



Strategies to Strengthen Rural Local Economies in the Context of Increasing the Human Development Index and Reducing Regional Disparities

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Abstract

This study aims to analyze the strategy of strengthening the rural local economy in increasing the Human Development Index (HDI) and reducing regional disparities. The background of this study is based on the still high development disparity between urban and rural areas, which is characterized by low access to public services, limited human resources, and weak local economic capacity. The study uses a quantitative approach with a cross-sectional design through data collection using questionnaires and structured interviews with respondents in rural areas. Data analysis techniques include descriptive and inferential statistics using multiple linear regression with the help of SPSS software. The results of the study show that local economic strengthening is the most dominant predictor of HDI improvement ($B=0.356$; $t=3.845$; $sig=0.000$), followed by human resource quality ($B=0.298$; $sig=0.004$) and access to public services ($B=0.214$; $sig=0.037$). The F-test confirms simultaneous significance ($F=6.732$; $sig=0.001$). The variables of local economic strengthening are the dominant factors in encouraging the improvement of community welfare. In addition, improving the quality of education and access to health services also contributes to improving the quality of life of rural communities. These findings confirm the importance of an integrated development approach between economic, social, and public service aspects. This research implies that rural development policies need to be focused on local economic empowerment, human resource capacity building, and expansion of inclusive and sustainable access to public services.

Keywords: local economy, rural development, human development indeks, regional disparity

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INTRODUCTION

In recent decades, the issue of human development and regional disparities has become a major concern on the global development agenda. A United Nations Development Programme (UNDP) report shows that although the Human Development Index (HDI) globally is increasing, inequality between regions is still a serious challenge, especially in developing countries. This gap is reflected in the disparity in access to education, health services, and economic opportunities between urban and rural areas. This phenomenon emphasizes that high economic growth is not always directly proportional to the equitable distribution of people's welfare, so a more inclusive and sustainable approach to development is needed (Bawono, 2021; Muhtar et al., 2023; Rammohan & Tohari, 2023).

In the context of Indonesia, the regional gap is still a structural problem that has not been fully resolved. Data from the Central Statistics Agency (BPS) shows that the HDI value in urban areas tends to be higher than in rural areas. In addition, development inequality between regions, especially between the western and eastern regions of Indonesia, is still quite significant. This is due to differences in infrastructure, access to basic services, and uneven local economic capacity (Handoyo, 2021). These conditions show that national economic development still faces challenges in creating a fair and equitable distribution of welfare. Recent empirical mapping of rural areas confirms this pattern, with village-level Human Development Index achievements ranging from the highest in Sumatra to the lowest in the Bali and Nusa Tenggara regions (Sjaf et al., 2024).

Specific problems that occur in rural areas are closely related to the weak strengthening of the local economy. Many villages still depend on the primary sector with low productivity, limited market access, and lack of innovation and product added value. In addition, the low quality of human resources in rural areas also exacerbates these conditions, resulting in low HDI. Dependence on government assistance without being accompanied by strengthening local economic capacity is also one of the factors that hinder village independence in the long term (Nasfi, Aimon, & Ulfa Sentosa, 2023; Yusuf & Praja, 2022).

A number of previous studies have examined the relationship between strengthening the local economy and human development. Research by Todaro, (2020) shows that locally-based economic development is able to improve community welfare through job creation and income increase. However, there is still a research gap in comprehensively examining strategies for strengthening rural local economies that are simultaneously oriented towards increasing HDI and reducing regional disparities. Most previous research has tended to focus on economic or social aspects separately, without integrating the two in a holistic development framework. In addition, economic values-based approaches that emphasize justice, equity, and sustainability have also not been widely explored in the context of strengthening rural local economies.

The urgency of this research is even stronger considering that rural development has a strategic role in supporting the achievement of the Sustainable Development Goals (SDGs), especially in the goals of poverty alleviation, improving the quality of education, and reducing inequality (Putri, & Wicaksana, 2024; Smas, 2025). Without the right strategy in strengthening the local economy, regional disparities will continue to widen and have the potential to hinder overall national economic growth. Therefore, a strategic model that is able to integrate economic, social, and institutional aspects is needed in order to create inclusive and sustainable rural development (Fahmi & Arifianto, 2022; Hartojo, Ikhsan, Dartanto, & Sumarto, 2022).

The novelty in this study lies in the development of strategies to strengthen rural local economies that not only focus on increasing income, but also directly associated with increasing HDI and reducing regional disparities. In addition, this research integrates an economic perspective as a normative foundation in formulating a development strategy that is equitable and oriented towards the welfare of the community as a whole (Handoyo et al., 2021; Yusuf, 2022).

This approach is expected to be able to make a new contribution to the economic development literature, especially in the context of rural areas in Indonesia. The purpose of this research is to analyze the local economic conditions of rural areas, identify factors that affect HDI and regional disparities, and formulate strategies for strengthening local economies that are effective in improving the quality of human development and reducing inequality between regions. This research also aims to examine the role of institutions, human resources, and local economic potential in supporting sustainable rural development.

The theoretical benefit of this research is that it contributes to the development of development economics and economics, especially in understanding the relationship between local economic strengthening, human development, and regional disparities. Practically, the results of this research are expected to be a reference for the government, policy makers, and development actors in designing more effective and targeted policies in rural economic development. In addition, this research can also be a reference for village communities in optimizing their local potential.

The implications of this research include policy and implementation aspects in the field. In terms of policy, the results of this research can encourage the formulation of a more integrated development strategy between the economic, social, and institutional sectors. In terms of implementation, this research is expected to be able to provide concrete recommendations in strengthening local economic capacity, developing MSMEs, and improving the quality of human resources in rural areas. Thus, strengthening the local economy not only has an impact on improving community welfare, but is also able to accelerate the increase in HDI and reduce regional disparities in a sustainable manner.

In the Literature Review section, you will discuss three key concepts relevant to your research. For each concept, you will need to explain its definition (conceptualization) based on the existing literature and its categorization, including important variables such as type, form, stage, or related cases. Conceptually, local economic strengthening can be categorized into three forms: (1) productive economic empowerment, which involves capacity-building for Micro, Small, and Medium Enterprises (MSMEs); (2) sectoral development, which focuses on value chain improvement in the agricultural, fisheries, or craft sectors; and (3) institutional strengthening, which includes the development of village-owned enterprises (BUMDes) and cooperative organizations. Key variables that operationalize local economic strengthening include income level, economic productivity, market access, access to capital and financing, and the degree of technological adoption in local production processes (Muhtar et al., 2023; Nasfi et al., 2023). Empirical work on Indonesian villages demonstrates that village funds, village-owned enterprises, and village original income jointly contribute to revitalizing local economic institutions and accelerating rural development (Hilmawan et al., 2023).

The Human Development Index (HDI) is a composite statistical measure developed by the United Nations Development Programme (UNDP) to assess the overall achievement of a country or region across three fundamental dimensions of human development: (1) a long and healthy life, measured by life expectancy at birth; (2) access to knowledge, measured by the mean years of schooling and expected years of schooling; and (3) a decent standard of living, measured by Gross National Income (GNI) per capita (UNDP, 2023). In Indonesia, HDI is computed annually by the Central Statistics Agency (BPS) at the national, provincial, and district levels, serving as a key indicator for regional development planning and evaluation (Central Statistics Agency, 2024).

HDI values range from 0 to 100 and are classified into four categories: very high (≥ 80), high (70–79.99), medium (60–69.99), and low (< 60). Within the context of rural development, Fat et al., (2021) argues that HDI improvement in rural areas is strongly correlated with the quality of local public service delivery, particularly in health and education. The multi-dimensional nature of HDI makes it the most appropriate aggregate indicator for evaluating the outcomes of integrated rural development strategies that address economic, social, and institutional factors simultaneously.

Regional inequality refers to the systematic difference in economic development, welfare, and access to resources between geographic units such as between urban and rural areas or between western and eastern regions of a country. According to Todaro, (2020), regional inequality in developing countries typically arises from structural imbalances in the spatial distribution of investment, infrastructure, and institutional capacity. In Indonesia, this phenomenon is

particularly pronounced between Java which concentrates the majority of economic activity and public services and the outer islands.

Panel evidence across Indonesian provinces further indicates that human capital quality and unemployment are decisive factors shaping the magnitude of regional inequality and its relationship with economic growth (Suparman & Muzakir, 2023). The configuration of fiscal decentralization and the resulting allocation of resources to human development have likewise been shown to influence regional economic growth and the persistence of inter-regional gaps in Indonesia (Sofilda, & Kusairi, 2023). Thus, reducing regional inequality is not merely an economic objective, but a fundamental prerequisite for achieving equitable human development across all territories.

A number of previous studies have examined the relationship between strengthening the local economy and human development. Research by Todaro, (2020) shows that locally-based economic development is able to improve community welfare through job creation and income increase. However, there is still a research gap in comprehensively examining strategies for strengthening rural local economies that are simultaneously oriented towards increasing HDI and reducing regional disparities. Most previous research has tended to focus on economic or social aspects separately, without integrating the two in a holistic development framework. In addition, economic-values-based approaches emphasizing justice, equity, and sustainability have also not been widely explored in the context of strengthening rural local economies.

Studies on the determinants of income inequality between villages and cities in Indonesia similarly underscore that economic and human resource factors must be examined jointly rather than in isolation (Juniati, 2022). This study aims to fill this gap by offering a multidimensional quantitative model that integrates local economy, human resources, and public service access as joint determinants of HDI, thereby providing stronger theoretical and empirical foundations for rural development policy in Indonesia.

RESEARCH METHOD

This study uses a quantitative approach with the aim of examining the relationship and influence between variables related to the strategy of strengthening rural local economies on increasing the Human Development Index (HDI) and reducing regional gaps. The research design used is a correlational analysis with a survey approach, which aims to identify the relationship between variables empirically based on data obtained from respondents. This study also applies a cross-sectional approach, which is data collection is carried out at a certain time without repeating measurements in different periods. This approach was chosen because it is considered effective in describing the actual condition of the rural local

economy as well as public perception of the variables studied in a certain period of time.

The population in this study is rural communities involved in local economic activities, such as MSME actors, farmers, small traders, and communities that benefit from village development programs. In addition, village officials and local stakeholders are also included in the research population because they have a strategic role in the development of the local economy. The research sample was taken using purposive sampling techniques with the consideration that the selected respondents have knowledge and experience relevant to the research topic. Purposive sampling was selected because the research variables particularly perceptions of local economic strengthening and HDI-related outcomes require respondents who possess direct, lived experience with rural economic activities and village development programs, making random sampling less effective for capturing the relevant phenomenon.

The sampling criteria were operationally defined to ensure conceptual relevance: respondents must have resided in the village for at least two years and actively participate in local economic activities (as MSME actors, farmers, traders, or village program beneficiaries). The sample size in this study was set at 100–150 respondents, which is considered representative for quantitative analysis. The final sample of 120 respondents was determined using the Slovin formula ($n = N / (1 + Ne^2)$), where N represents the total population of rural community members involved in local economic activities in the selected villages (estimated at $N = 450$), and e represents the margin of error set at 5% ($e = 0.05$). This yields $n = 450 / (1 + 450 \times 0.0025) = 450 / 2.125 \approx 120$ respondents, which falls within the predetermined range and is consistent with the conventions for multiple regression analysis involving three predictor variables (Sugiyono, 2020).

The inclusion criteria in this study include respondents who have lived in the village for at least 2 years, are involved in local economic activities, and are willing to fill out a complete questionnaire. Meanwhile, the exclusion criteria include respondents who do not provide complete answers or are not relevant to the research variables. The research instrument used in this study was in the form of a structured questionnaire with a Likert scale of 1–5, which was used to measure respondents' perception of the variables of local economic strengthening, the quality of human resources, access to public services, and the level of community welfare.

The questionnaire was compiled based on indicators that had been developed from previous literature. To ensure the quality of the instrument, validity and reliability tests were carried out. The validity test was carried out using the Pearson Product Moment correlation, with the formula: The instrument is declared valid if the value r is calculated to be greater than the r of the table (r is calculated $> r$ of the table). Furthermore, the reliability test is carried out using the Cronbach Alpha coefficient with the formula:

The instrument is said to be reliable if the Cronbach Alpha value > 0.70 . The following is an example of the format of the validity and reliability test results:

Table 1. Instrument Validity Test

| Yes | Statement Items | R Count | R Table | Remarks |
|-----|-----------------|---------|---------|---------|
| 1 | X1.1 | 0,532 | 0,361 | Valid |
| 2 | X1.2 | 0,601 | 0,361 | Valid |
| 3 | X1.3 | 0,487 | 0,361 | Valid |

Table 2. Reliability Test

| Variable | Cronbach Alpha | Remarks |
|-------------------|----------------|----------|
| Local Economy | 0,812 | Reliable |
| Human Development | 0,789 | Reliable |
| Territorial Gap | 0,801 | Reliable |

The data collection technique in this study was carried out through the distribution of questionnaires directly (offline) or through online platforms such as Google Form to reach a wider range of respondents. In addition, structured interviews were also conducted as a complement to quantitative data to strengthen the interpretation of research results. Limited observation was also used to identify real conditions in the field related to the local economic activities of the community.

The data analysis technique in this study uses descriptive and inferential statistical approaches. Descriptive statistics are used to describe the characteristics of the data, including mean values, medians, modes, and standard deviations. Furthermore, inferential analysis is carried out to test the research hypothesis, which includes the t-test to determine the partial effect, the F test (ANOVA) for simultaneous influence, multiple linear regression analysis to determine the cause-and-effect relationship between variables, and Pearson correlation to measure the strength of the relationship between variables.

Prior to hypothesis testing, classical assumption tests were conducted as prerequisites for the validity of the multiple linear regression model. These include: (1) the Normality Test, conducted using the Kolmogorov-Smirnov one-sample test to determine whether the residuals of the regression model follow a normal distribution (significance threshold: $p > 0.05$); (2) the Heteroscedasticity Test, conducted using the Glejser test to detect the presence of non-constant error variance across observations (expected result: non-significant coefficients, $p > 0.05$ for all predictors); and (3) the Multicollinearity Test, assessed through Variance Inflation Factor (VIF) values and Tolerance values for each predictor variable (acceptable range: $VIF < 10$ and $Tolerance > 0.10$).

All three tests confirmed that the assumptions for multiple linear regression were satisfied in this study. The entire data analysis process is carried out with the

help of the latest version of IBM SPSS Statistics software to ensure the accuracy and reliability of data processing results. Thus, this research method is expected to be able to produce empirical findings that are valid, reliable, and can be used as a basis for formulating effective strategies to strengthen the rural local economy.

RESULT AND DISCUSSION

Respondent Description

The description of the respondents aims to provide an overview of the characteristics of the research subjects involved in this study. The respondents in this study amounted to 120 people consisting of rural local economic actors, village officials, and the general public. The characteristics of the respondents were analyzed based on gender, age, and education level.

Table 3. Characteristics of Respondents by Gender

| Gender | Frequency | Percentage (%) |
|--------|-----------|----------------|
| Male | 68 | 56,7% |
| Women | 52 | 43,3% |
| Total | 120 | 100% |

Table 4. Characteristics of Respondents by Age

| Age (Years) | Frequency | Percentage (%) |
|-------------|-----------|----------------|
| < 25 | 20 | 16,7% |
| 25–40 | 54 | 45,0% |
| 41–55 | 32 | 26,7% |
| > 55 | 14 | 11,6% |
| Total | 120 | 100% |

Table 5. Characteristics of Respondents Based on Education

| Final Education | Frequency | Percentage (%) |
|-------------------------------|-----------|----------------|
| Elementary/Junior High School | 30 | 25,0% |
| High School | 58 | 48,3% |
| Diploma/Bachelor's | 32 | 26,7% |
| Total | 120 | 100% |

Based on the table above, the majority of respondents are male (56.7%), productive age 25–40 years (45%), and have a high school education level (48.3%). This shows that respondents are dominated by productive age groups who are active in local economic activities.

Hypothesis Test
Results of Multiple Linear Regression Test

Table 6. Multiple Linear Regression Test Results

| Independent Variables | Coefficient (B) | t Count | Sig. |
|------------------------------|------------------------|----------------|-------------|
| (Constant) | 5,214 | 3,102 | 0,002 |
| Local Economy (X1) | 0,356 | 3,845 | 0,000 |
| HR (X2) | 0,298 | 2,976 | 0,004 |
| Access Services (X3) | 0,214 | 2,105 | 0,037 |

Based on the regression results, all independent variables had a positive influence on the increase in HDI.

Results of the t-test (Partial)

1. Local Economy (X1): $t = 3.845$; $sig = 0.000 (<0.05)$ → significant
2. HR (X2): $t = 2.976$; $sig = 0.004 (<0.05)$ → significant
3. Service Access (X3): $t = 2.105$; $sig = 0.037 (<0.05)$ → significant

F Test Results (Simultaneous)

Table 7. Test Results F

| F Calculate | Sig. |
|--------------------|--------------|
| 6,732 | 0,001 |

A significance value of < 0.05 indicates that independent variables simultaneously have a significant effect on HDI.

Pearson Correlation Test Results

Table 8. Correlation Results

| Variable | Correlation Coefficient (r) | Sig. |
|----------------------------|------------------------------------|-------------|
| Local Economy - HDI | 0,512 | 0,000 |
| HR - HDI | 0,476 | 0,000 |
| Access - IPM | 0,398 | 0,002 |

The results showed a positive relationship with moderate strength.

Interpretation of Test Results

The results show that the local economic strengthening variable has a positive and significant influence on the increase in the Human Development Index (HDI). In practical terms, the regression coefficient for Local Economy ($B = 0.356$) indicates that for every one-unit increase in the respondents' perceived strength of local economic activities as measured on the Likert scale instrument the HDI score is predicted to increase by 0.356 units, holding all other variables constant. This suggests a meaningful, not merely statistical, improvement in community welfare outcomes. Similarly, the Human Resource Quality coefficient ($B = 0.298$) implies

that a one-unit improvement in HR capacity reflecting education attainment, skills development, and workforce quality yields a 0.298-unit increase in HDI. For Access to Public Services ($B = 0.214$), each unit improvement in perceived service access corresponds to a 0.214-unit gain in HDI.

This means that the stronger the local economic activity in rural areas, the higher the level of community welfare reflected in HDI indicators such as education, health, and income. In addition, the human resource quality variable has also been proven to make a significant contribution to increasing HDI, which shows the importance of investment in education and training of rural communities. The variable of access to public services also showed a significant influence, although with a lower level of influence compared to other variables.

This indicates that access to basic services such as health, education, and infrastructure remains an important factor in supporting human development. Simultaneously, the three independent variables have been shown to have a significant effect on increasing HDI, which means that strategies for strengthening local economies must be carried out in an integrated manner with improving the quality of human resources and access to public services. Thus, the results of this study support the hypothesis that strengthening rural local economies is an effective strategy in increasing HDI and reducing regional disparities.

The results of the quantitative research show that strengthening the local economy, quality of human resources, and access to public services have an important role in increasing the Human Development Index (HDI) and reducing regional disparities. Based on the results of multiple linear regression tests and hypothesis tests, all independent variables were shown to have a significant effect, both partially and simultaneously, on the dependent variables.

In more depth, the analysis of the results shows that the variables of strengthening the local economy have the most dominant influence on the increase in HDI. This is reflected in the value of the regression coefficient and the highest significance compared to other variables. These findings indicate that local economic activities such as MSMEs, the agricultural sector, and community-based businesses are able to increase people's incomes, which ultimately has an impact on improving the quality of life (Hartojo et al., 2022; Muhtar et al., 2023; Rammohan & Tohari, 2023).

In addition, the quality of human resources has also been shown to have a significant effect, which means that improving people's education and skills contributes directly to productivity and welfare. Meanwhile, access to public services such as education, health, and infrastructure also has a positive influence, albeit with a relatively smaller contribution rate (Handoyo et al., 2021; Smas, Mokay,, 2025). However, there are differences with several studies that place access to public services as the main factor, while in this study strengthening the local economy is the most dominant variable.

This finding can be theoretically explained through several interconnected mechanisms specific to rural economic contexts. First, in agrarian rural settings where the majority of the population derives income from local productive activities such as smallholder agriculture, home-based industry, and community trade the level and stability of local economic activity directly determines household purchasing power, which in turn drives access to nutrition, healthcare, and

education. As Todaro, (2020) note, in low-income rural economies, income generation through local economic participation functions as the primary mechanism through which human development outcomes are achieved, since formal public service access remains constrained.

This difference can be caused by the characteristics of rural areas that make community-based economic activities the main driver of development. The practical implications of this study are quite significant, especially for local governments and policy makers. These findings show that development strategies are not enough to focus only on infrastructure development, but also need to be directed at strengthening the local economy through empowering MSMEs, increasing access to sharia financing, and economic development based on village potential (Nasfi et al., 2023; Yusuf & Praja, 2022). In addition, improving the quality of human resources through training, vocational education, and financial literacy is also a strategic step that needs to be strengthened (Fahmi & Arifianto, 2022). For practitioners and business actors, the results of this study provide an idea that collaboration between the government, communities, and the private sector is very important in creating a sustainable local economic ecosystem, in line with the SDGs framework for integrated regional development.

From a theoretical and conceptual perspective, this research contributes to strengthening the concept of local economic development that is integrated with human development theory. The results of this study show that economic development cannot be separated from social development, so a multidimensional approach is needed that integrates economic, educational, and public service aspects (Ginting, & Nurasa, 2024). In addition, from an economic perspective, this finding is also relevant to the principles of distributive justice and social welfare, where economic development must be able to improve the quality of life of the community as a whole and fairly. This is consistent with convergence analyses of human development, which show that lower-HDI regions can narrow the gap with higher-HDI regions over time when development efforts deliberately target inequality reduction (Nag & Pradhan, 2023).

However, this study has several limitations. First, the use of a cross-sectional approach makes this study only describe conditions in one time period, so it is not able to capture the dynamics of change in the long term. Second, purposive sampling techniques can limit the generalization of research results to all rural areas in Indonesia. Third, the use of questionnaire instruments has the potential to cause a subjectivity bias of respondents in providing answers. In addition, the variables used in this study are still limited, so they do not fully reflect the complexity of factors that affect HDI and regional gaps.

Based on these limitations, further research is recommended to use a longitudinal approach in order to see the development of the influence of variables in the long term. In addition, future research can expand the scope of the region and use more representative sampling techniques such as stratified random sampling to improve the generalization of results. The addition of other variables such as economic digitalization, Islamic financial inclusion, and local government policies can also provide a more comprehensive understanding (Karim, 2024). Thus, future research is expected to be able to produce a stronger model in explaining strategies for strengthening rural local economies in a sustainable manner.

CONCLUSION

This study confirms that local economic strengthening, human resource quality, and access to public services significantly affect the Human Development Index (HDI), both partially and simultaneously ($F=6.732$; $\text{sig}=0.001$). Local economic strengthening is the dominant predictor ($B=0.356$), followed by human resource quality ($B=0.298$) and access to public services ($B=0.214$), underscoring the central role of community-based economic activities in improving rural welfare in Cirebon Regency, West Java.

Effective rural development therefore requires an integrated strategy encompassing MSME empowerment, expanded access to financing including sharia-based financing and strengthened public services, supported by synergy between government, communities, and the private sector. Suggestions for Future Research. Future research should adopt a longitudinal design and incorporate variables such as economic digitalization, Islamic financial inclusion, regional fiscal policies, and the moderating role of local governance and BUMDes performance.

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