Influence of partnership patterns in business governance and partnerships in handling business risks to the dynamics of the KUBE e-warong group in West Java

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ABSTRACT

Joint Business Group (KUBE) as a community empowerment program to overcome poverty needs to be done assessment. Various suggestions are considered as to which aspects of group work should be assessed, how individual contributions to the group can be measured, and what approaches should be used when evaluating the quality and quantity of a group's output.

E-warong is a term used in the Non-Cash Assistance Program to refer to bank agents, trade rs and / or other parties who have cooperated with channel banks and are determined as places to buy food by Beneficiary Families (KPM), namely traditional markets, warungs , grocery stores, KUBE e-warong, Warung Desa, Rumah Pangan Kita (RPK), Laku Pandai Agent, Digital Financial Service Agent (LKD) that sells food or other retail businesses.

E-warong is a community empowerment program in the economic field and through the Prosperous Indonesian Community Card issued by BNI. It is hoped that the empowerment of the poor to prosperous communities can be realized. This program facilitates economic transactions for residents who receive the Family Hope Program (PKH). The amount of non-cash food assistance is Rp. 110,000.0 / KPM / month, the assistance cannot be received in cash, and can only be done with rice and / or eggs in e-warong. If assistance is not spent in that month, then the value of the assistance will continue to be stored and recapitulated in the Food Aid Electronic Account.

The variable of this study consisted of four variables, namely the e-warong partnership variable in business governance given the symbol X and the e-warong partnership variable in handling business risk given the symbol X_2 and the dynamics of the group given the symbol Y. This research was conducted by analyzing e-warong partnership variables in business governance and e-warong partnerships in handling business risk which are estimated to have a major influence on the dynamics of the e-warong group, a series of studies conducted as a case study on e-warong in Banjar City, Tasikmalaya City , Bandung City and Bekasi City.

Based on the path coefficient values can be calculated that the magnitude of the influence of X_1 to Y is equal to 0.106 and the effect of X_2 to Y is equal to 0.534, with the magnitude of the influence of other variables amounting to 0.360