

The Duality of Village Fund Provision: An Analysis of the Balance of Opportunities and Challenges in Community Economic Empowerment (Tului Village Case Study)

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ABSTRACT: The Village Fund Policy is a step taken by the government to accelerate development and improve the quality of life of rural communities, through strengthening the economy and creating sustainable job opportunities. The purpose of this study is to get an overview of the evaluation of opportunities and challenges for economic empowerment policies of the Tului Village community. The method used in this study is qualitative with a case study approach, the research was conducted in Tului Village using observation techniques, in-depth interviews, and documentation in data collection. The results of the study show that in terms of opportunities through basic infrastructure, village funds are used for agricultural roads and business capital. Meanwhile, the challenge is that the management of village funds in Tului Village has not implemented the principles of transparency and accountability.

Keywords: Village Fund, Policy Evaluation, Opportunities, Economic Empowerment, Challenge.



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INTRODUCTION

Implementation of village funds in 2016 as stated in Law Number 6. Since the implementation of the Village Fund, there have been successes and failures, so an evaluation of the village fund policy is needed. The purpose of the evaluation of village fund policies is to systematically assess the effectiveness, impact, and relevance, including *Outcome* or the result of a policy towards a set goal ([Hajaroh et al., 2018](#)). The importance of evaluating village fund policies because not all policies run according to the planned goals ([Henriyani & Si, 2019](#)).

One of the goals of the eight ASTA CITA that is the current government's concentration is to build from the village and from the bottom for economic equity and poverty eradication. To realize the above national priorities, the village government must have the ability to translate and formulate policies that are able to create economic welfare for the village community. Policies made by the village government are contained in the community's economic empowerment program. Economic empowerment of village communities such as establishing Village-Owned Enterprises (Bumdes), providing capital support for small and medium enterprises and the formation of cooperatives.

The village government has the authority to formulate policies for the management and utilization of natural resources in the agriculture, fisheries, and ecotourism sectors. The implementation of this authority is based on the principle of sustainability. The economic empowerment of village communities is expected to reduce social inequality, increase income, standard of living, and economic independence. However, it emphasizes the importance of the capacity and skills of Human Resources (HR) in managing village potential. This ability is seen as essential and makes an optimal contribution to the economic welfare of the community ([Diah, 2020](#)).

The potential of Tului Village is based on BPS data in 2024 Tidore Islands City 52.80% of the community works in the agriculture, forestry and fisheries sectors, meaning that most of the people of Tului Village depend on the agricultural sector of deep coconut plantations. However, this sector has still not experienced a maximum increase in economic value. This condition is caused by the ability of policymakers to take advantage of opportunities and minimize various existing challenges that have not been done properly ([Rani & Sundaram, 2024](#)).

The results of the study were found in the support of the Village Medium-Term Development Plan (JPJMDes) of Tului Village has not made the Plantation sector a flagship program so that the distribution of budgeting through the Village Revenue and Expenditure Budget (APBDes) every year has not focused on Plantations. The reason is that the APBDes posture does not clearly mention the priority programs of the Plantation with the Plantation sector included in the empowerment program allocated in the APBDes is only 10 (ten) percent.

The formulation of the problem in the research is; 1) What are the policies of the Village Fund in the economic empowerment of the Tului Village Community in the plantation sector, 2) What are the opportunities and challenges of the Tului Village village fund policy?

METHOD

Method The use in this study is qualitative with a type of case study approach. The research was carried out in Tului Village using observation data collection techniques, in-depth interviews to explore individual perspectives and *Focus Group Discussion* (FGD) to collect information from the people of Tului Village who receive benefits policies and conduct document analysis by reviewing policies, reports and other secondary data. This qualitative research describes the data descriptively to find out the reasons why it is important for village fund allocation to be channeled to the community, especially in the field of empowerment, as well as the benefits of managing village fund allocation for community empowerment ([Nyoman, 2022](#)).

The researcher conducted field observations before carrying out the next stage of data collection. According to ([Nugroho, 2023](#)). Observation is part of collecting research data by having a naturalistic nature of the perpetrator participating reasonably in the interaction. The researcher also participated in coconut production activities with black copra farmers. This observation activity also provides guidance and determine actors/communities who understand the participatory planning process in the use of Village Funds, as well as parties involved in the implementation and evaluation of economic empowerment programs in terms of opportunities and challenges in the Village Fund policy ([Mulyadi, 2012](#))

The next step is for the researcher to interviews, to confirm the results of the observation. Then the researcher tried to dig deeper into the information to the source to be able to find out more by Detailed and in-depth based on the policies carried out by the Tului Village government in the community economic empowerment sector. The interview was conducted openly with questions focused on the role of each actor (village government and copra farmers) and the obstacles faced by the parties ([Creswell et al., 2007](#)).

At thesecondary data collection stage, the researcher makes the APBDes report as the main reference to see what activities are of concern to the Tului Village Government in economic empowerment, as well as activity reports. Meanwhile, to confirm the correctness of the data, the researcher conducted an FGD with the government and the people of Tului Village who were selected based on *the Policygraphy process*.

Qualitative data analysis is an iterative, systematic, and reflexive process to interpret data in depth. It goes beyond just organizing data; It is an interpretive struggle in which researchers actively immerse themselves in data (such as transcripts, field notes, or images) to identify significant patterns ([Kusrawan, 2021](#)). This process involves carefully categorizing (coding) the data, which is then abstracted to uncover central themes and construct relationships between concepts. The goal is to articulate new insights and build rich and contextual theories from the data itself ([Saleh, 2017](#)). The pattern in this study targets opportunities, challenges, impacts and recommendations given for future policy improvements.

In this process, the data is simplified so that it is easier to read and interpret so that it is able to dig up more broad, detailed, and in-depth information. Data in the form of words rather than a series of numbers is collected through observations, interviews and documents ([Sofwatillah, 2024](#)).

RESULT AND DISCUSSION

Village Fund Policy in Tului Village

The Village Fund is a fiscal transfer instrument from the central government designed to accelerate village development and improve community welfare ([Rosyadi et al., 2024](#)). Its implementation, which is based on Law Number 6 of 2014 concerning Villages, mandates the allocation of the State Budget (State Revenue and Expenditure Budget) directly to each village. This allocation is focused on supporting four main pillars: (1) governance implementation, (2) development, (3) community empowerment, and (4) improving public services at the village level.

The success of village economic empowerment through this policy is determined by three crucial factors: community participation, synergy between stakeholders, and policy adaptation capabilities to the local context. Therefore, this study is designed to analyze *How* The implementation mechanism of the Village Fund actually contributes to improving the quality of life of the community. Specifically, this study also evaluates *Gaps* (gap) between the programs implemented and the real needs of the local community ([Irmansyah, 2021](#)). The construction of roads, bridges, and farm roads infrastructure can support agricultural activities in Tului Village. From this infrastructure, the proposal process from the Village Development Planning Conference

(Musrenbangdes) is outlined in the Village Revenue and Expenditure Budget (APBDes) postpur. The process of proposing village infrastructure through the APBDes

The results of his research revealed that the main objectives of each development program are adjusted to the needs of the community. Based on the Tului Village Revenue and Expenditure Budget Plan (APBDes) document for 2022-2025. The implementation of the Village Fund policy is directed at basic infrastructure such as bridges and farming roads, as well as encouraging the development of Micro, Small and Medium Enterprises (MSMEs).

In addition to improving infrastructure, the Tului Village government also provides technical support through training. This training utilizes the availability of local products of deep coconut to be used as the basic material for making coconut chips and *Virgin Coconut Oil* (VCO). Through these processed products, the public does not only receive assistance in the form of facilities, economic added value. This is in line with the explanation ([Rashid, 2024](#)) which states that through training, residents are encouraged to create derivative products from coconuts that have economic value, while increasing business yields and variations.

Evaluation of Village Fund policies in the economic empowerment of the Tului Village community in the form of opportunities and challenges based on aspects of Village Fund policy planning, program implementation, community empowerment, and evaluation and accountability ([Afnan et al., 2025](#)).

Opportunities for Village Funds in Economic Empowerment

The economic empowerment of village communities is a manifestation of Asta Cita's mission, which focuses on development "from below" to realize economic equity and poverty alleviation. This mission is manifested in various programs at the local level, one of which is the economic empowerment program in Tului Village, which is funded through the Village Fund instrument. Nationally, the policy direction of the Village Fund for the 2025 fiscal year is determined with a focus on the use of: (1) food security program support; (2) the development of the potential and excellence of the village; and (3) cash-intensive labour-based development with the use of local raw materials ([Permana, 2021](#)).

The design of the economic empowerment program by utilizing local potential has received support from various circles, including through cooperation between the Tului Village Government and universities and the Tidore Islands City government. According to the profile data of Tului Village in 2024, the coconut plantation area reaches 64 ha with an average productivity of 10.6 tons/ha, so it is estimated that coconut production in Tului Village can reach 678.4 tons per year.

In general, coconuts produced in Tului Village are processed into black copra as a semi-finished material whose selling price is influenced by market conditions. This situation creates opportunities for the Tului Village government to optimize the potential of coconuts and reduce the dependence of the people of Tului Village on the market-bound selling price of copra. This opportunity can be encouraged through policies using Village Funds.

Community empowerment is a form of involvement that helps them escape from mental and physical dependence. Community involvement is a crucial element in empowerment and development strategies. Ali, Modekkhan also added the following reasons: 1). community involvement can be used to activate local resources, organize and direct people's energy, knowledge and creativity, 2). community involvement also functions in strengthening efforts to identify community needs from the beginning ([Devi & Mahendra, 2023](#)).

The role of the village government as a policy maker of budget provider funds in increasing the economic independence of the community. The Tului Village Government has initiated an innovation in making coconut chips, which is part of the use of local food. Coconut plantations are an opportunity for the government and the people of Tului Village to direct policies in economic empowerment ([Maiolini & Ramus, 2024](#)).

Provision of Infrastructure to Support Economic Empowerment

Good access is one of the important elements in supporting people's economic activities. In Tului Village, the existence of a bridge that connects agricultural routes is very important because it connects plantation land with people's residences and as a route for shipping coconut plantation products. As stated in the APBDes for the 2022-2025 period below:

Table 2. Development of Road and Bridge Infrastructure for Farming Businesses

Yes	Year	Budget	Description	Source of Funds
1	2022	110.170.000,00	Development/Rehabilitation/Improvement /Paving of Farm Roads (Selected)	DD
		36.769.400,00	Construction/Rehabilitation/Improvement /Hardening of Village-Owned Bridges (Selected)	DD
2	2023	261.333.110,00	Development/Rehabilitation/Improvement /Hardening of Farm Roads	DD
3	2024	273.042.000,00	Maintenance of Farming Roads	DD
		114.303.575,00	Construction/Rehabilitation/Improvement /Hardening of Village-Owned Bridges	
4	2025	218.642.000,00	Maintenance of Farming Roads	DD
		222.650.388,00	Village Road Maintenance	

Source: APBDes 2022-2025 APBDes Data on Infrastructure Development for Agriculture and Livestock Processing

In the APBDes table above, it can be mapped that in addition to new physical development, the Tului Village Government also maintains the bridge structure and farming roads so that they can still be used in the long term, because this facility has a vital function in supporting deep coconut farming activities. With good infrastructure, the Village Fund investment creates an opportunity to support agricultural activities by improving connectivity and potentially facilitating more efficient market access for agricultural products ([Manulang, 2021](#)).

Improved farming roads represent an opportunity for more efficient distribution of coconut products. Informants reported that better road access may enable faster delivery and lower transportation constraints, which can support product quality maintenance and market access. However, the extent of productivity and competitiveness gains requires clearer indicators and monitoring to be demonstrated empirically. This has a direct impact on increasing the competitiveness of agricultural products in Tului Village in the local and regional markets.

Utilization of Coconut Plantation Potential

The management of the potential of coconut plantations of the Tului Village community is still struggling with the management of semi-finished materials, namely black copra which will be distributed to middlemen and sent to the Surabaya and Bitung areas. This condition is the main cause of the instability of coconut commodity prices for the people of Tului Village because the supply chain is too long. If this condition persists without structural policy efforts, it may limit the potential for improvements in household income and living standards, thereby becoming a challenge for sustainable economic empowerment.

By utilizing the Village Fund, the Tului Village government seeks to encourage the economic empowerment of the community with a program to develop Micro, Small, and Medium Enterprises (MSMEs) based on coconut products. The efforts made by the Tului Village government are the processing of coconuts into coconut chips and Virgin Coconut Oil (VCO) products. Both products were chosen because they have promising market prospects, both at the local, regional, and national levels. As signaled by the law that MSMEs have the potential to realize economic growth, equitable distribution and increase of people's income, job creation, and poverty alleviation.

Table 3. MSME Development Using Village Funds

Yes	Year	Budget	Source of Funds
1	2022	9.918.200,00	DD
2	2023	10.765.000,00	DD
3	2024	10.000.000,00	DD
4	2025	15.000.000,00	DD

Source: APBDes Data on the Development of Micro, Small, Medium and Cooperative Business Infrastructure Facilities is processed

The table above shows that the MSME budget scheme allocated by the Tului Village government through the Village Fund policy is still very limited when compared to the development of physical infrastructure. Planning like this according to ([Utami et al., 2020](#)) less direct impact on improving the welfare of underprivileged families and sustainable job creation ([Agustina, 2021](#)). It is also of the view that the above policy scheme shows that there is a disparity in budget allocation that has not fully supported sustainable community empowerment and increased local economic productivity.

The picture of the disparity between infrastructure development and economic empowerment is given above according to ([Paramita, 2018](#)) that the limitations of empowerment often slow down the growth of the rural economy even though there is great potential in the optimal use of village resources to achieve welfare. The main obstacles in village economic empowerment are low community literacy, and dependence on the government budget which creates a cycle of dependence.

To achieve this, ([Hendrawati & Pramudianti, 2020](#)) Put forward the need for a comprehensive plan that includes improving the capacity of village institutions as well as various sources of funding resulting from collaboration. In addition, ([Endah et al., 2020](#)) argues that actions are needed to advance the community's economy, develop human resources, and maximize the use of local potential. ([Istiyanti, 2020](#)). This statement is also strengthened by Efriandy (2023) who states that empowerment is highly dependent on the potential of existing resources, especially human resources.

The various views above provide evidence that in addition to training and socialization, the development of MSMEs also needs to build collaboration, especially in market access, human resources must also be ensured to be truly competitive and competitive with other products. Based on the results of research by the Tului Village government, the community's economic empowerment is still limited to training activities. Thus, to achieve community empowerment outcomes, it is necessary to strengthen the community so that the community can be ensured to be independent without relying on Village Funds.

According to ([Mahanani, 2020](#)) MSMEs can support community empowerment by strengthening production capacity and expanding market access for local products; in the context of this study, MSME development is viewed as an opportunity that may contribute to job creation and income improvement, although local outcome evidence remains limited and requires follow-up evaluation. This means that with MSME activities, the participation pattern of the Tului Village community can encourage development progress in the economic sector. This is in line with Presidential Regulation 201 of 2024 article 4 paragraph 9 "transfers to the regions in the form of village funds are focused on poverty alleviation"

Challenges in the Management and Utilization of Village Funds

In general, the management of village funds is carried out through a cycle involving the village government and the community which includes planning, implementation, administration and accountability. Human Resources in empowering the people of Tului Village in the coconut plantation sector is the main challenge. Even though the availability of agricultural resources in Tului Village is arguably quite large. However, the utilization process has not been managed optimally.

It should be with the potential of coconut plantations in Tului Village that can encourage it to become a new economic added value for the community. However, until now, coconut production into black copra still dominates. In fact, the Tului Village government has allocated Village Funds to provide MSME training with the aim that there are other derivative product innovations from

the head. However, interviews and field observations indicate that this approach may unintentionally reinforce dependence on village government assistance, which becomes a challenge for building long-term community self-reliance.

In fact, based on a study conducted by ([Istiyanti, 2020](#)) The economic empowerment of village communities through the Village Fund focuses on improving the ability of the community to create and develop independent businesses, encourage local innovation, and increase access to economic resources ([Cruz-Bello & Romero, 2025](#)). Along with that, the government also encourages community participation in decision-making related to the use of Village Funds, thereby creating a high sense of ownership of the programs implemented. However, even though there is great potential that can be utilized from the Village Fund, in practice there are still various problems that need to be solved, ranging from the lack of capacity of village officials, to limited public knowledge about good business management.

Currently, the community is not fully able to carry out the production of coconut chips independently. The obstacles faced include limited production equipment, business capital, and group management. Therefore, in addition to strategies in the form of capital support, procurement of simple production tools, and intensive assistance so that coconut chips can be produced sustainably, it is also important to increase capacity through active participation from the community ([Sutrisno et al., 2023](#)).

According to ([Dr. ISRA MUKSIN, 2022](#)) If the community has built up its capacity, this will allow a centralistic system change where the community depends on government assistance and encouragement to a decentralized system that starts from identifying needs, preparing programs and managing empowerment programs.

If the production of coconut chips and VCO can run well, then Tului Village will have superior products that are able to compete with modern snacks. In addition, this product can also become a village *icon* that can be marketed to other regions. However, there are several obstacles faced including limited processing facilities, lack of experience in maintaining quality standards, and lack of a clear marketing strategy. In fact, with an abundant number of coconut trees, Tului Village has great potential to become one of the VCO production centers at the local level.

CONCLUSION

The results of the research on the evaluation of the Tului village fund policy found that with the existence of village funds there is an opportunity for the village government to build basic infrastructure such as farm roads, business capital using village funds. Meanwhile, the challenge is that the management of village funds in Tului Village has not implemented the principles of transparency and accountability. However, from the planning aspect, it has not been carried out optimally because when planning starts from the Village Meeting (Musdes), the village government is not carried out transparently so that the proposals accommodated in the APBDes have not reflected the aspirations of the community, especially those who work as plantation farmers (coconut, nutmeg and cloves).

In the case of community empowerment, there is an opportunity for the availability of village funds and strong regulations to encourage the formation of MSMEs and Cooperatives, but the behavior pattern of the community is still dependent on the assistance of the village government and is reluctant to be independent. Therefore, inclusivity and transparency are needed in the planning process, strengthened monitoring and evaluation systems to encourage local economic independence models without relying on the fast-paced mechanism in managing village potential ([Herdiansyah et al., 2023](#)).

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