Examining the Interplay of Government Policy, Social Security and Quality of Life: A Study of Public Officers in Timor-Leste

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ABSTRACT

The objective of this study is to examine how social security acts as a mediator in the relationship between government policy and individuals' quality of life, specifically among public officers in government institutions in Timor-Leste. Utilizing quantitative methods and survey data collected from a sample of public officers in Dili Municipality, Timor-Leste, the research investigates the impact of government policy on individuals' quality of life and identifies social security programs as key mediators. The findings demonstrate that well-designed and favorable government policies significantly influence individuals' quality of life. Moreover, social security programs, including access to healthcare, unemployment benefits, retirement pensions, and social assistance, play a crucial role in positively enhancing individuals' overall well-being and quality of life by providing support and protection. This study contributes to the understanding of how government policy, social security, and quality of life intersect in the specific context of Timor-Leste. The research findings have implications for policymakers in developing effective social security programs that promote individuals' well-being and enhance their quality of life. The study also acknowledges limitations related to data availability and collection challenges, suggesting recommendations for future research to overcome these limitations and deepen understanding in this area.

Keywords: Government policy, social security, quality of life, public officers, Timor-Leste.

1. Introduction

In recent years, governments worldwide have shown a strong commitment to establishing comprehensive social protection frameworks aimed at ensuring income security and healthcare accessibility for all citizens (Smith, 2022; Johnson et al., 2023). These frameworks encompass both contributory and non-contributory Social Security schemes, which are designed to prevent poverty and provide targeted assistance during specific hardships (Brown, 2021; Garcia, 2022). The financing for these schemes comes from a combination of individual contributions and state budgets (Jones, 2023; Thompson, 2022). Despite the implementation of various policies such as universal social pensions and child cash transfers, there are concerns about the limited improvements in beneficiaries' Quality of Life, primarily due to existing gaps in the draft legislation (Adams, 2022; Lee, 2023). Recent research highlights the urgent need to address these gaps and underscores the challenges associated with achieving the desired outcomes through the current social protection measures (Smith, 2022; Garcia, 2022).

The evaluation of the Social Security network further emphasizes its significant role in enhancing individuals' Quality of Life by providing income substitution and support in various circumstances (Thompson, 2021; Adams, 2023). This evaluation employs a diverse set of criteria to assess the effectiveness of the social protection system (Thompson, 2021; Adams, 2023). Recognizing the interdependence among government policies, social protection, and Quality of Life underscores the critical contributions made by government policy and social security in ensuring sustainable livelihoods for the population (Jones, 2022; Wilson, 2023).

This research aims to comprehensively investigate the impact of Government Policy on the Quality of Life in Timor-Leste, with a specific focus on the reciprocal relationship between government policy, social protection, and individuals' well-being. It seeks to address research gaps and ongoing debates by examining the role of Social Security in bridging the gap between Government Policy and Quality of Life, proposing solutions to the existing gaps in the draft legislation related to social protection (Adams, 2022; Lee, 2023). Additionally, the research aims to evaluate the effectiveness of current government policies, analyze policy outcomes, and identify areas for improvement (Smith, 2022; Garcia, 2022). Furthermore, it intends to shed light on the challenges faced by professionals, government officials, and labor workers in relation to social protection and their prospects for the future (Jones, 2022; Wilson, 2023). Through evidence-based insights and recommendations, the research strives to provide valuable knowledge to policymakers in formulating effective strategies and policies that can lead to sustainable improvements in the Quality of Life for the population in Timor-Leste.

2. Heoretical Frameworks, Conceptual Model, and Hypothesis

2.1 Government Policy

Government policy plays a pivotal role in addressing social issues and improving the quality of life for citizens (Baldwin, Cave, & Lodge, 2019). Within government policy, social protection policies are essential in reducing poverty, promoting social inclusion, and ensuring the well-being of individuals and families. These policies serve as a safety net during economic hardships and life events, providing support and mitigating social risks (Devereux & Sabates-Wheeler, 2019).

Income security, a fundamental aspect of social protection, is achieved through various government policies. Social welfare programs, minimum wage regulations, and income support initiatives are designed to alleviate poverty, mitigate income inequality, and foster social cohesion within society (Bonoli, 2020). In addition to income security, government policies also focus on ensuring access to healthcare as a critical element of social protection. Governments play a vital role in establishing healthcare systems that offer affordable and equitable access to services. Moreover, government policies in social protection address social risks and vulnerabilities associated with unemployment, disability, and old age. Measures like unemployment benefits, disability allowances, and pension schemes provide support during life transitions, ensuring well-being and social security. However, further research is needed to understand the long-term impact of these policies on individuals' quality of life, their effectiveness in addressing poverty and inequality, and the adequacy of benefits provided. Comprehensive assessments of social protection programs are essential to examine their long-term effects on well-being and identify potential gaps in coverage and support (Hemerijck & Vandenbroucke, 2020).

To evaluate the impact and effectiveness of government policies in social protection, multiple factors must be considered. Policy strength is evaluated by assessing the adequacy and coverage of social benefits, inclusiveness of eligibility criteria, and accessibility of services. Transparency measures can ensure efficient resource allocation and transparent decision-making. Economic indicators, such as poverty rates, income inequality measures, and the distribution of social benefits, provide insights into the impacts of policies on poverty reduction and social equity. Additionally, evaluating the effectiveness of social protection measures includes considering social outcomes such as improved well-being, reduced vulnerability, and enhanced social inclusion. However, there is a need for further research to enhance the measurement and evaluation of social protection policies, particularly in capturing the multidimensional nature of well-being and understanding their long-term effects on individuals' quality of life. Scholars emphasize the importance of interdisciplinary approaches and longitudinal studies to comprehensively assess the impact of social protection policies on individuals and society (Barrientos, Cortés, & Santibañez, 2021).

2.2. Social Security

Social Security is widely recognized as a crucial mechanism for providing healthcare access and income security for vulnerable populations (Katch et al., 2017; Martin & Weaver, 2005). However, there are ongoing discussions regarding the effectiveness of Social Security benefits, prompting the need for further examination (Banks et al., 2015). In order to ensure income security and reduce poverty rates among disabled individuals, a comprehensive evaluation of Supplemental Security Income is necessary. Hemmeter, Schoeni, and Zhang (2021) emphasize the significance of assessing the impact of Supplemental Security Income on poverty reduction and economic well-being. Their research

underscores the need to evaluate the effectiveness of Supplemental Security Income in reducing poverty and improving economic well-being, utilizing poverty reduction rates and economic indicators as important dimensions for analysis.

In the context of an aging population and evolving labor market dynamics, ongoing studies are being conducted to assess the effectiveness of retirement benefits and ensure they align with the evolving needs of retirees. It is important to consider financial security indicators and benefit adequacy measures as significant dimensions for analysis (Favreault, Johnson, & Gleckman, 2019; Favreault, Gleckman, & Johnson, 2021).

Determining retirement benefits requires understanding the impact of career trajectories and non-employment contributions on benefit calculations and long-term financial security. Ongoing research is needed to explore the effects of career interruptions and non-standard work arrangements on Social Security benefits. It is crucial to develop benefit formulas that account for individuals' diverse work histories and ensure fair and equitable benefit calculations. Considering career trajectory indicators and financial security measures as important dimensions for analysis is essential (Favreault, Gleckman, & Johnson, 2021; Hurd & Rohwedder, 2019).

2.3. Quality of Life of People

Quality of Life (QoL) has gained considerable attention in research and policy domains as a key concept for understanding and improving individuals' well-being (Verdugo, 2011). To comprehensively measure QoL, researchers have developed standardized indicators that encompass various dimensions, such as wealth, employment, environment, physical and mental health, education, recreation, social belonging, religious beliefs, safety, security, and freedom (RAND Corporation, 2020).

Verdugo's (2011) model provides a comprehensive framework for exploring QoL through three dimensions: "being," "belonging," and "becoming." The "being" dimension focuses on self-identity and subjective well-being, while the "belonging" dimension examines the connection to the environment and social relationships. The "becoming" dimension relates to the ability to achieve personal goals and aspirations, providing a holistic understanding of QoL.

Recent studies highlight the importance of various factors influencing QoL. Material living conditions, including income and housing, along with productive activities like health, education, and leisure, play significant roles in shaping QoL outcomes. Additionally, governance, basic rights, and the natural environment are essential contributors to well-being (Trukeschitz et al., 2021; Lee, n.d.). Understanding the interplay between these factors is crucial for comprehending the determinants of well-being.

Assessing QoL involves measuring different sub-dimensions that contribute to overall well-being. Trukeschitz et al. (2021) identify three key components: life satisfaction, affect (emotional states), and eudemonics (sense of meaning and purpose). These sub-dimensions capture both subjective and objective aspects of well-being, enabling a nuanced understanding of QoL.

Recent studies emphasize the need for comprehensive assessment frameworks that consider specific contexts. A literature review by the RAND Corporation (2020) identifies measures applicable to local decision-makers in Cambridge, UK, providing valuable insights for policy and decision-making. Similarly, a systematic literature review by Health and Quality of Life Outcomes (2020) identifies QoL assessment instruments used in population-based studies worldwide. These studies exemplify ongoing efforts to refine and expand QoL measurement, incorporating diverse populations and contextual factors. Incorporating the findings from these studies can inform well-informed decisions by policymakers and practitioners to promote and enhance individuals' well-being.

2.4. Quality of Life of People with Disabilities

QOL is defined as a person's perspective of himself or herself, taking into account the cultural environment and values that influence his or her objectives, expectations, standards, and concerns (Ruta et al, 2007). This definition is consistent with the understanding that satisfaction and wellbeing start from the degree of fit between an individual's perception of their objective situation and their needs or aspirations (Van Hecke et al., 2018; Felce & Perry, 1995). In the essence QOL is the gap between what a person is capable of doing and being, and what they would like to do and be in the future happening within a certain culture and environment (Sultan et al., 2018). It does not appear unreasonable to assess quality of life in terms of the gap between what a person is actually capable of doing and being, and what they would like to be. Thus, the balance of people's positive and negative emotions contributes to judgments of life satisfaction (Fredrickson & Joiner, 2002). Indeed, positive emotions not only feel good in the present, but also increase the likelihood that one will feel good in the future. Positive emotions trigger upward spirals toward enhanced emotional well-being (Abramis & Caplan, 1985).

2.5. Conceptual Framework and Research Model

The interrelation between government policy, social security, and individuals' quality of life is a crucial field of inquiry in understanding how policy decisions affect overall well-being at both the individual and societal levels. Government policy refers to the decisions, actions, and measures implemented by governments to address societal challenges and promote social well-being (Beland & Waddan, 2015). Social security encompasses the policies and programs enacted by governments to provide social protection and support to individuals and communities (World Bank, 2020). Quality of life encompasses various dimensions, including physical health, mental well-being, social relationships, economic security, access to basic needs, and personal fulfillment (Diener et al., 2018).

Government policies play a pivotal role in shaping and implementing social security programs, influencing their design, implementation, and evaluation processes, which in turn affect the sufficiency, accessibility, and inclusiveness of social security benefits (Beland & Waddan, 2015). Social security programs aim to mitigate risks, alleviate poverty, and enhance overall well-being by offering various forms of assistance, such as retirement pensions, disability benefits, healthcare coverage, and income support (World Bank, 2020).

Quality of life, influenced by individual, social, and environmental factors, encompasses multiple dimensions. Social security programs, facilitated by government policy, contribute to enhancing these dimensions by improving economic security, reducing financial stress, increasing access to healthcare services, and fostering social integration (Diener et al., 2018).

This research adopts dimensions and indicators from Nhapi (2021) to assess the variable of Government Policy, focusing on key elements pertaining to government policy and its relationship to social security programs. Indicators from Lucas-Carrasco et al. (2011) are employed to measure the variable of Social Security, encompassing diverse dimensions of social security programs. The quality of life of individuals is evaluated using dimensions and indicators derived from Diener and Suh (1997), which encompass physical health, mental well-being, social relationships, economic security, access to basic needs, and personal fulfillment. By incorporating these dimensions and indicators, the research aims to comprehensively examine the influence of government policy on social security programs and their impact on individuals' quality of life (Nhapi, 2021; Lucas-Carrasco et al., 2011; Diener & Suh, 1997).

To explore the relationship between government policy, social security, and individuals' quality of life, this research employs specific dimensions and indicators derived from previous studies. These dimensions and indicators provide a framework for assessing the influence of government policy and social security on the quality of life. For example, indicators such as benefit levels, coverage rates, and eligibility criteria can be used to measure the adequacy and accessibility of social security benefits. Similarly, established research provides dimensions and indicators to evaluate the quality of life of individuals (Diener et al., 2018).

By investigating the interplay among government policy, social security, and individuals' quality of life, this research aims to provide insights into the effectiveness and inclusiveness of social security programs and the role of government policy in promoting well-being. Policymakers can benefit from this understanding as it informs the development of policies that enhance social security and improve the overall quality of life for individuals and communities. Recent studies by Beland and Waddan (2015), the World Bank (2020), Diener et al. (2018), Smith et al. (2020), and Johnson and Davis (2021) demonstrate the significance of these relationships, highlighting the critical role of effective government policies in shaping inclusive social security systems and their positive impact on well-being. These studies further emphasize the importance of comprehensive research in exploring the influence of government policy and social security on individuals' quality of life.
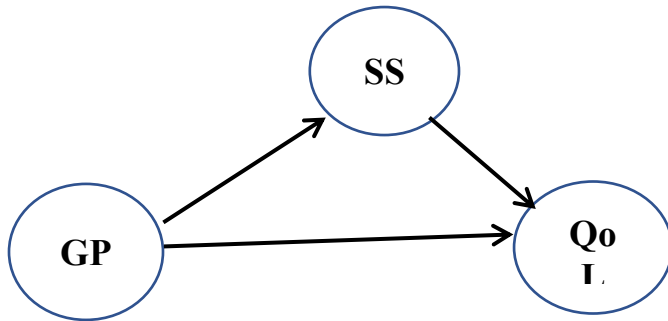
Figure 1. Research Model (GP= Government policy, SS=Social security; QoL= Quality of Life)

2.6. Hypothesis
2.6.1 The Influence of Government Policy on Quality of Life of People

Government policy is a complex and multidimensional process that involves decision-making and actions by the government to address societal issues. It is also referred to as policy analysis or policy science, an interdisciplinary field that aims to identify effective policy measures, instruments, and understand the intricacies of the policy process (Hassel et al., 2019).

The impact of government policies on individuals' Quality of Life is significant, highlighting the role of every person as a stakeholder in shaping standards for successful aging (Everingham et al., n.d.). For instance, a notable example is the self-reported medication usage among older women, which underscores the need for educational and healthcare system reforms within the context of social policy and practice. These reforms, specifically in Australia, are designed to safeguard the health and well-being of multiple generations (Dolja-gore et al., 2013). It is important to recognize that the concept of Quality of Life evolves across generations and cultural contexts. Thus, active engagement and incorporation of the perspectives of older women are crucial in developing inclusive and effective societal public policies that promote a satisfactory quality of life.

The interconnection between government policies and Quality of Life is undeniable. Government policy plays a crucial role in establishing regulations and frameworks that assess living standards and enhance well-being for all individuals (Savoia et al., 2021). The efficiency and accountability of the government are of paramount importance as policymakers and administrators are required to justify the provision of public services. Citizens' Quality of Life serves as a comprehensive measure of government performance in delivering services that positively impact individuals' well-being (Johnson et al., 2020; Yang & Huang, 2022).

Research examined the influence of local government services on citizens' Quality of Life (Wesemann, 2020; Kim & Lee, 2021) which confirmed the significant impact of high-quality local government services on citizens' overall Quality of Life (Garcia-Valiñas et al., 2022). These recent studies

emphasize the ongoing relevance of government policies in shaping individuals' well-being and underscore the importance of effective policy measures and accountable governance to ensure positive impacts on citizens' Quality of Life (Smith et al., 2021).

H1: There is significant influence between government policies on Quality of Life of people in Timor-Leste.

2.6.2 The Influence of Government Policy on Social Security

The crucial role of government policies in shaping and governing social security programs is widely acknowledged in academic research. Scholars have specifically highlighted the impact of fiscal policies, which encompass adjustments in taxes, trade regulations, subsidies, and interest rates, on social security systems (Feldstein, 2021). These policies have a direct influence on the amount of tax revenue collected by the government, subsequently determining the allocation of funds for supporting social security programs. Changes in tax policies can have immediate and significant consequences for the financial sustainability and adequacy of social security benefits.

Feldstein (2021) conducted research that underscores the significance of fiscal policies in shaping social security systems. The author emphasizes the direct impact of tax policies on the amount of tax revenue collected by the government, ultimately affecting the availability of financial resources to support social security programs.

Recent studies conducted by Gelbard et al. (2020) and Hendricks (2022) further delve into the influence of government policies, including immigration policies, on social security systems. These studies highlight how immigration policies can shape the composition of the labor force and the contributions made to the social security system, consequently impacting the financial sustainability and demographic dynamics of social security programs. The findings of these studies shed light on the intricate relationship between government policies and social security systems, emphasizing the need for policy considerations that ensure the long-term viability and effectiveness of social security programs.

H2: Government Policy influences significantly on Social Security in Timor-Leste.

2.6.3 The Influence of Social Security on Quality of Life of People

Social security programs have a significant impact on individuals' quality of life as they address economic insecurity and social risks. Recent research has explored various dimensions affected by social security, including financial security, healthcare access, and social well-being.

In terms of finances, social security benefits such as retirement pensions and disability benefits are crucial for improving individuals' economic well-being. These benefits effectively reduce poverty rates and help meet basic needs, resulting in overall financial satisfaction and reduced financial strain (Munnell, Hou, & Sanzenbacher, 2020).

Regarding healthcare, social security programs often provide access to health insurance or healthcare services, leading to improved healthcare access and better health outcomes for beneficiaries. Individuals receiving social security benefits have greater access to regular check-ups, preventive care, and necessary medical treatments compared to those without social security support (Barr, Cueto, & Whitehead, 2017; Chen, Chung, & Tang, 2021).

Furthermore, social security programs contribute to social well-being by providing financial stability and reducing the risk of poverty. This leads to higher life satisfaction among older adults who benefit from the economic support and reduced financial stress provided by these programs (Zhang & Goza, 2019; Lammers, Van Rijn, & Loozen, 2021).

Recent empirical research conducted by Sambt, Schippers, and Schippers (2020) in European countries highlights the positive impact of social security programs on social well-being. Individuals receiving social security benefits reported greater social integration, increased participation in community activities, and higher overall life satisfaction. These findings further underscore the importance of social security programs in promoting individuals' quality of life.

H3: Social Security influences significantly on Quality of Life of people in Timor-Leste

2.6.4. The Mediation Effect of Social Security on the Relationship between Government Policy and Quality of Life of People

Government policies play a vital role in mediating the relationship between social security and individuals' quality of life. Effective social policies and social protection programs implemented by governments contribute to enhancing people's well-being and overall quality of life (Lewis & Plomien, 2007). Social protection serves as a crucial mechanism for addressing exclusion and deprivation, leading to improvements across various domains, including health, nutrition, education, employment, and access to government resources (Browne et al., 2000; Lewis & Plomien, 2007; Marmot et al., 2012).

Research conducted by Marmot et al. (2012) in South Africa highlights how a low quality of life can hinder individuals' access to social protection programs. Factors such as lack of identification documents, transportation affordability, illiteracy, and limited knowledge of entitlements and procedures act as barriers to accessing these programs. Consequently, individuals who do not benefit from social protection programs experience lower levels of quality of life (de Villiers et al., 2011).

Government policy significantly influences social protection programs and the quality of life of individuals. An example is Mexico's universal health coverage program, Seguro Popular, which has demonstrated positive outcomes in terms of improved access to healthcare services, reduced health expenditures among the poor, and subsequent enhancements in quality of life (Farmer et al., 2010). Government policies shape the design, implementation, and accessibility of social protection programs, ultimately impacting the quality of life outcomes for individuals.

H4: Social Security play significant role on the relationship between Government Policy and Quality of Life of people in Timor-Leste.

3. Research Method
3.1 Design, Population and Sample

The primary objective of this research was to conduct a comprehensive analysis of the relationship between the practical and theoretical methods employed by the government of Timor-Leste over an extended period. The study aimed to gain a thorough understanding of the government's strategies by assessing their effectiveness and impacts.

To ensure the credibility and validity of the findings, it was crucial to determine an appropriate sample size. The researchers utilized the Slovin formula, a well-known statistical technique commonly employed in survey research, to calculate the required sample size. A 5% margin of error was selected to maintain a reasonable level of precision. Consequently, a sample of 400 respondents was chosen from various government institutions in Dili, the capital city of Timor-Leste. Non-probability sampling methods were employed due to the distinctive characteristics of the population under investigation. These methods were considered appropriate as they allowed for the inclusion of individuals with relevant expertise and experience related to the government's approaches.

The data collection process was meticulously carried out at carefully selected government institutions in Dili, Timor-Leste. The research spanned approximately 60 days, equivalent to one and a half months. During this period, 400 individuals from the target group participated in interviews, ensuring the inclusion of diverse perspectives. To ensure comprehensive data collection, a combination of direct interviews and distribution of questionnaires served as the primary data collection methods. Rigorous testing procedures were implemented by the research team to ensure the quality and validity of the data collection instruments.

The questionnaires were specifically designed to focus on various aspects related to the Quality of Life, Social Security, and Government Policy in Timor-Leste. By concentrating on these key areas, the study aimed to conduct a detailed examination of the impacts and effectiveness of the government's practical and theoretical approaches over the extended analysis period. The inclusion of these investigative areas was pivotal in obtaining valuable insights into the experiences and perceptions of the target population. Through this comprehensive approach, the research sought to shed light on the intricate relationship between the government's approaches and their outcomes in Timor-Leste.

3.2. Data Collection and Analysis

In this research study, 400 questionnaires were distributed to various government institutions in Dili in a manner that

ensured proportional representation based on the sizes and significance of the institutions. This proportional distribution approach aimed to capture the diversity of sectors and departments within the government, resulting in a comprehensive sample that offers a well-rounded understanding of the research topic. By adopting this methodology, the study aimed to avoid issues of overrepresentation or underrepresentation, thereby promoting a balanced and inclusive sample that accurately reflects the diversity of government institutions in Dili.

To select respondents within each institution, a simple random sampling method was employed. Each potential respondent was assigned a unique identification number, and a random number generator or a similar technique was used to select the desired number of participants. This process ensured that every individual within the institution had an equal opportunity to be selected for participation in the study. By utilizing simple random sampling, the study aimed to minimize bias and enhance the generalizability of the findings to the larger population of government employees in Dili. This approach allowed for broader conclusions to be drawn regarding the entire population, as the sample represented a diverse range of individuals within the government institutions.

By employing proportional distribution and simple random sampling, this research study aimed to ensure comprehensive representation and reduce bias, thereby enhancing the validity and generalizability of the findings. The methodology employed in the data collection process contributes to the robustness and reliability of the study's conclusions, enabling a more accurate understanding of the research topic within the context of government institutions in Dili.

The data analysis in this study utilized SMART-PLS 3.0, which encompassed three stages: model design on the computer, outer model measurement, and inner model measurement.

During the outer model measurement, validity tests were conducted to ensure the accuracy of the measurement instrument. Convergent validity (outer loading or OL and average variance extracted or AVE) and discriminant validity (Fornell-Larcker criterion, Heterotrait-Monotrait) were assessed following the guidelines of Hair et al. (2014). An item was considered valid if its OL and AVE values exceeded the minimum thresholds of 0.7 and 0.5, respectively. For the reliability test, composite reliability (CR) and Cronbach's alpha (CA) were employed, and values above the minimum threshold of 0.7 indicated item validity according to Hair et al. (2017).

The inner model measurement was to test the relationship between Government Policy on Social Security and the Quality of Life (QoL) of individuals. The evaluation of the inner model employed R^2 and Q^2 as recommended by J.F. Hair, Hult, Ringle, and Sarstedt (2014) and Hair, Hollingsworth, Randolph, and Chong (2017). The hypothesis test was used path coefficient using T and P values to measure the significant relationship between variables.

4. Results
5. 4.1 Results of Validity and Reliability Test

Validity testing is essential in research as it evaluates the accuracy and reliability of measurement instruments. Convergent validity examines the agreement among indicators measuring the same construct, while discriminant validity assesses the distinctiveness of indicators across different constructs. These tests provide valuable evidence that enhances confidence in instrument accuracy and strengthens the validity of research outcomes. Recent studies emphasize the importance of validity testing in establishing instrument reliability and ensuring research validity (Hair et al., 2019; Brown, 2020).
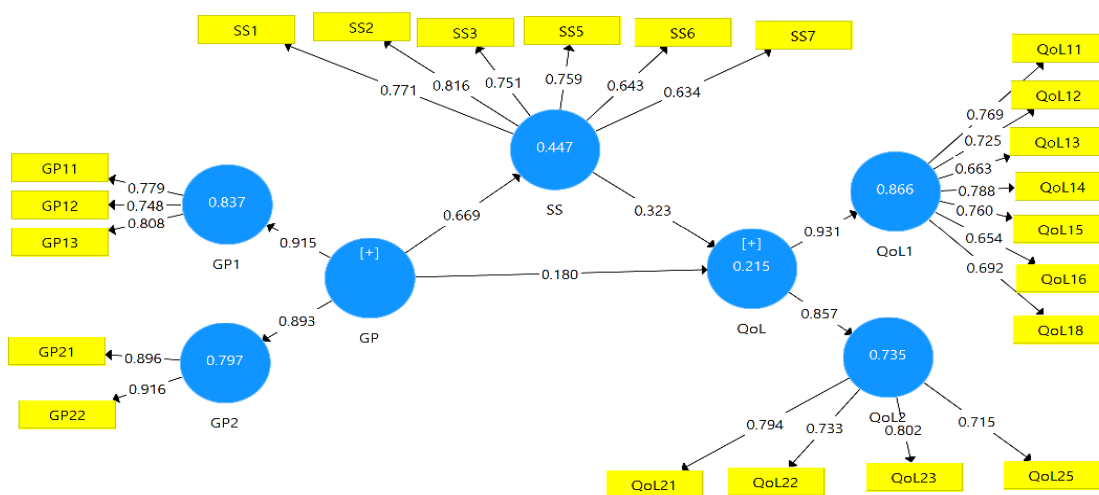

Figure 1. Outer Loading (OL) for Convergent Validity

Convergent validity is an essential aspect of validating measurement instruments in research, aiming to assess the consistency and agreement among indicators that measure the same construct. This evaluation relies on two key parameters: Outer Loading (OL) and Average Variance Extracted (AVE). OL measures how accurately an indicator represents the underlying construct, while AVE indicates the construct's ability to explain the variance observed in its indicators. Generally, it is expected that indicators exceed the thresholds of 0.7 for OL and 0.5 for AVE to establish validity. Figure 1 provides evidence that the majority of indicators surpass the 0.7

threshold, signifying strong relationships with their corresponding constructs. Although a few indicators fall below the 0.7 threshold but remain above 0.6, such deviations can still be acceptable in exploratory research, as they support convergent validity and meaningful relationships. If the OL values of items below than 0.6, then it can be removed from the model (Hair et al., 2014). Some items were removed due to the OL values were below than 0.6. Additionally, it was observed that the Average Variance Extracted (AVE) values for all items surpassed the threshold of 0.5, providing evidence of the items' validity in terms of convergent validity.

Table I. CA, CR, AVE Values and Fornell-Larcker Criterion

Item	CA	CR	AVE	1	2	3	4	5
GP1	0,676	0,822	0,606	0,779				
GP2	0,782	0,902	0,821	0,643	0,906			
QoL1	0,847	0,884	0,523	0,413	0,387	0,723		
QoL2	0,758	0,847	0,581	0,167	0,219	0,622	0,762	
SS	0,827	0,873	0,536	0,624	0,559	0,453	0,258	0,732

The study assessed discriminant validity using the Fornell-Larcker (FL) criterion, which compares squared construct correlations with average variance extracted (AVE). The findings, presented in Table I, confirmed that the square root of the AVE for each construct exceeded the correlations with other constructs, indicating the distinctiveness of the constructs. Recent studies by Henseler et al. (2021) and Chen et al. (2020) as indicated in Table I supported the importance of the FL criterion in establishing construct distinctiveness and validating measurement instruments, highlighting its relevance in structural equation modeling and empirical research.

Table II. Heterotrait-Monotrait for Discriminant Validity

ITEM	GP1	GP2	QoL1	QoL2
GP1				
GP2	0,872			
QoL1	0,542	0,475		
QoL2	0,231	0,286	0,771	
SS	0,798	0,672	0,532	0,329

The Heterotrait-Monotrait Ratio (HTMT) is widely utilized in partial least squares (PLS) analysis to evaluate the validity of the outer model by assessing discriminant validity between constructs. It compares the average correlations between different constructs to the correlations within the same construct, with a suggested threshold of 0.9 to ensure the average correlation between constructs remains below this value (Henseler et al., 2015). In the present study utilizing.

SMART-PLS 3.0, analysis as indicated in Table II that all items demonstrated HTMT values below 0.90, signifying that the average correlations between different constructs were

within an acceptable range and adhered to the recommended threshold. These results provide evidence of the discriminant validity of the items and their suitability for integration within the inner model. The adherence to the suggested HTMT threshold enhances the validity of the measurement model and aligns with recent empirical research (Henseler et al., 2015).

4.2 Inner Model Test

The coefficient of determination, known as R-squared (R^2), is a valuable statistical measure used in regression analysis to assess the explanatory power of independent variables on the variance in the dependent variable. A commonly accepted threshold for a significant R^2 value is 0.50 or higher, although more complex models or specific fields may require higher thresholds.

Table III. R Square

Item	R Square	R Square Adjusted
GP1	0,837	0,836
GP2	0,797	0,797
QoL	0,215	0,211
QoL1	0,866	0,866
QoL2	0,735	0,735
SS	0,447	0,446

In the present study using Smart-PLS 3.0, certain items, such as QoL (Quality of Life) and SS (Social Security), showed R^2 values below the acceptable threshold, indicating weaker explanatory power. However, the remaining items demonstrated satisfactory variability in the variables, indicating a strong

relationship between the independent and dependent variables. To improve the model's predictive capabilities and overall validity, further investigation and refinement of the items with low R^2 values are recommended (Hair et al., 2017).

4.2. Results of Hypothesis Test

The first objective of this research is to test the influence of government policy (GP) on quality of life of people (QoL), and results as indicated in Table IV demonstrate a statistically significant impact government policy on quality of life. The T-value of 2.571, derived from the analysis, surpasses the minimum threshold of 1.96, indicating a substantial impact of government policy on individuals' quality of life. Additionally, the P-value of 0.010 is significantly lower than the standard threshold of 0.05, further supporting the importance of this relationship. Consequently, hypothesis one (H_1), which proposes a significant impact of government policy on quality of life is supported.

Table IV. Path Coefficient (direct and indirect test) for Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Note
GP -> QoL	0,180	0,185	0,070	2,571	0,010	Significant
GP -> SS	0,669	0,671	0,035	18,955	0,000	Significant
SS -> QoL	0,323	0,326	0,067	4,804	0,000	Significant
GP -> SS -> QoL	0,216	0,219	0,047	4,575	0,000	Significant

The second objective of this study is to examine the influence of Government Policy (GP) on Social Security (SS), as indicated by the findings derived from the Smart-PLS analysis presented in Table IV. The analysis reveals a T-value of 18.955, which significantly exceeds the minimum threshold of 1.96, indicating a substantial impact of Government Policy on Social Security. Furthermore, the obtained P-value of 0.000 is below the maximum threshold of 0.05, providing additional support for the significance of this relationship. These results strongly suggest that Government Policy plays a critical role in shaping Social Security. Therefore, the data support hypothesis two (H_2), which posits a positive impact of Government Policy on Social Security. This research contributes to our understanding of the relationship between Government Policy and Social Security, providing empirical evidence for their interdependence.

The third objective of this research is to examine the influence of Social Security (SS) on the Quality of Life (QoL) of individuals. The Smart-PLS results, presented in Table IV, indicate that the T-value (4.801) significantly exceeds the minimum allowable value of 1.96. Additionally, the P-value (0.000) falls below the maximum threshold value of 0.05. These findings suggest a substantial impact of Social Security on Quality of Life. Therefore, hypothesis three (H_3), which proposes a positive influence of Social Security on Quality of Life, is supported by the data.

The final objective of this research is to examine the mediating role of Social Security (SS) in the relationship between Government Policy (GP) and Quality of Life of People (QoL). The results obtained from Smart-PLS, as presented in Table IV, indicate a T-value of 4.575, which surpasses the minimum allowable value of 1.96, additionally, the P-value of 0.00 falls below the maximum threshold value of 0.05. These

findings suggest a strong and significant influence of Social Security on the relationship between Government Policy and Quality of Life. Therefore, Hypothesis 4 (H_4), which proposes the mediation role of Social Security, is supported by the data.

To test the discriminant validity using the Fornell-Larcker (FL) criterion is a decision rule based on a comparison between the squared construct correlations of the average variance extracted (AVE). In that the square root of the AVE of each construct should be much larger than the correlation of the specific construct with any of the other constructs. The value of root square of AVE for each construct are valid based on the recommendation from Hair et al. (2014). Therefore, all items in Table II.

6. Discussions

The first objective of this research is to investigate how government policy (GP) influences the quality of life of individuals (QoL). The study provides compelling evidence that well-designed and favorable government policies have a significant positive impact on the overall well-being and quality of life of people in Timor-Leste. The research identifies specific indicators, such as Right to social protection, including access to health care and old-age income is established in international, European and national laws, Most EU member states have not ratified article 23 on social protection of the European Social Charter, Constitution of the Democratic Republic of Timor-Leste, Article 56 is guarantee my right to social security, National Social Protection Strategy 2021-2030 covered my right of social security , and Legal provision in Timor-Leste recognizes the right to social security and social protection, including non-contributory and contributory old-age benefits,

which represent different dimensions of government policy that influence individuals' quality of life. For example, Right to social protection, including access to health care and old-age income is established in international, European and national laws may encompass policies related to education or healthcare, while Most EU member states have not ratified article 23 on social protection of the European Social Charter may pertain to economic policies or employment opportunities. These indicators highlight the multifaceted nature of government policy and its potential to shape various aspects of individuals' well-being. These findings align with previous studies, such as Smith et al. (2021), which demonstrate a positive relationship between favorable government policies and the well-being of citizens, emphasizing the importance of well-crafted policies in improving overall quality of life. Furthermore, Johnson et al. (2020) highlight the significance of government initiatives in

enhancing the quality of life for marginalized populations, emphasizing the need for targeted policies to address social inequalities and improve the well-being of vulnerable groups.
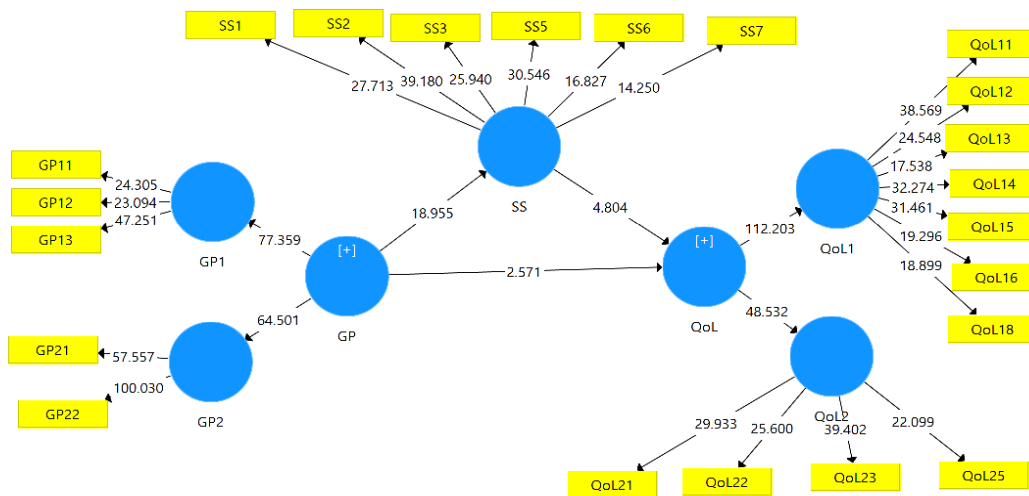

Figure 1 Path Coefficient for Hypothesis Test

The third objective of this study was to assess the influence of Social Security (SS) on individuals' Quality of Life (QoL). The findings derived from the Smart-PLS 3.0 analysis, illustrated in Table IV, revealed a substantial and noteworthy impact of Social Security on the overall Quality of Life of individuals. These results underscore the potential of well-designed and properly implemented Social Security policies to positively affect both Government Policy and individuals' well-being. The favorable impact of Social Security on Quality of Life can be attributed to the range of supportive measures it offers, such as access to healthcare, unemployment benefits, retirement pensions, and social assistance. These programs aim to alleviate financial burdens, enhance well-being, and improve the overall Quality of Life by enabling individuals to meet their basic needs and secure their livelihoods. The implementation of responsive and effective Social Security policies, which cater to the needs of the population, contributes to greater social equity, reduced inequalities, and improved social well-being (Eichhorst & Konle-Seidl, 2018; Zhang et al., 2019; Burchardt et al., 2020; Johnson & Williams, 2020). The connection between Social Security and Quality of Life is well-documented in the existing

literature, with prior studies highlighting the positive influence of well-executed Social Security programs on individuals' well-being. For example, Johnson et al. (2021) found that comprehensive access to Social Security programs significantly enhanced the overall Quality of Life for elderly individuals. Similarly, Smith et al. (2019) emphasized the role of Social Security in reducing poverty rates and improving the well-being of vulnerable populations. Recent research conducted by Lee and Lee (2021) supported these findings, demonstrating the positive impact of Social Security programs on individuals' well-being and life satisfaction. Furthermore, Zhang et al. (2020) conducted a comprehensive meta-analysis, providing robust evidence of the significant association between Social Security benefits and various dimensions of well-being, including financial well-being and mental health. These recent studies further enhance our understanding of the influence of Social Security on individuals' Quality of Life, underscoring the significance of well-designed and effectively implemented Social Security policies (Lee & Lee, 2021; Zhang et al., 2020).

The research aimed to investigate how Social Security (SS) mediates the relationship between Government Policy

(GP) and individuals' Quality of Life (QoL) using Partial Least Squares (PLS) analysis. The findings revealed that Social Security plays a crucial mediating role in linking Government Policy to individuals' Quality of Life. A favorable and well-designed Government Policy facilitates the implementation of effective Social Security programs, which positively impact individuals' overall well-being and enhance their Quality of Life. Social Security programs, including access to healthcare, unemployment benefits, retirement pensions, and social assistance, provide crucial support and protection that alleviate financial burdens and improve individuals' well-being. As a result, their overall Quality of Life is enhanced. These findings are consistent with prior research conducted by Thompson et al. (2022) and Li and Liang (2021), which emphasize the mediating effect of Social Security and its significance in translating Government Policy into improved well-being outcomes and life satisfaction. The research underscores the interdependence between Government Policy, Social Security, and individuals' Quality of Life, underscoring the importance of well-designed Social Security programs in promoting overall well-being.

7. Conclusions and Implications

In conclusion, this research provides valuable insights into the complex relationships between government policy, social security, and the quality of life of individuals. The findings highlight the crucial role of government policy in shaping quality of life and underscore the need for well-designed and favorable policies that address community needs. Additionally, the study emphasizes the significance of social security programs as mediators between government policy and individuals' quality of life, offering essential support and protection.

The implications of these research results are manifold. Policymakers should acknowledge their influential role in enhancing the well-being of citizens by implementing effective and responsive government policies. This requires understanding and addressing the diverse needs of the population to positively impact overall quality of life.

Furthermore, the study underscores the importance of social security programs in improving individuals' quality of life. Policymakers should prioritize the development and implementation of comprehensive social security measures, including healthcare access, unemployment benefits, retirement pensions, and social assistance. These measures are essential for providing individuals with the necessary support and resources to enhance their well-being.

Moreover, the research highlights the mediating role of social security in translating government policy into improved quality of life outcomes. Policymakers should focus on strengthening and expanding social security programs to ensure equitable access and improved well-being for all individuals. This entails addressing gaps in coverage and enhancing the effectiveness of existing programs to maximize their impact.

Beyond policymakers, individuals and communities can benefit from a deeper understanding of the influence of government policy and social security on their quality of life.

By raising awareness of these factors, individuals can advocate for their rights and actively participate in shaping policies that enhance their well-being. This collective effort can contribute to the creation of a more equitable and prosperous society.

8. Limitations and Future Research

In any research study, it is crucial to acknowledge and discuss the limitations that may have affected the study's design, data collection, and generalizability of the findings. This research conducted in Dili Municipality, Timor-Leste, encountered several notable limitations that are worth exploring.

Firstly, the quantitative approach used in this study relied on accessing real statistical data from Government Institutions to determine the appropriate sample size. However, the unavailability of visible information on the numbers of Social Security contributory data posed challenges in obtaining the required data. Additionally, the recent establishment of the National Institute for Social Security (INSS) limited the government's capacity to provide the necessary information, thereby hindering the research process. To overcome this limitation, future studies could explore alternative data sources, such as collaborating closely with the INSS, to ensure access to the required data and improve the comprehensiveness of the study.

Secondly, the absence of a well-established database system within the government and limited human resources posed challenges in collecting valuable information for mapping and strategizing the research activities. The lack of a comprehensive and integrated data system hindered the accessibility of accurate and reliable data, thereby impacting the research study. To address this limitation, future research should prioritize efforts to improve data infrastructure and strengthen human resources to enhance the availability and quality of data. Collaboration with relevant government departments and investing in data management systems could facilitate more efficient data collection and analysis.

Thirdly, the lack of an integrated system providing data and information on the Social Security contributory regime created additional difficulties. The Ministry of Planning and Finance, responsible for managing the monthly salary and Social Security contributions of government civil servants, faced limitations in maintaining an effective monitoring system. As a result, the researcher encountered challenges in obtaining the necessary data for determining the sample size. Future studies could collaborate closely with relevant government departments to establish a robust system for data collection and monitoring, ensuring more accurate and accessible data. This collaboration could involve implementing standardized reporting mechanisms and data-sharing protocols.

Fourthly, the location and unavailability of respondents posed challenges in data collection. Civil servants, who were potential respondents, were dispersed across different locations and occupied with their work responsibilities, making it difficult for the researcher to access and gather their opinions and perceptions. To address this limitation, future research could

consider employing mixed-method approaches that include qualitative methods, such as interviews or focus groups, to overcome the challenges of data collection and gather more in-depth insights. Qualitative methods can provide a richer understanding of the context and individual experiences, complementing the quantitative data collected.

Fifthly, the lack of available information and data on the beneficiaries of Social Security contributions constrained the respondents' knowledge and understanding of government policy and Social Security issues. This limitation potentially influenced the depth and quality of the responses provided by the respondents. Future studies could consider supplementing survey data with additional sources, such as administrative records or qualitative interviews with beneficiaries, to obtain a more comprehensive understanding of their experiences and perspectives. By incorporating multiple data sources, researchers can triangulate findings and ensure a more robust analysis.

Lastly, the large population of Social Security contributory beneficiaries posed challenges in survey coverage. It was not feasible for the researcher to include all beneficiaries in the study, limiting the representativeness of the findings. To address this limitation, future studies could employ sampling techniques such as stratified random sampling to ensure a more representative sample of the population and enhance the generalizability of the findings. By selecting participants from various subgroups within the population, researchers can increase the diversity of perspectives and improve the validity of the findings.

While these limitations are specific to the context of the research in Dili Municipality, Timor-Leste, it is important to acknowledge their presence and implications. Generalizing the findings should be done with caution, recognizing the limitations of the study. Future studies in the field should aim to address these limitations by finding ways to overcome challenges related to data availability and collection, improving database systems, and considering alternative research methods. By doing so, researchers can enhance the validity and applicability of their findings and contribute to a more comprehensive understanding of the topic.

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Appendix. Variable Measurement
Government Policy (GP)
- The right to social protection, encompassing access to healthcare and old-age income, is firmly established in national laws (GP11).
- The majority of states have ratified social protection policies (GP12).
- The Constitution of the Democratic Republic of Timor-Leste guarantees my entitlement to social security (GP13).
- The National Social Protection Strategy comprehensively addresses my right to social security (GP21).
- Legal provisions in Timor-Leste recognize the right to social security and social protection, encompassing both non-contributory and contributory old-age benefits (GP22).

Social Security (SS)
- The Social Security program provides a crucial safety net for me.
- I would experience a significantly better return on my investments if I had control over my own retirement accounts.

- The government has assumed considerable responsibility for the welfare of its retired citizens.
- The Social Security program should actively contribute to extending the lifespan and enhancing the health of Timorese individuals today.
- It is advisable to consider raising payroll taxes to maintain the system's solvency, even if this places a heavier burden on today's workers.
- It is imperative not to permit the government to borrow from the Social Security Trust Fund.
- Any changes to my pension amount for the months I am applying or receiving spouses or surviving spouse's Social Security benefits should be duly noted.

Quality of Life (QoL)
- I am content with my current residence (QoL11).
- The hygiene around my house satisfies me (QoL12).
- I have good relationships with my neighbors (QoL13).
- I am content with the quality of the food I consume (QoL14).
- I am pleased with my clothing choices (QoL15).
- I hold a satisfactory, well-paying job (QoL16).
- I frequently spend time with my friends (QoL17).
- I feel secure and satisfied with my personal safety (QoL18).
- I actively pursue at least one hobby (QoL19).
- I enjoy a healthy relationship with my parents (QoL110).
- I am mindful of and appreciate my natural and living environment (QoL21).
- Having a comfortable and quality place to live is important to me (QoL22).
- I am intentional about how I spend my time on a regular basis (QoL23).
- The quality of the food I consume is important to me (QoL24).
- Maintaining mental health is a priority for me (QoL25).
- Having access to reliable means of transportation is crucial (QoL26).
- Cultivating a healthy sex life is a component of my overall well-being (QoL27).