; (b) Working Facilities; (c) Social Assistance; and (d) The budget is stated as follows: KUBE Members

In terms of age, poor families who are members of KUBE are generally of productive age. However, there are KUBE members aged 56 and over whose numbers are quite significant, namely 43.33 percent. As set in the 'Peoman Book', that the age of KUBE members is between 18-55 years. That is, in KUBE which is the target of this study, there are 43.33 percent who are not suitable or not on target.

From the educational aspect, in general, all KUBE members are in the low category, namely as much as 60 percent have SLP education and below, and even from this number as much as 20 percent do not go to school. This condition will certainly have implications for their perceptions and motivation in managing KUBE. As stated by the assistant, some KUBE members are not actively involved in KUBE management. There is a misperception that KUBE assistance is a gift, so there is no need to manage and develop this assistance.

Seen from the aspect of work, in general KUBE members have a low category of work, namely the type of work that uses more physical labor, namely farmers, laborers, small traders, craftsmen and erratic jobs. This low category of work has implications for household income which of course is low. Low income affects the purchasing power of basic social needs and services.

a. Working Facilities

The means of work referred to are guidelines for urban poverty reduction and other technical guidelines that serve as work references. It was stated by the social service officers and assistants, that the implementation guidelines for the latest publication had not been obtained from the Ministry of Social Affairs. Social workers and assistants work according to old implementation guidelines. The social workers in the area are not proactive in obtaining the latest 'guidelines'. This has the potential to cause problems, because the work guidelines are usually refined every year to adapt to the dynamics that occur in society.

b. Social Companion

In Kesiman Village there are 5 (five) KUBE or 50 heads of poor families. To accompany the 50 heads of household, a social assistant is available. Judging from the administrative aspect, namely education (undergraduate), training that has been attended (leadership, KUBE assistance, and PSM training) and organizational experience (Karang Taruna, PSM and Social Organizations), KUBE's social assistance is sufficient. However, in practice, he does not yet have sufficient social skills to motivate and influence all KUBE members. This can be seen from the fact that not all KUBE members are actively involved in KUBE management. In addition, the ratio of mentors to KUBE members is 1: 50. This ratio is quite heavy, and becomes an obstacle in the implementation of the companion's duties, so that mentoring is less effective.

c. Budget

The budget that is managed by each KUBE is Rp. 50 million. The budget is used to buy party equipment (chairs, tents) of Rp. 30 million, and used for savings and loans of Rp. 20 million. If this is multiplied by 5 (five) KUBE, the budget for the entire KUBE is Rp. 250 million. Of this amount, the amount is Rp. 150 million were bought for party equipment (chairs, tents) and amounted to Rp. 100 million for savings and loans. The entire KUBE budget is obtained from the State Revenue and Expenditure Budget (APBN) from the Ministry of Social Affairs, which is distributed directly to KUBE accounts.

The distribution mechanism through KUBE accounts has positive values, namely (1) KUBE members are free to use the budget according to the planned economic business type (in the proposal), and (2) budget use is more controlled, quickly accepted and does not go through bureaucratic processes. Judging from the nominal amount, the available budget is large enough to improve the economic conditions of poor families. The problem is how KUBE members are able to manage these funds properly, namely for prospective and sustainable economic activities.

Social Policy Process through KUBE for Poor Families in Denpasar City
The social policy process through KUBE for poor families in Denpasar City is viewed from (a) KUBE's economic activities; and (b) KUBE's Social Activities are stated as follows: Economic Activities of KUBE
Type of Economic Business To determine the type of economically productive KUBE business, KUBE members, each consisting of 10 people, conduct deliberations at the Kesiman Village office. The meeting was attended by all KUBE members (50 people), village assistants, and Kesiman Village officials. The results of the deliberations agreed that the KUBE type of business was the development of KUBE assets in the form of chairs and tents. The determination of the type of business is based on market opportunities / demands in Denpasar City. In addition, the procurement of party equipment is relatively easy, because in Denpasar, many welders work on party tents or shops selling plastic chairs. Based on the results of the deliberations, the KUBE management accompanied by their counterparts compiled a proposal which already outlines the types of economic business and is complete with the Belaja Budget Plan (RAB). The proposal is then submitted to the Ministry of Social Affairs with recommendations from the Department of Social Affairs, Manpower and Transmigration of the City of Denpasar and the Social Service of the Province of Bali. After going through review and verification, the Ministry of Social Affairs approved the KUBE proposal. Furthermore, a Decree of the Directorate General of Social Empowerment and Poverty Alleviation was issued, that the KUBE in Kesiman Village met the requirements to receive assistance through the KUBE development. In 2012 each KUBE managed 150 chairs and 3 (three) units of tents. Thus, 5 (five) KUBE in Kesiman Urban Village manage economic businesses in the form of 750 units of chairs and 15 units of tents. In addition to renting party equipment, KUBE members also agreed that each KUBE manages a savings and loan fund of Rp. 10 million to its members. From the savings and loans, KUBE gets loan services which are used to increase KUBE cash. UEP Management
KUBE's economic business is managed as a group, namely managing the rental of party equipment and savings and loans. All party equipment owned by 5 (five) KUBE is stored in the warehouse at the Kesiman Village office. Each KUBE has a separate party venue or equipment room. Each chair and tent in each KUBE is marked or a different color, so they are easy to find when moved. The provision of a warehouse to store KUBE equipment is a form of support from the head of Kesiman Village for KUBE members. In relation to the management of KUBE, the Social Service and social assistants provide guidance to KUBE members on how to manage economic enterprises, and increase interest

in business management. However, not all KUBE members are actively involved in managing economic enterprises. They entrust the management of their economic enterprises to other members, and receive monthly income. The reasons for the inactivity of KUBE members include being busy with routine activities (farmers, laborers, small traders, craftsmen and erratic jobs), and feeling uncomfortable. Social companion uses the word 'lazy' for them. This illustrates, that KUBE members do not understand the assessment of establishing KUBE as a vehicle to increase their resources. In addition, it also illustrates that the social assistant is not effective in carrying out its role in motivating KUBE members in group activities, and inaccuracy in the selection of KUBE members.

For KUBE members who are active or as experts in setting up tents, they get a bigger share than KUBE members who are not active. This condition will create jealousy among KUBE members, and will threaten the sustainability of KUBE. This means that KUBE, which is intended to deal with the problems of poor families, will not achieve its objectives as originally planned. Sharing of Results The results of KUBE's efforts are shared with members based on the results of deliberations and consultations with the assistant and the Head of the Kesiman Village. It was agreed that the distribution of the results of the business was 40 percent for the wages of installing the tents, 30 percent for KUBE cash, 20 percent for transport, 5 percent for joy and sorrow and 5 percent for maintenance wages. Based on these calculations, each KUBE member receives an average of Rp. 20,000 (twenty thousand rupiah). However, for active KUBE members (80%), apart from receiving Rp. 20 thousand per month, they also receive additional income from their business in the range of Rp. 75 - 100 per month.

Then, apart from the business results from renting party equipment, every KUBE member gets a basic food package every Nyepi. The basic food packages are taken from the KUBE treasury. KUBE Social Activities Social Guidance KUBE members receive social guidance from the provincial Social Service, Denpasar City Office of Social Affairs, Manpower and Transmigration, and social assistants. Social guidance is directed to provide knowledge, perspective, motivation, self-confidence, and orientation, so that KUBE members have the readiness to manage KUBE with a group mechanism. The social guidance is carried out at the Kesiman Village office, which is attended by officers of the Kesiman Village. Social guidance is carried out through the delivery of material by the Provincial Social Service, the Denpasar City Office of Social Affairs, Manpower and Transmigration, and social assistants using lecture and dialogue methods. Formal social guidance is carried out for one day. Meanwhile, informally, this was done several times in groups. However, the social guidance carried out by the Provincial Social Service, the Denpasar City Office of Social Affairs, Manpower and Transmigration, and the social assistant has not been able to change the perceptions and behavior of KUBE members. It can be seen that not all KUBE members are actively involved. 80 percent of KUBE members are active in managing economic enterprises.

1) KS Fee Each KUBE implements the Social Solidarity Fee (IKS) as stipulated in the 'Guidelines'. When this research was conducted, no exact figures were obtained for the number of IKS at each KUBE. However, information was obtained that the IKS was used for the welfare of KUBE members, such as condolences for members who were sick or grieved. The IKS was carried out with the intention of being a form of social care among KUBE members. Members who are sick receive compensation of Rp. 500,000, while for members or family members of KUBE who passed away received compensation of Rp. 1,000,000.

2) Social Assistance Social assistance aims to provide skills, motivation and care to members, so that KUBE is managed responsibly. Assistance by a companion carried out in groups (per KUBE) or collectively (5 KUBE). In this assistance, more technical matters, such as administration arrangement, reporting arrangement, and KUBE network development were also conveyed. Based on the accompanying information, KUBE has currently built a network with various parties related to marketing or ordering the installation of party equipment.

In implementing mentoring, social assistants are faced with several obstacles, namely (a) the low awareness of KUBE members in managing economic enterprises through KUBE. This is due to a misperception about KUBE assistance. Whereas there is a perception by KUBE members that assistance is a property, so that it is used for anything depending on their interests; and (b) KUBE cash money borrowed by members is difficult to return. This affects the funds in KUBE's cash and books.

Output as Evaluation of Social Policy through KUBE for Poor Families in Denpasar City

The output aspect/product of KUBE is the impact obtained by KUBE members, both economically and socio-psychologically. These two aspects are described as follows: Economy In this material or economic condition, several aspects are examined, namely the income of the head of the family, sources of income, savings, food, clothing and shelter. Based on the results of the discussion, it was found that there was a decrease in the low category and an increase in the medium and high categories. The results of scoring and categorization on economic aspects before and after becoming a member of KUBE are as follows:

Table 1. Category and scoring of economic conditions after receiving KUBE

No	Category	Skor	Before (%)	After (%)
1	Low	6 - 10	81,63	0,00
2	Moderate	11 - 14	18,37	45,35
3	High	15 - 18	0,00	55,65
	Total		100,00	100,00

Lowest score = 6, highest = 18

The data in the table shows that KUBE members who achieved the high category and scoring were 56.67 percent. This figure is the accumulation of numbers in the following aspects:

- 1) Income per month. As many as 6.67 percent of KUBE members earn more than IDR 2,500,000.00
- 2) Livelihood. As many as 93 percent of KUBE members have permanent livelihoods.
- 3) Savings. As many as 6.67 percent of KUBE members already have savings above Rp. 1,000,000.00
- 4) Fulfillment of food needs. As many as 93.33 percent of the members of the KUBE food have been fulfilled.
- 5) Fulfillment of clothing needs, As many as 66.67 percent of KUBE members have met clothing
- 6) Fulfillment of livable houses. As many as 55 percent of KUBE members live in livable houses.

Based on these figures, it can be said that changes in the economic conditions of KUBE members are more affected by changes in livelihoods, fulfillment of food needs, fulfillment of clothing needs and fulfillment of livable houses, which amount is over 55 percent. Meanwhile, the income and savings of KUBE members have not significantly contributed to changes in economic conditions. It needs to be emphasized, that changes in the economic conditions of KUBE members are not merely the impact of KUBE. This is because KUBE members have another source of livelihood, which is actually their main livelihood. Even so, KUBE has played a role in contributing to poverty alleviation in Kesiman Village.

b. Social-Psychological In this socio-psychological aspect, the information collected relates to social relations within the family, with the social environment and accessibility to social services. In this socio-psychological aspect, all KUBE members have experienced changes for the better, even though the cumulative changes that have occurred are not quite significant.

Table 2. Categories and scoring of socio-psychological conditions after receiving KUBE

No	Category	Skor	Before (%)	After (%)
1	Low	4-6	00,0	0,00
2	Moderate	7-9	85	0,00
3	High	10-12	15	100,00
	Total		100,00	100,00

Lowest score = 4, highest = 12

The data in the table shows that KUBE members who are in the high category and score are 100 percent, better than the previous condition. This figure is an accumulation of numbers on the following aspects:

- 1) Social relations in the family. As many as 95 percent of KUBE members rarely fought in the last 12 months.
- 2) Social relations in the environment. All or 100 percent of KUBE members have not been involved in disputes with the environment in the last 12 months.
- 3) Accessibility to further education. All or 100 percent of KUBE member children have access to further education (SLTP and above).
- 4) Accessibility to health services. As many as 95 percent of KUBE members have access to health services.

Based on these figures, it can be said that the socio-psychological conditions of KUBE members are better than the previous conditions. Changes in these conditions are influenced by changes in social relations within the family, social relations in the environment, accessibility to education and health services. In these aspects the figure is quite significant, namely 95-100 percent.

Changes in the social and psychological conditions of KUBE members are not merely a result of KUBE. This is because KUBE members are open to building communication and social relations with communities outside the group. KUBE members are also active in participating in activities

in their environment, such as customary, religious and social activities. Although KUBE's contribution cannot be calculated with certainty because social conditions cannot be controlled, KUBE has played a role in changing social psychological conditions.

Factors Influencing Social Policy through KUBE for Poor Families in Denpasar City

a. Supporting Factors

As supporting factors are:

- 1) Willingness and readiness of most KUBE members to manage a business through a group mechanism.
- 2) Agreement through deliberation by KUBE members in determining the type of economic business.
- 3) The role of facilitators who have carried out their duties, even though the ratio is quite heavy compared to KUBE members.
- 4) Support of the head of Desa Kesiman in providing a warehouse / place to store KUBE inventory items.

b. Obstacle Factor

As inhibiting factors are:

- 1) Some KUBE members perceive stimulant assistance as a "gift". They think there is no need to manage and develop it anymore, and think that the stimulant aid is used up for daily needs.
- 2) Some KUBE members are not actively involved in KUBE management due to their busy routine work and inconvenience of participating in group activities.
- 3) Some KUBE members do not realize the importance of togetherness and have social responsibility. Some KUBE members did not return the loan to KUBE treasury.

CONCLUSION

Based on the discussion concluded above, it can be concluded that from the process dimension, it is divided into two activities, namely economic activities and social activities. Economic activities include types of business, business management and profit sharing. The type of business chosen by KUBE in the form of party equipment rental and savings and loans is appropriate because it is based on the needs of members, availability of materials and market share. Furthermore, in social activities, including social guidance, social solidarity contributions and social assistance. Social guidance is intended to provide knowledge, perceptions and social responsibility for KUBE members. The results of this social guidance have not provided optimal results, because there are still (20%) KUBE members who are not actively managing KUBE, and some members do not return the loan. The Social Solidarity Fee (IKS) has been carried out, even though it has not been recorded properly. Members and family members of KUBE who are sick or die receive benefits. To equip KUBE members to be able to manage KUBE well, social assistants provide technical guidance, both related to administration, reporting and network development. To determine the impact of KUBE, this study examines the economic and socio-psychological aspects of KUBE members. In the economic aspect, by comparing the data between before and after, KUBE members who are in the high category are 55.65 percent. Furthermore, in the socio-psychological aspect, by comparing the data between before and after KUBE, KUBE members who are in the high category are 100 percent. This figure cannot be claimed as the impact of KUBE. Regarding economic conditions, KUBE members have sources of income outside of KUBE. Then related to the social psychological conditions, in general KUBE

members build communication and social relations openly and actively follow customary, religious and social activities in their environment. Furthermore, it is recommended (1) Social assistance for KUBE members is still needed so that KUBE members are motivated to manage UEP, both as a group and independently. Social guidance is supposed to involve village officials and traditional leaders; (2) Competence of social facilitators needs to be continuously improved, especially competencies in management, reporting and developing work networks; and (3) KUBE members need to follow a strict selection, so that the KUBE program captures the right people (poor families).

ACKNOWLEDGMENTS

On this occasion, the authors would like to thank Ngurah Rai University, Denpasar for allowing the author to conduct this research. In addition, the authors also thank ICOSBIT-2020 committee, especially the Review Team who passed this manuscript to attend the ICOSBIT-2020 converse in Bali.

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