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Model of People-Centred Economic Empowerment Through Village Fund Utilisation In Coastal and Mountainous Villages in Jeneponto Regency

Suaib* and Roslianah
Institut Pemerintahan Dalam Negeri, Indonesia

ABSTRACT

Purpose – This study analyses Village Fund utilisation in two contrasting cases in Jeneponto Regency and develops a provisional people-centred empowerment framework, treating geography as one contextual condition rather than an isolated cause.
Design/methodology/approach – A qualitative multiple-case study of Bulo-Bulo and Rumbia used interviews, participant observation, and document review. Analysis combined sensitising concepts, inductive coding, within- and cross-case comparison, and an evidence-traceability matrix. Triangulation, member checking, and an audit trail supported trustworthiness.
Findings/Results – Physical, administrative, and short-term activities were more visible than integrated productive-economic strengthening. Because expenditure shares were not calculated, this is a qualitative orientation finding. Economic data were fragmented, participation often procedural, training disconnected from mentoring and markets, and case differences could not be attributed to geography alone.
Originality/Value – The study proposes a provisional six-stage framework that distinguishes observed evidence from inferred and prospective components.

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*Corresponding Author at:
Institut Pemerintahan Dalam Negeri, Indonesia.
E-mail address: suaib@ipdn.ac.id (Suaib)

1. Introduction

Rural development is a central component of inclusive growth because villages serve simultaneously as spaces of production, sources of livelihood, and arenas of social relations that shape household economic resilience. Within a fiscal decentralisation framework, transferring resources to local governments is expected to improve the alignment between public policy and local needs. Nevertheless, the benefits of decentralisation do not arise automatically; they depend on institutional capacity, the quality of participation, and the ability of local governments to convert public budgets into productive economic activities (de Mello, 2000; Li et al., 2019).

In Indonesia, Law No. 6 of 2014 on Villages expanded village authority over planning, budgeting, development, and community empowerment. The Village Fund subsequently became a major fiscal instrument for strengthening basic services, infrastructure, local economic development, and community self-reliance (Directorate General of Fiscal Balance, 2019; Republic of Indonesia, 2014). National studies indicate that the Village Fund contributes to rural economic growth, employment, village-owned enterprises (BUMDes), and the Sustainable Development Goals; however, its effects vary across locations, administrative capacities, expenditure compositions, and the performance of village economic institutions (Arifin et al., 2020; Hartojo et al., 2022; Hilmawan et al., 2023; Permatasari et al., 2021).

These differences are closely related to expenditure orientation. Investments that improve connectivity and infrastructure may reduce logistics costs and widen market access, whereas a persistent emphasis on physical construction without parallel business-capacity development may generate limited economic returns. National mapping of Village Fund expenditures shows that infrastructure and territorial accessibility remain major priorities, while support for production diversification, business institutions, access to finance, and market development requires stronger attention (Yusuf & Khoirunurrofik, 2022). Research on poverty, local growth, and post-disaster recovery further shows that Village Fund effects are heterogeneous and conditioned by implementation capacity, allocation priorities, and local circumstances (Handoyo et al., 2021; Nugroho et al., 2022; Saragi et al., 2021; Sigit & Kosasih, 2020). The central issue is therefore not merely the size of the transfer, but how it is integrated with local knowledge, community organisation, mentoring, technology, and market networks.

This challenge is particularly relevant to Jeneponto Regency. The regency encompasses diverse geographical settings, ranging from coastal areas in the south to upland and mountainous areas in the north. Regional statistics indicate that poverty remains a major concern, although the poverty rate declined from 13.06% in 2023 to 11.82% in 2024 (Badan Pusat Statistik Kabupaten Jeneponto, 2025). This relatively high level of poverty coexists with natural resources and local economic potential that have not yet been fully converted into community-level value added.

Bulo-Bulo Village in Arungkeke District represents a coastal setting with potential in marine products, lontar palms, and household processing enterprises. A processed-lontar innovation programme in the village indicates that product diversification, packaging, and digital marketing can improve the knowledge and skills of women's groups, although continuity still depends on institutional support and stable market access (Syarif et al., 2025). Rumbia Village in Rumbia District, by contrast, represents a mountainous area whose economic base includes agriculture, plantations, livestock, and ecotourism. Previous research suggests that Rumbia's development requires more integrated human-resource development, institutional coordination, accessibility, promotion, and financing (Rijal et al., 2020).

Studies of the Village Fund in Indonesia have generally concentrated on macro-level effects on poverty, village development indices, accountability, or policy evaluation. Research examining village-level processes has also established the importance of participation, administrative capacity, local institutions, and governance quality (Handayani et al., 2023; Murliasari, 2021; Saragi et al., 2021; Suandi et al., 2022). At the same time, political-economy evidence warns that formal participation may coexist with elite influence over village resources (Sidik & Habibi, 2024). Few studies, however, compare village-level economic-empowerment processes across contrasting local contexts and then use cross-case evidence to formulate a contextual framework. This gap matters because uniform programmes may overlook differences in commodities, livelihoods, value chains, risk exposure, institutions, market connectivity, and local power relations. At the same time, a two-case comparison cannot isolate geography from leadership, institutional capacity, BUMDes performance, market distance, social networks, prior programme exposure, or local political dynamics. Accordingly, coastal or mountainous location is treated here as one contextual condition rather than the principal causal explanation for case differences.

Accordingly, this study addresses two questions: (1) how is the Village Fund used for community economic empowerment in the two contrasting village cases in Jeneponto Regency? and (2) what people-centred economic empowerment framework can be analytically derived from the economic potential, institutional arrangements, and contextual characteristics of the two cases? The study analyses existing practices, identifies barriers and enabling conditions, and formulates a provisional conceptual framework. Its contribution is threefold. First, it links Village Fund utilisation to local value creation and value-chain strengthening. Second, it examines how social capital may generate economic benefits when it is institutionalised through collective organisations and collaborative governance. Third, it identifies case-specific coastal and upland pathways without attributing those differences solely to geography, while proposing shared mechanisms that may be transferable to similar settings after further comparative validation.

2. Literature Review & Hypothesis Development

2.1. Village Fund and rural economic development

The Village Fund represents a form of fiscal decentralisation that enables village governments to set development priorities according to local needs. Economically, village expenditure can influence welfare through several channels: infrastructure that reduces transaction costs, employment creation, support for production and enterprises, stronger economic institutions, and expanded access to basic services. Cross-village studies in Indonesia show that the Village Fund can stimulate economic activity, particularly in disadvantaged regions, but the magnitude of its effect depends on location, implementation quality, village-owned enterprises, and the mobilisation of village-source revenue (Hartojo et al., 2022; Hilmawan et al., 2023). Experience from village-fund programmes in other countries similarly shows that wider access to finance and increased household spending do not automatically create sustained income growth without sound targeting, governance, and business support (Boonperm et al., 2013; Menkhoff & Rungruxsirivorn, 2011).

Village Fund utilisation is also adaptive. Expenditure priorities may shift from connectivity and infrastructure towards economic recovery and social assistance during shocks. Such flexibility is a policy strength, yet it can weaken empowerment goals when villages lack economic databases, planning capacity, transparent decision processes, and measurable outcome indicators (Handayani et al., 2023; Nugroho et al., 2022; Permatasari et al., 2021; Yusuf & Khoirunurrofik, 2022). Village Fund effectiveness should therefore be assessed not only through budget absorption and physical outputs, but also through income growth, enterprise continuity, livelihood diversification, and improved community bargaining power.

2.2. People-centred economic empowerment and local value creation

Empowerment positions community members as agents who possess access to, capabilities over, and control of resources and decisions affecting their lives. From a people-centred economic perspective, empowerment is not simply the distribution of assistance; it is the development of productive capacity, collective institutions, and exchange systems through which locally generated value can be retained by local communities. Ife and Tesoriero (2008) emphasise that empowerment should widen participation, resource access, and a community's capacity to determine the direction of change.

People-centred empowerment also has a distributional dimension. It requires attention not only to whether citizens attend deliberative forums, but also to who is represented, whose preferences influence allocation decisions, who receives material benefits, and whether less-powerful groups can contest decisions. Procedural participation can coexist with unequal voice, elite influence, or uneven benefit distribution; therefore, transparency, benefit-sharing rules, and accountability mechanisms are integral to a genuinely people-centred approach (Mansuri & Rao, 2013; Ostrom, 1990; Sidik & Habibi, 2024).

Sustainable economic empowerment requires the integration of local assets, skills, organisation, technology, finance, and markets. Production training without follow-up may improve knowledge but does not necessarily establish viable enterprises. Value-chain strengthening, by contrast, connects production with standardisation, packaging, distribution, promotion, finance, and buyer access. Evidence on BUMDes shows that the Village Fund can support enterprise creation and employment when village economic institutions possess business orientation, accountable governance, financial capability, innovation, and market relationships (Arifin et al., 2020; Nugroho et al., 2023; Wulandari & Wardani, 2024).

2.3. Social capital, collaborative governance, and co-creation

Social capital including trust, mutual-help norms, and social networks can lower coordination costs and facilitate collective action. In rural development, social capital can help communities mobilise labour, knowledge, finance, and market connections, but its benefits depend on institutions that convert social relationships into productive activities (Li et al., 2019; Woolcock & Narayan, 2000). Collective resources also require rules, monitoring, and agreed benefit-sharing arrangements to prevent free-riding or capture (Ostrom, 1990). Mutual assistance used only for social activities does not automatically strengthen the local economy; business organisations, transparent rules, and accountability mechanisms are required.

Collaborative governance refers to deliberative decision-making processes that directly involve government, community, and non-governmental actors (Ansell & Gash, 2008; Emerson et al., 2012). Co-creation extends this principle by positioning actors as joint definers of problems and joint designers, implementers, and evaluators of public solutions (Ansell & Torfing, 2021; Voorberg et al., 2015). In Village Fund management, substantive collaboration means that community members do more than attend meetings: they receive relevant information, propose alternatives, influence allocation decisions, share implementation responsibilities, and evaluate economic outcomes.

2.4. Conceptual propositions

Drawing on the integrated literature, the study uses four conceptual propositions to guide qualitative analysis rather than to serve as statistical hypotheses:

P1: A Village Fund economic empowerment framework should be differentiated according to local assets, livelihoods, risks, value chains, institutional capacity, and market conditions rather than geography alone.

P2: Social capital generates greater economic benefits when it is institutionalised through business groups, BUMDes, cooperatives, or partnerships with transparent rules and benefit-sharing arrangements.

P3: Training contributes to enterprise continuity only when it is followed by mentoring and access to technology, finance, and markets.

P4: Substantive participation and co-creation link Village Fund programmes to ownership and contextual fit only when representation, access to information, influence over decisions, benefit-sharing, and accountability are meaningful.

These propositions function as sensitising concepts rather than a priori model stages. They guide attention to theoretically relevant processes but remain open to confirmation, qualification, or contradiction by case evidence. The six-stage framework is therefore developed through an iterative comparison between propositions and empirical patterns rather than by directly converting propositions into model components.

3. Methodology

3.1. Research design and sites

The study employed a qualitative multiple-case study design. Bulo-Bulo Village, Arungkeke District, was selected as the coastal case, whereas Rumbia Village, Rumbia District, was selected as the mountainous case. Fieldwork was conducted from April to July 2026. The unit of analysis was the process of community economic empowerment through Village Fund utilisation, including potential mapping, planning, community organisation, capacity building, market access, and inter-actor collaboration. The comparison followed a theoretical-replication logic: the cases were selected because differences in ecological setting and livelihood base were expected to reveal both recurring empowerment constraints and context-specific intervention needs, not because geography was assumed to be an independent causal variable (Creswell & Poth, 2018; Yin, 2018).

Geography-related dimensions examined included resource base, production cycles, processing needs, terrain and accessibility, and market/logistics conditions. Rival contextual dimensions included leadership, administrative and institutional capacity, BUMDes performance, prior programme exposure, social networks, market distance, and local political dynamics. With only one village representing each setting, the study cannot separate geography from these village-specific factors. Cross-case differences are therefore interpreted as analytically derived pathways for Bulo-Bulo and Rumbia that may inform similar settings only after further comparative validation.

Table 1. Research-site contexts and economic potential

Dimension	Bulo-Bulo Village (coastal)	Rumbia Village (mountainous)
Livelihood base	Fishing, household enterprises, and coastal-resource activities	Agriculture, plantations, livestock, and upland-resource enterprises
Priority potential	Marine products and diversification of processed lontar products	Agricultural commodities, livestock, processing, and community-based ecotourism
Social institutions	Fisher groups, women's groups, community leaders, and socio-religious networks	Farmer groups, community leaders, youth groups, and agricultural mutual-help networks
Main constraints	Individualised enterprises; limited mentoring, packaging, and marketing	Limited production technology, intermediary dependence, and market access
Village Fund opportunities	Strengthening marine/lontar MSMEs, product standardisation, and marketing	Integrated agriculture, processing, farmer-group strengthening, and ecotourism

Source: Authors' analysis of research data (2026).

3.2. Informants and data collection

Informants were purposively selected on the basis of their involvement in and knowledge of village planning, Village Fund management, economic activities, and empowerment programmes. The informant categories included village heads and officials, BUMDes managers, community leaders, women's groups, farmer and fisher groups, micro, small, and medium enterprise (MSME) actors, youth leaders, and beneficiary residents. Snowball sampling was used to identify additional participants with relevant knowledge of themes emerging during fieldwork. The final sample comprised 20 informants, including 10 from Bulo-Bulo and 10 from Rumbia; 8 were women and 12 were men. Participants represented village government, BUMDes, community leaders, women's groups, farmer and fisher groups, MSME actors, youth leaders, and programme beneficiaries. Recruitment ceased when additional interviews no longer yielded new codes or materially altered the emerging cross-case themes, indicating thematic saturation.

To avoid implying subgroup representativeness, informant composition is reported at the level supported by the study records: 10 participants from each village and 8 women and 12 men overall, with coverage of village government, BUMDes, community leaders, women's groups, farmer and fisher groups, MSME actors, youth, and programme beneficiaries. The study was not designed as a stratified comparison by role, gender, poverty status, or age group; consequently, differences among these groups are reported only when directly supported by interview evidence and are not generalised across categories.

Data were collected through semi-structured interviews, participant observation, and document review. Interviews explored Village Fund priorities, deliberation mechanisms, programme experiences, enterprise constraints, and needs for mentoring and market access. Observation focused on economic activities, collective work, enterprise groups, production facilities, and marketing practices. The documentary corpus comprised available village profiles, village planning documents, Village Fund allocation and realisation reports, empowerment-programme records, and relevant regional poverty statistics covering 2024–2025. Documentary review recorded programme purpose, stated funding source where identifiable, activity category, target groups, and evidence of follow-up. Village Fund expenditure was analytically distinguished from broader village-budget expenditure, BUMDes capital participation, grants, and external programme resources whenever the funding source was explicit. Where source attribution was unclear, the activity was used only as contextual programme evidence and not as evidence of Village Fund expenditure. Informant identities were anonymised using role- and site-based codes, such as RVO for a Rumbia Village official, BCL for a Bulo-Bulo community leader, and MSME-BB for a Bulo-Bulo MSME actor.

Table 2. Documentary corpus and its analytical use

Document category	Coverage	Information extracted	Interpretive boundary
Village profiles and planning documents	2024–2025	Stated priorities, local potential, planned programmes, target groups, and institutional actors	Used to contextualise priorities; not treated as evidence of expenditure shares.
Village Fund allocation and realisation reports	2024–2025	Recorded activity categories and funding labels where identifiable	Used to corroborate programme orientation; no comparable cross-case expenditure percentage was calculated.
Empowerment-programme records	2024–2025	Type of training/activity, target groups, follow-up, and institutional involvement where recorded	Used to assess programme continuity; absence of a record was not equated with absence of an activity.
Regional statistics	2024–2025	Poverty and regional-context indicators	Used as contextual evidence only, not as village-level programme evidence.

Note. The documentary review supports qualitative interpretation of programme orientation. It does not provide a fiscal audit or a numerical estimate of the share of Village Fund expenditure allocated to infrastructure versus productive empowerment. Funding instruments other than the Village Fund are treated separately when identifiable.

3.3. Data analysis and trustworthiness

Data analysis followed the interactive model of Miles, Huberman, and Saldaña (2020), comprising data condensation, data display, and conclusion drawing and verification. The four conceptual propositions functioned as sensitising concepts rather than fixed coding categories. First-cycle coding used categories derived from the research objectives—potential mapping, participation, organisation, capacity, market access, and collaboration—while inductive codes captured emerging issues such as administrative orientation, physical-development visibility, intermediary dependence, individualised enterprises, social capital, and discontinuity after training. In a second cycle, codes were compared within and across cases and examined for confirming, qualifying, and disconfirming evidence. Qualifying evidence included the usefulness of infrastructure for connectivity, the existence of some farmer-group data in Rumbia, relatively stronger collective work in Rumbia, and the Bulo-Bulo processed-lontar initiative that combined training with packaging and digital marketing.

Analysis was conducted at two levels. First, within-case analysis was used to identify empowerment patterns in each village. Second, cross-case analysis employed comparison matrices to identify similarities, differences, and mechanisms suitable for analytical generalisation. An evidence-traceability matrix linked representative interviews, observations, and documents to initial codes, second-order themes, conceptual propositions, and framework components. Each component was then classified as (a) an empirically observed problem or practice, (b) a mechanism inferred from cross-case analysis and theory, or (c) a prospective intervention proposed for implementation. This separation was used to prevent recommended mechanisms from being presented as already-established practices. Trustworthiness was strengthened through source and method triangulation, member checking with key informants, and an audit trail documenting data collection, categorisation, and interpretation (Stahl & King, 2020).

The study adhered to the ethical principles of voluntary participation, informed consent, confidentiality, anonymity, and the right to withdraw. Before data collection, each participant received an explanation of the study's purpose, procedures, potential risks and benefits, use of data, and confidentiality safeguards and provided written informed consent. Personal identifiers were removed from transcripts and publications, and quotations were reported using role- and site-based codes.

4. Result and Discussion

4.1. Programme orientation: physical, administrative, and short-term activities are more visible than integrated economic transformation

Across interviews, observations, and the reviewed documentary corpus, physical development, administrative compliance, and short-term programme activities were more consistently visible than interventions linking production, organisation, mentoring, finance, and markets. This finding concerns the pattern and integration of documented activities rather than a measured percentage of Village Fund spending. The study therefore does not claim that infrastructure received a statistically or fiscally dominant share of the budget. Infrastructure remains important because it supports mobility and commodity flows; the concern is that physical investments were not consistently connected to priority commodities, target groups, and local value chains.

This interpretation is consistent with national evidence showing that Village Fund economic expenditure is frequently directed towards infrastructure and territorial accessibility (Yusuf & Khoirunurrofik, 2022). A physical-investment orientation is not inherently inappropriate because roads and transport facilities can reduce logistics costs. The problem arises when infrastructure is not complemented by production support, enterprise organisation, finance, and market development. Under such conditions, visible outputs may not translate into sustained value added, employment, or income (Hilmawan et al., 2023; Nugroho et al., 2022). Accordingly, the case-level inference is limited to programme orientation and integration, not to a quantified expenditure hierarchy.

Table 3. Evidence basis for the programme-orientation finding

Evidence category	Bulo-Bulo	Rumbia	Interpretive status
Physical development and infrastructure	Physical-development activities were repeatedly referenced in interviews and reviewed planning/realisation records; links to marine/lontar value chains were not consistently traceable.	Physical-development activities were repeatedly visible in the evidence; links to agricultural, livestock, and ecotourism value chains were not consistently traceable.	Supports a qualitative orientation finding, not an expenditure-share estimate.
Administrative and social data	Administrative and poverty/assistance information was more developed than enterprise and value-chain data.	Administrative and poverty/assistance information was more developed than enterprise and value-chain data, as also reflected in the RVO-01 account.	Supports the interpretation that economic information systems were fragmented.
Training and capacity building	Processed-lontar training and related skills activities were documented/reported, but sustained mentoring and stable market follow-up were limited.	Capacity needs remained linked to technology, post-harvest handling, collective sales, and price information; follow-up was fragmented.	Supports the distinction between short-term activities and continuous enterprise development.
Productive and value-chain integration	Marine/lontar enterprises were not mapped as an integrated ecosystem and stable marketing channels were limited.	Some farmer-group data existed, but technology, intermediary dependence, and market access remained constraints.	Supports the need for integrated value-chain analysis rather than a claim of absent productive activity.

Source: Authors' analysis of interviews, observations, village planning/allocation/realisation records, and empowerment-programme records (2024–2025). No comparable expenditure percentages are inferred from these materials.

4.2. Village-potential data have not become the foundation of economic decisions

In both villages, data collection was primarily directed towards administrative requirements, social-assistance recipients, and poor households. Data on business actors, production capacity, commodities, skills, marketing channels, and value-chain constraints had not been integrated. A

Rumbia Village official explained:

> *"Data collection is conducted every year, but it focuses more on social assistance and the condition of poor households. Data on community enterprises are not yet sufficiently complete" (RVO-01, Rumbia Village official, interview, 2026).*

This limited database encouraged generic empowerment programmes and made it difficult to target households or groups with realistic growth potential. In Bulo-Bulo, marine products and lontar fruit had not been fully mapped as an enterprise ecosystem encompassing raw materials, production, packaging, permits, and markets. In Rumbia, some farmer-group data were available, but they were not connected to production technology, sales patterns, bargaining position, or processing opportunities.

These findings extend the perceived function of village data. Data should not be treated merely as an administrative requirement, but as economic infrastructure that guides Village Fund investment choices. Participatory economic mapping enables a village to identify assets, vulnerable groups, local champions, bottlenecks, and potential markets. This interpretation is consistent with the argument that resilient rural development requires market-oriented institutions, livelihood diversification, and community capacity to govern local assets (Li et al., 2019; Sambodo et al., 2023).

4.3. Participation is procedurally present but not fully substantive

Community members were invited to village deliberation meetings, but their attendance did not always translate into meaningful influence over programme decisions. A Bulo-Bulo community leader stated:

> *"Community members are invited to village deliberation meetings, but programme decisions have usually been determined beforehand" (BCL-01, Bulo-Bulo community leader, interview, 2026).*

The statement reveals a gap between procedural and substantive participation. Attendance at a meeting is not equivalent to access to information, the ability to propose alternatives, or the power to influence decisions. Limited influence may weaken programme ownership, particularly when interventions are poorly aligned with business cycles and local producers' needs. Participatory-development research similarly cautions that invited participation can remain shallow without information, representation, accountability, and local decision authority (Mansuri & Rao, 2013), while political-economy studies of the Village Fund identify risks of elite influence and unequal benefit distribution (Sidik & Habibi, 2024).

The available evidence demonstrates that formal inclusion did not always produce influence, but it does not justify assuming that women, youth, poorer households, fishers, farmers, MSME actors, or programme beneficiaries experienced deliberation identically. The interview sample covered these categories, but the study was not designed for systematic subgroup comparison and the manuscript does not contain role-specific frequencies sufficient for a distributional analysis. Accordingly, the finding is framed as a documented participation risk rather than a universal claim across groups.

For a people-centred framework, participation must therefore be assessed through four distributional questions: who is represented, whose proposals influence priorities, how benefits and responsibilities are distributed, and what accountability channels allow less-powerful groups to challenge decisions. In practical terms, this implies public access to budget and programme information, transparent beneficiary-selection criteria, documentation of accepted and rejected proposals, explicit benefit-sharing rules for collective enterprises, and accessible grievance and monitoring mechanisms. These are prospective governance safeguards derived from the participation evidence and the literature on local participation, collective action, and elite influence (Mansuri & Rao, 2013; Ostrom, 1990; Sidik & Habibi, 2024), not practices demonstrated to be fully institutionalised in the two villages.

Nevertheless, both villages possessed strong social capital. Mutual assistance remained visible in social activities, farming, fisher-group activities, and religious life. The central problem was therefore not the absence of solidarity, but the limited conversion of solidarity into economic institutions. Collaborative governance and co-creation require more than consultation: actors should jointly define problems, design solutions, allocate responsibilities, and evaluate results (Ansell & Gash, 2008; Ansell & Torfing, 2021; Emerson et al., 2012).

4.4. Capacity-building activities are disconnected from mentoring and market access

Skills-development programmes had been implemented, but most were short term and were not followed by adequate business mentoring. An MSME actor in Bulo-Bulo explained:

> *"We received training in producing processed lontar products, but no mentoring was provided after the training ended. As a result, many participants discontinued their businesses" (MSME-BB-01, MSME actor, Bulo-Bulo, interview, 2026).*

The quotation shows that production training represents only one link in the empowerment chain. Enterprise continuity also requires product quality, packaging, licensing, financial management, promotion, buyer access, and repeated production cycles. The processed-lontar programme in Bulo-Bulo demonstrates the potential to improve skills and local value added when training is combined with packaging and digital marketing (Syarif et al., 2025). Broader evidence on village-owned enterprises similarly highlights financial literacy, entrepreneurial orientation, and open innovation as important determinants of enterprise performance (Nugroho et al., 2023; Wulandari & Wardani, 2024). The policy challenge is to replace activity-based interventions with milestone-based mentoring systems.

In Rumbia, limited production technology and dependence on intermediary traders weakened farmers' bargaining position. The Village Fund could support shared production facilities, price information, post-harvest processing, and collective marketing. Such interventions, however, need to be designed through value-chain analysis so that investment does not end with equipment procurement. Research on Village Funds and BUMDes indicates that village enterprises can create employment and local income, but only when managerial capability, innovation, accountability, and real market relationships are present (Arifin et al., 2020; Hilmawan et al., 2023; Wulandari & Wardani, 2024).

4.5. Case-specific contexts are associated with different intervention priorities

The cross-case analysis indicates that a uniform intervention package would poorly fit the two studied cases. In Bulo-Bulo, the observed combination of marine and lontar resources, household enterprises, women's groups, packaging needs, and unstable marketing channels points towards a coastal-enterprise pathway. In Rumbia, agriculture, plantations, livestock, farmer-group networks, production-technology needs, intermediary dependence, and ecotourism potential point towards an upland agricultural and service pathway. These differences are consistent with geography-related resource bases, but they may also reflect institutional capacity, market distance, prior programme exposure, social networks, leadership, and other village-specific factors that this design cannot isolate. The findings therefore support case-specific pathways rather than a general claim that coastal or mountainous geography determines empowerment needs. Rumbia's ecotourism potential has been identified, but its development faces constraints in finance, human-resource quality, institutions, coordination, and accessibility (Rijal et al., 2020). This contextual interpretation is consistent with community-based rural development scholarship, which argues that governance arrangements and intervention packages should be adapted to local production systems and community institutions (Sambodo et al., 2023).

Table 4. Cross-case comparison matrix

Dimension	Shared finding	Bulo-Bulo specificity	Rumbia specificity
Economic database	Administrative data were more complete than enterprise and value-chain data	Marine/lontar processors had not been mapped as an integrated ecosystem	Some farmer-group data existed but were not connected to markets or technology
Participation	Deliberation occurred, but community influence over decisions was inconsistent	Enterprises tended to be individual and household based	Collective work through farmer groups was relatively stronger
Capacity	Training was not followed by sustained mentoring	Needs centred on packaging, standardisation, promotion, and digital marketing	Needs centred on production technology, post-harvest handling, collective sales, and price information
Market access	Market networks and bargaining power were limited	Local products lacked stable marketing channels	Dependence on intermediaries and distribution costs remained high
Social capital	Mutual assistance and solidarity remained strong	Fisher, women's, and socio-religious networks	Farmer-group networks and agricultural collective work
Model direction	Data–institutions–mentoring–markets–evaluation	Marine and lontar value chains	Agriculture, livestock, and ecotourism value chains

Source: Authors' analysis of research data (2026). Note: the matrix describes the two cases and does not isolate geography as a causal factor.

The cross-case matrix is interpretive rather than causal: it identifies differences between Bulo-Bulo and Rumbia while retaining geography, institutions, markets, leadership, and prior programme exposure as potentially overlapping contextual explanations. To make the analytical chain auditable and reduce circularity between propositions, coding, themes, and the final framework, Table 5 links representative first-order evidence to the successive analytical steps.

Table 5. Evidence-to-framework traceability matrix

Representative first-order evidence	Initial code	Second-order theme	Proposition	Framework implication / status
RVO-01: annual data focus	Administrative	Economic-	P1	Stage 1:

Representative first-order evidence	Initial code	Second-order theme	Proposition	Framework implication / status
on social assistance and poor households; enterprise data incomplete.	data orientation; fragmented enterprise data	information gap		participatory economic mapping. Observed problem; mapping system is prospective.
BCL-01: community invited, but programme decisions were often determined beforehand.	Procedural participation; limited influence	Participation and power gap	P4	Stage 3 plus representation, transparency, and accountability safeguards. Observed risk; safeguards are prospective.
MSME-BB-01: processed-lontar training was not followed by mentoring and many participants discontinued.	Training discontinuity; weak follow-up	Capability-to-enterprise continuity gap	P3	Stage 4 and Stage 5. Observed problem; milestone mentoring and market linkage are prospective mechanisms.
Mutual assistance remained visible, but solidarity was not consistently converted into economic institutions.	Strong social capital; weak business institutionalisation	Unconverted collective capacity	P2	Stage 3. Social capital is observed; formal institutionalisation is an inferred/prospective mechanism.
Marine/lontar pathway in Bulo-Bulo versus agriculture/livestock/ecotourism pathway in Rumbia.	Different resource and livelihood systems	Case-specific value-chain priorities	P1	Stage 2. Empirical difference; geography is one contextual condition among several.
Qualifying evidence: infrastructure can improve connectivity; some farmer-group data existed in Rumbia; collective work was relatively stronger there; the Bulo-Bulo initiative combined packaging and	Enabling exceptions	Non-deterministic and adaptive conditions	P1–P4	Qualifies the framework: constraints are not universal, and successful elements should be retained and adapted rather

Representative first-order evidence	Initial code	Second-order theme	Propositio n	Framework implication / status
digital marketing.				than replaced.

Source: Authors' synthesis of representative evidence reported in the manuscript. The matrix distinguishes observed evidence from inferred or prospective components and does not imply that every proposed intervention was already present in the two cases.

4.6. A provisional people-centred economic empowerment framework through the Village Fund

The synthesis produced a provisional six-stage conceptual framework, not a validated operational model. Its architecture separates three analytical layers. The first layer comprises empirically observed problems and practices: fragmented economic data, procedural participation, limited institutional conversion of social capital, discontinuity after training, market constraints, and case-specific production systems. The second layer comprises mechanisms inferred from cross-case analysis and theory, such as better information for targeting, substantive co-creation for ownership, institutionalisation of collective action, continuity from capacity building to markets, and adaptive learning. The third layer comprises prospective interventions—including village economic information systems, milestone-based mentoring, buyer partnerships, finance access, and adaptive reinvestment—that were not uniformly observed and therefore require regulatory, stakeholder, and feasibility validation.

The six stages are: (1) participatory economic mapping; (2) context-specific sector prioritisation; (3) joint planning and institutional strengthening; (4) capacity building and mentoring; (5) access to technology, finance, and markets; and (6) participatory evaluation and adaptive reinvestment. Representation, transparency, benefit-sharing, accountability, social capital, and collaborative governance operate as cross-cutting safeguards and enablers. The Village Fund is treated as a potential catalytic instrument rather than the sole financing mechanism. Depending on regulation and programme design, some interventions may require the wider village budget, BUMDes capital participation, grants, partnerships, or external resources. The intended outcomes—higher local value added, income diversification, bargaining power, enterprise continuity, and greater economic autonomy—are prospective outcomes to be tested rather than effects demonstrated by the present cross-sectional study.

Figure 1. Provisional people-centred economic empowerment framework: contextual conditions, analytical layers, six stages, and cross-cutting safeguards

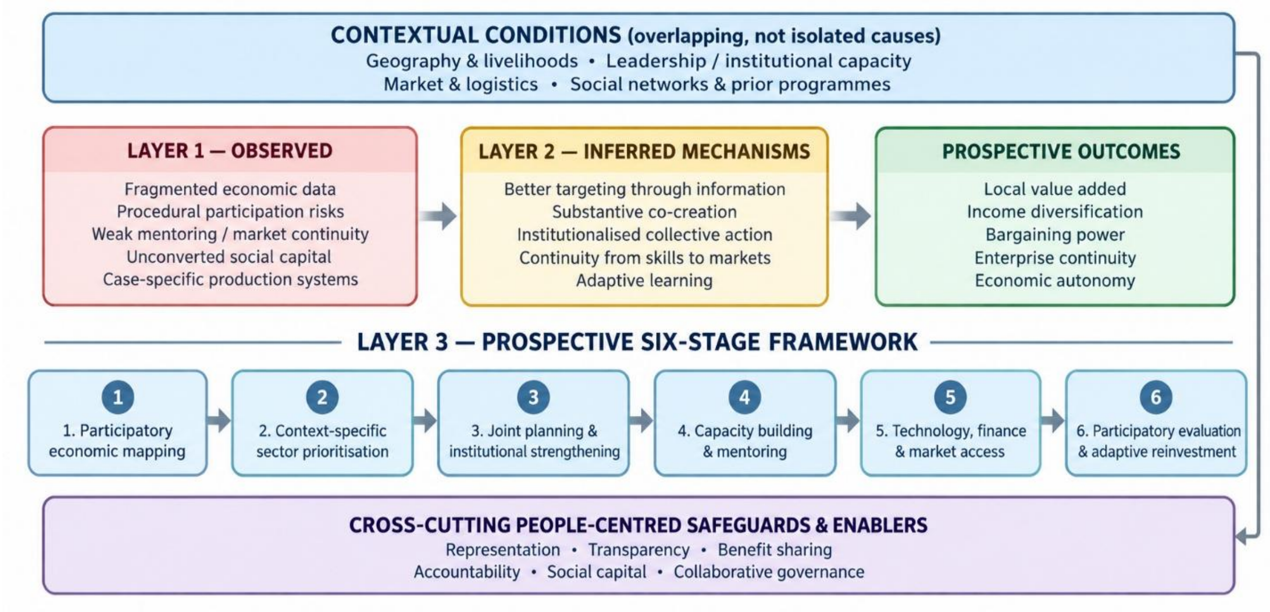

Table 6. Six-stage framework: empirical basis, inferred mechanism, and prospective intervention

Stage	Empirically observed basis	Inferred process mechanism	Prospective intervention and initial indicator
1. Participatory economic mapping	Enterprise and value-chain data were incomplete, while administrative and assistance data were more developed.	Better economic information can improve targeting, actor identification, and priority setting.	Participatory mapping and, where feasible, a village economic information system. Indicator: updated actor/commodity/constraint database.
2. Context-specific sector prioritisation	Bulo-Bulo and Rumbia showed different resource bases, livelihoods, production constraints, and market needs.	Programme fit improves when priorities reflect assets, demand, risk, institutional capacity, and value-chain bottlenecks.	Simple feasibility and value-chain assessment. Indicator: documented criteria and case-specific priority sectors.
3. Joint planning and institutional strengthening	Participation was sometimes procedural; social capital was visible but not consistently institutionalised for business purposes.	Representation, influence, transparent rules, and collective institutions can convert solidarity into accountable collective action.	Representative deliberation; disclosed proposal decisions; strengthened groups/BUMDes/cooperatives; benefit-sharing and grievance rules. Indicators: documented representation, decisions, roles, and accountability mechanisms.
4. Capacity building and mentoring	Short-term training was not consistently followed by mentoring; discontinuity was	Repeated mentoring can connect skills to enterprise routines, quality control,	Milestone-based mentoring. Indicators: repeat production, business records, mentoring follow-up, and product

Stage	Empirically observed basis	Inferred process mechanism	Prospective intervention and initial indicator
	reported in Bulo-Bulo.	financial management, and continuity.	consistency.
5. Access to technology, finance, and markets	Bulo-Bulo faced packaging/marketing constraints; Rumbia faced technology, intermediary, collective-sales, and market-access constraints.	Value-chain linkages can increase value added, market reach, and bargaining power.	Appropriate technology, aggregation, buyer partnerships, promotion, and finance access. Indicators: sales value, buyer relationships, market reach, and bargaining outcomes.
6. Participatory evaluation and adaptive reinvestment	The reviewed evidence did not show a consistent system linking economic outcomes to subsequent programme adjustment across both cases.	Feedback and transparent outcome review can support adaptation and learning.	Participatory outcome review and legally compliant adjustment of subsequent resource decisions. Indicators: documented outcome review, programme changes, and public reporting.

Source: Authors' analysis of research data (2026). Note: prospective interventions do not imply direct eligibility for Village Fund financing; the appropriate legal and budgetary instrument must be verified for each activity.

4.7. Theoretical, economic, and policy contributions

Theoretically, the qualitative evidence suggests that Village Fund-supported empowerment may operate through a set of process mechanisms involving information quality, participation, institutions, mentoring, and market access. The term "mediation" is not used here in a statistical or causal sense because the cross-sectional qualitative design cannot estimate indirect effects. Instead, the study identifies an analytically plausible process sequence in which public resources acquire economic meaning when they are translated into capabilities, collective organisation, market transactions, and distributively accountable benefits. Geographical setting is one contextual condition in this process alongside institutional, political, and market factors (Emerson et al., 2012; Sambodo et al., 2023).

Economically, the provisional framework shifts attention from the number of activities towards changes in value added, income diversification, bargaining power, employment, and enterprise continuity. In the Bulo-Bulo case, value added may be strengthened through processing and marketing of marine and lontar products. In the Rumbia case, potential pathways include post-harvest processing, collective marketing, livestock, and ecotourism services. These case-derived priorities suggest that resource allocation should follow verified value-chain bottlenecks and market opportunities rather than a uniform activity list; they should not be generalised to all coastal or mountainous villages without additional comparative evidence.

From a policy perspective, the provisional framework suggests beginning planning with participatory economic data, connecting physical development with verified commodity and enterprise needs, and using stage-based mentoring and market-linkage strategies. Regency agencies, universities, village facilitators, financial institutions, and market actors can be positioned as partners where their mandates and resources are appropriate. Importantly, Village Fund expenditure, the wider village budget, BUMDes capital participation, grants, and external programme resources should not be treated as interchangeable financing instruments. Before operational use, stakeholder and expert validation should assess regulatory feasibility, sequencing, resource requirements, representation safeguards, and measurable indicators for each stage (Ministry of Finance of the Republic of Indonesia, 2026).

5. Conclussion and suggestion

The study concludes that, across interviews, observations, and reviewed documents, Village Fund-related development in Bulo-Bulo and Rumbia was more consistently visible through physical, administrative, and short-term programme activities than through an integrated sequence of economic mapping, institutional strengthening, mentoring, technology, finance, and market access. This conclusion concerns programme orientation and integration; it does not constitute a quantitative estimate that physical spending dominated the Village Fund budget. Fragmented economic data, limited substantive influence in some deliberative processes, discontinuity after training, and weak market integration constrained the conversion of local resources into sustained collective economic activity.

The two cases point to different intervention priorities. Bulo-Bulo's evidence supports attention to marine and lontar value chains, household enterprises, women's groups, standardisation, packaging, and marketing, whereas Rumbia's evidence supports attention to agriculture, livestock, post-harvest technology, collective sales, market networks, and ecotourism. These differences are associated with contrasting local contexts but cannot be attributed to geography alone because leadership, institutional capacity, market distance, social networks, prior programmes, and local political dynamics are not independently controlled in a two-case design.

The resulting output is therefore presented as a provisional six-stage framework: participatory economic mapping; context-specific sector prioritisation; joint planning and institutional strengthening; capacity building and mentoring; access to technology, finance, and markets; and participatory evaluation and adaptive reinvestment. Representation, transparency, benefit-sharing, and accountability are treated as cross-cutting people-centred safeguards. The framework distinguishes observed evidence from inferred mechanisms and prospective interventions and should undergo stakeholder/expert validation, regulatory review, and implementation testing before it is treated as an operational model.

6. Limitiations and Future Research

This study has five principal limitations. First, it covers only one coastal and one mountainous village; geography is therefore perfectly intertwined with other village-specific characteristics, and the study cannot identify coastal versus mountainous location as the principal cause of observed differences. Second, the documentary review did not calculate comparable proportions of Village Fund expenditure allocated to infrastructure and productive empowerment, so findings about programme orientation should not be interpreted as a fiscal audit. Third, although the informants covered multiple social and occupational categories, the design did not generate a systematic role-by-role, gender-stratified, or poverty-status comparison of representation, influence, benefit distribution, and elite power. Fourth, the cross-sectional design cannot assess enterprise continuity, household-income change, or causal process sequences over time. Fifth, the six-stage framework is a case-based conceptual synthesis and has not yet undergone stakeholder/expert validation, regulatory-feasibility assessment, implementation testing, or quantitative evaluation.

Future research should include multiple coastal and mountainous villages so that within-context replication and cross-context comparison can separate geography-related conditions from leadership, institutional capacity, market access, and other rival explanations. Budget analysis should identify year-specific allocations and distinguish Village Fund expenditure from the wider village budget, BUMDes capital participation, grants, and external resources. Participation research should document informant and beneficiary composition by role and social group and examine agenda setting, access to budget information, proposal acceptance/rejection, beneficiary selection, benefit-sharing arrangements, grievance mechanisms, and the ability of marginal groups to challenge elite decisions. The framework should then be validated through Delphi panels, focus groups, or structured stakeholder workshops involving village governments, community groups, BUMDes, regency agencies, facilitators, financial institutions, market actors, and experts. Subsequent pilot studies and mixed-method or longitudinal evaluations can test sequencing, regulatory feasibility, resource requirements, and effects on value added, turnover, household income, employment, enterprise survival, bargaining power, and village economic autonomy.

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Declaration of AI and AI-assisted technologies in the writing process

During the preparation of this manuscript, the authors used OpenAI ChatGPT to support language editing. The authors reviewed and verified the substantive content, data, interpretations, citations, and conclusions and accept full responsibility for the published work.

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