

EFFECTIVENESS FUND OF FUND MANAGEMET OF GROUP BUSINSS TOGETHER (KUBE) ON ECONOMIC INDEPENDENCE IN MAKASSAR CITY

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Abstract: The type of qualitative research through a phenomenological approach, as for the results of the study showed that the management of KUBE funds based on a comprehensive strategy, involving a holistic approach, such as skills training, ongoing guidance, business diversification, access to resources, and stabilising business sustainability, has had a significant positive impact. The tangible efforts in empowering KUBE members with management skills, financial knowledge, and technology have improved their capacity to run their businesses.

Keywords: self-reliance, Kube, economy, effectiveness, strategy

INTRODUCTION

Community economic development and empowerment is a crucial aspect in achieving inclusive economic growth. In Makassar city, efforts to improve economic independence have been realised through various initiatives, one of which is the Joint Business Group or known as Kube. Kube is an economic empowerment model that focuses on collaboration and synergy between individuals in a group that has a common goal to develop economic businesses. Kube in Makassar has become a vehicle that provides opportunities for the community to increase capacity, access to resources, and expand business networks. Kube programmes have embraced various economic sectors, ranging from agriculture, trade, to creative industries, and have involved people from all walks of life.

However, the effectiveness of fund management in Kube is still a question that requires serious attention. Although Kube in Makassar has had a positive impact on economic empowerment, the aspect of fund management is the core that needs to be analysed more deeply. Proper and efficient fund management within Kube will have a significant impact on the economic independence of the community.

In the evolving context of Makassar, partnerships between local government, non-governmental organisations, and businesses are key to improving the effectiveness of Kube fund management. An in-depth understanding of how Kube funds are managed, allocated, and the extent to which they benefit Kube members and the surrounding community will help in formulating better strategic measures.

It is important to see how the allocation of funds in Kube can have a more significant impact on improving the economic welfare of the people of Makassar. It is also important to evaluate the transparency, accountability and participation of Kube members in decision-making regarding fund allocation. This will help identify effective patterns and policies that can strengthen the Kube fund management system to support sustainable economic growth.

At a practical level, the application of technology and information systems in the management of Kube funds can be a solution. The utilisation of technology will increase transparency, facilitate the tracking of funds, and increase the involvement of Kube members in the decision-making process related to fund allocation.

Through an in-depth analysis of the effectiveness of Kube fund management on economic independence in Makassar city, it is hoped that solutions and recommendations can be found that can be applied in optimising the role of Kube as an inclusive and sustainable economic driver for local communities. This evaluation is also expected to contribute to development policies that focus on community economic empowerment.

B. Problem Formulation

1. How is the management of joint business group funds (Kube) on economic independence in Makassar City?
2. What are the strengths and weaknesses of the management of joint business group funds (Kube) towards economic independence in Makassar city
3. How is the strategy of managing joint business group funds (Kube) towards economic independence in the city of Makassar?

LITERATURE REVIEW

A. Effectiveness

Effectiveness is the main element to achieve goals or objectives that have been determined in every organisation, activity or program. It is called effective if the goals or objectives are achieved as specified (Rosalina, 2012). Effectiveness is the achievement of predetermined goals, whether in the form of targets, long-term goals or organisational missions. Effectiveness is the relationship between output and objectives or it can also be said to be a measure of how far the level of output, policies and procedures of the organisation. Effectiveness is also related to the degree of success of an operation in the public sector so that an activity is said to be effective if the activity has a major influence on the ability to provide community services which are predetermined targets (Beni, 2016).

Effectiveness is a measure of the success or failure of achieving an organisation's goals. If an organisation achieves its goals, then the organisation has run effectively. Effectiveness indicators describe the range of consequences and impacts (outcomes) of program outputs in achieving program objectives (Mardiasmo, 2017).

As for the criteria for measuring the effectiveness of an organisation, there are three approaches that can be used, as stated by Martani and Lubis (2009: 110-119), namely:

1. The resource approach measures the effectiveness of inputs. The approach prioritises the success of the organisation in obtaining resources, both physical and non-physical, in accordance with the needs of the organisation.
2. The process approach is to see the extent to which the effectiveness of programme implementation of all internal process activities or organisational mechanisms.
3. The goals approach, which focuses on outputs, measures the organisation's success in achieving outputs in accordance with the plan.

Organisational effectiveness according to Robbins in Kharisma (2017) is the process of activities in order to achieve organisational goals. In relation to organisational effectiveness, Manulang states that organisational effectiveness is basically an accumulation of individual effectiveness. In other words, if each component of the organisation performs its respective duties well, then organisational effectiveness will arise. An effective organisation is one that shows the expected level of performance in carrying out the activity program. According to Daft in Charisma (2017), organisational effectiveness can be expressed as the level of success of the organisation in achieving its goals and objectives. There are several approaches that are most often used in measuring organisational effectiveness, one of which is through the goal approach. What is meant by an organisation's goal is a state or condition that an organisation wants to achieve. Goals can be interpreted as organisational goals, both long-term and short-term goals, also include the goals of the whole or a certain part of an organisation.

B. Management

According to Nugroho (2003: 119), management is a language commonly used in management science. Etymologically, the term management comes from the word management which usually refers to the process of managing or handling something in order to achieve certain goals. Therefore, management is the science of management which concerns the process of managing and processing something to achieve certain goals.

Management or management is usually associated with activities within the organisation in the form of planning, processing, supervision and direction, and management also means managing or handling. From the explanation of management, it can be concluded that the definition of management is not only doing activities, but also includes the benefits of the use of management itself, such as planning, implementation and good supervision in order to get the best results.

The definition of management according to Prajudi Atmosuryo (1982: 282) is an activity of utilising and processing resources that will be used in activities to achieve or specific goals.

Management is a language that comes from the word "Kelola" which means various efforts that have the aim of utilising and exploring all existing resources properly to achieve a certain goal that has previously been prepared (Harsoyo, 1977: 121).

The purpose of management is so that all existing potentials such as human resources, facilities, and infrastructure in an organisation can be carried out according to their objectives, so as to avoid mistakes and waste of time, energy and material aspects in order to achieve certain goals. Without a management or management, all efforts to achieve a goal will be more difficult to achieve. Goals will not be separated by the effective and efficient use of resources, facilities and infrastructure so that the goals of an organisation are achieved (Harsoyo, 1977: 123).

The objectives of management will be achieved if the implementation steps are carried out appropriately. The steps for implementing management according to Afifiddin (2010: 3) are as follows:

- a. Determine management measures,
- b. Establish the boundaries of its responsibilities,
- c. Set goals to be achieved that include all criteria,
- d. Determining measurements in carrying out tasks and plans,
- e. Determining effective and efficient work standards,
- f. Setting up measures in assessing,
- g. Organising meetings,
- h. Conducting the implementation,
- i. Conducting assessments,
- j. Conducting assessments,
- k. Performed repeatedly

Based on the description above, it explains that the purpose of management still requires the use of human resources, as well as facilities and infrastructure so that the goals of the organisation can be achieved. And management goals will be achieved if the steps in the process of implementing management in the organisation are carried out and set correctly, by determining the strategy first, determining the means, determining the target to be achieved, determining the plan, and determining effective and efficient work standards.

C. Definition of the Joint Business Group Programme (KUBE)

According to Herman in Tayibnapis (2008: 9) argues that "A programme is anything that someone tries to do in the hope that it will bring results or influence."

According to Umar (2002: 15), states that "The programme is a work plan that is implemented from policies that have been taken or determined previously. In other words, it is said that the programme is a work plan. Meanwhile, according to Hasibuan (2001: 100) states that "The programme is a concrete plan because the programme has been listed, both targets, policies, procedures, time and budget. So, the programme is also an attempt to streamline the series of actions that must be carried out according to their respective fields".

Based on several expert opinions above, it can be concluded that a programme is a set of plans made to be carried out in an activity in order to achieve the expected goals.

In order to help accelerate poverty alleviation, the Department of Social Affairs launched the KUBE Programme and was designed in accordance with the potential of the poor to improve the welfare of the poor to be more economically and socially advanced, increase interaction and cooperation in groups, utilise local socio-economic potential and resources, strengthen entrepreneurial culture, develop market access and establish socio-economic partnerships with various related parties.

A group is a collection of people who have a common goal. Joint Business Group (KUBE) can be interpreted as a group of people who have the aim of learning to do business through certain activities. Regulation of the Director General of Treasury Number Per-19/Pb/2005 concerning Guidelines for the Distribution of Business Capital Assistance Funds for Socially Assisted Families of the MSME Empowerment Program through the Integrated Development Pattern of Joint Business Groups (KUBE) and Microfinance Institutions (MFIs), states:

"Joint Business Group (KUBE) is an association of families classified as poor who are formed by the community, grow and develop on the basis of their own initiative, so that they interact with each other and live in a certain area with the aim of improving harmonious social relations, in meeting the needs of its members, solving the socio-economic problems they experience and becoming a forum for joint business development".

Joint Business Group (KUBE) is a group of citizens or socially assisted families formed by citizens or socially assisted families who have been fostered through the Social Welfare Program (PROKESOS) process activities to carry out social welfare activities and economic businesses in a spirit of togetherness as a means of improving their social welfare level.

Based on several expert opinions above, it can be concluded that the Joint Business Group (KUBE) is a group of community members who interact with each other and have togetherness in carrying out social welfare activities to meet their needs and improve their standard of living.

KUBE is an integrated approach method and the overall process of the Social Welfare Programme (PROKESOS) in order to strengthen the poverty elimination programme (MPMK). KUBE is not intended to replace the entire standard procedure of the Social Welfare Programme process (PROKESOS) except for the Poor Social Welfare Assistance Programme which covers the entire process. The formation of KUBE begins with the process of group formation as a result of social guidance, business skills training, stimulant assistance and mentoring.

Basically, the purpose of the existence of Joint Business Groups in the community is the realisation of an increase in the quality of life of the community. The understanding of the quality of life of the community will differ from one community to another. Thus, the formulation of goals becomes the benchmark for the activities carried out.

The purpose of Kelompok Usaha Bersama (KUBE) is to increase motivation, interaction and cooperation within the group, utilise local economic potential and resources, strengthen entrepreneurial culture, develop market access and establish partnerships with various related parties.

The objectives of KUBE are directed towards accelerating the elimination of poverty through:

1. Improved business skills of KUBE members together as a group.
2. Increased income.
3. Business development.
4. Increased social awareness and solidarity among KUBE members and the surrounding community.

It can be concluded that the objectives of the Joint Business Group Programme (KUBE) are to increase motivation and cooperation within the group, eliminate poverty, increase the ability of members to meet their needs, and provide a way for members to overcome problems faced both within the family and the environment. The targets of the KUBE programme are community members as members of the group included (poor families and poor families) who have limitations in various ways. It is necessary to think about who is actually the target of the Joint Business Group Programme (KUBE), the target criteria (learners) in the Joint Business Group programme are:

1. People who are unemployed or underemployed.
2. Community members who have a low level of education, such as not completing primary school and not completing junior secondary school, and community members who have never received education so that they do not have skills.
3. People of productive age (18-35 years old).
4. Have the ability to read, write, and count.
5. Priority to live not far from the place where the city entrepreneurship course programme is held.
6. Prioritised from underprivileged families.

For this reason, the target of the Joint Business Group (KUBE) programme is for people of productive age and this programme is for those who cannot afford it so that the implementation of the Joint Business Group (KUBE) programme gets maximum results for the lives of community members who take part in the Joint Business Group (KUBE) programme.

As one of the programmes to empower and encourage the community to be independent, the existing Joint Business Group Programme (KUBE) can develop into a productive economic venture that can provide profit so that the KUBE not only provides benefits to other community members. To be able to develop into a profitable productive economic enterprise, KUBE is highly dependent on its management. With joint management, it is not impossible that KUBE will develop into a profitable business. Because KUBE is a forum formed by and for socially assisted families themselves, the management is also carried out by the members themselves as well as implementing it. In the formation of KUBE, there are several things that need to be considered, namely: The location of the residence of socially assisted families (KBS) is close together so that it allows them to carry out activities regularly.

D. Economic Independence

The term "independence" comes from the basic word "self" which gets the prefix "ke" and the suffix "an", then forms a state word or noun. Because independence comes from the word "self", the discussion of independence cannot be separated from the discussion of the development of the self itself, which in Carl Rogers' concept is called the self, because the self is the core of independence.

The term independence indicates a belief in one's own ability to solve problems without help from others. Individuals who are independent as individuals who can solve the problems they face, are able to make their own decisions, have initiative and are creative, without ignoring the environment around them. According to some experts, "independence" refers to psychosocial abilities that include freedom of action, not depending on the abilities of others, not being influenced by the environment, and being free to manage their own needs..

Independence can be interpreted as a person's effort to maintain his survival by breaking away from parents or other people to do something on his own impetus and self-confidence without any influence from the environment and dependence on others, the freedom to take the initiative to manage his own needs and be able to solve problems and obstacles faced without the help of others. Such an ability is only possible if a person has the ability to think carefully about something he does or decides, both in terms of benefits and in terms of negatives and losses that he will experience.

The factors that affect a person's independence are as follows:

- a. Internal Factors This internal factor is something that arises from within a person such as one's motivation and needs. Because basically humans want autonomy (can manage themselves), escape from constraints, want to escape from confinement and dependence on others.
- b. External Factors While external factors that affect a person's independence include two things, namely:
 - 1) Cultural Factors. Complex and advanced community culture will form higher independence.
 - 2) Parenting Factors. Democratic, authoritarian and free parenting will affect the development of a person's independence.

CHAPTER 3 RESEARCH METHODS

Types of qualitative research through phenomenological approaches

DISCUSSION

A. Management of joint business group (Kubernetes) funds towards economic independence in the city of Macassar

The Joint Business Group (KUBE) is a business forum for socially-assisted families formed by, from and for themselves who are fostered through the process of Social Welfare Program activities implemented by the government. The focus of KUBE activities is to carry out social welfare and productive economic business activities based on the principles of togetherness and kinship as a means of improving the social welfare of members. Operationally, the business through the KUBE program is carried out in groups with approximately 10 members (Syahrudin, 2012). KUBE is formed based on philosophical values from, by and for the community. This means that the existence of an asyara business group anywhere (village or city) is derived from and is in the middle of the asyarakat. Its formation by the local community and its designation is also for members and local people.

Basically, community development is a method or process. Between the two is difficult to distinguish, because the application of the method will be seen results in the process (Moris King in Suyanto, 1987). The process in question is a form of activity carried out on the community in order to improve the welfare of that community. This statement is in accordance with the condition of society that is always evolving, the concept of community development takes place also through a process that takes place continuously. And it is also undeniable that the state of society that always wants to progress, always wants to be better than the previous situation. In its implementation, the application of community development always begins with responses to problems that concern community needs, although not always the needs of the community are clearly visible and begin with the implementation of problem responses. Therefore, community development strategies must always involve members/citizens or communities concerned to participate in solving common problems they face

In community empowerment according to Isbandi (2003), active community participation in the implementation of development programs requires awareness of community members of the same interests and interests. The strategy that can be applied is through a community awareness strategy. For the success of the village development program, community members are required to be involved not only in cognitive and practical aspects, but there is emotional involvement in the program. (Syahrudin, 2012). Thus, community empowerment in the economic sector is an effort to self-reliant the community through the development of the potential of each individual to achieve a level of social welfare. Therefore, creating a Joint Business Group is a great potential to be utilized in empowering the community's economy.

Poverty is a social problem that is always present in society and in essence poverty is a classic problem that has existed since mankind existed. Poverty is a complex problem and seems to continue to be an actual problem from time to time that always attracts the attention of various circles, both academics and practitioners. Various theories, concepts and approaches from various multidisciplinary sciences are continuously developed by academics and practitioners to uncover the curtain and perhaps the mystery of poverty. Poverty is not only dealing with economic problems, but also multidimensional because in reality it also deals with non-economic, social, cultural and political problems. Because of these multidimensional causes, poverty does not only deal with social well-being, but more than that

KUBE is intended to improve the social welfare of the poor, which includes: fulfillment of daily living needs, increased family income, increased education, and improved health status. In addition, this approach aims to develop the dynamics of social group life, such as: the development of increasingly harmonious relationships, the development of creativity, the emergence of the spirit of togetherness and social solidarity, the emergence of an attitude of independence, the emergence of will, and others, so that they become complete human resources and have socio-economic responsibilities to themselves, families and communities and participate in development. Through this KUBE approach, it is also expected that the target group will be able to explore and utilize natural,

social, economic, human resources and environmental resources and other resources in the vicinity for the benefit of developing their potential, such as: land utilization for agriculture, water utilization for fish farming business development, utilization of disruptive energy to become labor in managed KUBE, and others. It is hoped that with this pattern, they will easily integrate these resources into group interests. The group has the authority to manage, develop, evaluate and enjoy its results. The government only facilitates so that KUBE can succeed well. Judging from this composition, the KUBE approach is a relevant approach in empowering the poor group.

Based on the results of observations, documentation and interviews conducted by researchers, this discussion can be described in detail as follows: Regarding how the implementation of the poor empowerment program, namely the Productive Economic Enterprise (UEP) assistance program and the Joint Business Group (KUBE) assistance program, this program was originally a program issued by the Ministry of Social Affairs of the Republic of Indonesia to be subsequently implemented by Social Services throughout the region in Indonesia. The Social Office as part of the Makassar City Government organizes programs to empower the poor, namely the UEP assistance program and the KUBE assistance program by providing assistance in the form of equipment and materials in accordance with the desired business. The UEP assistance program and the KUBE assistance program are the mainstay programs of the Makassar City Social Office in the context of empowering poor families. With this program, it is expected to have a positive impact, namely helping poor families in improving their standard of living. In addition, the implementation of this program is also one of the government's efforts in improving and advancing national development, especially in the economic sector and social welfare of the community.

The program pursued by the government in advancing economic development is the UEP assistance program. UEP is an economic activity carried out by households to increase income, create jobs and food security of local resource-based communities. The UEP program is one of the activities of the poor empowerment program by the Makassar City Social Office by providing business capital assistance for productive economic business activities or providing capital assistance in the form of tools and materials for the business to be engaged. So it is expected to be able to increase food availability for poor families, so that they can rise from adversity. The UEP assistance program is a strategic, effective and efficient medium in efforts to empower the community, especially for poor families as a manifestation of the mandate of the 1945 Constitution article 34 paragraphs (1) and (2), as well as Law No. 11 of 2009 concerning Social Welfare. The UEP program is expected to be an effective and efficient means to encourage the implementation of community empowerment programs, especially for poor families to develop. The target recipients of UEP assistance are prioritized to poor families registered with the sub-district or kelurahan office. The outcome targets of UEP activities are increasing community business activities to realize community food security and nutrition, increasing income and reducing food and nutrition insecurity.

In the explanation above, there is some information related to the management of Joint Business Group (KUBE) funds in the context of economic empowerment in Makassar City. Here are some points related to KUBE fund management:

1. **KUBE Assistance Program and Approach:** The government, through the Makassar City Social Office, organizes programs to empower the poor which include the Productive Economic Enterprise (UEP) assistance program and the KUBE assistance program. KUBE is directed to provide equipment and materials that are in accordance with the efforts desired by the group.
2. **Target Beneficiaries:** Assistance from KUBE is provided to poor groups registered with sub-district or kelurahan offices. This shows that the management of KUBE funds is aimed specifically at target groups that have been identified as groups in need.
3. **Economic Empowerment:** Through the KUBE program, the main objective is to improve the living standards of poor families. This approach is expected to help increase family income and create jobs, as well as improve food security of poor families.
4. **Focus of KUBE Activities:** KUBE activities are focused on developing productive economic enterprises based on the principles of togetherness and kinship. In this case, the funds provided by KUBE are expected to be used to build productive businesses that can provide long-term benefits for group members.

5. **Role of Government:** The Government acts as a facilitator in the management of KUBE, by providing assistance and supporting so that KUBE can succeed well. This shows that the government plays a role in providing infrastructure support or assistance in managing funds for KUBE.

B. Advantages and disadvantages of joint business group (Kubernetes) fund management towards economic independence in the city of Makassar

Poverty in the city of Makassar is a very important problem to be overcome in order to accelerate poverty reduction, therefore the role of the Makassar city government is very necessary. According to Soerjono Soekanto, role is a dynamic aspect of status. When a person exercises his rights and obligations in accordance with his position, then he performs a role. Horton and Hunt suggest that roles are expected of someone who has status. The Social Service in this case as part of the Makassar city government institution that focuses on social welfare development should play a very important role in poverty alleviation, including carrying out activities aimed at empowering the poor. Empowering the poor is one of the national strategic efforts in realizing a people's economic system that is socially just and protects human rights, especially in fulfilling basic human needs.

Based on the results of observations, documentation and interviews conducted by researchers, this discussion can be described in detail as follows: Regarding how the implementation of the poor empowerment program, namely the Productive Economic Business (UEP) assistance program and the Joint Business Group (KUBE) assistance program, this program was originally a program issued by the Ministry of Social Affairs of the Republic of Indonesia to be subsequently implemented by Social Services throughout the region in Indonesia. The Social Office as part of the Makassar city government organizes the Poor Empowerment Program, namely the Productive Economic Enterprise (UEP) assistance program and the Joint Business Group (KUBE) assistance program with the provision of assistance in the form of equipment and materials in accordance with the desired business.

The Joint Business Group (KUBE) is an association of families classified as poor with mutual desires and agreements to form a forum for activities, grow and develop on the basis of their own initiatives, interact with each other, and live in certain regional units with the aim of increasing the productivity of its members, increasing harmonious social relations, meeting the needs of members, solving social problems they experience and becoming a forum for development joint efforts (Ministry of Social Affairs of the Republic of Indonesia, 2011).

The joint business group assistance program (KUBE) is a productive means of coordination and collaboration as an integral part of poverty alleviation efforts, namely the implementation of poor empowerment programs. The target of this program is poor families who do not have a source of livelihood or have a livelihood but are very insufficient to meet basic needs (food, clothing, clean water, health and education). The purpose of this program in general is to create empowerment media in the context of poverty alleviation to improve social welfare and social functioning of poor families.

The registration procedures that must be carried out by the community to become recipients of this assistance program include, a) Submission of business proposals by people who are members of the group to the Makassar City Social Office; b) Social services conduct a selection process with data collection and field outreach to assess the feasibility of the group in receiving assistance; c) Groups that pass the selection will then be given business capital assistance in the form of business tools and materials in accordance with the proposed business proposal; d) Then after passing the selection the group must attend training related to the Joint Business Group (KUBE) held by the Makassar city social office; and e) After receiving KUBE assistance, the group started its business in accordance with the proposal and was accompanied by officers from the Makassar city social service

In carrying out the functions, duties and activities of mentoring, the assistants can carry out the following roles, a) Planner; b) Motivators; c) Mentor; d) Liaison; e) Researchers; f) Facilitator; g) Mobilizers and allocators; h) Advocates; i) Evaluators.

The mentoring process for KUBE is one of the aspects that has a major influence in determining the success of this program to achieve effectiveness in its implementation. Assistance from competent parties is one of the fundamental needs of the KUBE groups formed. With assistance, group members can be helped in gaining access

to information about the KUBE program, registration procedures, business runs to help the group in terms of solving problems and obstacles faced during running a business.

The factors that influence the implementation of poverty alleviation programs in Makassar City:

a. Inhibiting factors

- Communication

Communication is something that determines the success of achieving the objectives of the implementation or implementation of a program. Such is the case with the productive economic enterprise program (UEP) and the joint business group program (KUBE) at the Makassar City Social Office which will certainly be carried out effectively if communication between the parties involved goes well. Well-established communication between the Social Office as the program implementer and the community as the main target of the UEP and KUBE programs is absolutely necessary in order to achieve the effectiveness of the implementation of the UEP and KUBE programs. The form of communication here can certainly be interpreted through the process of program socialization to the community which is the target of the program concerned.

Socialization is the main key to the success of a program in achieving the expected goals and objectives. Through an effective socialization process to the community, a program will easily achieve success in its implementation. This can happen because the better the socialization process of a program, the better the community's understanding of the concept and purpose of the program. That way the community will be more encouraged to access further information about this program and take part in the program implemented by the government. Regarding the socialization process of the UEP and KUBE programs carried out by the Makassar City Social Office, after the author conducted an outreach through interviews, it was found that the socialization process carried out by the government itself was not optimal.

- Resources

Resources are one of the factors influencing the implementation of poverty alleviation programs. Although the content of the program has been communicated clearly and consistently, if the organizer lacks the resources to implement, the implementation of the program will not run effectively. These resources can be in the form of human resources and financial resources. Resources are an important factor for effective policy implementation. Without resources, policies just stay on paper into documents only. Human resources are important in the implementation of the program, including staff or employees (street-level bureaucrats). Failures that often occur in the implementation of programs, one of which is caused by staff / employees who are not adequate, sufficient, or incompetent in their fields. Increasing the number of staff and implementors alone is not enough to solve the problem of program implementation, but it requires an adequacy of staff with the necessary skills and abilities (competent and capable) in implementing the program.

Then related to financial resources in the implementation of UEP and KUBE programs, budget issues are certainly one of the fundamental things that determine the course of a program in order to achieve the expected goals and objectives. Without good funding and budgeting sources, the implementation of a program will experience obstacles and will not run smoothly. Therefore, one aspect of funding that should support the successful implementation of the UEP and KUBE programs that have been carried out so far is the budget allocated by the government for the implementation of these UEP and KUBE programs.

b. Supporting Factors

- Disposition

Disposition is the character and characteristics or attitudes possessed by the program organizer in this case the social service such as commitment, honesty, democratic nature. If the social service has a good disposition, then he will be able to run the program well as desired. Regarding the disposition possessed by the program organizers,

in this case, the Makassar city social office is quite good. So the disposition or attitude possessed by the social service is not something that hinders the implementation of the UEP and KUBE programs.

- **Bureaucratic Structure**

Organizational structures that are too long will tend to weaken oversight and give rise to red tape, which is a complicated and complex bureaucratic procedure. This in turn leads to inflexible organizational activity. However, if contextualized with the Makassar city social office, the organizational structure of the social service can be said to be not long because the social service has its own technical implementation unit so that the implementation of the program is not complicated. Then related to the Standard operational Procedure (SOP) is good enough so that it is still applied today and it is clear that the organizational structure is not an inhibiting factor in the implementation of programs but a factor that supports the implementation of these programs

In the reading above, the management of Joint Business Group (KUBE) funds in Makassar City, there are advantages and disadvantages that need to be considered:

Advantages of KUBE Fund Management:

1. **Economic Empowerment:** KUBE provides opportunities for poor families to develop productive businesses that are in accordance with local needs and potentials. This can increase their economic independence.
2. **Collaboration and Interaction:** KUBE forms collaboration between poor families to interact, support each other, and grow together. This can increase member productivity and expand social networks and creativity in business management.
3. **Access to Funding and Guidance:** The program provides access to business capital in the form of equipment and materials according to the proposal submitted by the group. In addition, training and mentoring from the Makassar City Social Office helps KUBE members in running their businesses more effectively

Weaknesses of KUBE Fund Management:

1. **Program Socialization Limitations:** The socialization process of UEP and KUBE programs is less than optimal. This limitation may result in a lack of community understanding and participation in the program, so that the business development potential has not been fully achieved.
2. **Resource Constraints:** Human and financial resource factors are constraints. Lack of competent staff and adequate amount of financial resources may hamper the effectiveness of KUBE program implementation.
3. **Communication and Resource Difficulties:** Less optimal communication between the Social Office and the community as well as limited resources both in terms of communication and finance can hamper the effectiveness of program implementation.

C. Joint Business Group Fund Management Strategy (Kubernetes) towards economic independence in the city of Macassar

KUBE is an initiative launched by the government as a concrete step to empower poor families, raise their standard of living, and create economic independence at the local level. The concept rests on the principles of togetherness, cooperation, and the development of productive businesses that have an impact on improving social welfare. In Makassar City, KUBE is one of the strategic efforts in driving the local economy and overcoming poverty problems.

The city of Makassar, a thriving economic and trading center in Indonesia, presents cultural diversity and abundant economic opportunities. However, like many other big cities, Makassar is also faced with the challenge of poverty which is the focus of attention for the government and social organizations. In an effort to overcome this problem, there are strategic steps taken, one of which is through the implementation of the Joint Business Group (KUBE) as a forum for poverty alleviation and economic empowerment.

The management of KUBE funds is at the core of the success of this program. Funds that are managed wisely and strategically can have a significant impact on the economic independence of the targeted community groups. In this context, the funds provided are not only limited to financial assistance, but also an investment to build capacity and increase the economic potential of the community. The discussion on the KUBE fund management strategy in Makassar City involved a series of in-depth strategic steps. These measures focus not only on the allocation of funds, but also on mentoring, training, partnerships, and business sustainability development.

One of the key aspects of this strategy is empowerment through upskilling and knowledge. Through the training, KUBE members are encouraged to acquire business management, finance, marketing, and technical aspects that support their businesses. This is a strong foundation in encouraging economic independence, because improving skills can help them manage their business efficiently.

In addition, KUBE's fund management strategy in Makassar City also focuses on guidance and mentoring. Ongoing mentoring provides assurance that KUBE members not only receive assistance, but also receive support and direction in running their businesses. With this guidance, they can overcome obstacles that may arise and increase the chances of business success. Furthermore, the management of KUBE funds also involves efforts in creating sustainable partnerships. Cooperation with financial institutions, local industry, local governments, and non-governmental organizations is important in supporting the growth and development of KUBE. Through this partnership, it is hoped that a supportive environment will be created for the growth of small and medium enterprises at the local level.

In managing KUBE funds, efforts to increase access to resources are also a significant strategy. By assisting KUBE members in accessing resources such as financing, raw materials, or necessary technology, it is hoped that a more conducive environment will be created for their business development. The overall strategy of KUBE fund management in Makassar City includes several holistic strategic steps. In the next description, we will discuss in detail about these strategies and how they are implemented in increasing economic independence at the local level.

A holistic approach in the KUBE fund management strategy in Makassar City also involves efforts to strengthen business sustainability. This step aims to ensure that after receiving assistance and training, KUBE members are able to run their businesses independently and sustainably. The development of sustainable business models is the focus, taking into account environmental, social, and economic aspects. The business is expected to not only benefit financially but also have a positive impact on the surrounding environment and the surrounding community.

In addition, technology integration is also an important part of KUBE's fund management strategy. The use of technology can help optimize business operations, expand market reach, and increase efficiency. By utilizing information and communication technology, KUBE members can access a wider market and run their businesses more efficiently.

The importance of transparency and accountability in the management of KUBE funds is also a major highlight. A transparent reporting and monitoring process will help ensure that funds disbursed are used appropriately and effectively. This monitoring mechanism is also an important part of evaluating the success of the program and determining the direction forward.

Overall, the KUBE fund management strategy in Makassar City is not only limited to the allocation of funds, but includes comprehensive efforts that focus on empowerment, mentoring, sustainability development, technology integration, as well as aspects of transparency and accountability. The implementation of this strategy is expected to make a real contribution in increasing the economic independence of the local community, reducing poverty levels, and creating a sustainable positive impact on the overall development of Makassar City.

The fund management strategy of the Joint Business Group (KUBE) to increase economic independence in Makassar City can involve several strategic steps:

1. Training and Education:

- Provide training and education to KUBE members on business management, finance, marketing, and skills relevant to the businesses they run.
- Organize regular workshops and training sessions to improve the technical and management skills of KUBE members.

2. Guidance and Mentoring:

- Provide ongoing assistance to KUBE members in the management of their businesses.
- Facilitate access to mentors or business consultants who can provide practical advice and guidance in addressing emerging issues.

3. Business Diversification:

- Encourage KUBE members to diversify their businesses by taking advantage of various opportunities in the local economic sector.
- Expanding business networks and promoting inter-KUBE collaboration to develop greater joint ventures.

4. Access to resources:

- Assist KUBE members to access resources, whether in terms of advanced financing, raw materials, or technology needed to increase productivity.

5. Monitoring and Evaluation:

- Establish an effective monitoring system to measure the progress and performance of the business run by KUBE.
- Conduct periodic evaluations to assess success, find areas for improvement, and identify potential for further development.

6. Social Empowerment and Welfare:

- Building a strong community among KUBE members to support each other, share knowledge, and strengthen local economic cooperation networks.
- Promote the principles of togetherness, justice, and social responsibility within the group.

7. Partnership with External Parties:

- Build partnerships with financial institutions, local industries, local governments, and non-governmental organizations to support the growth and development of KUBERNETES.
- Facilitate access to markets, resources, or cooperation opportunities that can improve business sustainability.

8. Adaptation and Innovation:

- Encourage KUBE members to continuously innovate in their products, services, or business models to stay relevant and competitive in a changing market.

With these strategies, KUBE fund management can be more effective in strengthening the economic independence of group members in Makassar City. These measures can also help in creating an environment conducive to the growth of small and medium enterprises as well as advancing the local economy.

COVER

A. Conclusion

Based on the evaluation of the implementation of the Joint Business Group (KUBE) in Makassar City, the effectiveness of KUBE fund management in increasing economic independence has shown encouraging results.

The management of KUBE funds, which is based on a comprehensive strategy, involving a holistic approach, such as skills training, continuous guidance, business diversification, access to resources, and strengthening business sustainability, has had a significant positive impact. The existence of concrete efforts in empowering KUBE members with management skills, financial knowledge, and technology has increased their capacity in running businesses.

An example of a conclusion that can be drawn is that the effectiveness of KUBE fund management in Makassar City is proven in:

1. Improve Skills and Knowledge: Through targeted training, KUBE members are able to manage their businesses more efficiently and effectively, increasing the potential for success.
2. Empowering Small and Medium Enterprises: With access to mentorship, resources, and cooperation, KUBE members can grow their businesses, collaborate, and expand business networks.
3. Creating Sustainable Social and Economic Impact: The management of KUBE funds not only provides financial benefits, but also creates a supportive environment, promotes social responsibility, and encourages sustainable innovation.

This shows that the effectiveness of KUBE fund management has provided a significant impetus in increasing economic independence in Makassar City, providing hope for inclusive and sustainable economic growth for local communities.

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