

ANALYSIS OF FAMILY WELL-BEING IMPROVEMENT THROUGH THE JOINT ENTERPRISE GROUP PROGRAM (KUBE) IN HULOTHALANGI DISTRICT

Syamsul¹
Achmad Risa Mediansyah²
Syaiful Pakaya³

^{1,2,3}Universitas Ichsan Gorontalo, Indonesia

¹e_mail: tomallawa@gmail.com

²e_mail: risamediansyah@gmail.com

³e_mail: tapol2012@gmail.com

ABSTRACT

The research objectives were to analyze the implementation of the joint enterprise group program (KUBE) in supporting family enterprise groups in Hulothalangi District, to analyze the benefits of the KUBE program in improving family well-being, and to analyze the obstacles faced by beneficiary families in developing their enterprise groups. The stages in the research method began with collecting data by using two approaches, namely, in-depth interview and focused group discussion. Administrators, members, government and stakeholders were conducted in In-depth interviews. Data analysis in this research used a descriptive-qualitative approach with Miles and Huberman's data analysis model consisting of data collection, data reduction, data display, and Conclusion Drawing/Verification. The results showed that the thorough implementation of the KUBE program was not fully carried out seriously. The benefits of the KUBE program for groups have not yet been gained to increase family well-being. There are many obstacles that prevent the KUBE program from being implemented properly.

Keywords: KUBE program, family income, Well-Being, Hulothalangi

INTRODUCTION

Poverty is still an obstacle to regional progress and prosperity up to now. Society with decent life and getting out of the poverty trap is a mandate of the nation that must be realized by the local government. Based on data from the Gorontalo Central Statistics Agency, that the number of the poor in 2014 was 11,640 people, in 2015 hit 12,180 people, in 2016 was 12,430 people, and in 2017 amounting to 11,950 people. This shows that the number of poor people continues to increase in the 3-year period between 2014-2015. These numbers definitely become considerable work for the government to keep trying to reduce the poverty rate in the City of Gorontalo.

Various government programs in overcoming and alleviating poverty are being continued for creating a prosperous society. One of the government programs through the Ministry of Social Affairs of the Republic of Indonesia as an effort to reduce poverty and improve society well-being is the Joint Enterprise Group Program (KUBE). KUBE is one of the government programs in empowering the poor category by providing enterprise capital through the Social Empowerment Direct Aid (BLPS) program to manage Productive Economic Enterprise (UEP) (Ministry of Social Affairs of the Republic of Indonesia). Likewise, the KUBE program in Hulothalangi District, City of Gorontalo.

Hulothalangi District consists of 5 (five) subdistricts 18 RWs and 39 RTs. The population is as many as 16,647 inhabitants. There are 8 (eight) groups of Joint Enterprise Group (KUBE) in Hulothalangi District, which are spread across 4 subdistricts, specifically 4 KUBE in Donggala,

1 KUBE in Tenda, 2 KUBE in Pohe, and 1 in Siendeng. Meanwhile, the number of beneficiary families in Hulothalangi District in 2017 was 120 families.

Problems that arise related to improving family well-being in Hulothalangi District as from the results of MUSREMBANG at the District level are, lack of enterprise capital for families which are economically weak, limited provision of enterprise capital for the society, provision of capital aid for micro and small enterprises so that the supply of ingredients for making cakes is limited, unavailability of insurance for PMKS and the elderly, low income for families, and regress of UMKMs. These problems are certainly asked. As Liana's research results, (2016) suggests that women play a role in increasing family income through small enterprises or shops with these enterprises, women can participate in improving family well-being. Research by Bachtiar & Jamaluddin (2011) suggests that the weak productivity of the use of aid money in purchasing raw materials/equipment/seeds which are used, so the results of KUBE are not optimal. Syamsul, Pakaya, & Mediansyah's research, (2019) suggests that the UPPKS program, which is one of the government programs aimed at improving well-being of society, has not maximally received support from the government and other sectors, as well as the weak integration of the program with other programs in terms of capital, training, skills and sustainable marketing.

The specific objectives of this study are to analyze the implementation of the joint enterprise group (KUBE) program in supporting family enterprise groups in Hulothalangi District, to analyze the benefits of the KUBE program in improving family well-being, and to analyze the obstacles faced by beneficiary families in developing their enterprise groups. It is an urgency to do research because the poverty rate is still high in Gorontalo City, besides that the number of families in Hulothalangi District is the 4th largest out of 9 Districts within Gorontalo City. This is certainly an obstacle to family well-being. So, we need in-depth information in an effort to handle it. The specific specification in this research scheme is to analyze the linkage of the program to increase family income with well-being theories, thus resulting a recommendation used by the government in the preparation and implementation of the program. In addition, research schemes become the researcher's way to afford a guiding map for further research.

Review of Literature

Family Income and Well-being

Income is remuneration received by a person for participating in the process of producing goods and services. This income is called labor income. The not-from-work income earned includes gifts from other people, income from interest, income from enterprises run by other people, and income from interest and income from renting rooms/houses (Murjana Yasa in Heyendi, 2013). According to Sukirno in Gusfrianti (2010), household income is from all household members donated to fulfill the need of the family or any individual of the household members. A person's income can vary from time to time according to their ability. Therefore, the change of person's income will also affect the amount of their expenses for the consumption of an item. So income is an important factor in influencing a person or society's consumption of an item.

The statement from Soetjipto in Liana (2016) states that family well-being is when the loving situation with the fulfillment of physical and social needs for family members, without experiencing serious obstacles in the family, and facing family problems will be easy to overcome jointly with family members, so that the standard of family life can be realized. Ferguson, Horwood and Beutrais in Sumarwan & Tahira quoted by Puspitawati (2013) state that family well-being can be differentiated into economic well-being, measured in terms of the fulfillment of family inputs (income, wages, assets and expenses) and material well-being is measured from the various forms of goods and services accessed by the family. Family well-being in this study is a loving condition between family members caused by the fulfillment of their physical, social, economic and material needs as a defense in facing family problems.

Joint Enterprise Group (KUBE)

The Joint Enterprise Group (KUBE) is one of the government programs in the Ministry of Social Affairs of the Republic of Indonesia especially at the Directorate General of Social Empowerment and Poverty Alleviation which aims to empower the poor categorynter by providing enterprise capital through the Social Empowerment Direct Aid (BLPS) program to manage Productive Economic Enterprise (UEP). KUBE aims to realize (a) the enterprise ability enhancement of KUBE members together in groups, (b) income raising, (c) enterprise development, and (e) social awareness and solidarity enhancement among KUBE members and with the surrounding society (Ministry of Social Affairs of the Republic of Indonesia).

According to the Education and Research of Social Well-being Agency, the Joint Enterprise Group (KUBE) is a group whose activities is carried out to increase the motivation of the poor to be more advanced economically and socially, increase interaction and cooperation in groups, utilize local socio-economic potency and resources, strengthen entrepreneurial culture, develop market access and forge socio-economic partnerships with various related parties. Genuine cooperation can usually be realized only if it is based on the spirit of kinship, mutual cooperation, and social solidarity that the KUBE group targets those who have limitations in various ways, such as: limitations in income, housing, health, education, abilities, skills, ownership, capital, communication, technology and others (Ida Ayu Putu Utami Paramita, 2017).

Through the KUBE approach, it is also hoped that the targeted group will be able to explore and utilize natural, social, economic, human and environmental resources as well as other sources around them for the importance of developing their potential, such as: land use for agriculture, water use for developing fish farming enterprise, utilization of unemployed workers to become managed workers in KUBE, etc. It is hoped that with such a pattern, they will easily integrate these sources into group interests. The group has the authority to manage, develop, evaluate and benefit from the results. The government only facilitates so that KUBE can succeed well (Iyan Bachtiar, 2011).

Research conducted by Ibrahim Imron (2014) on Pemberdayaan Masyarakat Miskin Melalui Kelompok Usaha Bersama Di Desa Dawuhan, Kecamatan Poncokusumo, Kabupaten Malang. The focus of the research is on the formation of Joint Enterprise Groups and the activities of the Joint Enterprise Group (KUBE) in increasing their Productive Economic Enterprise (UEP) and the activities of the Joint Enterprise Group in strengthening its institution. **Gap:** although the research to be carried out is the same using as joint enterprise group (KUBE). However, previous research has focused on the formation of joint enterprise groups and their activities in increasing productive economic enterprise and strengthening its institution. Meanwhile, the research that will be carried out focuses on implementing joint enterprise group programs in supporting family enterprise groups, the benefits of the KUBE program in improving family well-being, and the obstacles faced by beneficiary families in developing their enterprise groups.

Research conducted by Ida Ayu Putu Utami Paramita, (2017) on Dampak Program Kelompok Usaha Bersama Dalam Pemberdayaan Ekonomi Keluarga Penyandang Cacat Di Kabupaten Gianyar. The focus of the research is on the impact of the KUBE program on the income and working hours earned by families with disabilities in Gianyar Regency. **Gap:** the research to be carried out focuses on the implementation of joint enterprise group programs in supporting family enterprise groups, the benefits of the KUBE program in improving family well-being, and the obstacles faced by beneficiary families in developing their enterprise groups. Meanwhile, previous research has focused on increasing the income of families with disabilities and working hours spent in joint enterprise group.

Research conducted by Iyan Bachtiar, (2011) Studi Pola Pelaksanaan Kelompok Usaha Bersama (KUBE) Dan Tingkat Keberhasilannya Dalam Meningkatkan Perekonomian Masyarakat Miskin Desa Di Kabupaten Tasikmalaya. The focus of the study carried out is to identify the implementation pattern (problems and strategic issues) of the joint enterprise group (KUBE). Analyze each implementation pattern of a joint enterprise group (KUBE). Provide recommendations regarding the implementation pattern of joint enterprise groups (KUBE). Gap: Previous research covered deeper study of the joint enterprise group program (KUBE), starting from the identification of KUBE implementation patterns to providing recommendations on implementation patterns resulting in KUBE implementation model. Meanwhile, the research that will be carried out will also use the implementation of the KUBE program, but it is more on its support in increasing family enterprises. In addition, research to be carried out is on the benefits of the KUBE program for beneficiary families and their obstacles.

METHOD

This research was conducted in Hulothalangi District, City of Gorontalo. The data collection technique used two approaches, namely, in-depth interview and focused group discussion. In-depth interview was done to administrators, members, government and stakeholders. Meanwhile, focused group discussion was started from management, membership, group mechanisms, member obligation, coaching, funding sources, training, group development. Data analysis in this study used a descriptive-qualitative approach with the Miles and Huberman data analysis model (Sugiyono, 2016: 334). Activities in data analysis, namely, data collection, data reduction, data display, and conclusion drawing/verification.

Findings and Discussion

Overview of Joint Enterprise Group (KUBE) in the City of Gorontalo

The existence of a Joint Enterprise Group (KUBE) for the poor in the midst of society has become a means to increase Productive Economic Enterprise (UEP), especially in increasing income, providing some of the needs needed for poor families, creating harmonious social relations between residents, solving social problems that are felt by needy families, self-development and as a forum for sharing experiences between members. The presence of KUBE Fakir Miskin is a medium to increase the motivation of the poor to be more advanced economically and socially, utilize local socio-economic potency and resources, strengthen entrepreneurial culture, develop market access and establish socio-economic partnerships with various related parties. The following is data from the Gorontalo Joint Enterprise Group (KUBE) from 2015-2017.

Table 1. KUBE's Beneficiary Data in Gorontalo Year 2015-2017

Year	Name of KUBE	Enterprises	Subdistricts
2015	Anggrek	Small Enterprise	Tenilo
	Anggur	Small Enterprise	Buliide
	Anoa	Small Enterprise	Tenilo
	Harapan	Small Enterprise	Heledulaa Utara
	Langgeng	Small Enterprise	Tenilo
	Lencana	Small Enterprise	Ipilo
	Lotus	Small Enterprise	Tenilo
	Makmur	Tailoring	Heledulaa Utara
	Manggis	Nasi Kuning Vendor	Buliide
	Mawar	Small Enterprise	Tenilo
	Nenas	Small Enterprise	Buliide
	Prima Abadi	Small Enterprise	Dembe II
	Salwa	Homemade Cakes	Tapa
	Sekar	Small Enterprise	Tenilo
	Simpati	Homemade Cakes	Biawu
Suka Sejahtera	Homemade Cakes	Wongkaditi	
2016	Beringin	Kiosk	Buliide
	Cemara	Kiosk	Buliide
	Eyato	Small Enterprise	Molosifat W
	Karya Abadi	Homemade Cakes	Wongkaditi Barat
	Karya Usaha	Small Enterprise	Wongkaditi Barat
	Maju Bersama	Small Enterprise	Dulomo
	Matahari	Small Enterprise	Biawu
	Poliyama	Homemade Cakes	Dulomo
	Rinjani	Homemade Cakes	Siendeng
	Tatudi	Kiosk	Buliide
	Warung Anggur	Small Enterprise	Tenilo
	Warung Apel	Small Enterprise	Tenilo
	Warung Lengkeng	Small Enterprise	Tenilo
	Warung Manggis	Small Enterprise	Tenilo
2017	Cahaya	Homemade Cakes	Tamalate
	Cahaya	Small Enterprise	Pilolodaa
	Dadi makmur	Ice Producing	Tenilo
	Idaman jaya	Small Enterprise	Bulotadaa timur
	Melati	Tailoring	Buliide
	Merpati	Homemade Cakes	Pilolodaa
	Polohungo	Homemade Cakes	Bulotadaa timur
	Seger waras	Medical Herbs	Tenilo
	Seruni	Kerawang Embroidery	Ipilo
Smart jaya	Small Enterprise	Biawu	

Source: KUBE's Data of Social Service of Gorontalo in the Year of 2015, 2016, 2017.

Implementation of the KUBE Program in Supporting Family Enterprise Groups in Hulondhalangi District

Based on the Regulation made by the Minister of Social Affairs of the Republic of Indonesia Number 2 of 2019 concerning Social Aid of Productive Economic Enterprise to Joint Enterprise Group for the Poverty Handling, that Social Aid of Productive Economic Enterprise (UEP) is aid provided by the Central Government or local governments to increase their ability to access economical resources, increase the capacity of economical enterprise, increase work productivity, raise income, and create mutually enterprise partnerships. The provision of UEP to KUBE aims to strengthen the capability of the poor in raising income and the enterprise ability so that they are able to meet their needs independently and increase social solidarity. The regulatory mandate that has been stated above, one of which emphasizes the increase of group income will have an impact on family well-being. Achieving the goals certainly as mandated which depends on their implementation. From the stages of interview and literature review towards family well-being improvement in the KUBE group, the research results were obtained in the stages as follows:

Aid Type of Joint Enterprise Group (KUBE)

One of the groups of the many Joint Enterprise Groups (KUBE) in Gorontalo is the Rinjani Joint Enterprise Group in Sindeng, Hulothalangi, consisting of 10 people with the type of cake-making enterprise that was included in the provision of aid in 2016. The amount of fund provided was Rp. 15,000,000, but the provision of aid was not cash but in the form of materials or goods. As stated from the Gorontalo Social Service, the provision of aid is not in the form of cash because of the many findings in the field that the provided cash is not used by groups in their enterprise but for their basic needs. Therefore, in 2017 the aid to the KUBE groups was provided in the form of materials or goods. However, it did not reduce the amount of the aid. The basis for aid-providing in the form of goods refers to the RAB (budgeting estimate) proposed in the proposal, it shows what are needed to support his enterprise, because as the main requirement in a request for aid is to submit a proposal equipped with an RAB so that the agency can provide as much as desired and right on target. However, before providing the aid, it must be verified first to ensure that the applicant has entered the BDT (integrated database) so that it is really on target, those who are indeed poor.

As stated by the Head of the KUBE Group of Ranjani, that the group has been verified and given socialization from the Gorontalo Social Service. The aid given to the Ranjani KUBE group in the form of a gas stove, oven, blender, wanderpan, baking sheets, flour, sugar, butter, eggs, etc in accordance with the group's needs in making cakes.

Implementation of the KUBE Program

Gorontalo Social Service is not only limited to accepting proposals then verifying and withdrawing them, but in the implementation there is socialization to KUBE groups. The purpose of providing it for groups is to gain understanding in doing enterprise, especially in managing group enterprises. Knowledge or information are provided to groups about how to manage group enterprises, market goods, and prepare enterprise reports. This is done to make the group prosperous or the group's goals can be achieved. For the Ranjani KUBE group, this socialization is very important in the sustainability of its enterprise. This was stated by the Chairperson of the Ranjani Group who attends the socialization most often as participating in the socialization gives motivation and work enthusiasm to run the enterprise. Apart from the reason of increasing group enterprise, it is also a measure for further aid.

This is in accordance with the KUBE Terms of Reference (KAK) of Social Service in 2018 which states that the socialization is carried out in order to obtain a common understanding, steps and build commitment of each party involved in the implementation of KUBE activities,

which are carried out at the level of the Government of Gorontalo that each party involved is in charge. In the implementation stage, the aid handover of Joint Enterprise Group (KUBE) is carried out by the method of direct activities implementation, where the work is planned, accomplished and supervised by the Social Service for Social Empowerment, institutions and poverty alleviation as the responsible one for the budget. In fulfilling the purchase of materials and tools for the needs of the Joint Enterprise Group (KUBE), is by direct shopping process (KUBE Terms of Reference (KAK) of Social Service 2018).

Aid Distribution of KUBE Program

At the distribution stage, there are certainly goals to be achieved. Gorontalo Social Service distributes KUBE aid to groups with the aim to fulfill the society needs regarding basic services for the poor, and fulfilling the obligations of the agency in accordance with the agency's goals, the well-being of underprivileged people. KUBE distribution can also improve society well-being better than before. However, the nominal varies in the process of distributing aid each year, due to the limited regional financial capability.

The distribution was set up at the social service office in the presence of all members of the Ranjani KUBE Group. As stated by the group leader, at the time of distribution, all group members are invited, so that they know all the provided items and goods.

Monitoring, Evaluation and Reporting of KUBE Program

Monitoring is an instrument to see closely the extent to which the efforts is carried out in relation to the aid of the Joint Enterprise Group (KUBE) on the basis of this monitoring activities are carried out for 3 (three) times, namely at the start of the delivery of aid, and at the beginning of the process. the implementation of group activities and during group activities, then the evaluation process is a process of thinking about the results of implementing aid from the Joint Enterprise Group (KUBE) with various obstacles faced in order to determine the steps for the success of its implementation. Evaluation activities will be carried out by the Gorontalo City Social and Community Empowerment Service through the Social Empowerment, Institutional and Poverty Reduction Sector by means of aid to groups (Juknis Head of the Social Service on KUBE Number 080 of 2017).

Reporting is the final process in KUBE management where the report is submitted by the Chairperson of the KUBE group to the Social Service to be submitted to the Mayor of Gorontalo through the fields of social empowerment, institutions and poverty alleviation which handles KUBE with a copy of the Gorontalo Province Social Service. The report consists of 2, namely financial reports and results reports. The financial statements in question include all financial responsibilities, purchases of daily necessities as evidenced by notes and photos of goods. Meanwhile, the report on the results of the implementation of activities is a report by attaching a photo of KUBE in the condition of the delivery of aid, as well as the implementation of activities of the Joint Enterprise Group (KUBE) in the implementation and development of the group every month. This report is made by the Chairperson of the KUBE Group, guided and guided by the KUBE assistant who has been assigned (Technical Guidance for the Head of the Social Service on KUBE Number 080 of 2017).

Benefits of the KUBE Program in Improving Family Well-being

Providing aid to the KUBE group as stated in the Minister of Social Affairs which has been stated to increase income and the ability to do enterprise which will later provide well-being to families. From the implementation stage of the KUBE program by the Gorontalo City Social Service, which has been described previously, it is in accordance with the applicable regulations. Of course, the implementation of the KUBE program that is right on target in accordance with the applicable regulations will provide benefits for increasing the well-being of group members

so as to avoid underdevelopment and poverty, especially in the Ranjani joint venture group in Hulothalangi District. Therefore, the Gorontalo City Social Service together with the Gorontalo City UPPKH continue to provide aid so that program objectives can be achieved and provide benefits to group members.

As from the results of observations, interviews and document collection shows that the benefits obtained from the KUBE program have not been felt in increasing well-being by group members. As initial evidence, the cake-making enterprise managed by the Ranjani Group only started at the time of receiving the aid and did not continue until now. This was confirmed by the Chairperson of the Ranjani Group that the cake enterprise that was run with group members was no longer running because not many of the cakes being sold were bought, usually the cakes that were made were still left, many of the group members were not active and decided to work other things, then later there is an order for cakes from outside and then call the members to make it. If this is the case, sometimes there is no more capital to buy raw materials because the aid is provided in kind. The income earned is shared with the members so that there is no capital saved for further production activities.

In addition, the group's obligation to make a report and then submit it to the Gorontalo City Social Service, but until now this report has never existed. This proves that the turnover of enterprise capital is not going well so that the profits or benefits from the enterprise being run do not have an effect on increasing the economy of group members. The community has not fully felt the increase in well-being from the KUBE program, especially in the KUBE group in Hulothalangi District. It can be seen that the profits obtained from the enterprise being run are not able to meet household needs and are even unable to turn it back into enterprise capital.

Constraints in Developing Enterprise Group

The Gorontalo City Social Service has basically made the distribution according to the Minister of Social Affairs and Gorontalo Mayor Regulation. However, during the implementation stage of the program to aid recipients, it created obstacles that hindered program implementation. From the research results, various obstacles were found as follows:

- a) The ability of group human resources, where the lack of knowledge and professionalism in managing the enterprise is due to the lack of maximum training for group members.
- b) Internal group, in this case group members who have no awareness of understanding and running the group enterprise. In addition, there are conflicts between other group members, making it difficult to run a enterprise as a group.
- c) The limited number of assistants who monitor the implementation of the enterprise development of KUBE recipient groups. Where in Hulothalangi District itself there is only 1 KUBE assistant.
- d) Government agencies run independently based on the handling of the program. Village and sub-district governments do not fully function in supporting the success of the KUBE program.
- e) Aid is provided in the form of goods so that there is no capital stock that allows it to be used to meet enterprise needs that are not included in the proposal for aid.

CONCLUSION

Implementation of the joint enterprise group program (KUBE) in support of family enterprise groups in Hulothalangi District. The KUBE program enterprise group consists of 10 members with aid of Rp. 15,000,000 given in kind. The beginning of implementation by the Gorontalo City Social Service began with socialization to groups to provide an understanding of running their enterprise. Aid distribution was carried out transparently in the presence of the torches of group members. Monitoring is carried out at the time of delivery of aid, the process of implementing group activities and during group activities. Group evaluation is carried out from

the results of the implementation of KUBE group activities to determine the steps of the obstacles that are obtained. Reporting is done by a group consisting of financial reports and results reports. However, many of these reports do not submit to the Social Service as well as the Technical Guidelines for KUBE. The benefits of the KUBE program in improving family well-being from the KUBE program for groups in Hulothalangi District have not been felt especially for group members. As proof that the cake-making enterprise managed by the Ranjani Group runs at the beginning of the activity only because the cake products are not sold, group members are not active and work elsewhere, cake making is carried out when there is an order, because the capital runs out, the order cannot be fulfilled. Although basically group members have the desire that the enterprise they run can provide benefits to their family income. The obstacles faced by beneficiary families in developing their enterprise groups are the ability of group human resources, internal group disagreements, limited number of assistants who monitor the implementation of enterprise development of KUBE recipient groups, lack of synergy between government agencies, and aid provided in kind so that there is no capital stock that allows it to be used to meet enterprise needs that are not included in the proposal for aid.

The suggestion in this research is that the implementation of the KUBE program by the Gorontalo City Social Service should be carried out thoroughly, starting from socialization to evaluation in accordance with KUBE technical guidelines and statutory regulations in a firm and professional manner. So that the beneficiary group is more serious in managing their enterprise. Apart from that, the Dinas should really select proposals submitted by groups. It is important to provide comprehensive aid, not only at the beginning of the provision of aid. In particular, providing intensive training in increasing the knowledge and skills of KUBE group members. Increase the number of KUBE group facilitators according to the number of groups in each district. Aid should not be entirely in the form of goods but in the form of enterprise capital in the form of money and this has been included in the proposal submitted by the group wishing to receive aid. It is also suggested for future researchers to examine quantitatively the process of aid and enterprise aid of KUBE. Then, this study has limitations, namely the lack of willingness and openness of KUBE group members to be interviewed and the Dinas not open to providing detailed data.

Compassion

We would like to express our gratitude to the Directorate of Research and Community Service (DRPM) Kemenristek-Dikti for the funding provided for the implementation of the Beginner Lecturer Competitive Research. To the Ichsan Gorontalo University Research Institute, thank you for the good cooperation so far.

REFERENCE

- Bachtiar, I., & Jamaludin. (2011). Studi Pola Pelaksanaan Kelompok Usaha Bersama (Kube) Dan Tingkat Keberhasilannya Dalam Meningkatkan Perekonomian Masyarakat Miskin Desa Studi Kasus : Kelompok Usaha Bersama (KUBE) Di Kabupaten Tasikmalaya. *Prosiding Seminar Nasional Penelitian dan PKM Sains, Teknologi, dan Kesehatan*. 2, pp. 117-124. Bandung: Universitas Islam Bandung.
- Bachtiar, I., & Jamaludin. (2011). Studi Pola Pelaksanaan Kelompok Usaha Bersama (KUBE) Dan Tingkat Keberhasilannya Dalam Meningkatkan Perekonomian Masyarakat Miskin Desa Studi Kasus: Kelompok Usaha Bersama (KUBE) Di Kabupaten Tasikmalaya. *Prosiding SNaPP2011 Sains, Teknologi, dan Kesehatan*, 117-124.
- Liana, Y. (2016). Peran Ibu Dalam Meningkatkan Pendapatan Keluarga Untuk. *Jurnal Dinamika DotCom*, 85-94.
- Puspitawati, H. (2013). Ketahanan dan Kesejahteraan Keluarga. *Institut Pertanian Bogor*.

- Budiartiningsih, R., & Gusfrianti, R. (2010). Peranan Program Usaha Peningkatan Pendapatan Keluarga (UP2K) terhadap Peningkatan Pendapatan Keluarga di Kecamatan Cerenti Kabupaten Kuantan Singingi. *Jurnal Ekonomi Universitas Riau*.
- Hartawati, S. I., & Mariana, L. (2019). Pengaruh Sarana dan Prasarana terhadap Prestasi Kerja Guru pada SMA Negeri 1 Polewali Kabupaten Polewali Mandar. *JURNAL ECONOMIC RESOURCE*, 1(2), 108-116.
- Heryendi, W. T., & Marhaeni, A. I. (2013). Efektivitas Program Usaha Peningkatan Pendapatan Keluarga Sejahtera (UPPKS) di Kecamatan Denpasar Bali. *Jurnal Ekonomi Kuantitatif Terapan*, 78-85.
- Imron, I., Soeaidy, M. S., & Ribawanto, H. (2014). Pemberdayaan Masyarakat Miskin Melalui Kelompok Usaha Bersama (Studi Pada Kelompok Usaha Bersama Di Desa Dawuhan, Kecamatan Poncokusumo, Kabupaten Malang). *Jurnal Administrasi Publik (JAP)*, 485-491.
- Mapparenta, M., & Arfah, A. (2020). Pengaruh Pertumbuhan Ekonomi dari Segi Pengeluaran Terhadap Tingkat Pengangguran. *JURNAL ECONOMIC RESOURCE*, 2(2), 102-113.
- Paramita, I. P. (2017). Dampak Program Kelompok Usaha Bersama Dalam Pemberdayaan Ekonomi Keluarga Penyandang Cacat Di Kabupaten Gianyar. *JAGADHITA: Jurnal Ekonomi & Bisnis*, 28-35.
- Sugiyono. (2010). *Metode Penelitian Kuantitatif Kualitataif dan Kombinasi (Mixed Methods)*. Bandung: Alfabeta.
- Syamsul, S., Pakaya, S., & Mediansyah, A. R. (2019). Kajian Peningkatan Pendapatan Keluarga (Studi Pada Program UPPKS Kampung KB Kelurahan Dulalowo Kota Gorontalo). *Journal Economic Resources*, 2(1), 76-86

Law and Regulations:

- Peraturan Menteri Sosial Republik Indonesia Nomor 2, (2019), tentang Bantuan Sosial Usaha Ekonomi Produktif Kepada Kelompok Usaha Bersama Untuk Penanganan Fakir Miskin
- Juknis Kepala Dinas Sosial Nomor 080, (2017), tentang KUBE.