

Joint Business Group (KUBE) Program Implementation as a Predictor of Community Welfare: The Poverty Reduction Efforts in Indonesia

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Abstract

Given the enduring and intricate nature of poverty in various global regions, this study centres on the empowerment of impoverished individuals and the enhancement of community welfare, with a specific focus on rural areas within a developing nation, namely, Indonesia. In this context, we explore the Joint Business Group (KUBE) program, one of several welfare initiatives initiated by the Indonesian government, as a key determinant of community welfare. In addition to examining the direct impact of KUBE program implementation on community welfare, we assess the mediating roles of intellectual talents and social psychological attitudes. Additionally, we empirically evaluate the contingent role of funds management accountability in facilitating the effective implementation of the KUBE program and its subsequent impact on community welfare. Our data collection involved surveying 537 households across 15 distinct villages in Jakarta, Indonesia, with subsequent data analysis using SmartPLS v.4.0. The results underscore the substantial positive influence of a fair and transparent KUBE program implementation on the development and refinement of intellectual talents among socially disadvantaged individuals. This, in turn, significantly contributes to community welfare. Furthermore, our findings highlight the transformative potential of the KUBE program in shaping the social-psychological attitudes of individuals for the betterment of society. Hence, this study, through empirical analysis of primary data collected from study respondents, constitutes a valuable addition to the existing body of literature pertaining to the efficacy of the KUBE program in alleviating poverty.

Keywords: Joint Business Group (KUBE) Program; Community Welfare; Funds Management Accountability; Intellectual Talents; Social-Psychological Attitudes

1. Background

Poverty presents a complex and multifaceted challenge that confronts the majority of nations worldwide (Halkos & Gkampoura, 2021). In contemporary times,

poverty transcends mere economic insufficiency; instead, it signifies the inability to secure the fundamental rights of individuals, stemming from the unequal distribution of wealth driven by various underlying factors (Permatasari et al., 2022). These factors encompass disparities in opportunities for accruing social power due to limited resources, difficulties in accessing various support agencies, variations in socio-cultural environments, and the absence of public policies designed to uplift the socially disadvantaged (Goralski & Tan, 2022).

Furthermore, community well-being is predicated upon minimal wealth disparities and reduced social class distinctions (Sur, Machfiroh, & Nurmalina, 2021). It hinges on the accessibility of essential necessities such as food, shelter, healthcare, clean water, clothing, and education to a majority of a country's populace (Utomo & Dewi, 2022). Poverty, on the other hand, stands as a substantial impediment to the realization of community welfare (Vu & Glewwe, 2011).

Governments, both in developed and developing nations, have undertaken numerous initiatives aimed at eradicating poverty. The Indonesian government, in particular, has demonstrated a strong commitment to addressing poverty within the country. Since 2012, a comprehensive and coordinated approach has been adopted under the banner of the "Acceleration and Expansion of Indonesia's Poverty Reduction" master plan (MP3KI) (Achmad, 2022). This policy encompasses a wide array of existing poverty reduction programs in Indonesia, spanning social assistance provisions, protective measures, the promotion of small and medium-sized enterprises, community empowerment initiatives, and the provision of affordable infrastructure and facilities to the population (Anirwan et al., 2021).

Furthermore, MP3KI includes a diverse range of poverty alleviation programs, such as those focused on education and healthcare assistance, fertilizer subsidies, agricultural seed aid, farm business credit, capital infusion for businesses, productive support programs, and initiatives like the "poor rice" and "poor card" programs (Achmad, 2022).

Despite numerous initiatives across various platforms, the poverty alleviation program in Indonesia has not yet fully adhered to the prescribed policies, resulting in an unsatisfactory poverty reduction rate within the country, warranting further attention (Permatasari et al., 2022). Consequently, there exists a pressing need for the

integration of policies and programs spanning multiple sectors to accelerate poverty reduction and promote community well-being (Anirwan et al., 2021). Furthermore, the successful realization of the benefits associated with enhanced community welfare following reduced poverty levels hinges on the rigorous adherence to legal guidelines in the implementation of these diverse programs and policies (Nugroho et al., 2021).

Given this context, it is imperative that individuals living in poverty be prioritized as subjects of development within these poverty reduction programs, with a focus on empowering and fostering their sustainable development as a reflection of enhanced community well-being (Ningrum, Hukom, & Adiwijaya, 2020).

To achieve these goals, Indonesia has launched the Joint Business Group (KUBE) Program, which aims to boost economic development by promoting self-reliance among community groups. This program is specifically tailored to address the needs of impoverished families who either lack a source of income or earn an insufficient income to meet their basic necessities (Kahar & Nurdin, 2021). The KUBE program is structured to design activities that empower these disadvantaged families, enabling them to either establish businesses or develop skills that enable them to generate income, thereby becoming self-sufficient and capable of shouldering their own financial burdens (Yusnita, 2019).

Moreover, the KUBE program also seeks to foster the creation of productive economic enterprises, drawing on the financial support of individuals within the local communities to facilitate the formation and growth of these businesses (Ismawati & Yazid, 2022). In short, the KUBE program empowers marginalized individuals and groups by offering financial assistance and resources to start diverse businesses.

Prior research has documented several initiatives undertaken by the KUBE program and assessed their significance using qualitative research methodologies based on secondary data (Achmad, 2022; Kahar & Nurdin, 2021; Yusnita, 2019). However, there exists a research gap pertaining to the empirical examination of the KUBE program's efficacy in generating positive economic development outcomes. Scholars have also called for research that illuminates the consequences of KUBE program implementation with respect to poverty reduction and the enhancement of national prosperity (Kunyanti & Mujiono, 2021; Sariningsih, Dinihayati, & Gunawan,

2022). Therefore, to address this research void and building upon the KUBE program's significance in empowering socially disadvantaged individuals and groups, the present study seeks to analyse the direct and indirect impact of the KUBE program on community welfare, mediated through the underlying mechanisms of intellectual talent and the social-psychological attitudes of the populace.

Intellectual talent encompasses the unique abilities and skills that set individuals apart from their peers (Afshari & Hadian Nasab, 2021). These talents can either be inherent gifts or cultivated and refined through necessary education (Ahmed et al., 2021). Previous research has predominantly concentrated on the intellectual capabilities and talents of students across various domains (Subotnik et al., 2021). Similarly, within an organizational context, scholars have explored the intellectual abilities and talents of employees, particularly in relation to fostering innovation and enhancing both employee and organizational productivity (Afshari & Hadian Nasab, 2021; Ahmed et al., 2021).

In contrast, the present study diverges from this focus by examining the intellectual talent residing within socially disadvantaged individuals who require financial support and access to educational resources to harness their potential. Furthermore, the social-psychological attitudes of individuals encompass their behaviors and assessments concerning society and the environment (Letki & Steen, 2021). Previous research has underscored the significance of social-psychological attitudes in fostering social bonds among individuals from diverse cultures and social groups (Drescher & Sinasac, 2021). Similarly, within organizational contexts, the social-psychological attitudes of employees have been examined, particularly in relation to their adaptation to various organizational cultures and their longevity within those organizations (Michaels et al., 2021).

However, our study adds to the current literature by examining how the implementation of the KUBE program affects the social-psychological attitudes of individuals. This program empowers economically disadvantaged individuals by supporting them in establishing multiple businesses and improving their living standards. This empowerment leads to changes in their social-psychological attitudes, ultimately resulting in enhanced community welfare.

Additionally, the current study has assessed the moderating role of fund management accountability in transmitting the significance of various programs implemented by the KUBE in developing and enhancing community welfare. Considering the significance of fund management accountability in bringing the desired outcomes based on the fair and transparent allocation of the funds in the areas of requirement (Utomo & Dewi, 2022), the current study presents its contingent role in enhancing the influence of the KUBE program implementation in developing and enhancing community welfare. Thus, based on the welfare theory and the literature gap the current study aims to answer the following questions.

- To what extent does the implementation of the KUBE program impact the development and enhancement of intellectual talent, the modification of individuals' social-psychological attitudes, and the improvement of community welfare in Indonesia?
- Do the intellectual talents and social-psychological attitudes of individuals mediate the relationship between the implementation of the KUBE program and the level of community welfare in Indonesia?
- To what extent does fund management accountability serve as a moderating factor in amplifying the impact of the KUBE program on the level of community welfare in Indonesia?

2. Literature Review

2.1 Welfare Theory

The current study is grounded in welfare theory, a framework that underscores the significance of numerous factors in the development and enhancement of the well-being of individuals, societies, and communities (Smith, 1776). According to this theory, the welfare of a given community is contingent upon several elements, including government initiatives to provide essential necessities and amenities to the populace (Taubinsky & Rees-Jones, 2018). These provisions can encompass basic needs such as food, shelter, healthcare, and education, as well as efforts to stimulate economic growth through the establishment of various businesses and initiatives

aimed at enhancing the prosperity of both communities and the nation as a whole (Vahabi, Batifoulier, & Da Silva, 2020). In this study, the KUBE program, a poverty eradication initiative by the Indonesian government, is viewed as a catalyst for fostering economic growth and stability among individuals, groups, and communities through education, financial support, and business establishment. Consequently, the study frames community welfare as an outcome resulting from KUBE's diverse poverty alleviation programs.

Hypothesis Development

Joint Business Group Programs Implementation and Level of Community Welfare

Governments worldwide are addressing the multifaceted challenges of poverty and the limited access to essential services for a majority of their populations by implementing various initiatives aimed at poverty alleviation and the promotion of community welfare (Liu et al., 2021). One such initiative is the Joint Business Group (KUBE) program, a government-led effort designed to combat poverty among socially disadvantaged individuals and families (Saringsih et al., 2022). The KUBE program is notably focused on the development and empowerment of rural communities, particularly those grappling with poverty (Achmad, 2022).

Research has also underscored the KUBE program's objectives, which encompass enhancing social welfare by addressing daily living needs, improving health status, providing access to education, and increasing family income (Yusnita, 2019). Previous studies have highlighted the importance of KUBE programs in bolstering established institutions in support of socially disadvantaged individuals (Indra, Tan, & Maryanti, 2022). However, the present study stands apart by specifically assessing and rigorously examining the impact of implementing joint business group programs on the enhancement of community welfare, with a particular emphasis on rural areas.

Hence, based on the literature support, welfare theory, and the above arguments it is postulated that;

H1: *There is a positive association of the KUBE program implementation with community welfare.*

2.2 KUBE Programs Implementation, Intellectual Talent, Social Psychological Attitude, and Level of Community Welfare

The intellectual talent of individuals comprises the distinctive skills they possess in various domains, setting them apart from others (Afshari & Hadian Nasab, 2021). These abilities may encompass proficiency in subjects like mathematics and IQ level or may relate to their performance in the workplace, often necessitating refinement through access to resources available through various platforms (Ahmed et al., 2021). Conversely, socially disadvantaged individuals or the impoverished often lack access to fundamental necessities, including education and resources required to refine or utilize their skills for productive purposes (Hassan et al., 2022).

In contrast, the KUBE program, in accordance with its objectives, furnishes these individuals with essential resources and offers support in terms of financing and education (Indra et al., 2022). This assistance serves to enhance their skills, enabling them to leverage their talents in the establishment of various businesses, ultimately contributing to their well-being. Thus, it can be asserted that the implementation of the KUBE program plays a role in augmenting the intellectual talents of individuals.

Simultaneously, attitudes represent an individual's appraisals of people, events, ideas, or objects (Liu, Teng, & Han, 2020). These attitudes can either be negative or positive. Moreover, social-psychological attitudes encompass an individual's thoughts and behaviours towards society (Scafuto, 2021). Socially disadvantaged individuals are primarily preoccupied with fulfilling their basic needs, rather than contemplating societal welfare and environmental preservation (Hassan et al., 2022). Conversely, initiatives by business programs that empower the economically disadvantaged through financial support for various business ventures and access to fundamental educational resources have a substantial impact on their social-psychological state (Alvarez et al., 2018). As individuals achieve prosperity in life, their social-psychological perspective towards peers, family members, friends, and other social groups undergoes transformation (Badaan et al., 2020). The present study posits that this transformation exerts a significant influence on community welfare, manifested through increased social interactions, heightened concern for social and environmental issues, and a heightened consideration for the welfare of others. Hence, it is postulated that,

H2: *There is a positive association of the KUBE program implementation with a) intellectual talent and b) social-psychological attitudes.*

H3: *a) Intellectual talent and b) social-psychological attitudes are positively associated with community welfare.*

2.3 Intellectual Talent and Social Psychological Attitudes as Mediators

Given the paramount importance of intellectual abilities and talents across various domains, which play a pivotal role in fostering economic growth through skill utilization in business development and other pursuits (Ahmed et al., 2020; Batubara, Sahari, & Jais, 2021), this study considers them as an underlying mechanism through which the impact of implementing the KUBE program on enhancing community welfare in a developing nation context is transmitted. This perspective underscores the notion that economic growth is of paramount significance for community welfare, a goal often achieved through poverty reduction efforts (Long & Ji, 2019).

Conversely, the primary objective and central focus of the KUBE program revolve around poverty alleviation, particularly in the rural areas of Indonesia (Achmad, 2022). Research also demonstrates that poverty reduction contributes to the attainment of social prosperity within a region (Sur et al., 2021). Consequently, providing equal opportunities for individuals to acquire and apply their skills for economic growth becomes pivotal. This economic growth, in turn, reflects the welfare of society in terms of the provision of basic living necessities within a given area (Chandra et al., 2022).

Concurrently, this study has taken into account the mediating role of social-psychological attitudes, which serve as a reflection of an individual's behaviors and concerns towards their society or the region in which they reside. People tend to exhibit their perceptions and behaviors towards various aspects when their fundamental needs are met (Borg, Curtis, & Lindsay, 2020). To address these fundamental needs, the KUBE program has launched and executed several initiatives aimed at improving living standards and empowering the impoverished, enabling them to demonstrate social responsibility within their communities (Indra et al., 2022). This sense of social responsibility is indicative of their social-psychological attitudes.

When these social-psychological attitudes are positive, and individuals consider the welfare of their peers, family, friends, and the environment in their surroundings, the community as a whole prospers (Akrim & Dalle, 2021). Therefore, it can be posited that social-psychological attitudes play a significant mediating role in facilitating and enhancing the positive impacts of implementing the KUBE program on community welfare. Therefore, it is hypothesized that;

H4: *a) Intellectual talent and b) social-psychological attitudes mediate the association of the KUBE program implementation with community welfare.*

2.4 Fund Management Accountability as a Moderator

Accountability is a practice aimed at achieving specific standards of excellence (Samaratunge & Alam, 2021). It operates on the premise that individuals bear responsibility for their actions, and thus, they must face the consequences when engaged in unfavorable actions (Utomo & Dewi, 2022). The concept of accountability is founded on the aspiration to attain higher levels of performance, gain the trust of peers, promote dependability, and uphold honesty (Ojedokun, Ogunleye, & Aderinto, 2021).

In the context of funds management, accountability entails adherence to established laws and procedures mandated by organizations for their employees responsible for fund management (Putra & Suryanawa, 2022). It encompasses transparency and the responsibility of authorities in following prescribed procedures. Prior research underscores the significance of funds management accountability in reflecting procedural transparency and the achievement of desired outcomes (Fitria, Diyanti, & Bone, 2022). Additionally, funds management accountability has been associated with organizational productivity, contingent upon the fairness of procedures and fund allocations (Roumbanis, 2019).

Regarding joint business groups, accountability entails the allocation of funds in accordance with the agendas set by competent authorities. Simultaneously, the Asset Management Accountability Framework (AMAF) was established by the Victorian public sector accountable officers to oversee funds or portfolios within their purview (Mills & Pudney, 2021).

Effectively utilizing allocated funds within joint business groups is crucial for achieving desired outcomes. To ensure this, holding competent authorities and group management accountable for fund usage contributes to community welfare. Therefore, based on these arguments and literature, we propose that:

H5: *Fund management accountability moderate dissociation of joint business group program implementation with the community welfare such that in the case of higher levels of funds management accountability by the joint business group a higher level of community welfare would be attained.*

2.5 Theoretical Framework

Figure 1 depicts the theoretical framework of the study, which is constructed upon the foundation of welfare theory and substantiated by the existing literature.

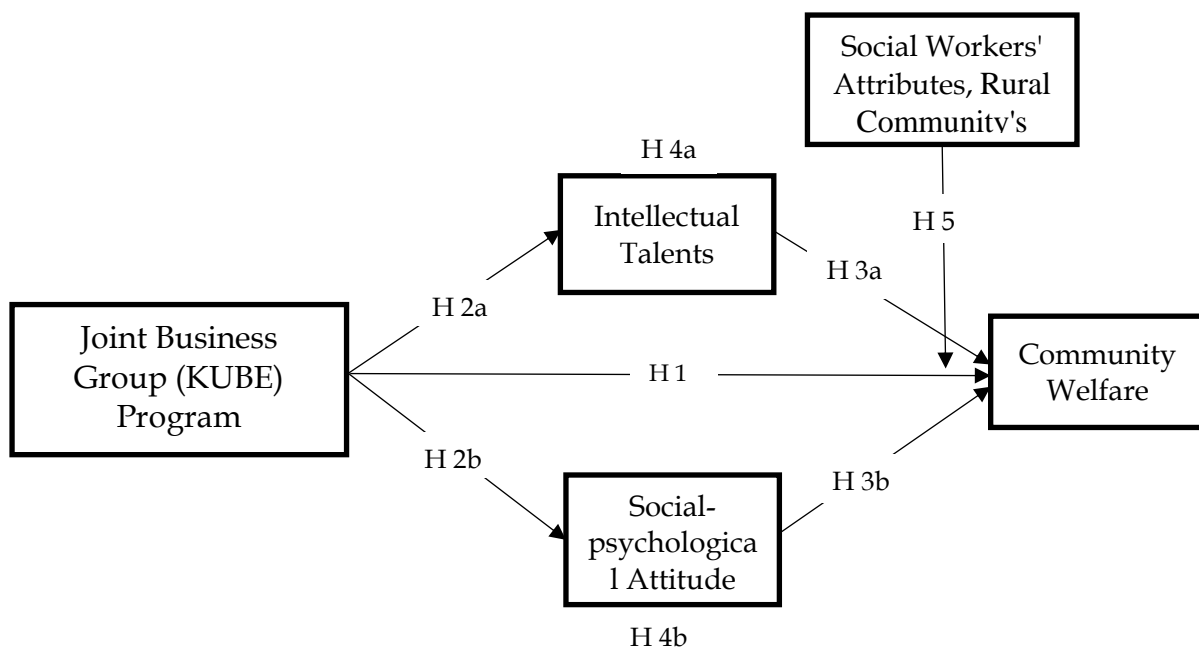


Figure 1: Theoretical Framework of the Study

3. Methodology

3.1 Participants and Procedures

The current study adopted a quantitative research approach, employing a simple random sampling technique based on convenience sampling to gather data concerning the implementation of the KUBE program from socially disadvantaged households situated in 15 distinct villages within Jakarta, Indonesia. Researchers

enlisted data collectors tasked with visiting these 15 diverse villages in the capital territory of Jakarta, Indonesia, with the aim of engaging with households that had received assistance from the KUBE program within the preceding decade. The data collectors received comprehensive briefings from the authors, outlining the study's objectives and providing insights into the characteristics of the respondents.

The data collectors approached approximately 970 households that had either availed of or were currently utilizing the services offered by the KUBE program, encompassing various domains such as educational support, food aid, shelter, and healthcare, among others. Out of this pool of 970 households, 610 willingly consented to participate in the survey after receiving a succinct explanation regarding the study's purpose. Recognizing the limited English proficiency of rural households, the questionnaire was expertly translated into the native language with the assistance of an expert panel comprising five professors and assistant professors specialized in the study area.

Data collection commenced in January 2022 and concluded by the end of August 2022, resulting in the acquisition of 537 valid questionnaires for subsequent inclusion in the data analysis phase. Demographically, the participants were comprised of approximately 64% males and 36% females. The participants' ages ranged from 24 to 62 years, with a mean age of 43 years and a standard deviation of 9.4. Furthermore, 61% of the participants were married, and in terms of educational attainment, 39% held undergraduate degrees, 46% were graduates, and 15% had attained postgraduate qualifications.

3.2 Measures of the Study

The survey questionnaire encompassed a total of 27 items, serving as measures for the study's constructs, and was utilized to collect data from the study's participants. To gauge the implementation of the Joint Business Group (KUBE) Program for poverty alleviation, 5 items were adapted from [Yusnita \(2019\)](#). The assessment of the community's intellectual talent was conducted using 5 items developed by [Ahmed et al. \(2020\)](#). Simultaneously, to evaluate the social-psychological attitudes of individuals, 5 items were adapted from [Çelik and Rasoolimanesh \(2023\)](#). The level of community welfare was assessed using 4 items adapted from [Sur et al. \(2021\)](#). Lastly, to measure fund management accountability, an 8-item

scale adapted from [Utomo and Dewi \(2022\)](#) was employed. All items were rated on a five-point Likert scale, ranging from 1= strongly disagree to 5= strongly agree.

4. Results

4.1 Measurement Model Assessment

In the current study, SmartPLS v.4.0 was employed to analyze the primary data gathered from 537 households across 15 villages in Jakarta, Indonesia. In the initial stage, to assess the overall fitness of the hypothesized model, descriptive statistics, construct reliabilities, and validities were calculated. This evaluation included the examination of Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach Alpha (CA), in line with recommendations from various scholars ([Hartanto, Agussani, & Dalle, 2021a, 2021b](#); [Henseler, Ringle, & Sarstedt, 2015](#))

Table 1: Reliabilities and Validities of the Measures

| Constructs/ Indicators | Factor Loadings | | | | | AVE | CR | CA |
|---------------------------------------|-----------------|-------|-------|-------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 | | | |
| KUBE Program Implementation | | | | | | 0.615 | 0.889 | 0.801 |
| KUBE-I1 | 0.768 | | | | | | | |
| KUBE-I2 | 0.797 | | | | | | | |
| KUBE-I3 | 0.779 | | | | | | | |
| KUBE-I4 | 0.786 | | | | | | | |
| KUBE-I5 | 0.790 | | | | | | | |
| Intellectual Talent | | | | | | 0.598 | 0.881 | 0.758 |
| IT1 | | 0.757 | | | | | | |
| IT2 | | 0.830 | | | | | | |
| IT3 | | 0.732 | | | | | | |
| IT4 | | 0.795 | | | | | | |
| IT5 | | 0.748 | | | | | | |
| Social Psychological Attitude | | | | | | 0.561 | 0.864 | 0.767 |
| SPA1 | | | 0.747 | | | | | |
| SPA2 | | | 0.722 | | | | | |
| SPA3 | | | 0.719 | | | | | |
| SPA4 | | | 0.845 | | | | | |
| SPA5 | | | 0.702 | | | | | |
| Level of Community Welfare | | | | | | 0.590 | 0.852 | 0.712 |
| LCW1 | | | | 0.806 | | | | |
| LCW2 | | | | 0.754 | | | | |
| LCW3 | | | | 0.779 | | | | |
| LCW4 | | | | 0.732 | | | | |
| Fund Management Accountability | | | | | | 0.607 | 0.925 | 0.735 |
| FMA1 | | | | | 0.734 | | | |
| FMA2 | | | | | 0.816 | | | |
| FMA3 | | | | | 0.800 | | | |
| FMA4 | | | | | 0.793 | | | |
| FMA5 | | | | | 0.751 | | | |
| FMA6 | | | | | 0.797 | | | |
| FMA7 | | | | | 0.777 | | | |
| FMA8 | | | | | 0.760 | | | |

"Note: CR, composite reliability; CA, Cronbach Alpha; AVE, average variance extracted."

As indicated in Table 1, all AVE values exceeded 0.50, while CR and CA values surpassed 0.70, thus affirming the reliabilities and validities of the study's constructs (Amka & Dalle, 2022; Mansoor, Awan, & Paracha, 2022; Sarstedt, Ringle, & Hair, 2022). This outcome suggests that no items needed to be excluded, affirming the authenticity and robustness of the data related to the scale items used in the research.

Additionally, Heterotrait-Monotrait (HTMT) ratios were computed to establish discriminant validity among the study variables, following the guidelines of Henseler et al. (2015) and Noor, Mansoor, and Rabbani (2022). The results demonstrated that all correlation values among the study constructs were below 0.85, in accordance with recommendations from scholars (refer to Table 2) (Noor et al., 2022; Sarstedt et al., 2022). Therefore, the findings pertaining to both discriminant and convergent validities affirm the overall suitability of the model for further analysis.

Table 2: Heterotrait-Monotrait Ratio

| Constructs | Mean | STD | 1 | 2 | 3 | 4 | 5 |
|-------------------------------|------|------|--------------|--------------|--------------|--------------|--------------|
| KUBE Program Implementation | 4.09 | 0.85 | 0.784 | | | | |
| Intellectual Talent | 3.90 | 1.02 | 0.477 | 0.773 | | | |
| Social Psychological Attitude | 3.85 | 1.11 | 0.499 | 0.465 | 0.748 | | |
| Level of Community Welfare | 3.92 | 1.09 | 0.500 | 0.489 | 0.488 | 0.768 | |
| Fund Management | 3.98 | 0.97 | 0.498 | 0.555 | 0.503 | 0.464 | 0.779 |
| Accountability | | | | | | | |

"Note: The square roots of AVEs of the constructs are shown in bold in diagonal."

4.2 Structural Model Assessment

To examine the proposed connections through structural paths, the β -coefficient, p-value, and t-value were analysed. Additionally, the Coefficient of Determination (R2) was assessed to evaluate the overall fitness of the study's model. The R2 values for the impact of the KUBE program implementation on intellectual talents (R2= 0.554 or 55.4%) and social psychological attitudes (R2= 0.476 or 47.6%) indicate a substantial variance in both constructs. Similarly, a substantial variance in community welfare (R2= 0.777 or 77.7%), explained by all the independent and mediating variables, underscores the comprehensive suitability of the proposed model.

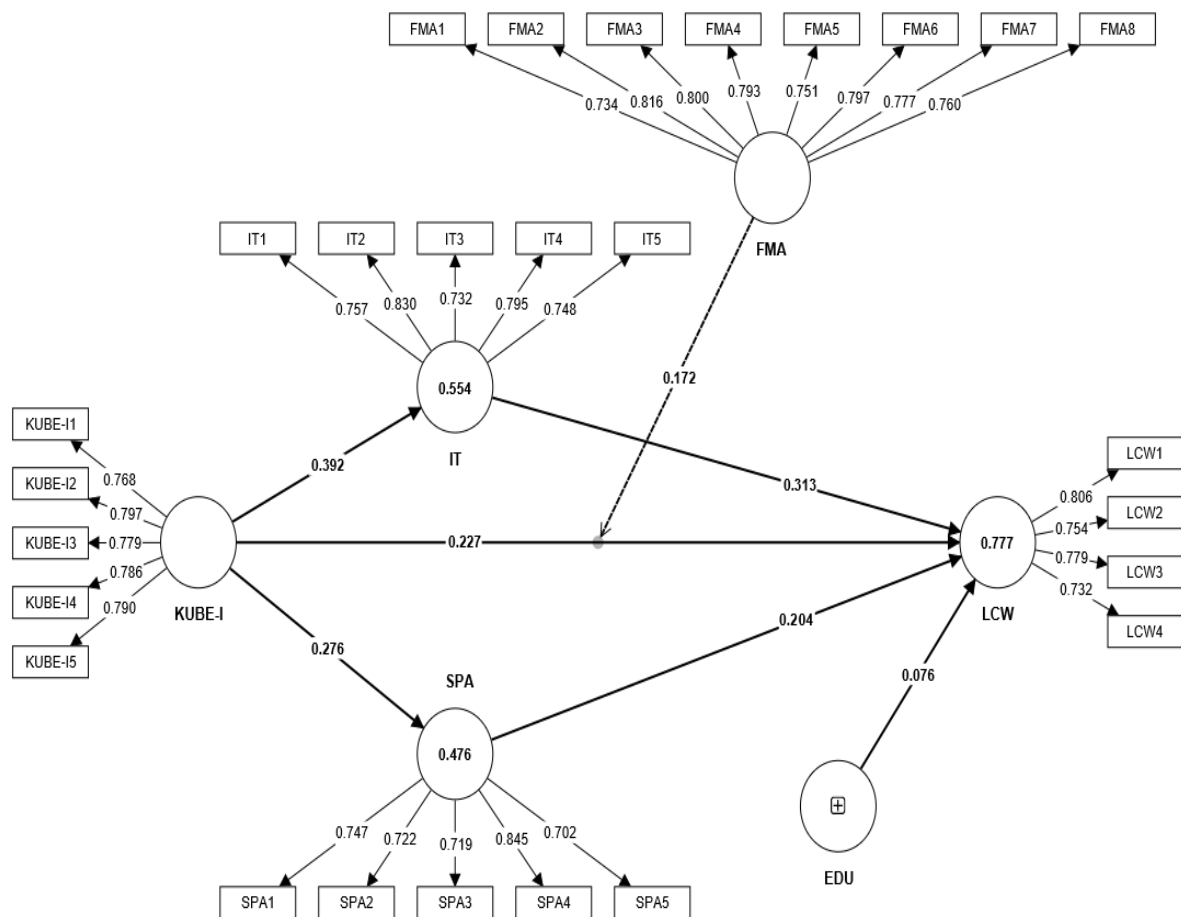


Figure 2: Full Measurement Model

4.3 Hypotheses Testing

Results revealed a significant impact of the KUBE program implementation ($\beta = 0.227^{**}$, $t = 5.217$) on community welfare by alleviating poverty in the rural areas of a developing nation. Results also significantly present the positive outcomes of the KUBE program implementation in the form of intellectual talents ($\beta = 0.392^{***}$, $t = 8.172$) and social-psychological attitudes ($\beta = 0.276^{***}$, $t = 6.145$). Simultaneously, intellectual talents ($\beta = 0.313^{***}$, $t = 7.432$) and social-psychological attitudes ($\beta = 0.204^{**}$, $t = 4.351$) were found to be positively impacting the community welfare. Hence, the direct hypotheses of the study including H1, H2 a and b, and H3 a and b are supported by the analysis results. In addition to the support of the direct hypothesis, the analysis of the primary data also proves the indirect hypothesis, H4, and b by revealing a significant positive indirect influence of the KUBE program implementation in developing and enhancing the community welfare in the rural

areas of Indonesia in the presence of intellectual talents ($\beta = 0.383^{***}$, $t = 8.098$) and social-psychological attitudes ($\beta = 0.301^{***}$, $t = 7.003$) as mediators.

Furthermore, it is worth noting that the moderating role of fund management accountability in the relationship between KUBE program implementation and community welfare was found to be statistically significant. It was assessed by developing an interaction term FMA*KUBE-I in SmartPLS v.4.0, using a product indicator approach (Mansoor, 2021). Results as presented in Table 3 and Figure 2 reflect that interaction term significantly enhanced the influence of the KUBE program implementation on community welfare ($\beta = 0.172^{**}$, $t = 3.456$). Moreover, results showed that the variance in community welfare increased from 59.3% to 77.7% by the inclusion of the interaction term ($R^2 = 0.777$). Moreover, the moderating effect of fund management accountability in enhancing the impact of the KUBE program implementation on community welfare has been elucidated through the graphical representation in Figure 3.

Table 3: Hypothesis Testing Results

| | Hypotheses | Std. Beta | t-Value | p-values | Supported |
|----|------------------|-----------|---------|----------|-----------|
| H1 | KUBE-I→LCW | 0.227 | 5.217 | 0.001 | Yes |
| H2 | a KUBE-I→IT | 0.392 | 8.172 | 0.000 | Yes |
| | b KUBE-I→SPA | 0.276 | 6.145 | 0.000 | Yes |
| H3 | a IT→LCW | 0.313 | 7.432 | 0.000 | Yes |
| | b SPA→LCW | 0.204 | 4.351 | 0.005 | Yes |
| H4 | a KUBE-I→IT→LCW | 0.383 | 8.098 | 0.000 | Yes |
| | b KUBE-I→SPA→LCW | 0.301 | 7.003 | 0.000 | Yes |
| H5 | FMA*KUBE-I→LCW | 0.172 | 3.456 | 0.009 | Yes |

Where: KUBE-I= KUBE Program Implementations; IT=Intellectual Talent; SPA=Social Psychological Attitude; LCW= Level of Community Welfare; FMA= Fund Management Accountability.

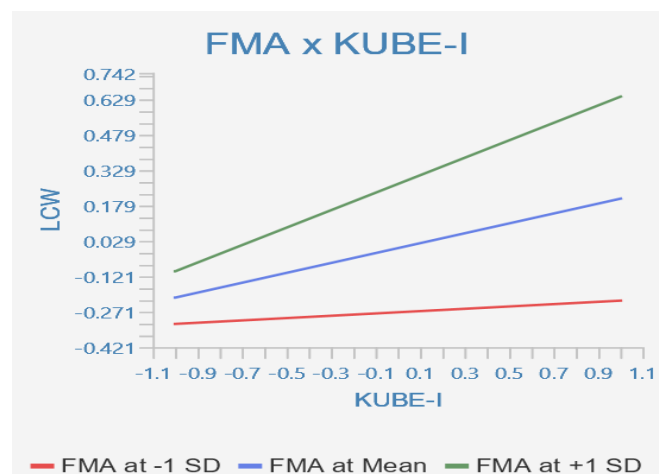


Figure 3: Moderation graph for the interaction term FMA*KUBE-I

Figure 3 reveals steeper slopes for higher levels of fund management accountability in conjunction with the KUBE program implementation's impact on community welfare within rural areas of Indonesia. These findings indicate that when the funds allocated to the KUBE program are utilized transparently for the primary goal of alleviating poverty and providing essential amenities to socially disadvantaged individuals, a heightened level of community welfare is attained. This elevated community welfare serves as a noteworthy representation of economic growth in a developing nation, signifying prosperity and national stability.

5. Discussion

5.1 Key Findings

The present study was undertaken to investigate the impact of implementing the KUBE program on poverty alleviation and the enhancement of community welfare in a developing nation, specifically Indonesia, which grapples with various economic challenges. Additionally, the study explored the underlying mechanisms involving intellectual talents and social psychological attitudes that mediate the effects of KUBE program implementation on the development and improvement of community welfare. Furthermore, the study examined the moderating role of fund management accountability in conjunction with the KUBE program's implementation, assessing its impact on the development and enhancement of community welfare. The findings of the study revealed a noteworthy impact of the KUBE program implementation on the enhancement of community welfare through a series of poverty reduction initiatives and various assistance programs for the impoverished. Moreover, the results indicated that when the KUBE program effectively and substantially achieves its objectives, particularly in serving the needs of economically disadvantaged individuals, it engenders a sense of satisfaction among its beneficiaries. This, in turn, contributes to an overall improvement in their welfare, leading to enhanced prosperity and living standards. These findings align with previous research that underscores the significance of diverse business initiatives undertaken by governments in various developing nations to promote the well-being of their populations (Sur et al., 2021; Taubinsky & Rees-Jones, 2018; Vahabi et al., 2020).

The study's results also demonstrated a significant impact of the KUBE program implementation in fostering and enriching the intellectual talents of individuals who are already socially disadvantaged and have limited access to educational opportunities. The initiatives undertaken by the KUBE program, such as offering free education and vocational training, have led to the emergence of entrepreneurs who have benefited from accessible loan facilities with favourable terms and conditions. Consequently, numerous individuals from underprivileged backgrounds have excelled as successful entrepreneurs and skilled professionals across various domains ([Achmad, 2022](#)). These findings are in line with existing research that highlights the importance of diverse business initiatives, particularly those providing financial support to the economically disadvantaged, in enhancing their intellectual capabilities, enabling them to undertake various tasks and offer innovative solutions to a wide range of challenges in various sectors ([Indra et al., 2022](#); [Yusnita, 2019](#)).

Furthermore, the study's results indicated a substantial influence of the KUBE program implementation in refining the social-psychological attitudes within the community. Social aspects encompass individuals' behaviors in a society, shaped by their circumstances and actions ([Bailey, Bonifield, & Elhai, 2021](#)). Individuals living in poverty often prioritize their basic necessities due to limited resources, resulting in distinctive behavioural patterns. Conversely, when individuals are provided with ample resources for essentials such as food, shelter, health, and education, their attitudes undergo a transformation. They begin to consider the welfare of society at large, extending beyond their individual concerns ([Utomo & Dewi, 2022](#)). This positive shift has broader implications for society, including sustainability, environmental stewardship, social cohesion, consumption patterns, and more.

Consequently, it is of paramount importance to ensure equitable wealth distribution and the provision of basic amenities to all members of society, regardless of their social class or resource availability. Prior research has also emphasized the significance of community programs, such as initiatives to improve public health, in bridging social class disparities. Such programs foster a sense of connection among individuals and inspire them to think about the well-being of their society, ultimately contributing to the betterment of the nation ([Breslin et al., 2013](#)).

Moreover, the study's findings provided empirical support for the mediating roles of intellectual talents and social-psychological attitudes in mediating the significant effects of implementing the KUBE program. These mediating mechanisms were shown to play a crucial role in translating the impact of the KUBE program into enhanced community welfare through poverty alleviation. This is particularly pertinent in the context of a developing nation with limited resources and a growing population. These results align with existing literature, underscoring the importance of positive individual and community-level outcomes resulting from the implementation of the KUBE program, ultimately contributing to a higher level of community welfare and reflecting economic development within a nation ([Indra et al., 2022](#); [Sariningsih et al., 2022](#)).

Furthermore, these findings are consistent with prior research that has emphasized the significance of the mediating role of social-psychological attitudes in shaping the impact of various business program implementations, particularly in terms of enhancing employee welfare and influencing their attitudes toward organizational productivity ([Michaels et al., 2021](#)).

To summarize, the study's findings reveal a significant moderating effect of fund management accountability in facilitating the impact of implementing the KUBE program on community welfare, particularly through poverty reduction and assistance to disadvantaged individuals. These results emphasize the importance of accountable fund management within the KUBE program, where responsible management ensures that allocated funds are used for the betterment of the community. This aligns with prior research highlighting the critical role of accountability in fund management, which contributes to evaluating overall employee performance and ultimately leads to increased productivity within organizations ([Fitria et al., 2022](#); [Putra & Suryanawa, 2022](#); [Utomo & Dewi, 2022](#)).

Therefore, accountability emerges as a crucial element for any program or organization aiming to deliver services with integrity and effectiveness, ultimately fulfilling its intended purpose and benefiting the community it serves.

5.2 Theoretical Implications

The current study stands out in terms of its methodological approach within the framework of welfare theory assumptions, as it provides quantitative evidence pertaining to the substantial impact of the KUBE program in alleviating poverty within a developing nation and enhancing community well-being. Previous research has predominantly emphasized the significance of KUBE program implementation in poverty reduction and the promotion of prosperity within the country, primarily relying on secondary data sources such as literature reviews of extant studies ([Achmad, 2022](#); [Indra et al., 2022](#); [Sariningsih et al., 2022](#); [Yusnita, 2019](#)). However, the current study differs by empirically testing the impact of the KUBE program implementation using primary data collected from households. Additionally, this research assesses the mediating roles of intellectual talent and social-psychological attitude in realizing the benefits of the KUBE program towards achieving and enhancing community welfare in a developing nation.

Prior research has predominantly examined intellectual talent within the educational sector, particularly focusing on students' intellectual abilities ([Lioukas, Reuer, & Zollo, 2016](#); [Tambunan, 2019](#)), and within organizational studies, with an emphasis on the intellectual abilities of employees within an organization ([Afshari & Hadian Nasab, 2021](#); [Ahmed et al., 2021](#)).

Simultaneously, the social-psychological attitude has been assessed in terms of organizational studies. In contrast, the present study employs social science constructs to illustrate how impoverished individuals can be empowered through poverty alleviation and the enhancement of social and community welfare. It accomplishes this by examining various initiatives undertaken by the KUBE program in Indonesia. Additionally, the study distinguishes itself by uniquely evaluating the moderating role of fund management accountability. This evaluation underscores the importance of implementing checks and balances within organizations to ensure efficient and effective service delivery, aligning with expectations and benefiting socially disadvantaged sectors.

Hence, the study contributes significantly to existing literature. It provides academics and researchers with an opportunity to delve deeper into the outcomes of successfully executed business programs designed to enhance the well-being of impoverished and socially marginalized groups.

6. Conclusion

The present study carries noteworthy practical implications for various stakeholders, including practitioners, policymakers, governmental bodies, and socially responsible organizations. It underscores the substantial impact of implementing the KUBE program in advancing societal welfare.

Drawing upon the findings of this study, practitioners and policymakers can direct their efforts towards educational assistance and vocational programs. These initiatives aim to amplify the potential of individuals who have been denied access to education, allowing them to harness their intellectual capabilities more effectively. Concurrently, the broader societal landscape can be reshaped by ensuring that the fundamental needs of socially disadvantaged individuals are met, rendering them valuable contributors to society and enabling the productive utilization of their intellectual abilities.

For this purpose, the KUBE program must diligently identify such families and groups, offering them the essential resources to cultivate their talents, refine their social behaviours, and foster a shift in their attitudes towards society. This approach contributes to the promotion of stability and sustainability within society while augmenting the sense of social responsibility among its members through the provision of necessary amenities.

Furthermore, it is imperative for policymakers not only to allocate funds to the KUBE program but also to exercise rigorous oversight over its operations. This oversight ensures that the program remains accountable for the allocation of resources to deserving individuals. This approach not only promotes transparency in the allocation of funds but also facilitates the achievement of tangible outcomes from initiatives aimed at benefiting impoverished and socially marginalized populations.

Limitations

While the current study boasts several strengths, it also exhibits notable limitations that warrant attention from future researchers. Notably, the study predominantly centres on the initiatives of the KUBE program aimed at improving the well-being of disadvantaged individuals in developing nations. Future researchers may benefit from diversifying their focus to encompass other programs offered by KUBE at the societal level, gathering data from organizations benefiting from these initiatives.

Additionally, the present study solely assesses community welfare as a dependent variable. Future researchers could expand their scope by examining the impact of KUBE program implementation on a nation's economic growth, thus shedding light on the broader economic prosperity it may foster.

Furthermore, while acknowledging the overall significance of the KUBE program in fostering intellectual development and shaping social-psychological attitudes, future researchers could conduct gender-specific analyses. This approach would provide insights into which gender groups derive greater benefits from such programs, aiding in more targeted intervention strategies.

Lastly, the current study relies on a quantitative research methodology, primarily involving primary data collection. In contrast, prior research has often favoured qualitative approaches using secondary data. Future studies could consider adopting a mixed-method approach, permitting the comprehensive analysis of community welfare and economic growth in various emerging economies by scrutinizing both primary and secondary data sources.

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