

Implementation of Neighborhood Fund Policy in Community Empowerment Programs: A Case Study from Belimbing Village, Bontang City, Indonesia

Aziva Aulia Manggaramitha¹, Dea Rizky Amalia², Muhammad Aviv Adhitya Putra Pratama³, Sry Reski Mulka⁴

^{1,2,3}, Department of Government Science, Faculty of Social and Political Sciences, Universitas Mulawarman, Samarinda, Indonesia. Email: auliaziva27@gmail.com¹

ARTICLE HISTORY

Received: December 22, 2025

Revised: March 02, 2026

Accepted: March 16, 2026

DOI

<https://doi.org/10.52970/grcsd.v6i1.1984>

ABSTRACT

This study examines the implementation of the Neighborhood Association (RT) fund policy in supporting community empowerment programs in RT 11, Belimbing Sub-district, BTN PKT Bontang Housing Complex. The government allocates Rp 50 million to each RT for empowerment activities; however, community participation in programs such as MSME training, urban farming, and supplementary feeding for toddlers remains relatively low. Participation typically ranges from 12–15 residents (60–75%) out of the 20-person quota, despite adequate funding. The objective of this study is to analyze factors influencing the implementation of the RT fund policy using George C. Edward III's policy implementation framework, which includes four variables: communication, resources, implementer disposition, and bureaucratic structure. This research employs a qualitative descriptive approach using purposive sampling. Twelve informants participated, including the Head of Belimbing Sub-district, the Head of RT 11, and eight community residents. Data were collected through in-depth interviews, participatory observation, and documentation. The findings show that communication functions effectively through formal meetings and WhatsApp groups. Resources are considered adequate, including financial support, facilities, and technical assistance, with funds distributed in the form of goods rather than cash. The disposition of implementers reflects a strong commitment, though some residents face limitations due to work schedules. The bureaucratic structure also operates regularly through community deliberation mechanisms. Overall, the implementation of the RT fund policy runs relatively well, supported by the four variables proposed by Edward III. Nevertheless, increasing community participation remains a challenge due to socioeconomic factors, particularly work commitments and time constraints. These findings suggest the importance of flexible program scheduling to accommodate working residents better and enhance participation in government-funded empowerment programs.

Keywords: Policy Implementation, Community Empowerment, Community Participation, Local Governance.

I. Introduction

Community-based development is a pivotal approach to fostering independence and enhancing residents' welfare. In this context, RT (neighborhood association) funds function as strategic fiscal instruments,



facilitating the implementation of development policies at the community level. These funds are allocated by city or district governments to each RT to support a range of physical and non-physical activities, including community empowerment programs that underscore residents' active participation in both the planning and execution stages of neighborhood development (Marpaung Lintje Anna, 2020). Regulatory guidance, as outlined in Article 29 of Permendagri No. 5 of 2007, specifies that sources of funding for community institutions in urban villages, such as RT/RW, encompass community self-help initiatives, budget support from urban village administrations, and assistance from higher government levels, in addition to other legitimate and non-binding contributions (Fathan Qorib, 2016). Based on Bontang Mayor Regulation Number 5 of 2022 concerning Guidelines for the Implementation of Community Participation Facilitation Programs in Urban Village Development, Chapter II, Article 3 explains that: the RT (neighborhood association) stimulus fund program consists of: urban farming development, micro-business development, and provision of supplementary food for toddlers (Beno et al., 2022). Moreover, according to Regional Regulation Number 08 of 2011, the government has allocated funds of Rp. 25 billion with an average assistance of Rp. 50 million per RT (neighborhood association) as a development priority that focuses on improving human resources and accelerating development (Putri, 2016).

However, there is a significant difference between policy design and implementation. Although sufficient funds are available and program guidelines have been well established, initial data from RT 11 in Belimbing sub-district indicate that community participation remains low. Training for MSMEs, urban farming activities, and PMT programs regularly failed to meet the targeted quota of 20 participants, with actual attendance ranging from 12 to 15 participants (60-75% of the target). This gap in participation raises important questions about the factors that influence the effectiveness of policy implementation at the neighborhood level.



Figure 1. SME Training Session in RT 11

These findings are supported by an interview with the head of RT 11, Mr. Hariyanto, who stated that limited community involvement is attributable to socioeconomic factors. Specifically, many residents are unable to participate in empowerment activities due to employment obligations. The government allocates the RT 11 budget not as direct cash but through the provision of facilities and infrastructure, including seed, polybags, compost, and support for MSME training. This assistance comprises instructors, tools, and training materials. The implementation of the neighborhood fund policy to support community empowerment initiatives in RT 11, Belimbing Village, Bontang City, focusing on the supporting elements and obstacles encountered in its implementation. The findings of this study aim to evaluate the effectiveness of policy implementation and identify areas that need strengthening to increase community participation and the

outcomes of the empowerment program. This research is highly relevant because RT 11 in the BTN PKT Bontang housing complex reflects the characteristics of an urban residential area with high population mobility. In addition, the large amount of funds at the neighborhood association level requires effective and efficient policy implementation. Therefore, this study is expected to bridge the gap between policymakers and their field implementation and provide practical advice for local governments to improve the effectiveness of neighborhood fund policy implementation. To this end, the researcher conducted a study on "The Implementation of Neighborhood Fund Policy in Community Empowerment Programs: A Case Study in RT 11, Belimbing Village, Bontang City."

II. Literature Review and Hypothesis Development

2.1. Policy Implementation

Policy implementation is generally more difficult than policy formulation, so not all policies will be successfully implemented (Fernandes et al., 2022). According to Rosnalahasan (2015), George C. Edwards III, the implementation of policies is influenced by four variables. First, clear, consistent, and focused communication between policy makers and implementers in the field is crucial to achieving policy objectives. Second, the availability of resources, including competent staff, implementation information, formal authority, and adequate physical facilities. Third, disposition refers to the attitudes, commitment, and motivation of policy implementers. Fourth, bureaucratic structure, which includes organizational mechanisms, work procedures, and technical regulations that govern relationships between stakeholders. Drawing on George C. Edwards III's theory, this study aims to identify the inhibiting and supporting factors in the implementation of environmental funds and to evaluate the extent to which policy implementation affects community empowerment at the environmental level.

Unlike Edwards III, who recognized only four independent variables, Van Meter and Van Horn (1975) developed a model encompassing six interrelated variables across economic, social, and political environments. This model provides a more comprehensive approach to considering external factors and inter-institutional relationships, making it highly suitable for analyzing the implementation of environmental funds involving various stakeholders (Pujasetiandi, 2020). However, the weakness of this approach lies in its top-down nature and lack of attention to the role of non-governmental parties. In fact, community involvement is an important factor for the success of environmental fund programs. Meanwhile, Grindle (1980) offers a different perspective, highlighting the political aspects of implementation. Grindle's model distinguishes between the policy context (interests affected, types of benefits, resources) and the implementation context (power dynamics, actor strategies, institutional characteristics). This emphasis on political factors is crucial because the implementation of environmental funds cannot be separated from local political interests, power dynamics, and the possibility of elite control (Muliani S, 2019). Although it provides a deep understanding of political interactions, the complexity of Grindle's model makes it difficult to apply in empirical research. A comparison of the three models shows that Edwards III is easier to use with simple variables. In contrast, Van Meter and Van Horn are broader in their consideration of external contexts. At the same time, Grindle is more sensitive to political aspects. In this study, Edwards III was chosen as the main framework because its variables can be directly observed in the environmental context.

Although widely used, the Edwards III model has several notable limitations. First, it uses a top-down approach and overlooks the role of street-level bureaucrats who have discretion in implementing policies (Muminah & Suprajogo, 2025). For environmental funds, RT/RW officials can adapt programs to local conditions, which a top-down model cannot fully explain. Second, the model largely ignores the political and power dynamics of implementation. Grindle (1980) notes that competing interests and strategies of involved actors shape implementation. In the case of environmental or RT funds, there can be power abuses and competition among communities affecting benefit distribution, which Edwards III does not capture. Third, the four variables are treated separately, though they are often interconnected. Resource limits can affect

communication quality, while positive attitudes may drive increased resource allocation (Sayid Athfal Alauddin, 2025). Despite these limits, the Edwards III model helps identify technical and administrative elements influencing implementation. To address its shortcomings, this study uses theoretical triangulation, combining bottom-up perspectives, Grindle's political dimensions, and local socio-cultural context. This approach aims to generate deeper insights into the complexity of local environmental fund implementation.

2.2. RT (Neighborhood Association) Funds

Donations, community contributions, and government or other institutional assistance support the Neighborhood Association Fund. The purpose of managing the RT fund is to improve community welfare, enhance community solidarity, and support the implementation of social and economic programs (Fathan Qorib, 2016). Article 29 of the Ministry of Home Affairs Regulation No. 5 of 2007 explains that the funding sources for community institutions at the village level, such as RT/RW, come from community self-help, village government budget assistance, assistance from the government, provincial government, district/city government, and other legitimate and non-binding assistance. The funding policy at the RT level is a manifestation of the principle of budget decentralization, which gives authority over resource management to the smallest units in the community (Simanjuntak, 2015). This financial decentralization aligns with the principle of regional autonomy, making RT fund management particularly important for increasing community involvement in development and fostering accountability at the lowest level (Ridhawati, 2025). However, the implementation of fund management at the RT level has encountered several obstacles that require deeper empirical understanding. Various studies have been conducted to understand the dynamics of fund management at the RT/RW level with different emphases. Arisman et al. (2025) reported that implementing RT fund management in the field has encountered various obstacles that require a deeper understanding through empirical studies. Various studies have been conducted to explore the dynamics of fund management at the RT/RW level with various focuses. The results of this study indicate that institutions at the RT level still need to improve their capacity to manage funds professionally and responsibly. In the realm of leadership and oversight mechanisms, Debora Eva Entaren (2025) argues that the effectiveness of environmental fund programs is closely related to local leadership that can encourage participation and a monitoring system that involves the community. An efficient oversight system must support this open leadership. According to Koentari (2025), community-based oversight is far more successful than bureaucratic oversight, as it can respond more quickly to local needs and foster horizontal accountability. RAHMAWATI et al (2025) reveal that the distribution of funds for productive activities, such as small businesses and skills training, has a more significant long-term impact on welfare than the distribution of funds for consumptive assistance. This finding highlights the significance of participatory planning that not only prioritizes immediate needs but also invests in sustainable economic empowerment.

Global experience: Provides valuable lessons that can be applied in the Indonesian context. Mansuri & Rao (2012), in their in-depth research on community-driven development across various countries, reveal that a program's success depends on local conditions, community capacity, and a design that accounts for power dynamics within society. These findings confirm that there is no universal model that can be used in all situations, but core principles remain important. The experience in Nepal through local governance and community development programs offers insights into the important value of integrating autonomy and accountability. When direct funding allocations to communities are accompanied by capacity-building and rigorous oversight systems, development can be accelerated in line with local needs (Cadman et al., 2023). This approach demonstrates that trust in communities must be combined with clear accountability mechanisms to avoid potential misuse. Combining various international experiences, McConnell et al (2022) found that effective community fund programs usually have characteristics such as project selection mechanisms that involve the community to ensure accountability to local needs, joint financial support that fosters a sense of ownership among residents, consistent technical guidance to improve capabilities, and community-based monitoring and evaluation systems to ensure accountability. These characteristics can

serve as guidelines for designing or improving RT fund management systems in Indonesia. Based on a synthesis of the various studies mentioned, several key elements can be identified as determinants of success in community fund management. Inclusive, ethical leadership that is legitimate in the community's eyes will be an important foundation, as it can encourage the involvement of various groups and foster mutual trust (Mansuri & Rao, 2012). To maximize such leadership, there needs to be support through transparency and accountability, with a reporting system that is easily accessible and understandable to the community, which has been proven to increase trust and participation (Arisman et al., 2025). Active community participation builds a sense of ownership (McConnell et al., 2022). Understanding the relationships among these success factors and challenges is crucial for formulating comprehensive, efficient implementation strategies for RT fund management in Indonesia.

2.3. Community Empowerment

Empowerment comes from the root word "daya," which means strength or ability. In its noun form, "empowerment" refers to a systematic process of providing individuals or community groups with the strength, capacity, and ability to manage their lives independently and sustainably (Afriansyah, 2023). Empowerment not only encompasses improving technical and economic capabilities but also addresses psychological and structural dimensions, such as strengthening self-confidence, critical awareness, and the ability to participate in decision-making processes and social life actively. The Regulation No. 7 of 2007 concerning Community Empowerment Cadres states that empowerment is a development strategy that aims to realize capabilities and independence in community, national, and state life (Article 1 Paragraph 8). Thus, community empowerment is a fundamental element in sustainable development, because it is not only oriented towards achieving economic growth, but also towards creating social justice, collective independence, and improving the overall quality of life of the community.

This definition aligns with Christens & Speer (2015), who see empowerment as a process by which individuals and communities gain control over their lives by increasing their capacity to influence social and political decisions that affect them. Perkins et al (2002) developed the idea of empowerment by identifying three interrelated levels: individual empowerment (increased personal control and self-confidence), institutional empowerment (increased group capabilities and relationships), and community empowerment (inter-institutional cooperation and systematic change). Kabeer (2016) states that to achieve empowerment, it is important to include three aspects of power, namely: resources (both material and social), agency (the capacity to make decisions), and attainment (the desired outcome). Ledwith (2020) asserts that true community empowerment should be carried out from the bottom up through participation, with communities playing an active role in setting the agenda, path, and outcomes of sustainable development focused on social justice, mutual independence, and comprehensive improvement in living standards. Community empowerment in urban areas differs from that in rural areas. Sampson (2019) states that high population mobility can reduce social capital in the environment because individuals do not have the opportunity to establish relationships before moving, resulting in "temporary communities" with minimal attachment to community activities. Han (2016) identifies three types of obstacles: lack of resources (limitations in time, finances, or abilities), lack of motivation (loss of interest or belief in the results of participation), and lack of mobilization (no recruitment or invitation to participate), which often arise simultaneously in the context of housing in urban areas. Wahyudi et al (2025) hope the actions taken will have a lasting effect on business development. This demonstrates a community empowerment approach that prioritizes not only immediate results but also the community's economic sustainability. Complex, interrelated socioeconomic factors strongly influence community participation levels. Desmond & Kimbro (2015) found that financial insecurity and job uncertainty not only hinder financial capacity but also damage social relationships, mental health, and collective self-confidence, indicating that economic and social empowerment must be pursued simultaneously and comprehensively. Understanding the interaction

between social and economic factors is crucial for developing inclusive participation plans and ensuring that empowerment programs do not exacerbate the exclusion of marginalized groups in urban environments.

2.4. Previous Research

Numerous studies have examined community empowerment from various perspectives. Amanta (2020) examined empowerment through skills and capacity-building in urban areas, showing that training can improve individuals' economic independence. However, this study does not explain the mechanism of participatory fund management, especially at the neighborhood level, as it focuses more on the results of training than on the funding system or community decision-making structures. Junadi (2018) investigated the role of village government institutions in implementing community empowerment programs, focusing on their management and coordination. Although it provides important insights into institutional coordination, this study operates at the village level. It therefore does not describe the dynamics of fund management at the smaller neighborhood association level, which is based on direct social interaction. Meanwhile, Yulistya & Rahaju (2023) analyze the implementation of Prodama Plus at the village level using a case study of cooperatives as drivers of the community economy. This study emphasizes the importance of local economic institutions but does not directly discuss the allocation and utilization of funds within the neighborhood association structure, nor does it directly involve the community in the planning and evaluation of activities. view of empowerment as a result of government intervention programs, but they have not examined fund management at the neighborhood association level, as the smallest social unit. Furthermore, community participation is often seen as a result of the program, rather than an essential component of planning and implementation. Thus, this study aims to fill this gap by conducting an in-depth and empirical study of how funds are managed, allocated, and utilized in a participatory manner to support community empowerment, particularly in RT 11, Kelurahan Belimbing, BTN PKT Bontang housing complex. This study also provides a unique context of urban industrial housing, which is rarely discussed in studies on community-based empowerment.

2.5. Conceptual Definitions

A conceptual definition is a description of an idea in research, using personal terms and establishing clear boundaries for its meaning in the context of the research. In this study, the application of RT funds in RT 11, Belimbing Village, BTN PKT Bontang housing complex is described as a strategic action to manage financial resources sourced from community contributions, government assistance, and other donations, thereby increasing the local community's capacity, participation, and welfare. RT funds serve as a methodological tool for initiating empowerment programs that include skills training, micro-business development, infrastructure improvements, and social activities that strengthen relationships among community members. This study utilizes the policy implementation theory developed by George C. Edwards III, with four main variables: communication, resources, implementer attitudes, and bureaucratic structure. The implementation of RT funds includes three important components: participatory planning that involves the community in the program planning process; program implementation that focuses on improving the quality of life and economic empowerment; and periodic evaluations to measure the program's impact and effectiveness. Therefore, the application of RT funds is expected to foster a more empowered, independent, and prosperous environment and to increase active community participation in local development. This study addresses these shortcomings by analyzing how the four variables of Edwards III function in the specific regulations of RT 11, an urban residential area with distinctive socioeconomic characteristics.

III. Research Method

It uses a qualitative descriptive approach, meaning the study aims to describe the events, phenomena, attitudes, and thoughts of groups and individuals. Qualitative research is a method that aims to

understand the meanings of individuals or groups affected by social problems. Qualitative methods are usually used to analyze concepts, phenomena, behavior, history, society, social issues, and other topics (Rahayu, 2022). Thus, qualitative descriptive research will comprehensively describe the facts, thereby revealing information about the Application of RT Funds (neighborhood associations) in Supporting Community Empowerment Programs in RT 11, Belimbing Village, BTN PKT Bontang Housing Complex.

3.1. Research Focus

This study focuses on the implementation of neighborhood association (RT) funds to support community empowerment in RT 11, Belimbing Village, BTN PKT Bontang Housing Complex. This study is based on George C. Edward III's policy implementation theoretical framework, which emphasizes that policy implementation success is influenced by four main variables: communication, resources, implementer disposition, and bureaucratic structure.

3.2. Data Sources

This study uses the Purposive Sampling Technique, a data collection method in which samples are selected based on specific criteria to ensure the data obtained are more representative. Primary data were obtained through interviews with 8 informants: the Head of Belimbing Village, the Head of RT (neighborhood association) 11, and 6 residents (3 training participants and 3 non-training participants). The sample consisted of 8 informants, based on the principle of data saturation, the point at which further interviews no longer introduce new themes. Information collection was carried out using three mutually supportive methods: (1) in-depth semi-structured interviews lasting 45-60 minutes in Indonesian, which were recorded and transcribed directly, (2) participatory observation of training activities and community meetings or community discussions with regular field notes, and (3) analysis of documentation, including programs, RAB, photos of activities, and SOPs.

3.3. Data Analysis

Data analysis was carried out following the qualitative analysis procedures proposed by Creswell (2024), which include five steps, namely, rewriting the interview results. Field notes were arranged in an orderly manner, coding was carried out through open coding, axial coding, and selective coding to identify and group themes based on variables from Edwards III theory, the themes obtained were mapped according to the research questions and compared among informants, the results of the analysis were interpreted by combining the research findings in the Edwards III theoretical framework and triangulating data sources, and the validity of the data was tested through member checking with key informants and peer debriefing with the research team.

IV. Results and Discussion

4.1. Overview of the Implementation of the RT (neighborhood association) Fund Policy in Belimbing Village

The implementation of the RT (neighborhood association) fund policy in Belimbing Village is part of the Bontang city government's efforts to improve public services and community empowerment at the RT (neighborhood association) level. Belimbing Village received an allocation of Rp. 50,000,000, which was managed directly by the village and distributed in the form of goods, facilities, and training services rather than cash. This policy has a legal basis in a mayor's regulation and a decree containing standard operating procedures (SOPs) as guidelines for implementation by sub-district and neighborhood associations (RT). The

implementation of the policy involves three main parties: the sub-district as the director and facilitator, the RT (neighborhood association) chairperson as the information liaison and field coordinator, and the residents of RT (neighborhood association) 11 as the subjects of empowerment. The mechanism for distributing funds in the form of goods and services aims to prevent misuse while ensuring that the budget is used appropriately in line with the objectives of community empowerment.

4.2. Implementation of the Neighborhood Association Fund Policy based on George C. Edward III's theory

The implementation of the RT (neighborhood association) 11 fund policy in Belimbing Village was analyzed using four variables from George C. Edward III's theory: communication, resources, implementer disposition, and bureaucratic structure. These four variables interact to determine the success of the community empowerment program's implementation.

4.2.1. Communication

The success of public policy implementation depends not only on the policy's design, but also on how it is communicated to implementers and the target community. Effective communication serves as a link between policymakers and the achievement of desired outcomes. Continuous and in-depth communication has been proven to increase public understanding, thereby strengthening the success of policies (Rande & Asmarani, 2025). In the context of local government, especially at the village and neighborhood (RT) levels, communication is crucial to ensuring that community empowerment programs are well understood and implemented by all parties involved. This study examines the implementation of the RT (neighborhood) fund policy in Belimbing Village using the policy implementation theory introduced by George C. Edwards III. Edwards III identifies four main variables that influence the success of public policy implementation, namely communication, resources, disposition, and bureaucratic structure (Mubarok et al., 2020). Among these four variables, communication is considered very important because without clear and effective communication, implementers will find it difficult to understand the steps to be taken and how to carry them out. Therefore, an in-depth analysis of the communication dimension of the RT (neighborhood association) fund policy is important for understanding the dynamics of policy implementation at the grassroots level. Communication is an important element in the successful implementation of public policy. Edwards III argues that effective communication ensures that policy implementers understand the actions required to achieve the policy's objectives and goals (Mubarok et al., 2020). In implementing the RT (neighborhood association) fund policy in Belimbing Village, communication occurs through formal and informal channels, involving various parties. Edwards III emphasizes that an effective communication process must meet three main criteria, namely clarity, consistency, and accuracy, so that implementers can understand the standards and objectives of the policy (Mubarok et al., 2020).

The results of the study show that Belimbing sub-district has implemented a formal communication system through sub-district meetings and official letters to convey technical guidelines, types of activities, and fund allocations. As stated by the Head of Belimbing Sub-district, "We convey all official directives and information to the heads of neighborhood associations (RT) through sub-district meetings. After that, the RT (neighborhood association) chairperson is responsible for conveying this information to their residents" (Dwi Andriyani, S.ST.MM, 2025). This aligns with the communication hierarchy described by Edwards III, in which information flows from the top level (city government) to the implementing level (village), and then to the target group (neighborhood associations and residents). Clarity of information is an important factor in Edwards III's communication theory. He explains that instructions given to policy implementers must be clear and not cause confusion (Mubarok et al., 2020). The village has explicitly stated that the funds distributed are not in cash but in the form of goods and services, tailored to the needs of the activity. Transparency about how funds are disbursed is very important to prevent confusion and ensure that what residents expect aligns with the realities of implementation. Edwards III revealed that unclear messages can trigger misinformation,

leading to implementation failure (Mubarok et al., 2020). The Belimbing Village Head emphasized, "From the beginning, we explained that the funds received by the neighborhood association (RT) were not in the form of cash, but rather goods and services according to activity needs. Belimbing Village received IDR 50 million from the city government for community empowerment programs across all RTs (RT) (Dwi Andriyani, S.ST.MM, 2025).

In addition to official communication, Belimbing Village also uses informal channels, such as WhatsApp groups, to disseminate information quickly and easily. The use of digital communication technology has increased the effectiveness of information delivery, especially for residents who have limited time to attend face-to-face meetings. Edwards III emphasized that choosing the right communication channel is very important so that all interested parties can receive information properly. The head of RT (neighborhood association) 11 said, "I always forward all information from the sub-district to residents through the RT (neighborhood association) WhatsApp group so that they can immediately find out the latest information" (Hariyanto, 2025). This multi-channel communication approach reflects an adaptation to developments in information technology and the needs of modern society in accessing news and public policy. Another aspect related to Edwards III's theory is clarity of communication. Resident responses on WhatsApp reached 78%. However, resident participation in deliberations averaged only 35% (7 out of 20 invited attendees), indicating a discrepancy between the extent of information dissemination and the level of community involvement. Edwards III argues that for policy implementation to run smoothly, instructions must remain consistent and easy to understand. In the context of implementing RT (neighborhood association) funds, consistency is evident in the RT (neighborhood association) chairperson's routine reminders to residents before activities are implemented and in ensuring mutual understanding through community discussion forums. Edwards III explains that communication ambiguity can cause confusion and reduce the effectiveness of implementing the Community Empowerment Program. (Mubarok et al., 2020). The head of RT (neighborhood association) 11 explained this process: "For important matters, such as explanations of empowerment activities or the mechanism for implementing RT (neighborhood association) funds, we repeat them in community discussions so that everything is clearer and there are no misunderstandings" (Hariyanto, 2025).

Although interactions ran smoothly, some community members had low participation due to limited time or a lack of attention to the information provided. Edwards III reminded us that communication barriers can arise from technical and social factors, including a lack of access or motivation among message recipients (Mubarok et al., 2020). Therefore, using a variety of communication channels, both formal and informal, is an important step to ensure that information reaches a wider audience. Overall, the implementation of the RT (neighborhood association) fund policy in the Belimbing sub-district has been in line with Edwards III's principles of effective communication, namely clarity, consistency, accuracy, and two-way communication. The combination of formal and informal methods, along with the use of communication technology, supports the successful conveyance of information to all relevant parties. These findings support Edwards III's argument that effective communication is essential to successful policy implementation. However, concerted efforts are needed to increase community participation in the communication process so that policy implementation can run more effectively and achieve the ultimate goal of community empowerment. Although effective communication has created a strong foundation for understanding policy, the availability and management of resources have also proven to be very important in determining the success of an implementation.n. Edwards III emphasizes that effective communication alone will not yield maximum implementation without sufficient resource support, whether in terms of finances, labor, or facilities. Resources are an important factor in determining implementers' ability to translate policies into concrete actions in the field (Mubarok et al., 2020).). In the analysis of the implementation of the RT fund policy in Belimbing Village, the availability of resources was analyzed through three dimensions of analysis, namely: financial resources, which include the distribution and allocation of funds for programs; human resources, which include the expertise and availability of implementers; and physical resources in the form of supporting facilities for implementers of activities. The next section will discuss in depth how these three aspects of resources are used in RT 11, Belimbing Village.

4.2.2. Resources

The availability of resources is a key requirement for implementing public policy. Without sufficient resource support, carefully designed policies will encounter various obstacles during implementation. Edwards III states that even if communication within an organization functions well and implementers understand the tasks to be carried out, the implementation process can still fail if implementers lack the resources needed to carry out the policy (Mubarok et al., 2020). In the theory proposed by Edwards III, the resource variable includes four important elements, namely adequate human resources with the necessary skills, information needed to understand how to implement the policy, the authority to ensure that the policy is carried out in accordance with the objectives set, and the physical means necessary to do the job. In implementing the RT (neighborhood association) fund policy in Belimbing Village, these four elements can be clearly identified. Edwards III emphasizes that money is the most fundamental resource needed for the effective implementation of policies (Mubarok et al., 2020). Belimbing Village received a budget of Rp. 50 million with specific details of Rp. 5 million for PMT for toddlers, Rp. 22,500,000 for MSME training, and Rp. 22,500,000 for urban farming. The clarity of this allocation aligns with Edwards III's principle that financial resources must be earmarked specifically for the program's objectives. The fund distribution mechanism demonstrates a meticulous approach to resource management. The money is not given directly to the RT (neighborhood association), but in the form of services, goods, and technical support. The head of Belimbing Village explained, "We in the village have full responsibility for providing facilities. For example, if MSME training requires teachers, we provide experienced teachers" (Dwi Andriyani, S.ST.MM, 2025). This approach reflects Edwards III's principle that supervision and responsibility in resource management are essential to prevent misuse. The distribution process is carried out in systematic steps: after community discussions, the RT (neighborhood association) chairperson prepares a budget plan (RAB), which is submitted to the sub-district office, and the sub-district office then prepares all the necessary documents. This mechanism demonstrates a structured procedure for resource allocation, in line with Edwards III's argument that effective implementation requires clear procedures for resource distribution (Mubarok et al., 2020).

Three main activities illustrate the application of Edwards III's teachings on resource management. First, training for MSMEs, with funds totaling IDR 22,500,000 allocated for raw materials for meatballs and bread, as well as trainer fees. Second, urban farming activities are held every weekend, with a total of IDR 22,500,000 allocated for the procurement of vegetable seeds, polybags, compost, and agricultural tools. Third, the implementation of PMT for toddlers with an allocation of Rp. 5,000,000 for milk, nutritious meals, and other foodstuffs. Edwards III emphasized the importance of capable people to realize these policies. Coordination is carried out by the neighborhood association (RT) and sub-district heads to facilitate residents, arrange activity schedules, and monitor implementation. "In the MSME training, we prepare the venue, participants, and ensure that all necessary materials are available. As for urban farming, we divide the participants into small groups so that plant care can continue," (Hariyanto, 2025). However, Edwards III emphasizes that resource availability alone does not guarantee success if motivation and participation are hindered by obstacles (Mubarok et al., 2020). Not all residents have the same potential or interest in participating in the program, so enthusiasm varies. Limited participation due to work commitments reflects that even though physical resources are available, commitment and time from the community remain the main challenges. Edwards III highlights the significance of physical infrastructure, data, and power in implementation. The sub-district provides experienced trainers, training materials, tools for urban farming, and facilities for PMT. Information about how the policy works, standard operating procedures (SOPs), and program details is conveyed through meetings and discussions with residents. The sub-district has the authority to manage the budget, monitor implementation, and ensure that the program is carried out in accordance with established procedures. Overall, the implementation of the RT (neighborhood association) fund policy shows that existing resources are sufficient to support program implementation in terms of finance, human resources, infrastructure, information, and authority, as Edwards III stated. These findings reinforce Edwards III's opinion that sufficient

resources are a basic requirement but not the only requirement for the successful implementation of public policy (Mubarok et al., 2020).

Although financial, human, and material resources are readily available to support the implementation of the RT fund policy in Belimbing Village, the program's success does not depend solely on their availability. Edwards III argues that the attitudes and commitments of policy implementers are important factors in transforming existing resources into successful implementation outcomes. Disposition reflects the willingness, tendency, or agreement of implementers to carry out policies, as shown in support, rejection, or neutrality towards the policy. In the context of implementing the RT fund policy in Belimbing Village, the disposition of implementers, RT heads, and the community is a key factor in determining whether the resources prepared can be maximized to achieve the goal of community empowerment. The next section will analyze the implementation of the policy in RT 11.

4.2.3. Disposition (attitude of implementers)

The attitude or disposition of individuals implementing policies is an important element that is often overlooked but has a major influence on policy implementation success. Even if communication is smooth and resources are adequate, problems in implementation can arise if the implementers hold attitudes or views that are not aligned with those of the policy makers. Edwards III emphasizes that disposition includes the tendency, intention, or agreement of implementers to carry out the policy (Mubarok et al., 2020). When implementers have a positive disposition towards a particular policy, they will implement it effectively. However, if their views differ from those of the policymakers, the implementation process can become ineffective. The disposition of policy implementers describes their level of commitment, motivation, and readiness to carry out the program. In the context of implementing the RT (neighborhood association) fund policy in the Belimbing sub-district, these three aspects of disposition can be further examined to understand how implementers' attitudes affect the program's effectiveness. The attitude of the RT (neighborhood association) head appears positive and active, with the head coordinating implementation, guiding residents, and ensuring the program runs in accordance with the set objectives. The sub-district also shows high commitment through direct participation. The head of Belimbing sub-district emphasized, "We from the sub-district always try to be present at activities. At least one staff member conducts an inspection. The goal is for activities to be more focused and for residents to feel supported" (Dwi Andriyani, S.ST.MM, 2025). This direct participation demonstrates a positive disposition, an important asset for policy implementation.

The community's response to the empowerment program shows variations in line with Edwards III's concept of disposition. Community members who are actively involved show a strong enthusiasm for activities that provide tangible benefits. The head of RT (neighborhood association) 11 said, "Actually, residents are very enthusiastic if the activities we carry out can provide direct benefits. When we held training sessions on making meatballs and bread, many were interested because they felt they could practice it at home and maybe start a small business" (Hariyanto, 2025). MSME training participants provided positive responses, indicating their support for the program. Mrs. Titin Ambarwati stated, "I think the previous training activities were very good. We were taught from the beginning, starting from the ingredients to the manufacturing process. We even received tips on packaging products to make them more attractive and marketable. So I feel that activities like this are very useful." Mrs. Padmi Rindayani expressed similar sentiments, "We are happy with this activity because it can expand our knowledge and skills, especially for those who have small businesses like mine. The knowledge I gained is very useful for me." Mrs. Dini added, "This activity is very beneficial for us because I can gain new insights. I now know how to make products that can be sold. So it is very useful." This positive disposition of the community aligns with Edwards III's view that when target groups witness the direct benefits of a policy, they tend to adopt a positive attitude that supports more effective implementation (Mubarok et al., 2020).

Although some residents showed a positive attitude, others could not contribute actively, not because they rejected the program but because of external factors. The obstacles identified included: many

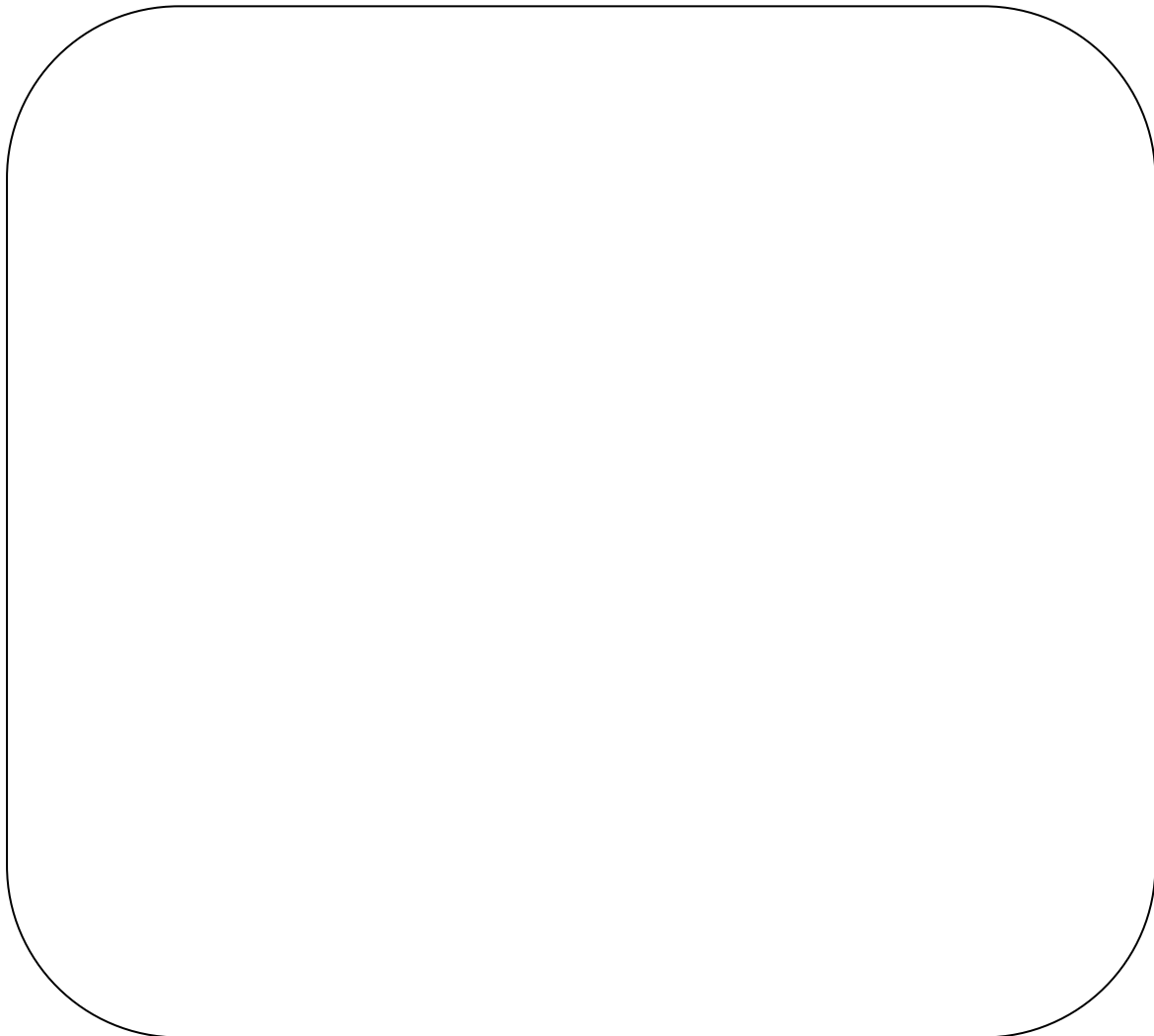
residents working, which limited their time to participate in activities; the busyness of caring for small children, which hindered the participation of homemakers; and the need to accommodate all individual opinions, as not all residents' suggestions could be implemented. In this situation, residents' attitudes are a mixture of supporting factors, such as enthusiasm for beneficial programs, and inhibiting factors, such as limited participation due to external conditions. A participatory approach through community discussions is very important in building a positive community disposition. Edwards III emphasizes that involving target groups in planning and decision-making can increase their commitment to implementing policies (Mubarok et al., 2020). Mrs. Herlina stated, "We were involved in the discussion first. The decision was reached through mutual agreement. In this way, we feel involved and do not just accept decisions from other parties." The sense of ownership that arises from involvement in decision-making strengthens the community's positive attitude towards empowerment programs. The community discussion mechanism implemented in Belimbing sub-district has created conditions in which residents are not only objects of policy but also active subjects in program planning. Overall, the implementation of the RT (neighborhood association) fund policy in Belimbing sub-district shows that the attitudes of implementers at the sub-district, RT (neighborhood association), and community levels tend to be positive and supportive of empowerment programs. These findings support Edwards III's opinion that disposition is a crucial variable that influences the successful implementation of the policy (Mubarok et al., 2020). The direct involvement of the sub-district, the initiative of the RT (neighborhood association) head, residents' enthusiasm for beneficial programs, and a participatory approach to decision-making have created a conducive environment for policy implementation. However, participation constraints due to external factors indicate the need for additional strategies to accommodate residents with time constraints, enabling their positive attitudes to be realized through active participation in the program.

The positive disposition of RT leadership analyzed in this study aligns with Putri's (2016) research on the Prolita program in Bontang, which found that responsive local leadership significantly improved policy implementation outcomes. However, unlike Putri's findings, which showed high community enthusiasm, this study found variations in community involvement with work commitments as the main inhibiting factor. These findings also support research on community empowerment in the context of sustainable marine and fisheries development, which shows that the participatory model is 2.3 times more effective than the paternalistic approach (82% versus 35%). However, unlike the two studies that showed high community enthusiasm, this study found variations in community involvement, with work commitments as the main obstacle, resulting in participation ranging from 60% to 90% across program types. This illustrates that the positive disposition of implementers is insufficient without participation mechanisms that can be adapted to the demographic characteristics of urban communities, thereby fostering community involvement in empowerment. However, barriers to participation due to external factors indicate the need for additional strategies to accommodate residents with time constraints, so that their positive attitudes can be realized through active participation in existing programs.

4.2.4. Bureaucratic Structure

The organizational structure of the implementing agency is an important aspect that is often overlooked in discussions of public policy implementation. A complex, rigid, or fragmented bureaucracy can hinder implementation even when communication is good, resources are available, and the implementing agency has positive intentions. An ineffective bureaucracy can be a significant obstacle to policy success, regardless of other conditions. In Edwards III's view, bureaucratic structure includes two main features that influence policy implementation: SOPs and organizational fragmentation (Mubarok et al., 2020). SOPs emerged as an internal response to the limitations of time and resources for implementers, as well as to the desire to create consistency in the operations of complex, extensive organizations. At the same time, fragmentation refers to the distribution of responsibilities for a single policy area among several organizational units. In the context of implementing RT (neighborhood association) funds in Belimbing

Village, these two elements can be identified and analyzed to understand how bureaucratic structures influence program effectiveness.



- Pattern 1 (communication x resources)
- Pattern 2 (Disposition x Bureaucratic structure)
- Pattern 3 (Resources x Disposition)

Figure 2. Edwards III Variable Interaction Model

Source: Processed Primary Data, 2026

An interesting aspect of the bureaucratic organization in implementing the RT (neighborhood association) fund policy is the integration of a resident deliberation mechanism into the formal process. The proposal assessment process, which takes into account alignment with the empowerment program objectives, shows that this structure is not only top-down but also supports a bottom-up mechanism. This mechanism balances bureaucratic control and resident involvement. The bureaucratic structure in Belimbing

Sub-District appears to have achieved this balance by providing space for participation through community deliberation while maintaining control through existing approval and supervision procedures in the sub-district. The bureaucratic structure in Belimbing Sub-District shows a fairly clear division of tasks: the sub-district manages fund allocation, facility procurement, and supervision. The head of the neighborhood association (RT) is tasked with coordinating residents, preparing the RAB, and implementing activities, while residents participate in planning through deliberation and active participation. This clear division of tasks helps minimize confusion and authority conflicts that could disrupt implementation. Edwards III explains that when each unit clearly understands its responsibilities, coordination becomes easier and implementation more effective (Sormin, 2021).

The diagram above illustrates the three main interaction schemes between Edwards III variables found in this study. Pattern 1 (communication x resources) shows that the distribution of resources in the form of goods and services can only be carried out effectively through clear and transparent communication regarding the procedures for using funds, thereby avoiding misunderstandings regarding residents' expectations regarding cash receipts. Pattern 2 (disposition x bureaucratic structure) shows that the positive disposition of implementers is reinforced by a participatory bureaucratic structure through a community consultation process, creating a positive feedback loop between community involvement and institutional support. Pattern 3 (resources x disposition) shows that sufficient available resources can strengthen positive dispositions among participants who feel the real benefits of the program, even though they still face participation barriers due to their limited time, as they are busy working. The middle circle symbolizes the effectiveness of policy implementation resulting from the interaction among all variables, indicating that improvements in a single variable alone have a limited effect and require a more structured approach.

V. Conclusion

This study analyzes the implementation of the RT fund policy in RT 11, Belimbing Village, using the Edwards III analytical framework, which includes four variables: communication, resources, disposition, and bureaucratic structure. This study shows that the implementation of the policy has been quite effective by using a diverse communication approach (formally and through WhatsApp) that reaches 78% of residents, transparent management of resources amounting to IDR 50 million in the form of goods and services, positive disposition from village officials and RT heads driven by community enthusiasm, and a clear bureaucratic structure that involves community participation and RAB submission. However, the level of community participation has not reached its full potential, with only 35% attendance at deliberations due to work and family commitments. Analysis of the interaction between variables reveals three patterns of cooperation: effective communication that improves resource distribution; positive dispositions reinforced by participatory structures; and the availability of resources that motivate participants. This study confirms that successful implementation requires a connected strategy that considers all four Edwards III variables simultaneously and accounts for the characteristics of the urban environment. This study offers three main contributions. First, it demonstrates the relevance of the Edwards III framework in the context of micro-communities, showing that it is not limited to large programs. Second, it enhances understanding of the interaction between variables by revealing the effects of cooperation that create positive feedback during the implementation phase. Third, it emphasizes the importance of contextual adaptation, whereby urban environments with high mobility and time constraints require different implementation strategies compared to traditional areas.

Recommendations for further research include conducting comparative studies across neighborhoods with varying socioeconomic backgrounds, conducting long-term research to evaluate the sustainability of existing programs, and adding other variables, such as social capital and technology use. This research has implications for three strategic issues. First, from a decentralization perspective, the success of RT 11 provides clear evidence that microfinance distribution can be effective when the right implementation methods are used. Second, from a modern participation perspective, this study's results show the need to adapt traditional participation models to urban conditions by leveraging digital platforms and flexible

scheduling. Third, from the perspective of equity in development, ensuring access for the working class requires adjustments to structures that are friendly and sensitive to barriers to participation. Finally, the RT fund policy reflects Indonesia's efforts to achieve development that involves participation from the lowest level, and the lessons learned from the experience of RT 11 Belimbing Village can be used as a reference in the process of developing similar policies in other RT environments to encourage more inclusive, responsive, and efficient community-level governance.

References

- Afriansyah. (2023). Pengertian dan Konsep Pemberdayaan Masyarakat. In *Pemberdayaan Masyarakat*.
- Amanta, R. W. (2020). Implementasi Program Kegiatan Peningkatan Sarana Kecamatan Sampang, Kabupaten Sampang (Studi pada RT 02 RW 04 dan RT 02 RW 02 Kelurahan Dalpenang). *Publika-Jurnal Unesa*, 8(5), 1–11.
- Arisman, P., Studi, P., Negara, A., Ekonomi, F., Ilmu, D. A. N., Islam, U., Sultan, N., & Kasim, S. (2025). Implementasi Program Forum Komunikasi Rt/Rw.
- Beno, J., Silen, A., & Yanti, M. (2022). Peraturan Wali Kota Bontang Nomor 5 Tahun 2022 Tentang Pedoman Pelaksanaan Program Fasilitasi Partisipasi Masyarakat Dalam Pembangunan Di Kelurahan. In *Braz Dent J*. (Vol. 33, Issue 1, pp. 1–12).
- Cadman, T., Maraseni, T., Koju, U. A., Shrestha, A., & Karki, S. (2023). Forest Governance in Nepal concerning Sustainable Community Forest Management and Red Panda Conservation. *Land*, 12(2), 1–23. <https://doi.org/10.3390/land12020493>
- Christens, B. D., & Speer, P. W. (2015). Community organizing: Practice, research, and policy implications. *Social Issues and Policy Review*, 9(1), 193–222. <https://doi.org/10.1111/sipr.12014>
- Creswell, W. (2024). 4.2. Karakteristik Penelitian Kualitatif. *Metode Penelitian Kualitatif*, 45.
- Debora Eva Entaren, F. A. (2025). Pembangunan berkelanjutan di Desa Musi, Kecamatan Lirung. 11(9).
- Desmond, M., & Kimbro, R. T. (2015). Eviction's fallout: Housing, hardship, and health. *Social Forces*, 94(1), 295–324. <https://doi.org/10.1093/sf/sov044>
- Fathan Qorib. (2016). Ini Dasar Hukum Iuran Rukun Tetangga. Sumber pendanaan lembaga kemasyarakatan terbagi dua jenis: ada yang desa dan kelurahan. <https://www.hukumonline.com/berita/a/ini-dasar-hukum-iuran-rukun-tetangga-lt57f8d1d643e0d/>
- Fernandes, G., Aguirre-Jaimes, A., Contreras-Varela, X., Cocolletzi, E., de Sousa, W. O., Araujo, L., Nunes, B., Angeles, G., Quesada, M., Briones, O., Ceccantini, G., Ornelas, J. F., Stokes, A., Angeles, G., Anthelme, F., Aranda-Delgado, E., Barois, I., Bounous, M., Cruz-Maldonado, N., ... Dipholis, I. (2022). Implementasi Kebijakan Keamanan Dan Ketertiban Di Desa Baru Kecamatan Ibu Selatan Kabupaten Halmahera Barat. *New Phytologist*, 51(1), 2022. https://doi.org/10.20935/AL189%0Ahttps://www.researchgate.net/publication/269107473_What_is_governance/link/548173090cf22525dcb61443/download%0Ahttp://www.econ.upf.edu/~reynal/Civil_wars_12December2010.pdf%0Ahttps://think-asia.org/handle/11540/8282%0Ahttp
- Han, H. (2016). *The Organizational Roots of Political Activism: Field Experiments on*. May 1–12. <https://doi.org/10.1017/S000305541600006X>
- junadi. (2018). Implementasi program dana stimulan rt (rukun Tetangga) terhadap peningkatan kesejahteraan masyarakat tahun 2017 (Suatu studi di Kelurahan Babat, Kecamatan Babat, Kabupaten Lamongan). 3(2), 1–6.
- Kabeer, N. (2016). Gender equality, economic growth, and women's agency: The "endless variety" and "monotonous similarity" of patriarchal constraints. *Feminist Economics*, 22(1), 295–321.
- Koentari, Y. (2025). Penguatan Model Pengawasan Partisipatif Kewargaan dalam Tata Kelola Dana Desa. *Journal of the Research Center for Digital Democracy*, 1(1), 48–58.
- Ledwith, M. (2020). *Community development: A critical and radical approach*. Policy Press.
- Mansuri, G., & Rao, V. (2012). *Localizing development: Does participation work?* World Bank Publications.
- Marpaung Lintje Anna. (2020). *Politik Pemerintahan Daerah*. 1, 1–223.

- McConnell, C., Muia, D. M., & Clarke, A. (2022). *International community development practice*. Routledge, Taylor & Francis Group.
- Mubarok, S., Zauhar, S., & Setyowati, E. (2020). *Journal of Public Administration Studies Policy Implementation Analysis : Exploration of George Edward III, Marilee S Grindle, and Mazmanian and Sabatier Theories in the Policy Analysis Triangle*. 5(1), 33–38.
- Muliani S. (2019). *Analisis Jaringan Dalam Implementasi Kebijakan Teori dan Praktik*. 157.
- Muminah, S., & Suprajogo, T. (2025). *Implementasi Kebijakan Pembangunan Daerah melalui Pendekatan Bottom-Up*. *Scientific Journal Of Reflection : Economic, Accounting, Management and Business*, 8(4), 1485–1495. <https://doi.org/10.37481/sjr.v8i4.1253>
- Perkins, D. D., Hughey, J., & Speer, P. W. (2002). *Community Psychology Perspectives on Social Capital Theory and Community Development Practice*. *Journal of the Community Development Society*, 33(1), 33–52. <https://doi.org/10.1080/15575330209490141>
- Poerwanto, W. (2025). *Reorientasi Kebijakan Pemberdayaan Masyarakat dalam Pembangunan Kelautan dan Perikanan Berkelanjutan*. *Jurnal Kebijakan Sosial Ekonomi Kelautan Dan Perikanan*, 15(2), 167–186.
- Pujasetiandi, L. Bagus P. (2020). *Implementasi Kebijakan Pemerintah Kabupaten Lombok Barat Dalam Penggunaan Produk Lokal Unggulan Daerah*. *Jurnal Lentera*, 19, 44.
- Putri, B. T. (2016). *Perbandingan Pelaksanaan Program Lima Puluh Juta Per Rt (Prolita) Di Kota Bontang*. 4(2), 714–726.
- Rahayu, T. (2022). *Fenomena spill the tea kekerasan seksual di media sosial pada Generasi Z Kota Bandung Universitas Pendidikan Indonesia | repository.upi.edu | perpustakaan.upi.edu*. 2019, 34–46.
- Rahmawati, A. S., Haryati, E., & Mustofa, A. (2025). *Analisis Pemberdayaan Masyarakat Pada Bidang Perekonomian Melalui Kegiatan Home Industry Di Kampung Songkok (Studi Kasus Di Desa Pengangsalan, Kecamatan Kalitengah, Kabupaten Lamongan)*. *Majalah Ilmiah "DIAN ILMU"*, 24(2), 131–150.
- Rande, S., & Asmarani, M. (2025). *Breaking the Chain of Violence: A Study of Policy Implementation on Child Protection in Samarinda City, Indonesia*. *Golden Ratio of Law and Social Policy Review*, 4(2), 48–54. <https://doi.org/10.52970/grlspr.v4i2.1228>
- Ridhawati, R. (2025). *Akuntabilitas dalam Desentralisasi Fiskal: Tantangan dan Strategi untuk Tata Kelola Pemerintah Daerah*. *Journal of Scientific Mandalika (JSM)*, 6, 80–87.
- Rosnalhasan. (2015). *Implementasi Kebijakan Sistem Informasi Administrasi Kependudukan Di Dinas Kependudukan Dan Pencatatan Sipil Kabupaten Bolaang Mongondow Utara*. *E-Jurnal Katalogis*, 3(7), 135–145.
- Sampson, R. J. (2019). *Neighbourhood effects and beyond: Explaining the paradoxes of inequality in the changing American metropolis*. *Urban Studies*, 56(1), 3–32. <https://doi.org/10.1177/0042098018795363>
- Sayid Athfal Alauddin. (2025). *Komunikasi, sumber daya manusia, sikap dan struktur birokrasi (Edward III) dalam pelayanan haji di Halmahera Timur*. 11(November), 157–172.
- Simanjuntak, K. M. (2015). *Implementasi Kebijakan Desentralisasi Pemerintahan Di Indonesia*. 23, 111–130.
- Sormin, R. D. (2021). *The Effect of Communication, Resources, Disposition, and Structure of Bureaucracy on Medical Participation of Men's Operations in City of Bandar Lampung (Study of George Edward III Policy Implementation Model)*. 7, 323–338.
- Wahyudi, A., Supriyadi, R. P., Defano, M. N., & Haliza, E. P. (2025). *Community Empowerment and Strengthening of Entrepreneurial Practices in the Traditional Snack Souvenir Business of Mrs. Mumun in Kopo Village, Inner Cisarua, Bogor Regency, Indonesia*. 5, 22–27.
- Yulistya, G. I., & Rahaju, T. (2023). *Implementasi program pemberdayaan masyarakat (prodamas) Plus pada bidang ekonomi di Kelurahan Bangsal Kota Kediri (studi pada Koperasi Sehat Sejahtera Erwe 2 Bangsal)*. *Publika*, 1697–1710. <https://doi.org/10.26740/publika.v11n2.p1697-1710>