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## The Effect of Village Funds, Family Hope Program (PKH), Population, and Joint Business Groups (KUBE) on Poverty in Kurun District Gunung Mas Regency

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**Abstract:** This study analyzes the influence of Village Funds, the Family Hope Program, Joint Business Groups, and population growth on poverty reduction in Kurun District, Gunung Mas Regency, Central Kalimantan. Poverty remains a major development challenge despite the implementation of several government programs designed to enhance rural welfare. The research aims to identify the effectiveness of fiscal transfers and empowerment initiatives in improving economic independence and reducing poverty levels. The study employs a quantitative approach with panel data regression to assess secondary data from 13 villages during 2018–2024. The Common Effect Model was selected as the best estimation model based on specification tests. The findings reveal that Village Funds, the Family Hope Program, and Joint Business Groups have a significant negative effect on poverty, demonstrating their roles in enhancing income, infrastructure development, and community empowerment. In contrast, population growth has a significant positive impact, indicating that demographic expansion increases poverty levels when not accompanied by economic growth. The results underscore the importance of integrated policy coordination between fiscal, social, and demographic strategies to achieve sustainable poverty reduction and equitable rural development in Indonesia.

**Keywords:** Community Empowerment, Fiscal Policy, Poverty Reduction, Population Growth, Rural Development

## INTRODUCTION

National development in Indonesia essentially represents a continuous effort encompassing all aspects of community, national, and state life, aiming to achieve prosperity for all Indonesian citizens. The era of globalization has accelerated Indonesia's development in various fields, compelling the government to ensure equitable growth across regions (Nisa, 2019). According to Novrianti and Tampubolon (2024), national development serves as one of the key strategies to realize Indonesia's national aspirations, creating a just and prosperous

society based on *Pancasila* and the 1945 Constitution. One of the main focuses of national development today is rural development, which plays a strategic role in promoting regional and national progress. Rural development aims to reduce poverty and improve welfare through equitable distribution of resources and access to development outcomes.

Poverty remains one of the most pressing global and national issues. Although many developing countries have implemented various development initiatives, poverty eradication continues to be a significant challenge (Sartika, 2016). In Indonesia, the poverty rate serves as an indicator of social welfare. Edward (2013) stated that poverty reflects the overall living standards of a nation's population. Despite Indonesia's economic growth, poverty persists due to several interrelated factors, including low levels of education, inadequate health quality, limited capital, and restricted employment opportunities. Based on data from *Badan Pusat Statistik* (BPS, 2022), the number of poor people in Indonesia reached 24 million, with rural poverty rates remaining significantly higher than those in urban areas. The poverty rate in urban areas is 7.88%, while in rural areas it is 13.20%. Moreover, the poverty depth index in rural areas (2.39%) exceeds that of urban regions (1.26%), indicating a wider gap in expenditure levels among the poor.

Efforts to reduce poverty have long been a government priority through various policies and programs; however, many of these initiatives have not achieved optimal results. Poverty alleviation programs in Indonesia often focus on sectoral approaches rather than integrated strategies. To address this, a comprehensive and synergistic strategy is required to effectively reduce poverty. The *vicious circle of poverty* theory proposed by Ragnar Nurkse (1953) explains that poverty persists due to a self-reinforcing cycle of low productivity, limited capital, and underdeveloped markets, which together restrict income and investment opportunities. Consequently, individuals and communities remain trapped in poverty.

To address this issue, the Indonesian government has implemented numerous programs aimed at strengthening local economies. Kuncoro (2011) emphasizes that overcoming urban and rural poverty requires collaboration between local governments and communities to manage local resources, foster public-private partnerships, and create employment opportunities. This idea aligns with the *build from the periphery* paradigm, focusing on rural-based development as the foundation of national economic stability.

The implementation of the Village Fund Program (*Dana Desa*), based on Law No. 6 of 2014, demonstrates the government's commitment to empowering rural communities. This law grants villages the authority and financial resources to manage local development independently (Prasetyo, 2014). Village funds are allocated annually through the State Budget (*Anggaran Pendapatan dan Belanja Negara* or APBN) and distributed via regional budgets (*Anggaran Pendapatan dan Belanja Daerah* or APBD). According to the Ministry of Finance (Kemenkeu, 2017), *Dana Desa* aims to support infrastructure development and community empowerment. Despite substantial budget allocations reaching IDR 70 trillion in 2023 (Sumarto, 2020), poverty reduction outcomes remain suboptimal. Nevertheless, between 2018 and 2023, the Village Fund contributed significantly to the construction of rural infrastructure, including 191,600 km of rural roads, 1,140 km of bridges, 9,000 village markets, and nearly one million clean water facilities (Alika, 2019).

In line with the *Stewardship Theory*, effective and transparent management of village funds can promote sustainable rural economic growth, enhance employment, and reduce poverty levels (Aisyaturrahmi et al., 2021). The stewardship perspective emphasizes that village officials act as responsible agents who manage public funds to achieve collective welfare goals (QEMS Journal, 2024). Empirical research further confirms that Indonesia's *Village Fund Program* significantly contributes to reducing rural poverty and improving income distribution (Rammohan & Tohari, 2023). This program not only provides financial assistance but also serves as an empowerment instrument that strengthens community capacity and self-reliance (Anam et al., 2023).

Alongside *Dana Desa*, the *Program Keluarga Harapan* (PKH), Indonesia's version of a Conditional Cash Transfer (CCT) has become another cornerstone of poverty alleviation. Established under Ministerial Regulation No. 1 of 2018, PKH provides conditional financial aid to low-income families with components in education, health, and social welfare (Nazara & Rahayu, 2013). The number of beneficiaries reached 10 million people in 2023, with a total budget of IDR 45.1 trillion (MSC, 2023). PKH's objectives align with *Human Capital Theory*, emphasizing that investments in education and health improve productivity and income, ultimately breaking intergenerational poverty cycles (Todaro & Smith, 2011; Wicesa, 2021). In the short term, PKH reduces financial burdens, while in the long term, it enhances human resource quality and promotes sustainable welfare improvement (Nurkhalim et al., 2022).

Population growth is another critical variable influencing poverty. Classical *Malthusian Theory* posits that population growth tends to outpace food supply, leading to scarcity and poverty (Liu, 2014). Similarly, Adam Smith and Benjamin Franklin argued that rapid population growth without proportional economic expansion results in resource constraints. In Kabupaten Gunung Mas, Central Kalimantan, *Badan Pusat Statistik* (BPS, 2024) data show a steady increase in population from 2018 to 2024, creating challenges in employment provision and welfare distribution. Unequal regional development exacerbates poverty, as investment tends to concentrate in urban areas with better infrastructure and skilled labor (Simatupang et al., 2022).

To address rural poverty specifically, the government has implemented the *Kelompok Usaha Bersama* (KUBE) program through the Ministry of Social Affairs. KUBE aims to empower poor households by providing interest-free capital loans for micro-enterprises, particularly targeting women-led households (Iryani, 2022). Each group consists of 8 to 10 members engaged in productive activities such as agriculture, fisheries, or home-based industries. The program offers cash assistance of approximately IDR 20 million per group to support business development (ANTARA News, 2015). Despite these efforts, implementation challenges remain, particularly regarding human resource capacity, limited entrepreneurial skills, and lack of compliance with empowerment guidelines, which hinder program effectiveness (Mardiana et al., 2023). Strengthening local capacity and mindset change are thus necessary for the success of KUBE initiatives.

In Kecamatan Kurun, Kabupaten Gunung Mas, poverty rates have shown a gradual increase from 5.96% in 2018 to 6.70% in 2024 (BPS, 2025). This trend indicates that, despite the implementation of *Dana Desa*, PKH, population management, and KUBE, poverty reduction has not achieved the expected outcomes. The region's economy remains dominated by low-income agricultural laborers with limited job opportunities, leading to insufficient income to meet basic needs. Out of the 13 villages in Kecamatan Kurun, all have received support through these national programs, yet socioeconomic disparities persist.

Theoretically, Todaro and Smith (2013) emphasize that economic development must encompass not only GDP growth but also improvements in employment, education, income distribution, and poverty reduction. Suharto (2009) identifies the multidimensional nature of poverty, including economic, political, and psychosocial aspects, while Nasikun (2001) distinguishes between absolute, relative, cultural, and structural poverty. From a fiscal perspective, public expenditure serves as an instrument for achieving equitable welfare through allocation, distribution, and stabilization functions (Ilyas, 2018). In this context, rural funds and social assistance programs act as redistributive mechanisms to ensure fairer access to resources.

Given this background, this research aims to analyze the influence of the Village Fund (*Dana Desa*), Family Hope Program (PKH), population growth, and *Kelompok Usaha Bersama* (KUBE) on poverty levels in Kecamatan Kurun, Kabupaten Gunung Mas, Central Kalimantan. These four variables represent key aspects of Indonesia's poverty alleviation strategy, covering financial allocation, human capital development, demographic balance, and

community empowerment. By examining their interrelationships, this study seeks to provide empirical evidence and policy recommendations for more effective rural development strategies that align with Indonesia's vision of equitable and sustainable welfare.

## METHOD

This study employs a quantitative research design grounded in the *positivist paradigm* to examine the relationship between Village Funds, the Family Hope Program (PKH), Population Growth, and Joint Business Groups (KUBE) on poverty reduction in Kurun District, Gunung Mas Regency. The research focuses on 13 villages observed from 2018 to 2024, aiming to identify how government fiscal policies and community empowerment initiatives affect the percentage of poor households. The quantitative approach was chosen because it enables systematic, structured, and measurable analysis of the relationships among variables through statistical techniques.

The study uses secondary data obtained from the Central Bureau of Statistics (*Badan Pusat Statistik* or BPS) of Gunung Mas Regency. The data combine *time series* and cross-section components to form a panel dataset. The Village Fund variable represents fiscal transfers to villages in rupiah units, while the Family Hope Program (PKH) variable measures conditional cash assistance for low-income families in rupiah. Population is measured by the total number of residents per village in persons, and Joint Business Groups (KUBE) represent empowerment program funding in rupiah. The dependent variable, Poverty, is expressed as the percentage of poor households per village based on BPS standards of per capita expenditure below the poverty line. All data were collected through documentation and literature review techniques, ensuring that the numerical values could be consistently quantified and compared across time and villages.

The data analysis technique used in this research is panel data regression with the aid of the *EViews 10* software. Three estimation models are compared, namely the Common Effect Model (CEM), Fixed Effect Model (FEM), and Random Effect Model (REM). Model specification tests were conducted using the Chow Test, Hausman Test, and Lagrange Multiplier Test to determine the most appropriate model. Classical assumption tests including normality, multicollinearity, heteroskedasticity, and autocorrelation tests were applied to ensure that the regression estimators fulfill the Best Linear Unbiased Estimator (BLUE) criteria. Hypothesis testing was carried out using t-tests to evaluate the significance of individual coefficients, F-tests for simultaneous significance, and the coefficient of determination ( $R^2$ ) to measure the explanatory power of the independent variables on poverty levels.

## RESULTS AND DISCUSSION

### Results

#### 1. Overview of the Research Area

Gunung Mas Regency is one of the administrative regions in Central Kalimantan Province, with Kuala Kurun City serving as both the regency capital and the administrative center of Kurun District. The planning area of the Kuala Kurun Urban Zone covers approximately 3,745 hectares, encompassing Kuala Kurun and Tampang Tumbang Anjir Villages. Geographically, it is located between 0°17'05" to 1°39'40" South Latitude and 113°00'45" to 114°02'05" East Longitude. The area is bordered by Tumbang Tambirah Village to the north, Tewah District to the east, Tanjung Riu and Petak Bahandang Villages to the south, and Katingan Regency to the west.

Gunung Mas Regency consists of 12 districts and 114 villages, each with diverse socioeconomic conditions. Kurun District represents a central area with a mixture of rural and semi-urban characteristics, where agriculture remains the dominant livelihood. Despite the implementation of national programs such as *Dana Desa* (Village Fund), *Program Keluarga*

*Harapan* (PKH), and *Kelompok Usaha Bersama* (KUBE), the poverty rate in Kurun District has increased slightly from 5.96 percent in 2018 to 6.70 percent in 2024 (BPS, 2025). This indicates that government fiscal and empowerment initiatives have not yet achieved optimal outcomes in improving community welfare.

## 2. Model Selection and Data Analysis

Panel data regression was used to examine the effects of *Dana Desa*, *Program Keluarga Harapan* (PKH), population growth, and *Kelompok Usaha Bersama* (KUBE) on poverty levels in Kurun District. Three estimation approaches were compared, namely the Common Effect Model, Fixed Effect Model, and Random Effect Model. Model specification tests were conducted sequentially using the Chow Test, Hausman Test, and Lagrange Multiplier (LM) Test to determine the most appropriate regression model.

**Table 1. Common Effect Model Estimation Results**

Variable	Coefficient	Std. Error	t-statistic	Prob.
C	0.261373	0.074859	3.491545	0.0008
X <sub>1</sub> (Village Fund)	-0.176890	0.083929	-2.107609	0.0380
X <sub>2</sub> (PKH)	-0.254270	0.076978	-3.303157	0.0014
X <sub>3</sub> (Population)	0.175869	0.069349	2.536014	0.0130
X <sub>4</sub> (KUBE)	-0.208803	0.079196	-2.636551	0.0099
R-squared	0.578129	Adjusted R-squared	0.558507	

Source: Processed from EViews (2025)

The Chow Test indicated that the probability value of the cross-section Chi-square was 0.5491, greater than the significance level of 0.05. Thus, the Common Effect Model was selected as the most appropriate model. The Hausman Test yielded a Chi-square probability of 0.5408, confirming that the Random Effect Model was not preferable. The Lagrange Multiplier Test produced a Breusch-Pagan probability of 0.3830, supporting the selection of the Common Effect Model as the final estimation model.

## 3. Classical Assumption Tests

To ensure the validity of the model, classical assumption tests were performed, including multicollinearity, heteroskedasticity, and autocorrelation tests. The Variance Inflation Factor (VIF) values for all independent variables were below 10, indicating no multicollinearity. The White Test for heteroskedasticity showed a probability of 0.1444 for ObsR-squared\*, which is greater than 0.05, suggesting that the model did not experience heteroskedasticity. The Durbin-Watson statistic of 2.113 further confirmed the absence of autocorrelation, ensuring that the regression model met the Best Linear Unbiased Estimator (BLUE) criteria.

## 4. Hypothesis Testing

### a. Partial Test (*t*-test)

The *t*-test results in Table 2 demonstrate the significance of each independent variable's effect on poverty levels.

**Table 2. Partial Significance Test Results**

Variable	Probability	Significance ( $\alpha = 0.05$ )	Result
X <sub>1</sub> (Village Fund)	0.0380	< 0.05	Significant
X <sub>2</sub> (PKH)	0.0014	< 0.05	Significant
X <sub>3</sub> (Population)	0.0130	< 0.05	Significant
X <sub>4</sub> (KUBE)	0.0099	< 0.05	Significant

Source: EViews Output (2025)



The Village Fund variable negatively and significantly affects poverty, indicating that higher village fund allocations contribute to poverty reduction. The PKH variable also shows a negative and significant impact, suggesting that conditional cash transfers effectively reduce poverty among low-income households. The Population variable exhibits a positive and significant relationship with poverty, meaning that higher population growth tends to increase poverty rates. The KUBE program negatively and significantly affects poverty, reflecting its role in promoting small-scale entrepreneurship and household income growth.

#### **b. Simultaneous Test (*F-test*)**

The F-statistic value of 29.46345 with a probability of 0.000000 indicates that *Dana Desa*, PKH, Population, and KUBE simultaneously have a significant effect on poverty levels in Kurun District. Therefore, the null hypothesis is rejected, confirming that all independent variables collectively influence the dependent variable.

#### **c. Coefficient of Determination (R-squared)**

The coefficient of determination ( $R^2$ ) was 0.5781, and the adjusted  $R^2$  value was 0.5585. This indicates that 55.85 percent of the variation in poverty levels can be explained by the four independent variables in the model, while the remaining 44.15 percent is influenced by other factors not included in this study.

The results suggest that fiscal transfer programs and social assistance initiatives play a crucial role in reducing rural poverty in Kurun District. However, the relatively modest explanatory power of the model implies that other structural factors such as education, infrastructure, and local governance effectiveness also affect poverty dynamics. Population growth remains a critical challenge, as it counteracts the positive impacts of fiscal and empowerment programs. Strengthening village governance and improving the effectiveness of KUBE and PKH implementation can enhance the sustainability of poverty reduction outcomes.

### **Discussion**

#### **1. The Effect of Village Fund Program on Poverty**

The regression results indicate that the Village Fund variable has a significant negative effect on poverty levels in Kurun District, Gunung Mas Regency, with a *t*-statistic probability value of 0.038, which is below the 5 percent significance threshold. This suggests that increases in village fund allocations contribute to poverty reduction, consistent with evidence that village fund expenditures have a negative and significant impact on rural poverty across Indonesia (Agusta & Khoirunurrofik, 2024; Saragi et al., 2021). The finding aligns with the principles of *Stewardship Theory*, which emphasizes that government institutions act as stewards responsible for managing public resources effectively for social welfare improvement (Donaldson & Davis, 1991; Maharani & Fadli, 2022).

The Village Fund program provides fiscal transfers that enable rural communities to develop productive infrastructure, enhance basic services, and support local economic empowerment. The allocation and utilization of these funds, if well-managed, strengthen economic capacity and reduce structural poverty (Arham & Payu, 2020; Kusumaningrum & Sambodo, 2023). These results are consistent with Suharto (2005), who argued that government intervention through social protection and fiscal support plays a crucial role in alleviating poverty in developing regions. Therefore, the negative correlation between the Village Fund and poverty level demonstrates that the fiscal decentralization policy has been effective in improving community welfare in Gunung Mas Regency.

## 2. The Effect of Family Hope Program (PKH) on Poverty

The Family Hope Program (PKH) variable also shows a significant negative relationship with poverty, with a *t*-statistic probability value of 0.0014, indicating that PKH implementation effectively reduces poverty levels. Similar findings are supported by recent evidence showing that PKH has a measurable impact on poverty reduction through improved household consumption and education outcomes (Habibullah et al., 2024; Hudang et al., 2024; Ismayanti et al., 2024). PKH functions as a conditional cash transfer program targeted at low-income households that meet specific education and health criteria. By providing financial assistance, PKH directly increases family consumption capacity while indirectly improving human capital through better access to health and education services.

Studies confirm that it not only increases short-term household consumption but also contributes to long-term poverty alleviation via human capital development (Purba et al., 2023; Suharto, 2018; Yuliani & Nasrudin, 2024). Moreover, this result supports the argument by Nurwati (2008) that poverty reduction requires not only economic growth but also social protection policies that address multidimensional deprivation. The PKH program thus serves as a bridge between economic empowerment and social welfare, reflecting the government's strategic approach to breaking intergenerational poverty cycles in rural areas.

## 3. The Effect of Joint Business Group (KUBE) on Poverty

The Joint Business Group (KUBE) variable was found to have a significant negative effect on poverty levels, with a *t*-statistic probability of 0.0099, which is below the 5 percent significance level. This indicates that KUBE, as a form of community-based empowerment program, contributes effectively to reducing poverty. KUBE provides training, capital assistance, and business facilitation for low-income households, enabling them to participate in sustainable economic activities.

The effectiveness of KUBE in this study reinforces Suharto's (2005) concept of community empowerment, which emphasizes participation, capacity building, and economic independence as the foundation of poverty reduction. In practice, KUBE members gain access to collaborative networks and entrepreneurial experience, which help them to increase household income and reduce dependency on social aid. Therefore, the program plays a vital role in strengthening the microeconomic base of villages, aligning with the national poverty reduction strategy that prioritizes local-based empowerment initiatives.

## 4. The Effect of P

### 5. opulation on Poverty

Unlike other variables, the Population variable shows a positive and significant relationship with poverty, with a *t*-statistic probability value of 0.013, indicating that higher population growth is associated with an increase in poverty levels. This finding suggests that rapid population expansion exerts pressure on limited economic resources, employment opportunities, and public services, especially in rural areas.

The result supports the theory of population pressure proposed by Malthus (1798), which states that population growth tends to outpace resource availability, thereby increasing the risk of poverty. In the context of Kurun District, this means that without proportional economic growth and job creation, demographic expansion can lead to greater income inequality and social vulnerability.

Thus, the findings imply that poverty reduction strategies in Gunung Mas Regency should integrate population control measures and employment-based policies to balance demographic dynamics with sustainable development. The government's efforts to optimize village funds, social assistance, and community empowerment must be complemented by effective population management to achieve long-term poverty alleviation goals.

## CONCLUSION

This study examined the influence of Village Funds, the Family Hope Program (PKH), Joint Business Groups (KUBE), and population size on poverty in Kurun District, Gunung Mas Regency. The findings revealed that Village Funds, PKH, and KUBE had a significant negative effect on poverty, demonstrating their effectiveness in improving community welfare and strengthening local economic independence. Conversely, population size showed a significant positive effect on poverty, indicating that population growth increases the demand for resources and economic opportunities that, if not managed properly, may intensify poverty levels.

The study contributes to the field of industrial and social sciences by providing empirical evidence on how government-based community empowerment programs can reduce poverty through strategic allocation of financial and social capital. It emphasizes the need for sustainable policy coordination between central and local governments to optimize the use of Village Funds, PKH, and KUBE as instruments for poverty alleviation. This research also reinforces theoretical perspectives in development economics by linking population dynamics and resource allocation to local poverty reduction strategies, thus offering insights for future policy formulation and implementation.

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