

ECONOMIC EMPOWERMENT THROUGH INCOME GENERATING of e-WARONG KUBE

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Abstract

This research entitled Economic Empowerment through Income Generating of e-Warong KUBE with the aims and purpose of this research were to describe and analyse 1) Economic empowerment of e-warong KUBE, 2) Various factors that influence business implementation, 3) Identify several effort due to overcome barrier on e-Warong KUBE's implementation and practical implication of social work intervention on e-warong KUBE development. The research method employed a qualitative approach which relied largely on interpretative and critical approaches to social work science. The data gathering used a documenting real events, recording what informant said (with words, gestures, and tone), observing specific behaviors, studying written documents, and participant observation. In this research, the number of informant were 6 (six) actors related to e-warong KUBE. Research finding showed that the economic empowerment through KUBE still in lower level caused by barrier both in form of internal and external factor, lack of entrepreneurial spirit of actor who managed e-warong KUBE, group dynamic still weak and unfamiliar to digital transaction. The recommendation were to conduct socialization of digital transaction in form of business training with involved social advisor, business advisor, Board of Social Affairs West Java Province as well as Bank Negara Indonesia (BNI) and Indonesian of Logistic Board (Bulog).

Keywords: *e-warong KUBE, economic empowerment, social advisor, digital transaction.*

1. Introduction

The problem of poverty in Indonesia still requires a lot of attention and optimal effort to reduce poverty. Various efforts have been accomplished by the Indonesian government through various flagship programs implemented by Kementerian Social Republic of Indonesia. The programs have been designed and implemented by Kementerian Social as Family Hope Program (PKH), the program Sakti Social Workers, Business Group (KUBE) and the latest program of the Ministry of Social Affairs, a program of e-Warong KUBE which was inaugurated on June 27 2016.

e -Warong is a term used in the non-cash food assistance program to mention bank agents, traders and/or other parties who have cooperated with Distributor Banks

and are designated as a place to purchase the Beneficiary Family's foodstuffs, such as traditional markets, shops, grocery store, e-Warong KUBE, Village Warung, Rumah Pangan Kita (RPK), smart Agent, Digital Financial Services Agent (LKD) selling foodstuff, or other retail business (Non-Cash Food Assistance 2016). Through this e-Warong program the Beneficiary Family (KPM) is provided with non-cash assistance and the assistance received by KPM is converted in the form of staple food, in the form of eggs and rice.

The purpose of e-Warong KUBE is to reduce the expenditure burden KPM through partial fulfillment food needs, providing nutrients more balanced to KPM, improve target accuracy and time of receipt of Food Aid for KPM, providing more pilihan and control of KPM in meeting the needs of food and encourage the achievement of the goal of

sustainable development is the realization of social welfare. The key performance of e-Warong KUBE members can be seen from the economic aspect which includes: (a) the increasing of business capital, (b) income generating, (c) member's savings, (e) the number of diversification of business types developed, (f) management of collective contribution/Iuran Kesejahteraan Sosial (IKS). (<https://media.number.com>).

The development of capital, revolving fund, income generating and business development carried out by e-Warong actors were a form of economic empowerment which showed the main goal of e-Warong KUBE which is still difficult to be realized by the perpetrators of e-Warong KUBE. To realize the economic empowerment required a comprehensive, holistic and sustainable effort, one of them is through *Income Generating* which is realized in the implementation of e-Warong KUBE. The key performance indicator of *Income Generating* is the increase of family's economic income, earn fixed income, have business capital and ability to access financial institution according to business need continuously. (Ministry of Social Affairs RI in the Technical Directive of Joint Business Group (KUBE) April 2015).

Achieving economic empowerment through *Income Generating* for e-Warong KUBE actors would need a relevant and consistent effort. The results show that the weaknesses in the implementation of e-Warong KUBE were the group dynamics, entrepreneurship spirit of e-Warong KUBE actors and their social companion, access to capital, marketing access, productivity, technical aspects of program implementation, quality of food and knowledge of access to financial services still in lower level at KUBE after becoming e-Warong. (Sariningsih, 2017).

Overcoming the weakness in the implementation of e-Warong KUBE which must be handled immediately, in order to realize the economic empowerment for the perpetrators of e-Warong KUBE as one of the indicators of successful implementation of e-Warong KUBE. To know more deeply how the realization of economic empowerment through *Income Generating* for the perpetrators of e-Warong KUBE authors are encouraged to conduct research on the problem. This research is in line with Friedlander's (1977) found in Soehartono (2011) proposes the types of social research, one of which is studies of social welfare legislation, social welfare programs and social work concepts.

Based on research background, the main problem of this research can be identified as follows:

1. What is the condition of economic empowerment through the *Income Generating* of e-Warong KUBE Business at Cimahi City?
2. What are the factors affecting economic empowerment through *Income Generating* of e-Warong KUBE Business at Cimahi City?
3. How efforts are made to realize the economic pemberdayaan through *Income Generating* of e-Warong KUBE Business at Cimahi City?
4. How a practical implication social workers in the realization of economic empowerment through *Income Generating* of e-Warong KUBE Business at Cimahi City?

The research purposes were to analyse some facts as followed:

1. Economic *empowerment* through *Income Generating* of e-Warong KUBE in Cimahi City.
2. Several factors affecting economic empowerment through *Income Generating* of e-Warong KUBE in Cimahi City.
3. Efforts which was made to realize economic empowerment through *Income Generating* of e-Warong KUBE in Cimahi City.

4. The practical implications of social workers in the realization of economic empowerment through *Income Generating* of e-Warong KUBE Cimahi City.

2. Theoretical Framework

Empowerment as a process of developing, maintaining, strengthening the bargaining position of the underclass communities against the suppressive forces in all areas and sectors of life. The concept of empowerment (village community) can be understood also with two ways of view. Empowerment is interpreted in the context of placing the standing position of the community. The position of society is not the object of *beneficiaries* which depends on the giving of outsiders such as the government, but in positions as subjects (agents or participants acting) who act independently. Doing it independently does not mean free from the responsibility of the state. The provision of public services (health, education, housing, transport and so on) to the community is certainly the duty (obligation) of the state. An independent society as a participant means the opening of space and capacity to develop potential-creations, controlling the environment and its own resources, solving problems independently, and contributing to the political process in the country's realm.

The community participates in the process of development and governance (Sutoro Eko, 2002). According to Nugroho (2007) empowerment is a process to be not an instant process. As a process, empowerment has three stages: awareness, capacity building and empowerment. These three processes also become a gradual unity that must be implemented in the empowerment process.

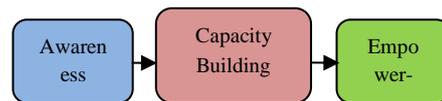


Figure 2.1 Three Stages in the Empowerment Process

Source: Randy R Wrihatnolo and Riant Nugroho Dwidjowijoto, 2007.

1. The awareness stage, the target is the underprivileged people who must be given the understanding that they have the right to be or be able to be. In addition, they must be motivated that they have the ability to get out of poverty. This process can be accelerated and rationalized by the presence of mentoring efforts.
2. The capacity building stage aims to enable the underprivileged so that they have the skills to manage the opportunities to be provided. Where this stage is done by providing training, workshops and similar activities that aim to improve the *life skills* of the community.
3. In the empowerment stage, communities are given opportunities that are tailored to their abilities through active and sustainable participation pursued by gradually greater role, in accordance with their capacity and capability and accommodated their aspirations and are guided to *self-evaluate* the choices and results of the implementation of the choice.

2.1 Economic Empowerment

Empowerment includes various aspects where economic empowerment is one of the concept of empowerment that became the focus of the Indonesian government as a form of efforts to reduce poverty. Economic empowerment is the empowerment of the community that includes the provision of venture capital, training of productive economic enterprises, the formation of social markets and cooperatives, training and fostering of independent young families, fostering community social participation,

fostering children and adolescents (Suharto, 2010). Economic empowerment of society one of which can be realized in the form of business capital and training of productive economic enterprises in order to realize social markets and cooperatives, to realize poor families able to be independent and economically empowered. Economic empowerment is put forward as follows:

1. People's economy is an economy organized by the people. The economy organized by the people is a national economy rooted in the potential and power of society at large to run their own economic wheels.
2. Economic empowerment of the people is an attempt to make a strong economy, big, modern, and highly competitive in the correct market mechanism. Because the constraints of people's economic development are structural constraints, the people's economic empowerment must be done through structural change (Hutomo, 2000).

2.2 Registration Process of Non-Cash Transfer Participant

Preparation stage is made related to the readiness of the Bank as distributors and also the number of e-Warong KUBE in village with the scheme as the following figure:

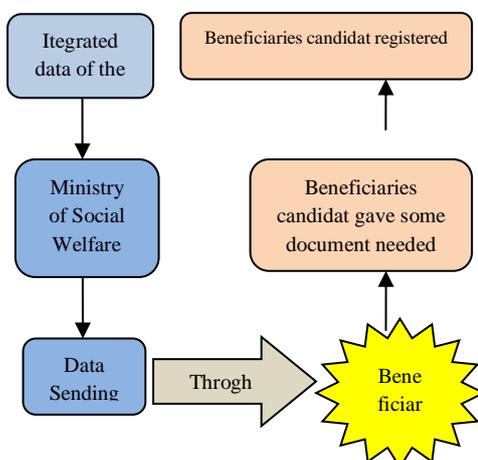


Figure 2.2 Registration of Beneficiaries of Non-Cash Food Assistance
Source: Non-Cash Transfer Guidelines 2016

The picture above illustrated registration process to get aid based on non cash program with matching data on List of Beneficiaries/Daftar Penerima Manfaat (DPM) with Family as beneficiaries which called Keluarga Penerima manfaat (KPM) identity documents. Several important point of these process are:

1. Submit Non-Cash Food Assistance Kit to KPM whose identity documents are in accordance with data in DPM.
2. To educate KPM who get Non-Cash Food Assistance Kit.
3. Performed KPM massacres in DPM not found.

The KPM Registration Process is carried out in a collective manner by the Municipal Government and the officers from the Reseller Bank in each Village Office, or another room agreed by both parties. The entire KPM Registration process (up to the end of the list of KPM) must be completed no later than 60 (sixty) days after the DPM is received by the Municipal Government and the Distributing Bank. Candidates of KPM must be informed in advance of their membership status by the Minister of Social Affairs delivered by mail before conducting the registration process. Submission of notification to KPM can be done through Local Government, Distributorship Bank and or Post. Letter of notification addressed to three names of family member of KPM candidate to avoid mistake of delivery destination. The information submitted in the notification letter includes among others:

1. KPM Identity Information, namely:
 - Name of the couples
 - Name of head of family
 - Family member name (other)
 - Residence address of family
 - Population family identification Number (NIK) (if any).
 - The unique family code associated with the DPM database and will be a marker of the legitimacy of potential beneficiaries.
2. Notice that the family is included in the list of prospective family

beneficiaries of Non-Cash Food Assistance.

3. Information that KPM candidates whose names are listed in the invitation must follow the KPM Registration whose time and place will be announced later by the City Government through the village officer.
4. Information that the KPM registration must be primarily attended by the first name contained in the notice. If absent, the name may be replaced by other family members whose names are listed in the notice.
5. Information on supporting documents that KPM needs to bring to participate in the registration process, i.e letter of notification and identification documents such as Family Card, Identity Card/Kartu Tanda Penduduk (KTP) or other documents that may indicate KPM's true identity.

2.3 Distribution of Non-Cash Food Assistance through e-Warong KUBE

The transfer of food aid to beneficiary households is done through the channeling bank after opening of electronic accounts of food aid for each KPM based on the DPM changes received from the Ministry of Social Affairs. The dispatching bank notifies the Food Assistance Funds that have been transferred to the Electronic Account of KPM Food Assistance, among others, can send Short Message System (SMS) regarding Non-Cash Food Assistance after KPM got notified about the distribution of Non-Cash Food Assistance funds to its electronic accounts, KPM has been able to convert these funds in the form of food available in the easily accessible or nearest e-Warong KUBE. Scheme of utilization of non-cash food aid conducted by KPM with the service supplier agency e-Warong KUBE as in the picture below:

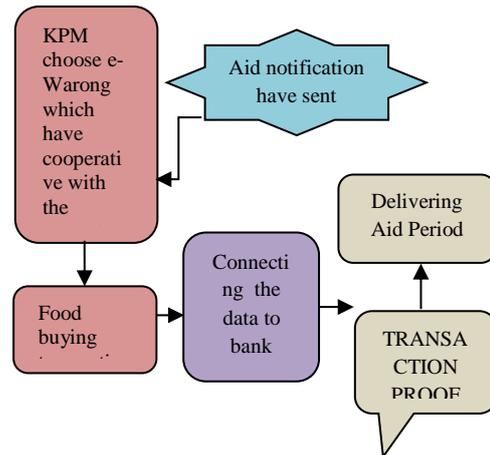


Figure 2.3. Non-Cash Transfer Processing by KPM together with e-Warong KUBE

Source: Pedoman Pelaksanaan Bantuan Non Tunai 2016

3. Methodology

The research method used qualitative method by conducting interviews and participant observation to the the head of e-warong KUBE as informants. Supervisors e-warong and PKH assistant as secondary informants of e-Warong KUBE Saluyu in the Village Coventry and e-Warong KUBE My Love in Cimahi with the type of business run by e-warong both e-warong KUBE was small shop and distribution of Non-Cash Food/*Bantuan Pangan Non Tunai* (BPNT) including rice, eggs, wheat flour, fried oil, beef and other basic commodities. both e-warong KUBE has received Rp. 10,000,000 used for business capital and renovation of stalls and other supporting facilities.

Informants were the e-warong KUBE and KUBE e-warong supervisors and PKH facilitators as secondary informants. Data collection techniques conducted in this study as follows:

1. Documentation study is a data collection technique that is not directly addressed to the subject of the researcher. This technique is used to collect data through documents, archives, newspapers, articles and other written materials related to research problems.

- Field study is a technique of collecting data about the reality that took place in the field with In-depth interviews and Observation techniques:

The collected data was analyzed using qualitative analysis technique by considering coding and category data obtained by using validity triangulation data, member checking, debriefing and rich and thick description .

4. Result and Discussion

In 1901 Cimahi was formed as a municipality covering 5 districts of Cimahi, Padalarang, Batujajar, Cipatat, and Cisarua. Furthermore, Cimahi as part of Bandung Regency, showed the development that has urban characteristics so that the original status Kewedanaan Cimahi, then based on Government Regulation no. 29 Yrs. 1975 was upgraded to Administrative City (Kotif). At that time Cimahi was the first administrative city in West Java and the third in Indonesia after the administrative city of Blitung in North Sulawesi and Banjar Baru in South Kalimantan. Kotif Cimahi defined part of residential area, military area and industrial zone.

The population of Cimahi City is quite high with the density of population centered at Cimahi city center that is in District Cimahi Tengah. With a high population causing Cimahi City also experienced problems as major cities in Indonesia such as poverty and unemployment problems. The area with the population of Cimahi city has imbalances or imbalances so that the impact on the high number of poverty and high population density as well.

The poverty rate in Cimahi City in 2016 was at 31,700 people or 5.47% of the total population of Cimahi City at 586,580 in 2015. This poverty rate indicated that Cimahi city is also inseparable from the very complex social problem of poverty with an area that is categorized as densely populated. Various efforts were made by Cimahi city government to reduce poverty rate. One of them is the implementation of programs initiated by the central government through the Ministry of Social Affairs of the Republic of Indonesia is the Business Group Program, Family Hope Program and e-Warong KUBE PKH Program that has been launched since 2006.

The amount of data of KUBE beneficiaries in Cimahi City is 250 residents, spread in North Cimahi Subdistrict, Cimahi Tengah and South Cimahi Subdistrict. Data relating to the number of KUBE participants are described as follows:

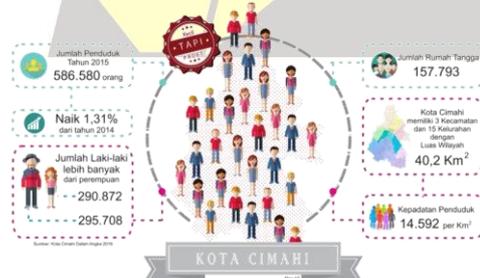


Figure 4.1. Overview of Population in Cimahi City 2014-2015
Source : BPS Cimahi City, 2016

Table 4.1. List of KUBE Ministry of Social Assistance in Cimahi City, FY 2014
Ministry of Social Assistance in Cimahi City FY 2014

No.	Name	District	Type of Businesses
1	Taruna Karya	RT 03 RW 04 Kel. Melong	Konveksi
2	Sawargi	RT 02 RW 07 Kel. Melong	Olahan Pangan
3	Mohicand Mind	RT 02 RW 14 Kel. Melong	Asesoris
4	Nusa Indah	RT 04 RW 17 Kel. Melong	Catering/Olahan Pangan
5	Sawargi 21	RT 03 RW 21 Kel. Cibereum	Konveksi

6	Karangsari	RT 03 RW 03 Kel. Cibeureum	Bakpia
7	Rancabentang	RT 04 RW 14 Kel. Cibeureum	Konveksi
8	Harapan Maju	RT 02 RW 01 Kel. Cibeureum	Es Goreng
9	Raos Mandiri	RT 02 RW 15 Kel. Cipageran	Catering
10	Saluyu Mandiri 07	RT 02 RW 07 Kel. Cipageran	Olah Pangan Keripik Pisang
11	Cimekar Mandiri	T 01 RW 29 Kel. Cipageran	Warungan
12	Sawah Lega Mandiri	RT 02 RW 02 Kel. Cipageran	Warungan
13	Tulip Mandiri	RT 02 RW 18 Kel. Citeureup	Warungan
14	Sedap Malam	RT 03 RW 03 Kel. Citeureup	Warungan
15	Saluyu Mandiri	RT 05 RW 10 Kel. Citeureup	Ternak Lele
16	Sawarfi Mandiri	RT 04 RW 09 Kel. Citeureup	Catering/Oleh Pangan
17	Pawon Sawargi	RT 01 RW 11 Kel. Baros	Catering
18	Motekar	RT 03 RW 06 Kel. Baros	Ternak Lele
19	Sawargi	RT 04 RW 06 Kel. Baros	Catering/Kue Basah
20	Sugema	RT 01 RW 11 Kel. Baros	Menjahit
21	Kenari	RT 03 RW 16 Kel. Baros	Ternak Burung
22	MGM	RT 08 RW 01 Kel. Cimahi	Olahan Bakso
23	Animas	RT 02 RW 07 Kel. Cimahi	Abon Ikan Mas
24	Pista	RT 07 RW 01 Kel. Cimahi	Ternak Burung
25	Tunas Mekar	RT 04 RW 02 Kel. Cimahi	Warungan/Olah Pangan

Source: Dinas Sosial Propinsi Jawa Barat, 2016

Based on the table number of KUBE in Cimahi City according to table 4.1 that the number of e-Warong KUBE currently existed in Cimahi City is 21 e-Warong KUBE. E-Warong KUBE was also included in KUBE Services under the auspices of the Ministry of Social Affairs of the Republic of Indonesia. E-Warong KUBE is a non-cash food aid agency (BPNT) for KPM Program Keluarga Harapan. The implementer of e-Warong

KUBE consists of 10 members who are KPM Program Keluarga Harapan, then to facilitate the process of distributing non-cash food aid, in accordance with the guidelines of the implementation of non-cash food assistance (BPNT), each e-warong KUBE accompanied by a supervisor e-warong KUBE. Here is the name of supervisor for all e-warong KUBE in Cimahi City:

Table 4.2 List of Supervisors e-Warong KUBE in Cimahi City Year 2018

No	Supervisor	KUBE's advisor	Name	District	Sub District
1.	Arum	Arum Y S	Harum Manis	Cimahi Selatan	Cibeber
2.	Herni	Asep Sutarli	Mentari Asri	Cimahi Selatan	Cibeureum
3.	Dicky	Asep Sutarli	Mekar Berseri	Cimahi Selatan	Leuwigajah
4.	Putut	Arum Y S	Melong Bersemi	Cimahi Selatan	Melong
5.	Nina	Arum Y S	Mulya Gembira	Cimahi Selatan	Melong
6.	Ali	Asep Sutarli	Aselya Ceria	Cimahi Selatan	Utama
7.	Yoshinta	Liya Marliani	Harapan Mulya	Cimahi Tengah	Baros
8.	Joko P	Sinta H	Sedap Sari Jaya	Cimahi Tengah	Cigugur Tengah
9.	Uun S	Sinta H	Sukamaju Mandiri	Cimahi Tengah	Cigugur Tengah
10.	Sri Rusyani	Sri Rusyani E	Sweety	Cimahi Tengah	Cigugur Tengah
11.	Oki Aji	Sri Rusyani E	My Love	Cimahi Tengah	Cimahi

12.	Sri Rusyani	Sri Rusyani E	Pujaan Hati	Cimahi Tengah	Karangmekar
13.	Liya	Liya Marliani	Merah Dahlia	Cimahi Tengah	Padasuka
14.	Sinta	Sinta H	Amanah	Cimahi Tengah	Aetiamanah
15.	Kriswanti	Kriswanti	Citra Jati 1	Cimahi Utara	Cibabat
16.	Sriadi Bageswara	Kriswanti	Citra Jati 2	Cimahi Utara	Cibabat
17.	Bobby	Ummu Hani R	Citra Mandiri	Cimahi Utara	Cipageran
18.	Eris	Ummu Hani R	Saluyu Ngawangun	Cimahi Utara	Cipageran
19.	Aliyah	Ummu Hani R	Citra Saluyu	Cimahi Utara	Citeureup
20.	Ummu Hani	Ummu Hani R	Mantap	Cimahi Utara	Citeureup
21.	Dewi	Kriswanti	Jati Mandiri	Cimahi Utara	Pasirkaliki
22.	Sawiji	Liya Marliani	Citra Cipageran	Cimahi Utara	Cipageran
23.	Revi	Asep Sutarli	Wonderfull Land	Cimahi Selatan	Cibeureum

Source: Data Sekretariat PKH Kota Cimahi, 2018

4.1 Economic Empowerment Conditions e-Warong KUBE in Cimahi City

Based on the results of observation, in-depth interviews and literature study that conducted in two e-warong KUBE namely e-warong KUBE My Love and e-warong KUBE Citra Saluyu, researchers

describe the comparison of these two e-warong from various aspects. It is not to show the best e-warong, only to provide an overview on how the preparation, implementation, evaluation and empowerment was done in both e-warong KUBE. Here was a comparison picture of e-warong KUBE My Love and e-warong KUBE Citra Saluyu:

Table 4.3. Comparison Overview of e-warong KUBE My Love and e-warong KUBE Citra Saluyu

No.	Aspects of Difference	e-Warong KUBE My Love	e-Warong KUBE Citra Saluyu
1.	The process of Establishing a member of e-warong KUBE	Formed voluntarily through selection by supervisors along with RT head, and most of the e-warong KUBE members do not work.	Formed voluntarily and selected by e-warong supervisors and PKH assistants and most members already have jobs outside of e-warong KUBE.
2.	Current channeled BPNT types	<ul style="list-style-type: none"> ➢Rice ➢Egg ➢Beef ➢Sugar ➢Cooking oil ➢Wheat flour 	<ul style="list-style-type: none"> ➢Rice ➢Egg ➢Wheat flour ➢Cooking oil
3.	Schedule of Distribution of BPNT	Distribution every 1 month	Distribution every 2-3 months
4.	Business Development	<i>Progress</i> formation of cooperatives already exist	Still focus on the distribution of BPNT
5.	Bookkeeping	Already and complete include: <ul style="list-style-type: none"> ➢Have ART ➢Monthly Bookkeeping ➢Bookkeeping member's savings ➢Member attendance ➢List of KPM PKH 	It is still simple, covering only the monthly bookkeeping related to the distribution of BPNT and the PKM KPM name list.
6.	Stewardship and Membership	The board consists of 10 people, which consists of chairman, secretary, treasurer and member. The selection of stewardship is	The e-warong management consists of 4 people, consisting of chairman, secretary, treasurer and member. Changed the

		directly elected by members of the e-warong KUBE.	management every 2 months through a joint meeting.
7.	Share / Profit Sharing	Referring to the ART that has been made are: ➢20% for additional capital ➢10% for promotion ➢20% for social funds ➢50% for honorarium of supervisor and e-warong actor (division of honor for e-warong participant in accordance with activity and attendance).	The distribution of results is equally distributed to each supervisor and e-warong KUBE actor, no percentage of revenue sharing in the form of ART.
8.	Number of KPM PKH	125 Family Beneficiaries of PKH.	300 Family Beneficiaries of PKH.
9.	Planning and Evaluation	Disbursement planning is done through weekly meetings with the formation of RKTL (Activity Plan and Follow Up) and evaluation conducted by supervisor and e-warong KUBE.	Planning is done through meetings before the BPNT distribution activities are carried out, the evaluation is done by the supervisor and e-warong KUBE.
10.	Mentoring and Supervision	Performed by supervisors, PKH assistants and supervisors from the local kelurahan. PKH assistants regularly conduct meetings every month to conduct supervision related to bookkeeping, RKTL and reporting.	Performed by supervisors, companions and supervisors from the kelurahan. Unscheduled meetings only as per BPNT distribution needs only.

Source: Reserach finding, 2018

This Road Map will provide a general overview of the current empowerment condition that has been implemented by e-Warong KUBE that has been running for 17 months since it was inaugurated on June 27, 2016 ago. *The road map* below was illustrated according to the results of in-depth interviews, observation and literature studies.

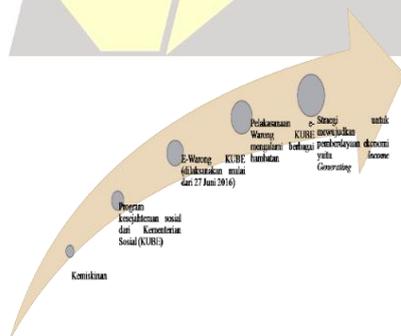


Figure 4.7 Economic Empowerment through Income Generating

Source : Studi Literatur, 2017

The condition of e-Warong KUBE can be described not yet running optimally, this was caused by preparation and planning

that did not ready and mature. The implementation of the Business Group/Kelompok Usaha Bersama (KUBE) have not yet optimal, but it has already progressed to the e-Warong KUBE stage, so that not many KUBE's actors ready to implement or switch to e-Warong KUBE. The current condition of e-Warong KUBE was still vacuum and often closed, many influencing factors such as the increasingly unproductive group members, who choose to focus on their work outside e-Warong KUBE.

Indonesian Logistic Board (Bulog) scheduled not regularly dropped rice and eggs, sometimes 2-3 months of new aid distribution. Meanwhile, e-Warong KUBE has not been well established related to the operation managing of various non-cash transactions, e-Warong KUBE income was still not stable due to the many complaints from beneficiary families (KPM) complaining that the quality of rice and eggs converted through e-Warong KUBE was in low standard or can be categorized ugly for example rice smells musty and eggs that were not in accordance with the existing standards in the market.

The readiness of the e-Warong KUBE's companion and social welfare personnel was also not optimal. This was related to how the productive economic enterprises developed in e-Warong KUBE today. Variations of business developed are still within the scope of processed foods alone, in addition to the rolling of capital in e-Warong KUBE also runs slowly, it is seen with the unstable e-Warong KUBE income and e-Warong KUBE players also have difficulty in saving and accessing capital with the parent institutions such as cooperatives or banks because there is no special training related to how to access capital or access to financial institutions. The e-Warong KUBE *Road Map* in Cimahi City was still in low level stage, the empowerment strategy through *income generating* has not been

implemented maximally in e-Warong KUBE at this time. Income generating, fixed income, revolving funds or capital and access to capital institutions still have not been implemented optimally in the e-Warong KUBE today. Readiness of e-warong KUBE, technical implementation readiness, inadequate number of member and lack of understanding on what tasks and functions of e-warong KUBE were the obstacles that perceived by e-Warong KUBE and supervisors..

4.2 SWOT Analysis

Researcher analyzed the potentials and problems that existed in implementation of e-warong KUBE in Cimahi City. The mapping of the problems and potentials presented in the form of SWOT analysis as described in the table below:

Table 4.4. Analysis SWOT of e-Warong KUBE in Cimahi City

Strength	Weakness
<ol style="list-style-type: none"> 1. There was a fixed target or target of the KPM Program Keluarga Harapan (PKH). 2. Capital facilities and business premises already provided by the government. 3. The presence of mentoring from a sustainable e-warong KUBE supervisor. 4. The program has a legal basis under government supervisor. 5. All members of the group have the authority to continue developing their business in e-warong KUBE. 6. Cooperation built into groups. 7. Business variation can be expanded widely. 	<ol style="list-style-type: none"> 1. The formation of the e-warong KUBE group was still in low level planning. 2. Socialization of the program was still poor, so that many e-warong KUBE did not understand the implementation procedure. 3. The readiness of the system related to the distribution, reporting and supervision need improvement. 4. Most e-warong KUBE actors are already working, so did not focus to e-warong KUBE business. 5. Entrepreneurship was still in low level. 6. E-warong KUBE less empowered, so e-warong KUBE only opened when channeling food aid BPNT. 7. Networks or partnerships with business actors were still not well developed and weak access to financial institutions. 8. Food aid delivery schedule from the government was still not regular.
Opportunity	Threat
<ol style="list-style-type: none"> 1. Increased income of e-warong KUBE member. 2. Opportunity to develop business. 3. Building a network of actors of e-warong KUBE, agents and KPM Program Keluarga Harapan. 	<ol style="list-style-type: none"> 1. Lack of socialization of program has an impact on misunderstanding of the people around e-warong KUBE, most of them perceived e-warong KUBE as a business competitor. 2. The group dynamics still passive so many members of e-warong KUBE resigned.

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|--|---|
| 4. Facilitate an access to financial institutions. | 3. Less equity among members so e-warong KUBE was only controlled by some people only. |
| 5. Building cooperation and creativity. | |
| 6. Each member has the opportunity to do savings. | 4. Low level innovation of business so that the scavenging of threatened funds was not implemented. |

Source: Research finding, 2018

e-Warong KUBE is a form of program launched by the Ministry of Social Affairs of the Republic of Indonesia, implemented by beneficiary families of PKH (Family Hope Program). Implementation of food aid distribution through e-warong KUBE implemented by e-warong board consisting of 10 people member. Smooth and successful implementation of e-warong KUBE of course very influenced by various factors as followed:

4.2.1. Internal Factors

1. Group Dynamics; group dynamics under construction by KUBE e-warong actors was still low, it was apparent that there information exchange related to the type of business and business development poor.
2. The spirit of Entrepreneurship; a member of e-warong KUBE currently mostly comes from KPM who did not know yet business, so their ability to see business opportunity still need to get guidance from KUBE e-warong supervisor.
3. Management; KUBE e-warong actors have been able to perform management in the form of simple start of bookkeeping, write a budget/Anggaran Rumah Tangga (ART) and plan activities.
4. Social Interaction; a meeting that was only conduct every month before the distribution of BPNT to be a factor inhibiting the establishment of effective social interaction in e-warong KUBE.

4.2.2. External Factors

1. Assistance and Development; KUBE e-warong supervisor and PKH

assistant have a very important role in implementation of e-warong KUBE. Continuous mentoring and coaching will provide stimulus to e-warong KUBE.

2. Monitoring and Evaluation; monitoring and evaluation were conducted in stages between *stakeholders* in implementation of e-warong KUBE. Monitoring conducted starting from the chairman of e-warong KUBE, supervisor, PKH companion, supervisor to sub district office.

4.3 Some Efforts to Achieve Key Indicator

The key indicator of KUBE included increasing family economic income, income generating, business capital improvement and the ability to access institutions finance as sustainable business needs. Efforts to realize *income generating* is one of the existence of income or fixed income e-warong KUBE in Cimahi City was not only responsibility of e-warong KUBE supervisor. However, many parties were involved in realization of the fixed guarantees KUBE Jasa Coordinator from Board of Social Affairs Cimahi, PKH Coordinator, PKH Assistant of each sub-district, KUBE e-warong Supervisor, Supervisor from sub-district and participation and efforts made by the owner of e-warong KUBE. The willingness and hard work of the KUBE e-warong actors was very important to the realization of a steady income.

Increasing the earnings of each e-warong KUBE in Cimahi City vary based on interviews and observations, members ofte more prioritized their current work, so e-warong KUBE as a side job and

business development very low, financial management and innovation in e-warong KUBE could not be seen clearly. The income developed differently at KUBE My Love e-warong actors, the increase in income depend on its members. This was stated by members of e-warong KUBE My Love which said that its members not only have increased revenue.

Good financial management and the existence of a clear ART in e-warong KUBE My Love has a good enough influence to support every member of e-warong KUBE to continue developing variations of existing businesses, e-warong KUBE My Love mostly not work in another field so they can focus on managing e-warong KUBE. To achieve economic empowerment through *income generating* in addition to providing a steady income and income increase, efforts made by the government especially the Ministry of Social Affairs of the Republic of Indonesia in realizing the economic empowerment of e-warong KUBE adalah through the provision of venture capital. The business capital given to the KUBE e-awarong actor is Rp. 20.000.000, used for the renovation and manufacture of e-warong KUBE Rp.10.000.000, and used to buy equipment e-warong KUBE include scales, shelves, *vacuum siller* and other equipment of Rp. 10,000,000.

Adjustment, coordination, system readiness and data validation and good reporting are still the focus of the implementation of e-warong KUBE in Kota Cimahi today. So to provide further training on access to capital or access to financial institutions still can not be implemented optimally in e-warong KUBE today. Based on interviews and observation of the participants who do penlit in two e-warong KUBE still encountered an *error* combo card or called the balance "zero". KUBE e-warong error card problem that exist in Cimahi City caused by validation of data from the center, so many KPM Family Hope Program every month did not get

balance with nominal Rp. 120.000, so when the validation of the balance through the friction machine in e-warong KUBE zero balance, this causes KPM Program Keluarga Harapan can not obtain BPNT in e-warong KUBE.

Social work practice is carried out in various aspects of social services involved in social welfare efforts. Social work practices in providing social services in providing empowerment, coaching and guidance to clients either in the sphere of individual or in the institutional scope. One of the social work practices in the institutional scope of Industrial Social Work. Empowering is a very important role to be undertaken by PKH supporters in KUBE e-warong activities, because the basic concept or foundation of e-warong KUBE is to create empowerment for e-warong KUBE one of them is economic empowerment. The role of PKH companion in giving power to the poor people was the KUBE e-warong perpetrator is given the opportunity to form his own group consisting of Rumah Tangga Sangat Miskin (RTSM) (Household Very Poor) and then collected into one to form e-warong KUBE.

The role of PKH assistants in assisting and facilitating the access of KUBE e-warong operators in Kota Cimahi in terms of accessing financial resources, looking at business opportunities, identifying potentials within the KUBE e-warong group that can be developed to grow the economy of KUBE e-warong actors, the PKH facilitator is able to realize the economic empowerment of KUBE e-warong perpetrators through continuous information, guidance, supervision and guidance provided by PKH assistants to be able to jointly overcome the economic difficulties experienced by e-warong KUBE actors, by utilizing the potential possessed by perpetrator of e-warong KUBE.

The role of PKH assistants as protector (protecting) the industry practice of social work carried out in the e-Warong KUBE activities include providing protection to the rights of the offender e-Warong KUBE. Perpetrators of e-warong KUBE are those who belong to the poor or less fortunate. Then the rights of the brand as KPM PKH that must be protected and championed by PKH companion. In accordance with the general guidelines of the implementation of the Family Hope Program (2016) on the rights of participants or KPM Program Keluarga Harapan namely:

- a. Obtain cash assistance whose amount is adjusted accordingly provisions of the program.
- b. Getting service in health and education facilities for all family members.
- c. Registered and get complementarity programs and synergy of other poverty alleviation.

Providing support in the form of seminars, motivation, guidance, information and coaching and training related to social entrepreneurship is a form of PKH's companion role as an industrial social worker. Simultaneous support provided by the companion will greatly influence the KUBE e-warong entrepreneurs in establishing their business. The more businesses and capital managed by the KUBE e-warong operators will be increased, access to open financial institutions, and the realization of stable or stable income as an indicator of the realization of income generating KUBE e-warong perpetrators in Cimahi City.

5. Conclusion

Economic empowerment through *income generation* of KUBE e-warong operators in Kota Cimahi still has not been realized optimally. This can be illustrated in several categories: the *first* UEP training that has not yet materialized can be seen from the business variation and the type of business developed by e-warong

KUBE is still limited in the distribution of BPNT only. *Both* access to financial institutions have not materialized, the financial source of e-warong KUBE is still sourced from the capital assistance provided by the government. *The third* implementation of continuous coaching has been carried out but the PKH facilitator is still limited so that one of PKH's supporters oversees 2 e-warong KUBE in Cimahi City.

Factors affecting economic empowerment through *income generating* actors e-warong KUBE in Cimahi City is divided into two factors namely internal factors that include the dynamics of e-warong group is still low because most of its members have been working outside e-warong KUBE. The entrepreneurial spirit is still low because since the implementation of e-warong KUBE has never been given training on entrepreneurship. Group management management is still limited to some group members. Social interaction is still not optimal because the group meeting Social Service, planning and readiness of the system of e-warong KUBE implementation need to be reviewed and socialized again well, due to the facts in the field many e-warong KUBE players who do not understand about the implementation of e-warong KUBE system and the socialization about the program is still lacking so as to bring jealousy social environment in the existence of e-warong KUBE which assumes e-warong group KUBE as business competitor.

Assistant PKH and KUBE e-warong supervisors need to be given entrepreneurship-related training and management of capital management related to access to financial institutions for e-warong KUBE actors, because the development of e-warong KUBE business is still not developed only limited to the distribution of BPNT so e-warong KUBE often close and only open every 1-3 months at the time of disbursement of BPNT.

E-Warong KUBE's work partners are Bank BNI and Bulog, partners of e-warong KUBE actors, namely BNI Bank should participate actively in providing socialization and assistance for KUBE e-warong actors related to non-cash transaction process. Most of the KUBE and PKM PKH e-warong actors are still unaware and have not understood well how the process and the steps of doing non-cash transactions. For Bulog who became the partner of e-warong KUBE as the channel agent of BPNT is expected to improve and improve the quality of BPNT, because many complaints are submitted by the perpetrators of e-warong KUBE and PKM PKH who said that the quality of rice is not good even smelly and less feasible to be consumed .

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