

Implementation of the Joint Business Group (KUBE) Program in Poverty Alleviation in Sumedang District

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ABSTRACT

Sumedang Regency is one of West Java Province's regencies with a significant number of rising poverty rates that exceed provincial and even national rates. The Joint Business Group (KUBE) strategy is one type of poverty reduction initiative based on community empowerment. Consequently, this study examines the Implementation of the Joint Business Group (KUBE) Program in Poverty Alleviation in the Sumedang Regency, with a particular emphasis on the crucial function of facilitators. This study employs a qualitative, descriptive methodology. The results indicated that KUBE required the role of a companion in addressing poverty by enhancing intellectual talents, social psychology, skills, and levels of community welfare. However, the reality on the ground is that assistants are not backed by proper facilities, necessitating a paradigm shift that focuses on the assistance process, the mentorship process, what they have, their competency, time, facilities, and reports.

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1. INTRODUCTION

Poverty is a complex, multidimensional problem and is a problem faced by most countries in the world, including Indonesia (Nurwati, 2008). The number of poor people is not completely reduced, even poverty can be described as having transformed into one of the problems that exist in Indonesia. In Indonesia, poverty is still one of the basic problems faced by the government, even though various programs have not run as expected (Prawoto, 2008).

Due to the multi-dimensional nature of poverty, poverty has caused various consequences in real life, including: (i) socio-economically it can become a burden on the community, (ii) low quality and productivity of the community, (iii) low community participation, (iv) declining public order and public peace, (v) decreasing public trust in the bureaucracy in providing services to the community, and (vi) the possibility of decreasing the quality of future generations. All of these indications are conditions that are interrelated and influence each other (Choiriyah, 2018; Achmad, 2022).

The Indonesian government has given great and very serious attention to poverty alleviation. All affirmative efforts and policies to accelerate and expand poverty reduction efforts in Indonesia since 2012 are integrated into the master plan (masterplan) for the acceleration and expansion of Indonesia's poverty reduction (MP3KI) (Rahman et al, 2019). This policy covers all existing poverty reduction programs. Starting from the provision of social assistance and protection, community empowerment, development of small and micro businesses, as well as pro-people programs to provide cheap infrastructure/facilities (Nazarudin et al, 2017). Poverty assistance programs, including the Poor Card Program, Poor Rice Program, Productive Assistance Programs such as Business Capital Credit, Farm Business Credit, Fertilizer Subsidy Agricultural Seed Aid, etc., Education and Health assistance program, and other poverty programs (Afandi, 2018).

Unfortunately, the poverty eradication program is not in line with the facts on the ground. It seems that it has not had a big impact on reducing the poverty rate (Angleni, 2018). Until now,

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the poverty rate is still high in Indonesia. Poverty alleviation requires integration between program policies spread across various sectors. Policies and programs implemented must take sides and empower the community so that they do not place the poor solely as objects of development (Bhinadi, 2017). Thus, poverty reduction efforts need to be more involved with the poor as development subjects so that it is hoped that the poor will be empowered and able to carry out their own development programs aimed at them (Stanford et al, 2016).

The government employs a policy of encouraging the independence of community group companies through joint business groups (KUBE) to conduct a number of economic development programs (Yasin, 2015). This program is intended for poor families who lack a source of income or whose income is insufficient to cover basic necessities (food, clothing, clean water, health, and education). The criteria for the target group of the program include heads or members who represent poor families, have a population identity, have a business or have business intentions, are of productive age and have skills, are capable of taking responsibility for themselves, and are willing to comply with KUBE rules (Joint Business Groups for the Poor) (Karunia) et al, 2020).

The Poverty Rate in Sumedang Regency increased significantly due to the Covid 19 pandemic. From the data released by the Sumedang Regency Government the percentage of poor people in 2019 was 9.05 percent. This figure rises to 10.26 percent in 2020. Then the open unemployment rate of 7.63 percent in 2019 experienced a significant increase in 2020, which was 9.89 percent (BPS, 2020). The majority of the poor in Sumedang have low education and are female. Some of the poor in Sumedang work in the agricultural sector, providing accommodation and food and drink, trade, industry and transportation with status as informal workers (Toni, 2017; Ilhami & Achmad, 2022).

In an effort to reduce poverty, the Sumedang Regency Government has carried out several strategies in the poverty reduction policy. The policies taken by the Sumedang Regency Government are fully supported by Regional Regulation Number 110 of 2019 concerning the Sumedang Regency Poverty Reduction Regional Action Plan for 2019-2023 in Sumedang Regency which acts as a legal umbrella to coordinate all Regional Apparatus Work Units (SKPD) in recording all poor people. The target target is poor households (RTS).

The strategy that will be implemented is to empower the poor economically, which is implemented in the Community Economic Empowerment program or the Poor People's Economy. With economic empowerment, it is hoped that the community will be able to improve their standard of living by carrying out production activities so that they can meet their needs. One form of economic empowerment is to develop Productive Economic Enterprises (UEP), where each individual in need is given capital assistance, and the Joint Business Group (KUBE), where the community in groups forms a business. To assist with the capitalization and marketing of UEP and KUBE products. It is hoped that this strategy will accelerate poverty reduction.

2. METHOD

The objective of this qualitatively descriptive study is to depict the current state of affairs. According to Moleong (2007), qualitative research is research that aims to comprehend phenomena about what research subjects experience, such as behavior, perceptions, motivations, actions, etc., holistically and through the use of descriptions in the form of words and language, in a particular context. natural and using a variety of scientific methodologies. Qualitative descriptive research is aimed to acquire knowledge about actual, presently occurring conditions. This article employs the descriptive approach in order to explain and describe phenomena associated with the execution of the Joint Business Group (KUBE) program in Sumedang Regency for the reduction of poverty. The technique of data collection consisted of a literature review involving the collection of literature on the impact of regional financial management on the

performance of local governments. The first step of a data analysis technique is to collect existing data, compile them systematically, and then display the results.

3. RESULTS AND DISCUSSION

1. Poverty

Poverty is a very complicated and multi-faceted thing. Suparlan (1993) says that poverty is a situation or state in which a person or group of people cannot organize their lives to a level that is considered human. BPS (2020) says that being poor means not being able to meet certain basic needs, both food-related and not. Suharto (2011) says that the idea of poverty means different things depending on which point of view is used: sociocultural, economic, psychological, or political. But sometimes poverty is defined by what causes it, like natural poverty, structural poverty, cultural poverty, absolute poverty, and relative poverty. In the above concept of natural, cultural, and structural poverty, poverty is operationalized based on input indicators, which means that poverty is seen in terms of the things that cause it. (Soeharto, 2011; Achmad & Yulianah, 2022). As for the approach that looks at poverty from the symptoms or outcomes it causes, the operationalization of poverty is usually formulated based on output indicators which can mean that a person is said to be poor if he has low income, the house is unfit for habitation, or is illiterate.

The Asian Development Bank (1999), cited in An-Naf (2009), distinguishes between absolute and relative poverty in its definition of poverty. Absolute poverty refers to a person or group of individuals whose income is insufficient to cover their basic requirements. Absolute poverty is characterized by a poverty level below the poverty line that is insufficient to afford the bare necessities of life. In contrast, relative poverty is a state a person or family experiences in a given village or community setting, where their socioeconomic status is at the lowest level compared to other families in the area. Relative poverty refers to a level of poverty relative to an Absolute Poverty Line ratio or an unfair (unequal) income distribution (welfare) proportion.

Poverty is no longer viewed as just an economic deficiency, but also as the inability to fulfill basic rights and unequal treatment of a person or group of people, men and women, in order to live a dignified existence. External causes of poverty include the following:

- a. Inequality of opportunity to accumulate the social power base, which is not limited to productive capital or assets (land, housing, health, etc.), but also includes financial resources (income and credit). Social networks to get jobs, goods, adequate knowledge and skills, as well as useful information to improve the welfare of life.
- b. Limited information, inaccessibility of communication, causing the inaccessibility of services and assistance from aid agencies.
- c. Socio-cultural environment that results in a lack of high desire to be more advanced in worldly life.
- d. There is a public policy that is biased by parties and sacrifices the people's position as an implication of development.

Poverty socio-psychologically refers to the lack of networks and social structures that support in getting opportunities to increase productivity. Analyzing the factors causing poverty is complex. Starting from human resource factors, natural and geographical conditions, socio-cultural conditions, to the economic and political system that causes unequal or unequal income distribution, according to An-Naf (2009), these factors often interact and overlap with each other. However, many experts believe that the dominant factor causing poverty is economic, social or political injustice that results in structural poverty.

2. Joint Business Group (KUBE)

In order to increase productivity, foster harmonious social relations, provide for the needs of members, find solutions to social problems, and create a platform for joint business development, a group of low-income families called a Joint Business Group (KUBE) is formed, grows, and develops on its own, interacts with other KUBEs in the area, and lives in specific regional units (Tampubolon et al, 2006; Prawira et al., 2021).

KUBE is one of the targets of rural development by empowering rural communities, especially the poor. According to Bachtiar & Jamaludin (2011) KUBE is intended to improve the social welfare of the poor, which includes: 1. Fulfillment of daily living needs, 2. Increasing family income, 3. Increasing education, and 4. Increasing health status.

The regional social services agency has made several adjustments to the requirements for establishing a KUBE, so that in general the requirements for forming a Joint Business Group are:

- a. KUBE members consist of 5-10 community members.
- b. Have a member of the management or committee who will later manage the planned business activities, consisting of 1 chairman, 1 secretary, 1 treasurer, and the rest serve as members.
- c. KUBE members know each other and have the same type of business, for example KUBE members consist of groups of fishermen or farmers. However, the type of business that will be involved in the future may vary, such as the KUBE group for traders, the Joint Business Group for Catfish Farming, etc.
- d. Members of a Joint Business Group are a group that has a business or ability to run a business.
- e. Members of the Joint Business Group (KUBE) are members who come from the same village or hamlet and have the same vision and mission.
- f. Have one office as a meeting center with the necessary office supplies. The office will later function as a meeting and discussion facility among KUBE members.
- g. Members of the Joint Business Group (KUBE) are Indonesian citizens who have official identities (KTP and KK).
- h. Members of the Joint Business Group (KUBE) are people who maintain responsibility, meaning that later this KUBE program will not run in vain (stopping in the middle of the road for reasons of pessimism).
- i. There must be legality from the village head or local lurah regarding this KUBE activity "Certificate from the village or sub-district"

3. Implementation of the KUBE Program in alleviating poverty in Sumedang District

The Ministry of Social Affairs has the task and function of alleviating poverty as mandated in Law No. 11 of 2009 on Social Welfare and Law No. 13 of 2011 on Handling the Poor. One of the programs is KUBE, which has long been known as a trademark and program icon at the Indonesian Ministry of Social Affairs, especially for empowering the poor. KUBE is a gathering place for the poor who have the same goal of building prosperity through a group forum. KUBE is a Social Welfare Program (Prokesos) launched by the Government of the Republic of Indonesia in 1983. This KUBE was formed with the hope that people with Social Welfare Problems (PMKS) in Indonesia can be eliminated little by little.

One of the approaches that the Ministry of Social is doing to enable low-income families to raise their family income by engaging in economically productive activities and establishing microfinance institutions is the KUBE program, which is one of the ministry's programs. The process of group development, which was the outcome of social advice, training in business skills, support with stimulants, and mentoring, is the starting point for the establishment of KUBE. The principles of KUBE implementation are:

1. Strengthening existing traditional organizations/institutions in the community. 2. Growing new social empowerment institutions through local initiatives. 3. Its members are poor people who have the will to do business. 4. Live in a nearby area. 5. Head of family productive age 18-58 years. 6. Companion as agent of change

To facilitate KUBE in managing Productive Economic Enterprises, it is necessary to have assistant staff who have knowledge, skills and have a commitment to Poverty Reduction. The facilitator is the spearhead in the implementation of poverty reduction programs both in rural and urban areas. Facilitators play a role in making it easier for KUBE members to identify needs and solve problems faced by the group. The involvement of facilitators in the midst of KUBE is not as a teacher but as a partner and in collaboration with KUBE members. The basic principle of mentoring is "to work together" not "to work for". The assistant is also expected to be able to explore and organize various potentials and resources that can be utilized for empowerment activities for the poor in accordance with the regulations and characteristics of the local community.

The role of facilitators in the success and sustainability of KUBE is quite large, but from the results of research conducted by the Center for Research and Development of Social Welfare Services (B2P3KS) Yogyakarta in 2013, the presence of mentors is not supported/facilitated adequately. Its findings include:

- a) Most of the accompanying incentives below Rp . 500,000 (five hundred thousand) per month, are very small honorariums and are not balanced with the necessities of life which are very expensive at this time. In addition, the amount of the honorarium is below the Regional Minimum Wage throughout Indonesia, which is already above Rp. 1,000. 000, -, even in Jakarta the UMR has reached over Rp 2,000,000, -. For those who are married, the honorarium is of course not enough.
- b) Jobs as social assistants are only part-time jobs, because almost all of them have permanent jobs, some are teachers, private companies, and even lecturers. Meanwhile, those who consider the task of assistant as their main job are housewives who do not have other jobs so that work as social assistants is their job.
- c) Most social assistants have never attended training or technical guidance, while ideally a social assistant is like a social worker who must pass the basic training required in dealing with Persons with Social Welfare Problems, so that he or she will have basic knowledge about social services and work methods. social. Have technical skills in providing social services and have social and cultural ethics of the local community.
- d) After passing the selection as social assistants, they are usually directly involved in program activities.
- e) The mentoring time is very limited, only 6 months, while the monitoring and supervision carried out by the District/City Social Service is weak

Paradigm change is one of the efforts to overcome the problems faced by assistants, namely the existence of new policies. Meanwhile, to change the old paradigm by presenting the new policy requires a companion understanding of:

1. The social work assistance process owned by the companion is relatively low. 2. The KUBE mentoring process only focuses on the newly formed KUBE and the management of assistance, completed within a period of 6 months and not continued. 3. The mentor still focuses on what the group has. 4. Not yet clear the standard of competence of the companion. 5. Implementation time is limited. 6. Work facilities and infrastructure are very limited. 7. Reports on the implementation of tasks are not standardized. 8. The companion database has not yet been built.

The problems that occur in KUBE mentoring activities make the effectiveness of the performance of facilitators require a deeper study in the realm of KUBE assistance implementation policies that have been carried out so far .

4. CONCLUSION

One of the approaches that the Ministry of Social is doing to enable low-income families to raise their family income by engaging in economically productive activities and establishing microfinance institutions is the KUBE program, which is one of the ministry's programs. Because of the help provided by KUBE, the enterprise in which KUBE is currently engaged will be able to flourish to its full potential, and the well-being of its members will improve. As resource individuals, movers, and facilitators for the empowerment of low-income families, KUBE assistants play a very important and strategic role in the organization. However, in its implementation, there are still some obstacles and problems, especially in terms of program assistance. Based on this, the Sumedang Regency Government conducts policy analysis activities for the implementation of social welfare. This activity is expected to produce policy recommendations in the context of improving and improving KUBE assistance policies that are effective and sustainable.

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