

## ENTREPRENEURSHIP IMPLEMENTATION OF KUBE AS GROUP-BASED MICRO ENTERPRISE BASED ON *PANCA WALUYA* PERSPECTIVE

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### Abstract

One of group-based micro-enterprise is KUBE or *Kelompok Usaha Bersama* as a socio-economic empowerment instruments developed to improve the welfare being of the poor, and most of business are small shop. *Panca Waluya* is a Sundanese philosophy consists of five pillars namely *cageur* (healthy), *bageur* (virtuous), *bener* (righteous), *pinter* (knowledgeable) and *singer* (skillful). However, the implementation of KUBE entrepreneurship still faces various challenges especially in knowledge and skillful pillars, particularly related to limited managerial capacity, weak collective entrepreneurial culture and economic empowerment processes. This study aims to analyze entrepreneurship implementation of KUBE as group-based micro enterprise based on *Panca Waluya* perspective. The method used a Systematic Literature Review approach with a PRISMA framework for articles published between 2016 to 2025. The selection resulted 17 main articles that were analyzed through descriptive mapping and thematic analysis. The findings shows that the entrepreneurship implementation in the context of *Panca Waluya* as local wisdom at KUBE still need improvement in knowledge and skill pillars in implementing of simple financial recording, to find out how much the small shop business is profitable and increase revenue significantly. *Panca Waluya* serves as a value framework which bridges KUBE activities and their social welfare goals by emphasizing material and non-material balance, social harmony, and strengthening the capacity and dignity of group members. This study contributes to the development of group-based micro enterprise by integrating local wisdom as the basis for a more contextual and sustainable implementation. These findings also provide theoretical and practical implications for strengthening KUBE policies and assistance in Indonesia.

**Keywords:** *Economic Empowerment, Entrepreneurship, Group-Based Micro Enterprise, KUBE, Panca Waluya.*

### 1. Introduction

Poverty and ignorance remain interrelated structural problems and continue to be major challenges for social development in Indonesia, especially in West Java Province. Data from the Central Statistics Agency (Casmanto et al., 2024) shows that the poverty rate in West Java is still at 7.68%, with Bandung City as one of the areas with a significant number of poor people. In addition, although the poverty rate in Bandung City shows a downward trend, with the number of poor people reaching 99.12 thousand people (3.78%) in March 2025, indicators of the depth and severity of poverty still indicate significant vulnerability among poor groups (Putri et al., 2026). Poverty in this context is not only interpreted as economic limitations, but also closely correlates with low access to education, knowledge, and skills, which ultimately leads to structural ignorance. This condition creates a cycle of powerlessness that hinders sustainable improvement in community welfare.

In response to these issues, the Indonesian government has developed various community economic empowerment programs, one of which is through Group-Based Micro Enterprise (KUBE). KUBE is designed as a form of group-based economic empowerment for Beneficiary

Families (KPM) (West Java Provincial Social Affairs, 2023) based on the principles of togetherness, mutual cooperation, and collective productive efforts. KUBE has a simple organizational structure consisting of a chairperson, secretary, treasurer, and members, and is assisted by social workers in its implementation. Conceptually, KUBE is not only oriented towards increasing income, but also aimed at improving the social functioning, independence, and capacity of group members (Sarif, 2020).

However, various studies show that the success of KUBE is still variable. A number of KUBE have been able to increase the income, business skills, and economic literacy of their members, while others have experienced stagnation and even business failure (Ni Made Anjani et al., 2024). Challenges that are often identified include low entrepreneurial capacity, weak group business management, limited market access and capital, and the suboptimal role of mentoring (Sarif, 2020). These conditions show that economic assistance alone is not enough, and strengthening entrepreneurship is a key factor in determining the sustainability of KUBE (Sariningsih, 2018). From a theoretical perspective, this phenomenon can be explained through the integration of several key approaches. The social work perspective emphasizes the importance of social functioning and group-based economic empowerment as social intervention strategies. Entrepreneurship and social entrepreneurship theories highlight the role of innovation (Alimuddin et al., 2021), independence, risk-taking, and social value orientation in creating simultaneous economic and social impacts (Sariningsih, 2018). In the context of Sundanese society, strengthening entrepreneurship based on local values is becoming increasingly relevant, one of which is through the local wisdom of *Panca Waluya*, which emphasizes the balance between physical, spiritual, intellectual, social, and moral well-being as the foundation of human development.

*Panca Waluya* is a Sundanese local wisdom concept that represents a holistic view of human quality and well-being. This concept emphasizes that human development cannot be reduced solely to material or economic dimensions but must include a balance between physical health, intellectual intelligence, moral integrity, social ethics, and individual resilience. Therefore, *Panca Waluya* is often understood as a value framework that integrates physical, spiritual, social, intellectual, and character aspects in the process of community development. In the context of group-based empowerment, *Panca Waluya* serves as a normative foundation that guides the direction of social and economic interventions so that they do not stray from human values and social sustainability. The five main elements of *Panca Waluya*, namely *cageur*, *bageur*, *bener*, *pinter* and *singer* form a unity of values that are interrelated and inseparable.

"*Cageur*" is conceptually defined as a state of health and empowerment, both physically and psychosocially. In the *Panca Waluya* perspective, health is not only understood as the absence of disease but also as the ability of individuals and communities to perform social and economic functions optimally. The element of courage emphasizes the importance of resilience and basic stability as prerequisites for further capacity building. Without structure, learning processes, social participation, and productive activities tend to be unsustainable. The element of honour represents the values of integrity, honesty, and compliance with norms.

"*Bageur*" refers to ethical, empathetic, and caring attitudes towards others. This element emphasizes the relational dimension in social life, namely how individuals interact, cooperate, and build solidarity within the community. In *Panca Waluya*, "*Bageur*" functions as a social glue that encourages harmony, trust, and group cohesion. This value is important in the context of group-based empowerment, because collective success is largely determined by the quality of social relationships between members.

"*Bener*" functions as a moral support that ensures that all individual and collective activities are carried out fairly, responsibly, and in accordance with social agreements. The value of *bener* places ethics and good governance as fundamental elements in social life, so that success is not measured solely by the results achieved but also by the process taken to achieve them.

"*Pinter*" is interpreted as intellectual ability and learning capacity. *Panca Waluya* views intelligence not only as formal cognitive capacity but also as the practical ability to understand situations, make decisions, and adapt to change. *Pinter* emphasizes the importance of continuous learning and the development of knowledge relevant to the context of everyday life. In the

framework of empowerment, this element is the basis for increasing individual and collective capacity to manage resources more effectively.

“*Singer*” represents resilience, persistence, and fighting spirit in the face of challenges. This element emphasizes character and mentality, particularly the ability of individuals and groups to persevere, rise up, and continue to strive despite limitations and risks. In *Panca Waluya*, the *singer* is seen as a key factor in maintaining the sustainability of the empowerment process because social and economic change generally requires time, consistency, and resilience in the face of failure.

Furthermore, most research on KUBE tends to place it as an economic program only, with a focus on increasing income and program evaluation. Studies that specifically explore KUBE as a collective learning space and an instrument to combat ignorance through capacity building, economic literacy, and changing the mindset of group members are still relatively rare as the novelty of this research. The values of *Panca Waluya* have the potential to strengthen the dimensions of learning and entrepreneurial character building that are not only oriented towards economic profit, but also towards life balance and social sustainability.

Based on this description, the research gaps in this study can be identified as follows. First, the literature on KUBE and group-based economic empowerment is still dominated by descriptive and evaluative approaches with a primary focus on economic aspects, while the dimensions of structural ignorance and learning have not been widely studied. Second, previous studies have generally examined entrepreneurship, economic empowerment, and social work partially, thus failing to provide an integrative understanding of the mechanisms of strengthening KUBE entrepreneurship in combating ignorance and poverty simultaneously. Third, there are still limited studies that place KUBE as a form of group-based social entrepreneurship that integrates local wisdom values, particularly *Panca Waluya*, as the foundation for strengthening capacity and social functioning. Fourth, there has not been much research examining how these local values can be systematically and sustainably operationalized in KUBE entrepreneurship practices.

The *research questions* (RQ) can be formulated as follows:

- RQ1: How is the entrepreneurship implementation of KUBE as group-based micro enterprise based on *Panca Waluya* perspective?
- RQ2: What are the supporting and barrier factors in the entrepreneurship implementation of KUBE as group-based micro enterprise based on *Panca Waluya* perspective?
- RQ3: What are the theoretical and practical implications of the entrepreneurship implementation of KUBE as group-based micro enterprise based on *Panca Waluya* perspective?

## 2. Method

This study uses a Systematic Literature Review (SLR) approach with reference to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA). This approach was chosen because it allows researchers to conduct systematic, transparent, and replicable literature searches, selections, and syntheses. Thus, the results of the study are not only descriptive but also have a strong scientific basis and can be tested by other researchers. The use of SLR is based on the consideration that studies on local wisdom-based entrepreneurship and group economic empowerment are still scattered across various disciplines, such as business management, entrepreneurial culture, empowerment economics, and group-based organizational studies. This fragmentation of studies has resulted in an incomplete understanding of the implementation of KUBE entrepreneurship. Therefore, SLR is considered an appropriate method for integrating various cross-disciplinary findings into a single conceptual framework relevant to the KUBE context in Indonesia. The PRISMA framework was applied to ensure that the study process was conducted objectively, systematically, and free from literature selection bias.

### 2.1 Literature Search Strategy

The literature search was conducted through reputable scientific databases, both international and national. The international databases used included Scopus, Web of Science, ScienceDirect, and Emerald Insight, as they are known to have strict publication quality standards and extensive coverage of entrepreneurship and organizational studies. To strengthen the relevance of the local context, this study also included Sinta-indexed national journals (S1–S4 rankings) and Google Scholar as supplements..

The literature search strategy was developed using a combination of keywords that reflect the focus of the study, namely "*business management*," "*entrepreneurial culture*," "*economic empowerment*," "*organizational performance*," "*group-based micro-enterprise*," "*local wisdom and culture micro-business*," "*social capital*," and "*group-based enterprise*." The keywords were arranged using Boolean operators (AND, OR) to expand and focus the search results. The search was limited to articles published between 2016 and 2025 to ensure the novelty and relevance of the findings. International articles were limited to English, while national literature was adjusted to the available publication language.

## **2.2 Selection Process and Inclusion Criteria**

The initial identification stage yielded 1,500 articles from all databases. All articles were then selected to eliminate duplication. The next stage was screening based on titles and abstracts to assess the suitability of the topics to the research focus. From this process, 40 articles were deemed thematically relevant. These articles then underwent a full-text review to assess their suitability for the research objectives, methodological approach, and theoretical contribution to the study of entrepreneurship and group-based economic empowerment. The final result of the selection process was 17 main articles, consisting of 13 empirical articles and 4 conceptual articles.

The inclusion criteria in this study included articles that had clear methodology and theoretical basis, discussed business management, entrepreneurial culture, economic empowerment, or organizational performance, and focused on micro-enterprises, social enterprises, or community-based organizations. Meanwhile, articles in the form of conference proceedings, editorials, book reviews, and studies without clear methodology were excluded. Articles that were not relevant to the context of empowerment or group-based enterprises were also not included in the analysis.

## **2.3 Data Analysis and Synthesis Techniques**

Data analysis was conducted in a gradual and integrated manner. The first stage was descriptive mapping, which aimed to describe the general characteristics of the literature, including the year of publication, country of research, methods used, and the context of the organizations studied. This stage provided an initial overview of the development of studies on entrepreneurship and group-based economic empowerment. The second stage is thematic analysis, which is conducted to identify the main themes and patterns of relationships between concepts that emerge in the literature, such as business management practices, dimensions of entrepreneurial culture, economic empowerment mechanisms, and organizational performance outcomes. This process is carried out iteratively by comparing findings between articles to find similarities, differences, and general trends.

The next stage is conceptual synthesis, which is the integration of key findings into a framework of thinking relevant to the KUBE context. At this stage, the local wisdom values of *Panca Waluya* are used as an analytical lens to interpret and connect various concepts of entrepreneurship and empowerment. This synthesis enables researchers to identify patterns of relationships between constructs, find research gaps, and formulate a contextual and applicable conceptual model of KUBE entrepreneurship.

## **2.4 Research Validity and Reliability**

Validity and reliability in a Systematic Literature Review (SLR) ensure findings of this research are credible, transparent, and reproducible. Validity guarantees review answers the right questions accurately, while reliability ensures the search and screening processes are consistent and free from subjective bias to the development of group based micro enterprise related to *Panca Waluya* local wisdom.

# **3. Result and Discussion**

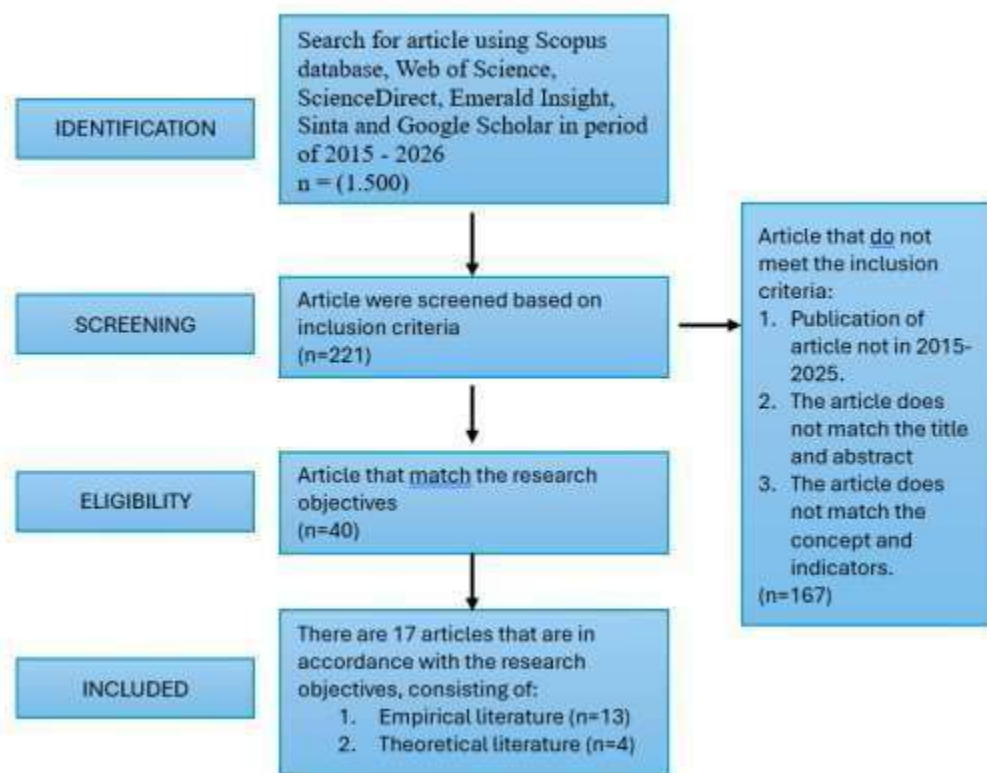
## **3.1. Results**

### **3.1.1. Descriptive mapping**

The method used a Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework. During the identification stage, a literature search through international databases (Scopus, Web of Science, ScienceDirect, and Emerald Insight) as well as SINTA-indexed national journals and Google Scholar yielded a total of 1,500 articles. After removing duplicates,

221 unique articles remained, which were then selected at the title and abstract screening stage. At this stage, 167 articles were eliminated because they were not relevant to the research focus, such as not discussing group-based entrepreneurship, economic empowerment, or the community organization context. Thus, 40 articles were deemed eligible for full review.

The full-text assessment stage was conducted by considering the suitability of the research objectives, clarity of methodology, theoretical contribution, and relevance of the findings to the context of group-based entrepreneurship. From this process, 29 articles were excluded because they did not provide a substantive contribution to the analysis of entrepreneurship, empowerment, or group organizational dynamics. In the final stage, 17 articles were selected as the main articles, consisting of 13 empirical articles and 4 conceptual articles. These articles formed the basis for descriptive, thematic, and conceptual synthesis analysis in this study. Prisma Flow Description displayed on Figure 1.



**Figure 1. Prisma Flow Description**  
Source: Compiled by the authors, 2026

#### Distribution of Publications by Year

Table 1 shows that publications related to group-based microenterprises, business management, and economic empowerment have increased significantly over the past decade. The majority of articles ( $\pm 74\%$ ) were published after 2020, indicating increased academic attention to microenterprises as instruments for inclusive economic development, particularly in developing countries.

**Table 1. Distribution of Publications by Year**

| No | Year | Title                                                                                                                                |
|----|------|--------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 2016 | Informal entrepreneurship and institutional theory: explaining the varying degrees of (in)formalization of entrepreneurs in Pakistan |
| 2  | 2016 | Cash management practices of small, medium and micro enterprises in the                                                              |

|    |      |                                                                                                                                                                   |
|----|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |      | Cape Metropolis, South Africa                                                                                                                                     |
| 3  | 2017 | Why do small businesses innovate? Relevant factors of innovation in businesses participating in the Local Innovation Agents program in Rondônia (Amazon, Brazil)  |
| 4  | 2018 | Measuring and profiling financial literacy in South Africa                                                                                                        |
| 5  | 2019 | Micro-entrepreneurship and subjective well-being: Evidence from rural Bangladesh                                                                                  |
| 6  | 2020 | Development of local and regional entrepreneurship—which institutions matter? Evidence from Poland                                                                |
| 7  | 2020 | Gotong Royong as social capital to overcome micro and small enterprises' capital difficulties                                                                     |
| 8  | 2021 | Determinants of financial literacy: Empirical evidence from micro and small enterprises in India                                                                  |
| 9  | 2022 | Entrepreneurial Motivation, Competency and Micro-Enterprise Sustainability Performance: Evidence from an Emerging Economy                                         |
| 10 | 2022 | The Impacts of Traditional Culture on Small Industries Longevity and Sustainability: A Case on Sundanese in Indonesia                                             |
| 11 | 2023 | The Professional Identity of Social Workers in Mental Health Services: A Scoping Review                                                                           |
| 12 | 2023 | Entrepreneurship: Definitions, opportunities, challenges, and future directions                                                                                   |
| 13 | 2024 | A survey of corporate finance practices in micro-enterprises: an exploratory analysis conditional on firm and manager characteristics                             |
| 14 | 2024 | Operating a business with local wisdom: a grounded research of women in the creative industry                                                                     |
| 15 | 2025 | Women micro-entrepreneurs, resources and the role of self-help groups - a social embeddedness perspective                                                         |
| 16 | 2025 | Reconceptualizing Local Wisdom Values in Regulations for Micro and Small Enterprises in Maluku to Support Local Economic Development                              |
| 17 | 2025 | The Influence of Institutional Pressures and Personal Attributes on Perceived Importance of Financial Reporting Among Micro-Entrepreneurs: Evidence from Malaysia |

Source: Compiled by the authors, 2026

### ***Geographic Distribution of Studies***

In terms of geographical context, the literature is dominated by studies in developing countries, particularly in Indonesia (23,5%), Malaysia and South Africa contributes each (11,75%) and the rest comes from Pakistan, Brazil, Bangladesh, Poland, India, United Kingdom, Australia, Portugal and Rwanda as shown on Table 2. The objects of research include cooperatives, self-help groups, social enterprises, and group-based micro enterprises, which have structural and operational characteristics similar to KUBE.

**Table 2. Geographic Distribution of Studies**

| No | Year | First Author           | Geographic Distribution |
|----|------|------------------------|-------------------------|
| 1  | 2016 | Williams & Shahid      | Pakistan                |
| 2  | 2016 | Enow et al.            | South Africa            |
| 3  | 2017 | Lima & da Silva Muller | Brazil                  |
| 4  | 2018 | Nanziri & Leibbrandt   | South Africa            |
| 5  | 2019 | Abdul et al            | Indonesia               |
| 6  | 2019 | Bhuiyan & Ivlevs.      | Bangladesh              |
| 7  | 2020 | Godlewska & Morawska   | Poland                  |
| 8  | 2021 | Anshika at al.         | India                   |
| 9  | 2022 | Fazal et al.           | Malaysia (Kelantan)     |

|    |      |                       |                            |
|----|------|-----------------------|----------------------------|
| 10 | 2022 | Charina et al.        | Indonesia                  |
| 11 | 2023 | Harry et al.          | United Kingdom             |
| 12 | 2023 | Ratten V.             | Australia                  |
| 13 | 2024 | Francisco P.          | Portugal                   |
| 14 | 2024 | Irjayanti & Lord      | Indonesia                  |
| 15 | 2025 | Mutesi et al.         | Rwanda (Bugesera District) |
| 16 | 2025 | Ikhwansyah et al.     | Indonesia                  |
| 17 | 2025 | Abdullah & Jamaluddin | Malaysia                   |

Source: Compiled by the authors, 2026

#### **Methodological Approach**

The findings indicate a dominance of quantitative methodologies (surveys, experiments, SEM, regression) at  $\pm 87\%$ , qualitative methods (case studies, focus group discussions, ethnography) at  $\pm 4\%$ , and SLR at  $\pm 9\%$  (Table 3). Most quantitative studies measure business performance financially, while social and institutional dimensions are relatively less comprehensively explored as shown on Table 3.

**Table 3. Methodological Approach**

| No | Year | First Author           | Method       |
|----|------|------------------------|--------------|
| 1  | 2016 | Williams & Shahid      | SLR          |
| 2  | 2016 | Enow et al.            | Quantitative |
| 3  | 2017 | Lima & da Silva Muller | Qualitative  |
| 4  | 2018 | Nanziri & Leibbrandt   | SLR          |
| 5  | 2019 | Abdul et al            | Quantitative |
| 6  | 2019 | Bhuiyan & Ivlevs.      | Qualitative  |
| 7  | 2020 | Godlewska & Morawska   | Quantitative |
| 8  | 2021 | Anshika at al.         | Quantitative |
| 9  | 2021 | Fazal et al.           | Quantitative |
| 10 | 2022 | Charina et al.         | Qualitative  |
| 11 | 2023 | Harry et al.           | SLR          |
| 12 | 2023 | Ratten V.              | SLR          |
| 13 | 2024 | Francisco P.           | SLR          |
| 14 | 2024 | Irjayanti & Lord       | SLR          |
| 15 | 2025 | Mutesi et al.          | Qualitative  |
| 16 | 2025 | Ikhwansyah et al.      | Qualitative  |
| 17 | 2025 | Abdullah & Jamaluddin  | Quantitative |

Source: Compiled by the authors, 2026

#### **Focus of Research Variables**

The most frequently analyzed variables include business management practices (finance, marketing) and economic empowerment (income, access to capital). However, few studies have examined the integrated causal relationships between these concepts within a single conceptual framework, as presented in Table 4.

**Table 4. Focus of Research Variables**

| No | Year | First Author           | Focus of Research Variables |
|----|------|------------------------|-----------------------------|
| 1  | 2016 | Williams & Shahid      | Entrepreneurship            |
| 2  | 2016 | Enow et al.            | Entrepreneurship            |
| 3  | 2017 | Lima & da Silva Muller | Entrepreneurship            |
| 4  | 2018 | Nanziri & Leibbrandt   | Entrepreneurship            |
| 5  | 2019 | Abdul et al            | Entrepreneurship            |
| 6  | 2019 | Bhuiyan & Ivlevs.      | Entrepreneurship            |
| 7  | 2020 | Godlewska & Morawska   | Entrepreneurship            |
| 8  | 2021 | Anshika at al.         | Entrepreneurship            |

|    |      |                       |                     |
|----|------|-----------------------|---------------------|
| 9  | 2022 | Fazal et al.          | <i>Panca Waluya</i> |
| 10 | 2022 | Charina et al.        | <i>Panca Waluya</i> |
| 11 | 2023 | Harry et al.          | <i>Panca Waluya</i> |
| 12 | 2023 | Ratten V.             | Entrepreneurship    |
| 13 | 2024 | Francisco P.          | Entrepreneurship    |
| 14 | 2024 | Irjayanti & Lord      | <i>Panca Waluya</i> |
| 15 | 2025 | Mutesi et al.         | Entrepreneurship    |
| 16 | 2025 | Ikhwansyah et al.     | <i>Panca Waluya</i> |
| 17 | 2025 | Abdullah & Jamaluddin | Entrepreneurship    |

Source: Compiled by the authors, 2026

### 3.1.2. Research Finding

#### RQ1: How is the entrepreneurship implementation of KUBE as group-based micro enterprise based on *Panca Waluya* perspective.

In the context of KUBE, *cageur* is implemented through strengthening the economic resilience and social functioning of group members. Business activities are designed to provide relatively stable additional income in line with the physical capacity and social conditions of members. Work is divided proportionally, taking into account individual abilities and limitations, so that entrepreneurial activities do not cause an excessive burden. Beyond economic aspects, *cageur* is also reflected in the creation of a group environment that supports members' psychosocial well-being, such as a sense of security, social support, and recognition of each member's contributions (Bark et al., 2023). Thus, KUBE entrepreneurship serves as a means of recovery and strengthening members' vitality, not merely an economic activity.

The element of *bener* is implemented through group business management practices that emphasize transparency, honesty, and compliance with mutual agreements (Charina et al., 2022). KUBE's financial management is conducted openly, with simple records that are accessible and understandable to all members (Enow & Kamala, 2016). The distribution of business profits is based on collective agreements and the principle of fairness, thereby minimizing the potential for internal conflict. The value of *bener* is also reflected in KUBE's compliance with program rules and local social norms. By maintaining the integrity of the process, KUBE builds trust both within the group and with external parties, such as social workers and local stakeholders.

In KUBE practice, *bageur* is manifested through the strengthening of solidarity, empathy, and concern among members (Irjayanti & Lord, 2024). Business decisions are not made individually, but through deliberation that considers the common interest. Members facing economic or social difficulties receive support from the group, both in the form of tolerance in task sharing and informal assistance. The value of *bageur* encourages the formation of an inclusive and participatory entrepreneurial climate. KUBE functions not only as a production unit, but also as a social space that strengthens relationships between members (Hasanah et al., 2022). This makes social cohesion one of the main assets for the sustainability of the group's business.

The *pinter* element is implemented through a collective learning process that takes place in KUBE's entrepreneurial activities (Ikhwansyah et al., 2025). Group members are directly involved in business planning, financial management, and marketing, thereby gaining practical experience that improves their economic literacy and managerial capacity (Lam et al., 2021). This learning is contextual and experience-based, in line with the educational and social backgrounds of the members. The process of mutual learning among members and facilitative mentoring strengthens the group's ability to make more rational business decisions and adapt to market changes.

The value of *singer* is reflected in the group's resilience and persistence in running their business amid limited resources and market uncertainty (Fazal et al., 2022). KUBE demonstrates the ability to survive, adjust strategies, and seek collective solutions when facing business failures or obstacles. This element is also evident in the group's courage to take calculated risks, develop simple innovations, and maintain long-term business commitment (Al Mamun et al., 2019). Singer makes KUBE not only a subsistence business but also a social entrepreneurship entity with resilience and growth potential.

**RQ2: What are the supporting and barrier factors in the entrepreneurship implementation of KUBE as group-based micro enterprise based on *Panca Waluya* perspective.**

***Supporting Factors***

At the individual level, *cageur* and *pinter* values emerge as supporting factors related to human resource readiness in running a business. The literature shows that the physical and mental health of members (Bark et al., 2023) has a direct impact on the level of participation and productivity of group businesses. KUBE members who are in good health tend to be more consistent in carrying out production activities and business management. Meanwhile, the value of *pinter* is reflected in the ability of members to understand basic entrepreneurial knowledge, such as simple financial management, business planning, and adaptation to market changes (Anshika et al., 2021). The studies reviewed show that KUBE with better economic literacy has a higher chance of business sustainability. At the group level, the values of *bageur* and *bener* are the most dominant supporting factors. These two values form internal social capital in the form of trust, solidarity, and collective commitment. SLR findings show that trust among members contributes to the stability of business management, particularly in joint decision-making and group financial management (Nanziri & Leibbrandt, 2018). KUBE that has harmonious social relationships and upholds the value of honesty tends to be able to minimize internal conflicts and maintain business continuity.

The value of *singer* was also found to be an important supporting factor, especially in the context of group-based micro-enterprises operating under resource constraints. The literature shows that the practical skills, perseverance, and resilience of members are key assets in dealing with business uncertainty. KUBE whose members have a resilient attitude and adequate production skills are able to maintain their businesses despite fluctuations in demand and capital constraints.

At the institutional level, supporting factors emerge in the form of social assistance, entrepreneurship training, and policy support. The studies reviewed show that continuous and contextual assistance plays an important role in helping to internalize the values of *Panca Waluya* into entrepreneurial practices. This institutional support strengthens the collective learning process and encourages the transformation of cultural values into more systematic business practices.

***Barrier Factors***

The SLR results also identify a number of inhibiting factors that limit the effectiveness of *Panca Waluya* based KUBE entrepreneurship implementation. At the individual level, low managerial capacity and limited business experience are major obstacles (Francisco, 2024). Although the *pinter* value emphasizes the importance of intelligence and knowledge, many KUBE members do not yet have adequate entrepreneurial skills to manage their businesses sustainably. This is reflected in weak business planning, inconsistent financial records, and dependence on external parties in business decision-making. At the group level, obstacles arise in the form of the suboptimal internalization of the values of *bageur* and *bener* in organizational practices. The literature shows that internal conflicts, uneven member participation, and differences in commitment levels often hinder group business performance. In some cases, the values of togetherness only function symbolically and are not fully realized in transparent and accountable business governance.

At the structural level, limited access to capital, markets, and production technology are the most consistently identified obstacles in the literature. The values of skill and resilience are not always accompanied by adequate resource support, preventing members' entrepreneurial potential from developing optimally. In addition, KUBE's dependence on short-term government assistance has been found to weaken business independence and hinder the strengthening of *Panca Waluya* based entrepreneurial values. Another obstacle is the weak integration between local wisdom values and empowerment program design. The SLR findings show that most KUBE programs are still oriented towards achieving short-term economic outputs, so that the *Panca Waluya* values have not been used as an operational framework in business planning, mentoring, and evaluation.

Based on the SLR results, it can be concluded that the supporting factors for the implementation of KUBE entrepreneurship based on *Panca Waluya* local wisdom lie in the strength of cultural values that encourage trust, resilience, and collective learning. Conversely, the inhibiting factors mainly stem from limited managerial capacity, weak structural support, and the lack of operational integration of *Panca Waluya* values in KUBE entrepreneurship practices. These findings show that

the successful implementation of KUBE entrepreneurship is not only determined by the existence of local values, but also by the ability of the empowerment system to translate these values into concrete and sustainable business practices.

**RQ3: What are the theoretical and practical implications of the entrepreneurship implementation of KUBE as group-based micro enterprise based on *Panca Waluya* perspective.**

The application of *Panca Waluya* theoretically implies that the design of KUBE programs needs to prioritize the welfare of members (*cageur*) as a fundamental goal, not merely an increase in income. KUBE programs should be designed to be flexible, contextual, and take into account the social conditions, capacities, and vulnerabilities of members. Thus, KUBE is not positioned as a uniform business unit, but as an adaptive empowerment platform for local communities. In addition, the values of *bener* and *bageur* imply the importance of incorporating the principles of transparency, fairness, and participation into the institutional structure of KUBE from the early stages. This has a direct impact on reducing the potential for internal conflict and increasing members' sense of ownership of the group's business.

The findings from the implementation of *Panca Waluya* show that the role of facilitators is ineffective if it is instructive or dominant. The values of *pinter* and *singer* require a facilitation pattern that is oriented towards learning and capacity building, not just the transfer of technical knowledge. Facilitators serve as drivers of reflection, discussion, and collective decision-making processes, so that KUBE members have the space to learn from their experiences and mistakes. This approach also strengthens the resilience of the group (*singer*), as members do not depend entirely on external parties in facing business challenges. Thus, *Panca Waluya* based mentoring contributes to increasing the independence and sustainability of KUBE in the long term. The value of *bener* has direct implications for KUBE governance, particularly in financial management and profit sharing. Simple but consistent practices of transparency and accountability increase internal trust and strengthen the group's social capital. This trust is an important prerequisite for business sustainability and the expansion of cooperation networks with external parties.

In practical terms, these findings show that local wisdom-based approaches such as *Panca Waluya* can serve as an alternative framework for developing and replicating KUBE programs in regions with strong socio-cultural characteristics. Poverty alleviation policies through group entrepreneurship should not only rely on quantitative economic indicators but also incorporate social, ethical, and group resilience indicators as measures of success. This approach allows KUBE programs to be more responsive to local dynamics and reduces the risk of failure due to mismatches between program design and the social reality of the community.

### 3.1.3. Thematic Analysis

Thematic codes were developed through a thematic synthesis of articles that went through the PRISMA process (Lumivero, 2025). Table 5 presents the basis for developing a representative GME study linking creativity, innovation, *cageur* and *bageur*, *bener*, *pinter*, and *singer*.

**Table 5. Thematic Analysis**

| Main Theme | Thematic Code    | Main Indicator                                               | Representative Studies                                                                                      |
|------------|------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Creativity | Idea             | Planning, Experience, Problem Identification and Root Causes | Williams, C. C. (2016); Samuel Tabot Enow (2016); Aziz A.R.Z. (2019); Ratten, V. (2023); Mutesi, J. (2025). |
| Innovation | Idea Development | Evaluation of options and Decision Making                    | Váldeson Amaro Lima (2017); Elizabeth L.                                                                    |

|                                 | Solution Implementation | Identification of problems and Root Causes | Nanziri (2018); Bhuiyan, M. F. (2019); Małgorzata Godlewska (2020); Anshika (2021); Fransisco P. (2024); Abdullah M. (2025). |
|---------------------------------|-------------------------|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| <i>Cageur and Bageur</i>        | <i>Cageur</i>           | Physical and Mental health                 | Harry Bark (2023).                                                                                                           |
|                                 | <i>Bageur</i>           | Social health and Character Foundation     | Anne Charina (2022);                                                                                                         |
| <i>Bener, Pinter and Singer</i> | <i>Bener</i>            | Honesty and Integration                    | Irjayanti M. (2024)                                                                                                          |
|                                 | <i>Pinter</i>           | Adaptability and Communication skills      | Ikhwansyah I. (2025)                                                                                                         |
|                                 | <i>Singer</i>           | Self-Awareness and Work Ethic              | Fazal, S. A. (2024)                                                                                                          |

Source: Compiled by the authors, 2026

Based on the results of thematic coding of selected articles, consistent conceptual patterns were identified regarding the factors influencing the implementation of Joint Business Groups in community empowerment programs. Thematic analysis resulted in four interrelated themes that correspond to the established thematic coding structure, namely (1) creativity, (2) innovation, (3) *cageur* and *bageur*, and (4) *bener*, *pinter* and *singer*. These themes reflect the integration between the entrepreneurial process and normative values embedded in the *Panca Waluya* framework that shape the dynamics of KUBE implementation.

The implementation of *Panca Waluya* local wisdom in the Group-Based Micro Enterprise (KUBE) entrepreneurship can be reflected in the way the values of *cageur*, *bener*, *bageur*, *pinter*, and *singer* are internalized into institutional practices, business management, and social relations among group members. *Panca Waluya* is not implemented as a formal written guideline but rather as a value framework that shapes the orientation, behavior, and dynamics of the group's entrepreneurship collectively.

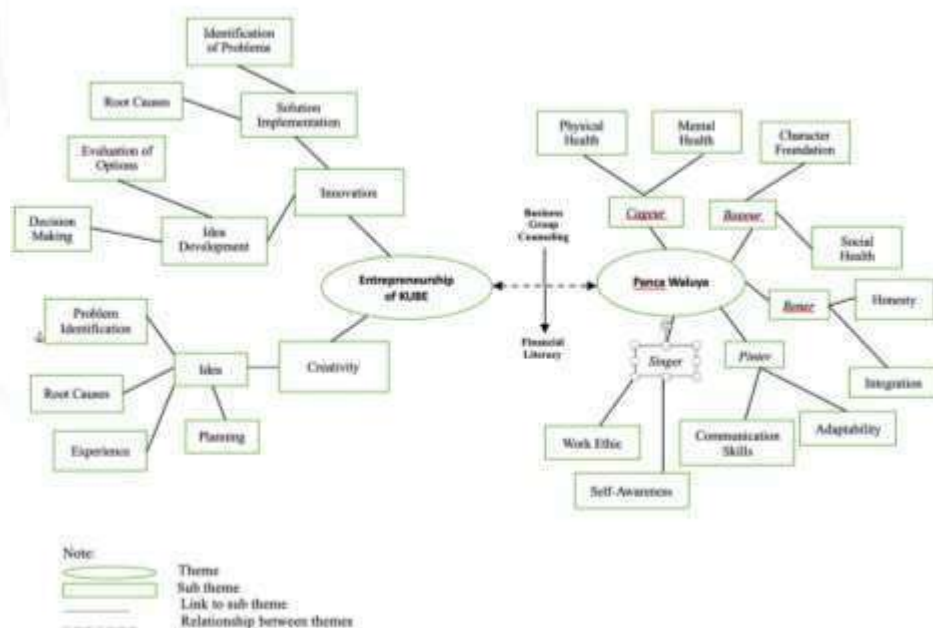
The literature consistently highlights creativity as an important foundation in the development of group-based entrepreneurship. Creativity is reflected in the ability of group members to generate business ideas (Miah et al., 2024), formulating business development plans and identifying opportunities that can be transformed into productive economic activities. In collective ventures like KUBE, creativity emerges not only from individual capacity but also develops through shared discussion, collective reflection, and the exchange of experiences among members (Sariningsih, 2018). Several studies emphasize that the process of developing entrepreneurial ideas often begins with identifying problems faced by the group or surrounding community. Creativity is also reflected in the development of business plans and development strategies. Participatory planning allows members to define their collective goals, distribute responsibilities, and design operational mechanisms that support the company's sustainability. Groups that involve members in the planning process tend to demonstrate stronger commitment and a higher sense of ownership of the business. In the context of KUBE, creativity serves as the driving force that shapes the direction of a business. Without the ability to collectively generate and develop ideas, group businesses tend to stagnate and struggle to adapt to changing economic conditions. Therefore, creativity is a crucial dimension in building the foundation of sustainable group-based entrepreneurship. Innovation is a continuation of creativity in the form of practical implementation.

Innovation emphasizes translating those ideas into concrete solutions that can be implemented in business operations. The literature shows that successful group companies are characterized by their ability to implement solutions effectively and adaptively (Nuryana, 2017). Innovation often emerges through a process of evaluating available options and making collective decisions about the most feasible course of action. Members work together to analyze potential risks and benefits, enabling the group to make informed decisions about production strategies, marketing approaches,

and financial management practices (Diah et al., 2017). It also involves the ability to identify operational challenges and respond to them through practical adjustments. Another important aspect of innovation is the group's ability to manage internal dynamics while implementing new solutions. Decision-making processes, conflict management, and collaborative problem-solving contribute to the successful implementation of innovation within a company. Groups with strong participatory decision-making structures are better able to maintain stability while introducing changes to their operations. (Radiansyah et al., 2025). Within the KUBE framework, innovation supports the transition from aid-based programs to productive economic activities (Firman et al., 2020).

This thematic analysis also highlights the importance of *cageur*, *bageur*, *bener*, *pinter* and *singer* as social and ethical foundations that support the sustainability of KUBE. Social well-being strengthens relationships among members and fosters a supportive environment that encourages collaboration. When members experience physical exhaustion, psychological stress, or social tension, their participation in group activities tends to decline. This can weaken the overall functioning of the company and limit the impact of empowerment programs (Lestari et al., 2019). Therefore, maintaining member well-being is crucial for the sustainability of collective entrepreneurship.

These values shape multidimensional business performance. Economic performance is reflected in the stability and growth of group revenue. Social performance is evident in active participation and strong group cohesion. Institutional performance relates to the sustainability of the organization and its ability to maintain effective governance practices over time. In the context of KUBE implementation, the integration of *bener*, *pinter* and *singer* ensures that entrepreneurial activities are carried out with integrity, competence, and perseverance. These values strengthen the capacity of group enterprises to achieve economic sustainability and broader social empowerment outcomes.



**Figure 2. Thematic Mapping**  
Source: Compiled by the authors, 2026

### 3.2 Discussion

This discussion begins with an interpretation of the literature selection process conducted through the PRISMA stages. The screening results reveal that economic and social policy approaches continue to dominate studies on Group-Based Micro Enterprise (KUBE). Most articles place KUBE as an instrument of poverty alleviation programs, with a focus on economic output and administrative achievements. This finding is important because it shows the limitations of the

existing literature. Many articles were eliminated at the selection stage because they did not discuss the internal dynamics of the group, the learning process, or the value dimensions accompanying the implementation of KUBE. Thus, the PRISMA flow not only functions as a methodological procedure but also reveals research gaps that form an important basis for this study, namely the lack of studies linking KUBE entrepreneurship with local wisdom and the process of social empowerment.

Entrepreneurship is implemented through relatively simple (Williams & Shahid, 2016), participatory business management practices (Ratten, 2023). Financial management (Nanziri & Leibbrandt, 2018), role allocation, and decision-making are conducted collectively (Utami et al., 2021), although the degree of formalization varies across groups. These practices reinforce members' sense of ownership and shared responsibility (Bhuiyan & Ivlevs, 2019), reflecting the core characteristics of collective entrepreneurship (Mutesi et al., 2025), in which economic activities are embedded within collaborative structures rather than individual profit orientation (Ratten, 2023). From the perspective of social capital theory, the sustainability of KUBE is strongly influenced by relational assets such as trust, reciprocity, and mutual commitment. Interpersonal relationships built on solidarity enable groups to navigate constraints related to limited capital, market access, and managerial capacity. Trust functions as a mechanism that reduces internal conflict and transaction costs, while shared norms facilitate coordinated action among members. This finding demonstrates that the viability of group-based enterprises is not solely determined by financial capital but also by the strength of bonding social capital within the group (Abdullah & Jamaluddin, 2025).

The findings align with empowerment theory, which emphasizes the development of collective agency and participatory decision-making processes. The participatory management model observed in KUBE not only supports business operations but also fosters psychological and social empowerment among members (Lukiyanto & Wijayaningtyas, 2020). Through shared decision-making and role distribution, members develop competencies, confidence, and a sense of collective efficacy. Therefore, the sustainability of KUBE should be understood as the outcome of an interaction between economic practices, social capital formation, and empowerment processes operating at the group level (Diah et al., 2017). The descriptive findings indicate that KUBE is implemented through relatively simple, participatory business management practices. Financial management, role allocation, and decision-making are conducted collectively, although the degree of formalization varies across groups (Penman et al., n.d.). These practices reinforce members' sense of ownership and shared responsibility, reflecting the fundamental principles of collective entrepreneurship in which economic activities are embedded in shared structures and mutual accountability.

These relational dynamics are further strengthened by the internalization of *Panca Waluya* values within KUBE's entrepreneurial practices, both consciously and implicitly. The values of *bener* and *bageur* are reflected in principles of honesty, fairness, and mutual respect that underpin business management. These ethical values function as culturally embedded social control mechanisms that prevent internal conflict and reinforce trust among members (Abdul et al., 2019). In this sense, local wisdom operates not merely as symbolic identity but as a practical governance framework that sustains collective entrepreneurship.

A thematic synthesis of the findings demonstrates that the integration of *Panca Waluya* values shapes KUBE's entrepreneurial orientation in ways that distinguish it from conventional individual-centered entrepreneurship models. Rather than prioritizing individual profit maximization, KUBE operates as a form of social entrepreneurship that places collective welfare, participatory learning, and social solidarity at the core of its objectives. Entrepreneurship within this framework is therefore understood not merely as an economic activity, but as a collective and sustainable process of social empowerment.

These findings are consistent with empowerment theory, which emphasizes capacity building, participatory engagement, and community control over resources as central components of sustainable development. The participatory structure of KUBE reflects these principles by fostering shared decision-making, skill development, and collective agency among its members (West Java Provincial Social Affairs, 2023). However, this study extends the existing theoretical framework by demonstrating that local wisdom can function as an integrative normative foundation that bridges economic and social dimensions within group-based entrepreneurship. The internalization of *Panca*

*Waluya* values provides ethical guidance, strengthens social cohesion, and reinforces collective commitment, thereby shaping an entrepreneurial model that is culturally embedded and socially oriented. In this regard, KUBE represents not only a poverty alleviation instrument but also a contextually grounded model of social entrepreneurship rooted in local value systems.

The practical implications of this study suggest that the development of KUBE should be oriented toward long-term empowerment processes rather than short-term administrative compliance (Miah et al., 2024). Findings indicate that instructional and bureaucratic forms of assistance are insufficient for fostering group autonomy and sustainability. Such approaches often emphasize procedural completion over substantive capacity building. In contrast, a facilitative model that prioritizes participatory learning, critical reflection, and the internalization of shared values proves more effective in strengthening collective agency and long-term resilience (Lukiyanto & Wijayaningtyas, 2020). Therefore, policymakers and practitioners should shift from directive intervention models toward empowerment-based strategies that cultivate internal group capacity, leadership, and social cohesion.

From a scientific perspective, this study contributes to the advancement of social entrepreneurship scholarship by incorporating local wisdom as an analytical and conceptual dimension. While mainstream social entrepreneurship literature frequently emphasizes innovation (Lima & da Silva Müller, 2017), hybrid value creation, and market-based solutions, it often under examines the role of culturally embedded normative systems. This research positions *Panca Waluya* not merely as a marker of cultural identity, but as a normative and operational framework that shapes entrepreneurial orientation, governance practices, and collective objectives. By demonstrating how local values integrate economic and social dimensions within group-based enterprises, this study offers a contextually grounded perspective that expands existing theoretical models of social entrepreneurship, particularly in developing-country settings.

#### 4. Conclusion

This study concludes that the implementation of *Panca Waluya* based KUBE entrepreneurship represents a contextual and strategic approach to socio-economic community empowerment. Drawing on a Systematic Literature Review (SLR), the findings demonstrate that KUBE functions not merely as an income-generating mechanism but also as a social arena that fosters collective learning, strengthens relational bonds, and continuously enhances members' capacities. In this regard, KUBE operates simultaneously as an economic institution and a social empowerment platform.

The values of *Panca Waluya* consisted of *cageur*, *bener*, *bageur*, *pinter*, and *singer* serve as a normative framework that integrates business management practices, collective entrepreneurial culture, and empowerment processes within KUBE. Their internalization shapes an entrepreneurial orientation grounded in welfare, ethical conduct, resilience, and mutual responsibility. Consequently, the success of KUBE should not be assessed solely through economic performance indicators but also through social sustainability and the strengthening of members' social functioning. These findings reinforce the argument that group-based entrepreneurship requires culturally embedded value systems to ensure contextual relevance and long-term effectiveness.

The primary contribution of this research lies in conceptualizing KUBE as a model of social entrepreneurship that systematically integrates economic, social, and cultural dimensions. In contrast to technocratic approaches that prioritize measurable outputs, this study positions local wisdom as the conceptual and operational foundation for designing, implementing, and evaluating group-based entrepreneurship initiatives. *Panca Waluya* is therefore framed not only as cultural identity but as a practical and reflective framework for strengthening community enterprise development.

Future research should therefore prioritize empirical field studies that directly examine the implementation of *Panca Waluya* based KUBE entrepreneurship in practice. Qualitative case studies, participatory action research, or mixed-method designs would allow for deeper exploration of how local values are operationalized in daily entrepreneurial activities. In addition, comparative research across regions with different local wisdom systems would be valuable for broadening understanding of the cultural foundations of group-based entrepreneurship. Such comparative analysis could clarify whether culturally embedded value systems function as universally supportive

mechanisms for social entrepreneurship or operate differently depending on socio-cultural context. By addressing these limitations, future studies can advance the development of a more contextualized, empirically grounded, and sustainable empowerment model within group-based entrepreneurial initiatives (Godlewska & Morawska, 2020).

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