

Unpacking the Determinants of Coastal Village Development: A Systematic Review of Financial Inclusion and Sustainability

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ABSTRACT

Coastal villages possess immense geo-economic potential due to abundant marine resources, yet they persistently face chronic socio-economic disparities and intensifying ecological vulnerabilities. While macro-level sustainable development frameworks exist, their successful realization heavily hinges on localized, micro-level strategies. However, prior scientific inquiries often evaluate developmental determinants in isolation, leaving a critical empirical gap in understanding the synergistic effects between demographic shifts, financial architectures, physical connectivity, ecological preservation, fiscal governance, and social networks. To address this, this study aims to comprehensively evaluate the multi-dimensional determinants of coastal village development emphasizing the role of financial inclusion. The research utilizes a Systematic Literature Review (SLR) and bibliometric analysis guided by the PRISMA framework, analyzing 258 eligible peer-reviewed articles published between 2021 and 2026 retrieved from the Scopus database. Employing bibliometric mapping and keyword network clustering, the results reveal a significant paradigm shift in rural development discourse, transitioning from fundamental localized capacity building toward digitally integrated and sustainable regional planning. Key determinants driving coastal resilience include human capital (education), digital acceleration, and institutional frameworks, with empirical synthesis indicating a massive valuation gap between global ecological assets and local economic capacities. In conclusion, financial inclusion acts as a vital strategic catalyst for rural stability, and robust village-level institutions are necessary to internalize ecological values. Ultimately, this study contributes to policy development by demonstrating that securing long-term economic stability and climate resilience in vulnerable coastal frontiers requires targeted, place-based government interventions that synchronize financial accessibility, digital empowerment, and educational enhancement.

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1. INTRODUCTION

Coastal villages and small-scale fisheries represent a crucial nexus for the global blue economy and environmental sustainability, yet these communities frequently remain entrapped in persistent poverty and socio-economic marginalization [1]. The complex dynamics of coastal rural development require a comprehensive understanding of the economics of poverty traps and asset-based approaches, as traditional extractive sectors are inherently vulnerable to environmental degradation and market volatility [2]. To address these localized vulnerabilities, the sustainable livelihoods approach has been widely adopted in developing nations as a foundational framework for rural development [3]. This approach emphasizes the critical interplay of core assets, namely human resources, social, natural, physical, and financial capital, within the vulnerability context, transforming structures, and eventual developmental outcomes [4]–[6]. Foundational literature in development studies posits that livelihood diversification, targeted household strategies, and institutional collective action are essential mechanisms for reducing poverty levels and mitigating socio-economic vulnerability in marginalized communities [7], [8].

In the specific context of Indonesia, overcoming coastal marginality is deeply embedded within the state's structural progression and constitutional mandates. National development aims to foster structural equity and macroeconomic stability under the 1945 Constitution and the second National Long-Term Development Plan (RPJPN) 2025–2045, which legally formalizes the “Visi Indonesia Emas 2045”. The core ambition of this vision is to transform the country into a unified, sovereign, advanced, and sustainable state. However, while this overarching macro-level framework establishes broad national missions, its ultimate realization heavily hinges on micro-level spatial development strategies within marginalized peripheral areas like coastal villages. These regions occupy a highly strategic position in Indonesia's geo-economic landscape due to their abundant marine resources, yet they concurrently suffer from compounding vulnerabilities, including severe socio-economic disparities, limited institutional support, and intensifying ecological threats. Accelerating the development of coastal villages is, therefore, not merely an auxiliary objective but an absolute prerequisite for achieving the inclusive growth envisioned in the national agenda.

From an economic and physical standpoint, the developmental progress of coastal villages is intrinsically governed by the dynamics of human resource mobility, capital availability, and basic physical infrastructure. The phenomenon of labor migration significantly recalibrates local economic structures and household income stability [9], [10]. Simultaneously, access to capital remains a primary bottleneck preventing traditional coastal communities from expanding their enterprises toward high-value productive activities [11]. Consequently, financial inclusion and the integration of digital finance have emerged as vital strategic catalysts for rural stability and economic empowerment [12]–[14]. These economic variables must be supported by robust physical infrastructure for regional connectivity and collaborative institutional frameworks, such as co-management, for ecological preservation [15], [16]. Furthermore, social capital serves as the vital socio-cultural adhesive that fosters

communal cohesion, collective action, and resilience against external economic and environmental shocks [17].

Despite the urgency of integrating these multi-dimensional factors, there exists a critical empirical gap in the current literature. Prior scientific inquiries often evaluate these developmental determinants in isolation, failing to capture the synergistic effects between demographic shifts, financial architectures, physical connectivity, ecological preservation, fiscal governance, and social networks. Therefore, a comprehensive scientific inquiry is imperative to bridge this gap, providing evidence-based insights that can translate grand overarching objectives into actionable, localized sustainable development frameworks. Based on the theoretical and contextual problem formulations arising from these micro-level realities, the general objective of this research is to comprehensively analyze, evaluate, and empirically investigate the multi-dimensional impacts of key developmental determinants for rural development, with a particular emphasis on financial inclusion, through a Systematic Literature Review (SLR).

2. METHOD

This study employs a Systematic Literature Review (SLR) combined with a bibliometric analysis to systematically identify, evaluate, and synthesize existing literature concerning the determinants of coastal village development and rural financial inclusion. To ensure a rigorous, transparent, and reproducible methodology, the research design was guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework [18], [19]. This approach allows for a comprehensive empirical evaluation of written reports and scientific articles rather than human respondents [20]. Data retrieval was conducted comprehensively through the Scopus database, selected for its extensive, high-quality indexing of peer-reviewed literature in the social sciences, economics, and environmental studies. The literature search was executed using advanced Boolean operators to capture relevant articles based on three primary keyword clusters aligned with the research objectives: (i) “Coastal Village” AND “Sustainable Development”; (ii) “Rural Development” AND “Coastal”; and (iii) “Rural Development” AND “Determinant”. The initial database search using these keyword combinations yielded a total of 1,130 document records ($n = 1,130$). To ensure the relevance, quality, and currency of the synthesized data, rigorous eligibility criteria were applied to this initial dataset. The inclusion parameters were strictly limited to peer-reviewed journal articles published in English within a recent five-year window (2021–2026) to capture contemporary developmental paradigms and recent ecological shifts.

Furthermore, the search was restricted to specific relevant subject areas, namely Social Sciences, Economics-Econometrics-Finance, Environmental Science, and Business, Management, and Accounting, thereby excluding review papers, conference proceedings, books, and editorial notes to ensure high empirical rigor. Based on the predefined eligibility criteria, a multi-stage filtration process was executed, and the detailed study selection process is visually illustrated in the PRISMA flow diagram below (Figure 1). From the initial 1,130 records, 855 records were excluded for not meeting the inclusion parameters: 627 records were excluded based on publication year, 69 based on document type, 22 due to

language, and 137 based on irrelevant subject areas. This primary screening stage resulted in 275 retained records. Subsequently, a secondary screening for duplicates and data integrity was conducted, leading to the removal of 3 duplicate records and 14 unidentified or incomplete entries. Ultimately, a final set of 258 eligible articles ($n = 258$) was successfully identified, extracted, and prepared for comprehensive analysis. The final dataset was then exported for subsequent bibliometric and content analysis. Bibliometric mapping was employed to analyze annual scientific production trends, identify the most relevant authors and prominent journal sources, and track the thematic evolution of the field over time. Finally, keyword network clustering and word frequency analysis were utilized to map the intellectual structure, visualize the interconnections between variables such as poverty, financial inclusion, and sustainability, and derive empirical insights regarding the contemporary determinants of rural development.

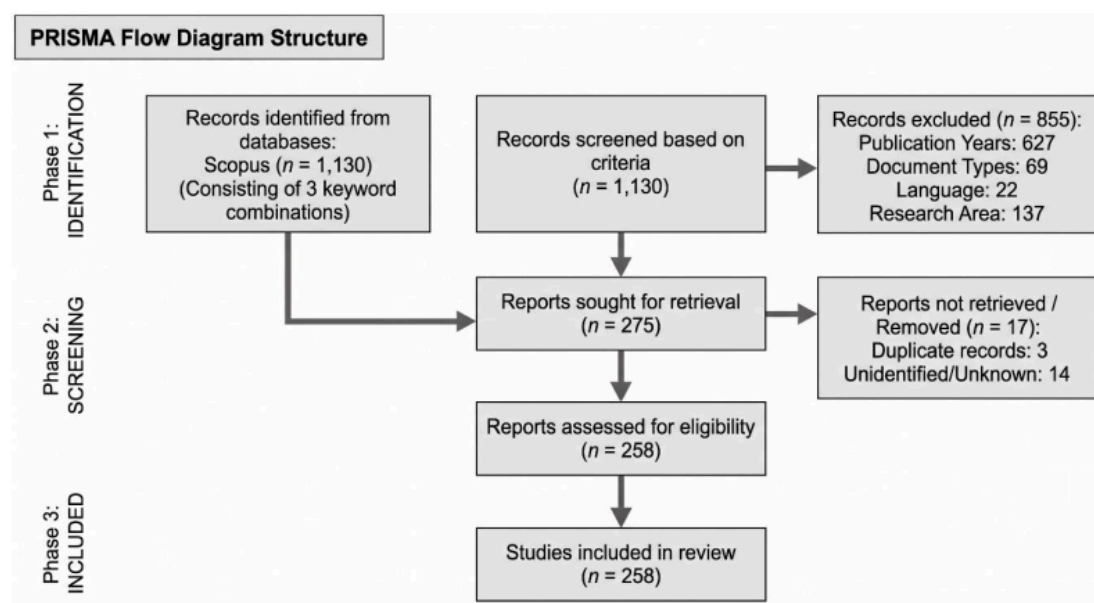


Figure 1: PRISMA Flow Diagram detailing the literature search and screening process

3. RESULTS AND DISCUSSION

3.1. Results

This section presents the findings from the bibliometric performance analysis and the systematic content evaluation based on the 258 eligible articles. The results are structured into two primary subsections: an overview of publication performance (trends, authors, and sources) and a thematic synthesis of the literature clusters.

3.1.1. Bibliometric Performance Analysis

The evaluation of annual scientific production illustrates fluctuating yet progressive dynamics within the discourse of rural development between 2021 and 2026. As illustrated in Figure 1, productivity commenced at a relatively stable baseline of approximately 225 articles in 2021 before experiencing a slight contraction in 2022. A consistent growth pattern

emerged in 2023, culminating in a sharp productivity peak in 2025 with nearly 380 publications. This surge indicates that rural development and coastal resilience have become urgent foci in the global research agenda. The apparent decline in 2026 represents a standard indexing time-lag phenomenon rather than a substantive decrease in academic interest.

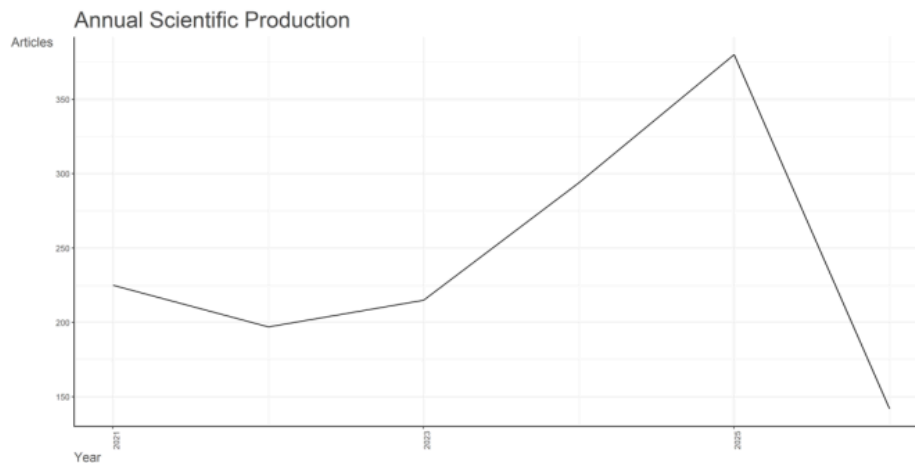


Figure 2: Annual Scientific Production

Regarding scholarly productivity (Figure 2), Wang Y emerges as the most prolific author with a total of 12 documents, followed closely by a prominent cluster of authors including Ma W, Na Na, and Zhang Y, each contributing 10 scientific works. This distribution reflects a concentrated intellectual hierarchy driving the contemporary literature. Furthermore, source analysis (Figure 3) reveals a significant dominance of the journal *Environment, Development and Sustainability*, which leads with 57 documents. This is followed by *World Development* (36 documents) and *Cogent Economics and Finance* (30 documents). The strong presence of these multidisciplinary journals underscores that rural development remains central to global debates on macroeconomic stability, sustainable poverty alleviation, and localized policy interventions.

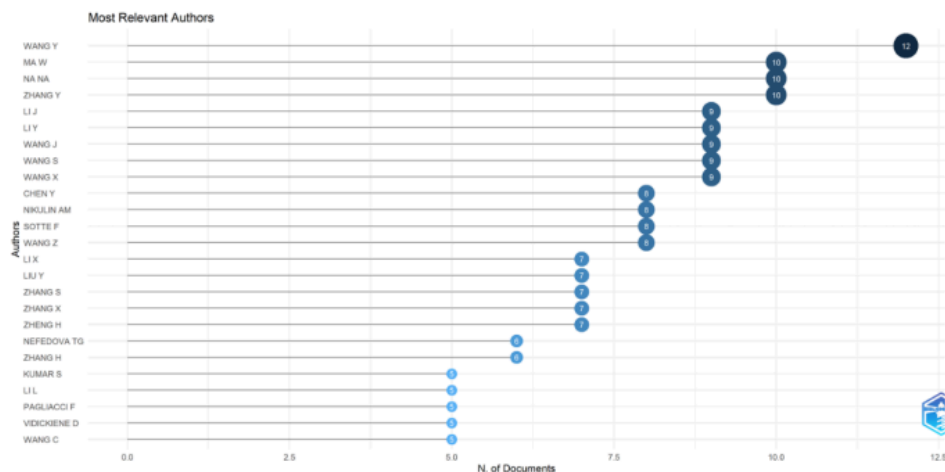


Figure 3: Most Relevant

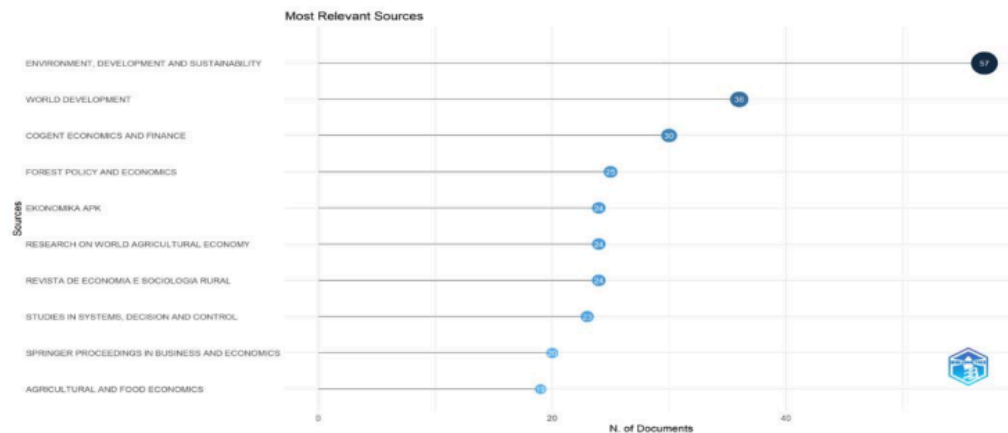


Figure 4: Most Relevant Sources

3.1.2. Thematic Evolution and Trend Topics

A bibliometric analysis of trending topics (Figure 4) demonstrates a dynamic paradigm shift in rural development discourse, transitioning from fundamental community-based capacities toward complex, sustainable systemic integration. This thematic evolution is categorized into three distinct phases: (i) *Initiation Phase (2021–2022)*, where researchers primarily focused on local institutional reinforcement through themes like collective action, farming systems, and education; (ii) *Economic Expansion Phase (2023–2024)*, which broadened the scope toward economic structures, marked by the emergence of “economic development” and “rural economy”; and (iii) *Contemporary Transformation Phase (2025–2026)*, evidencing a transition toward strategic, macro-level topics such as sustainable development, regional planning, and the circular economy. Notably, the recent emergence of “information systems” signals that digitalization has become a critical variable in modernizing the rural sector globally.

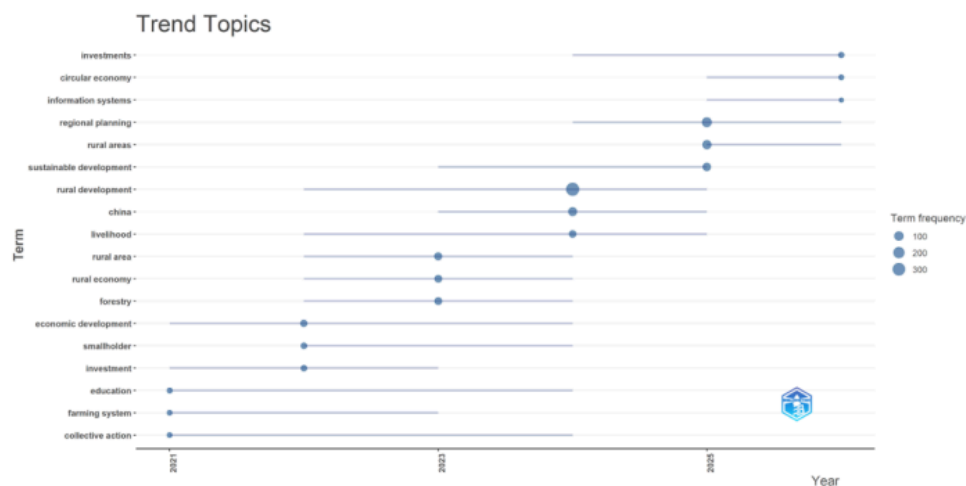


Figure 5: Trend Topics

3.1.3. Thematic Clustering and SLR Synthesis

To derive empirical insights regarding developmental determinants, keyword network clustering and word frequency analyses were conducted across three primary literature clusters.

Cluster 1: Coastal Vulnerability and Sustainable Development

Word frequency analysis for this cluster highlights emerging keywords such as Sustainable Development, Carbon Sequestration, Vulnerability, and Coastal Development (Figure 6). Empirical findings within this cluster reveal a significant socio-economic marginality that hinders optimal environmental management. For instance, an economic valuation of blue carbon in Barru Regency, South Sulawesi, exposed a massive disconnection between global ecological commodity values and local capacities. While the region's mangrove ecosystem possesses a projected market value of USD 81,000, the local community's Willingness to Pay (WTP) reached only USD 1,630. This significant value gap limits independent conservation schemes, highlighting that ecological literacy and local institutional strengthening (e.g., BUMDes) are critical determinants required to internalize blue carbon values into localized business models [21].

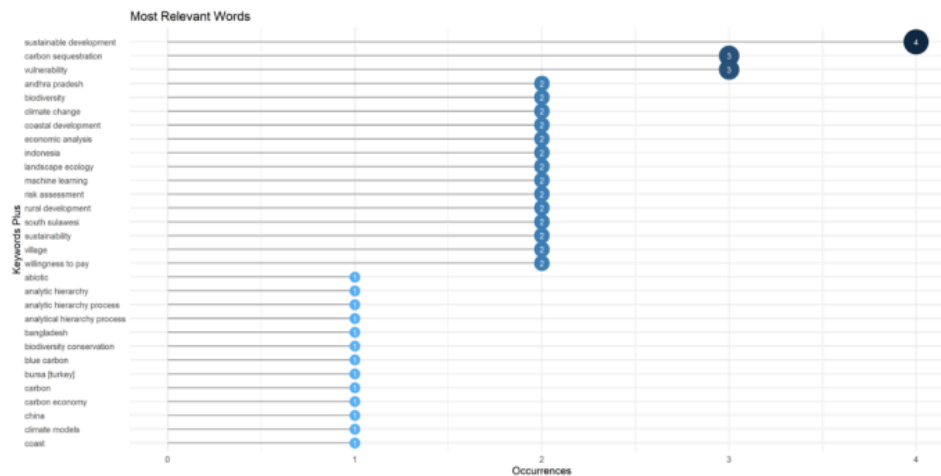


Figure 6: Most Relevant Words

Cluster 2: Digitalization and Economic Viability in Rural Coasts

The second cluster prominently features keywords such as Industrial Development, Poverty, and Agricultural Development (Figures 7 and 8). The literature emphasizes that sustainable coastal development is heavily determined by the integration of digital acceleration and local economic strengthening. Empirical evidence demonstrates that rural digitalization (e.g., in China) is driven by regional scientific-technological resources and government policy support, advocating for place-based strategies to achieve digital inclusion [22]. Concurrently, economic viability remains tethered to operational determinants. The feasibility of local enterprises, such as seaweed farming in West Nusa Tenggara, has been confirmed with a Revenue Cost Ratio (R/C) of 1.84, where capital investment, land area,

and demographic factors (gender and age) act as dominant income determinants, emphasizing that financial viability requires targeted policy interventions like farmer groups and technical training [23].

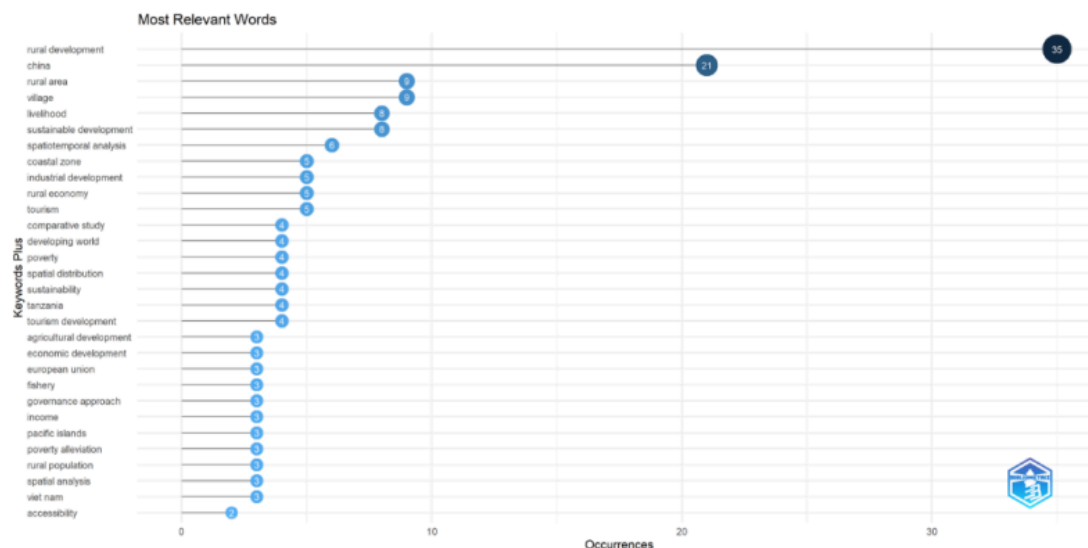


Figure 7: Most Relevant Words

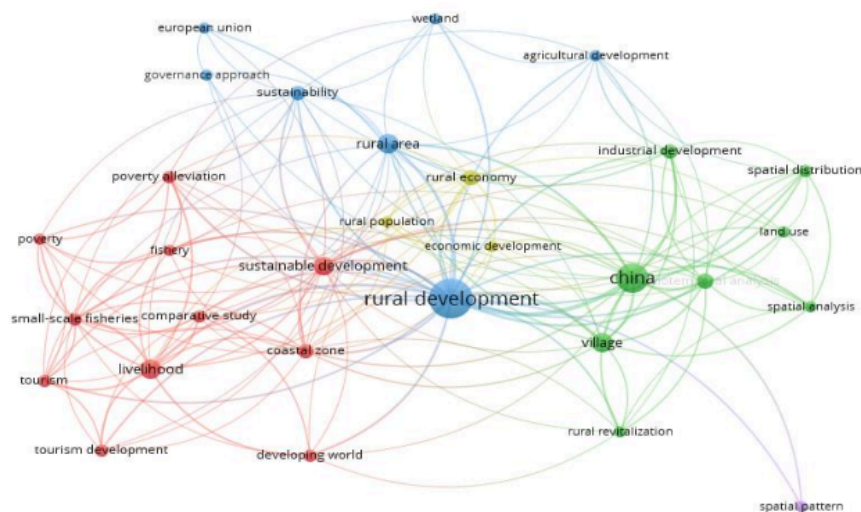


Figure 8: Network Clustering Keyword

Cluster 3: Livelihood Transformation and Financial Determinants

The final cluster centers on Household Income, Income Distribution, and Poverty Determinants (Figures 9 and 10), positioning “rural development” as the primary node connecting agricultural economics with livelihood resilience. The synthesized literature confirms a significant labor transition from traditional extractive sectors toward wage labor and self-employed services in vulnerable coastal regions. Through a multinomial logistic regression analysis in Hue City, Vietnam, human capital variables (education and age) and

access to financial capital were identified as the primary determinants of this livelihood shift [24]. Crucially, despite existing in ecologically vulnerable areas, household economic decision-making is still predominantly driven by the pursuit of short-term financial stability rather than long-term climate risk perceptions. This underscores that successful regional development is highly dependent on educational enhancement and financial inclusion to facilitate resilient economic adaptation amidst ecological threats.

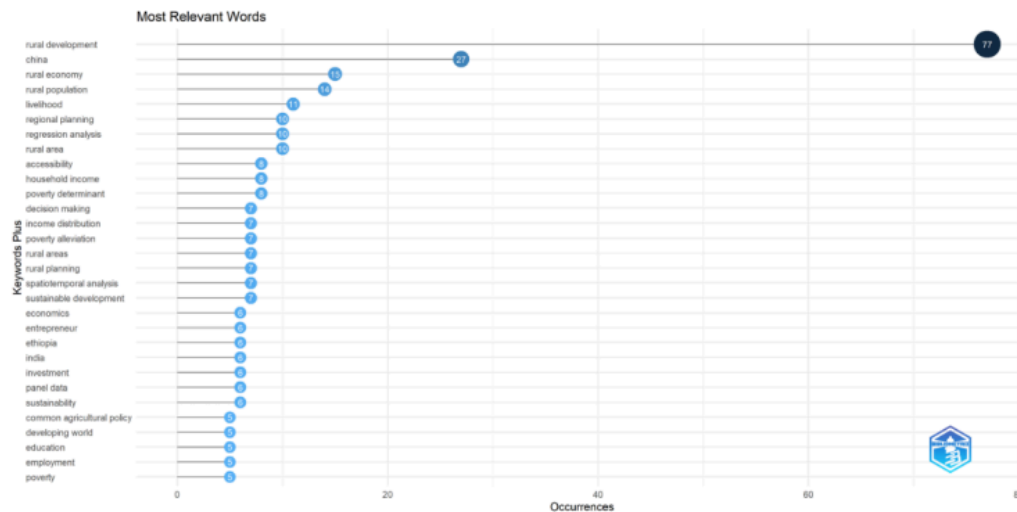


Figure 9: Most Relevant Words (Keyword 3)

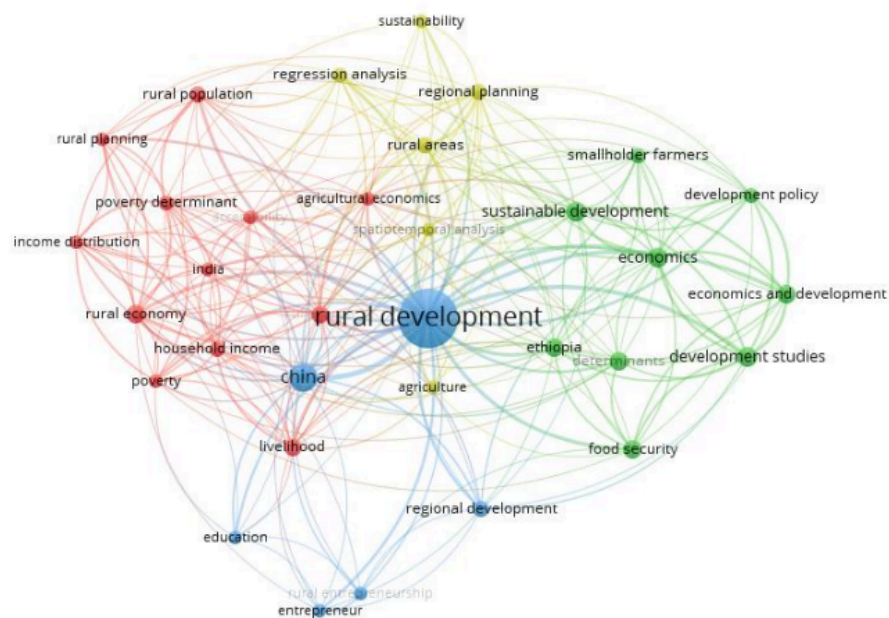


Figure 10: Network Clustering Keyword

3.2 Discussion

The evolution of academic discourse in rural development over the past five years indicates a significant paradigm shift, transitioning from fundamental community-based issues toward complex and sustainable systemic integration. The publication trend demonstrates that coastal village resilience has become an urgent focus within the global research agenda, gravitating toward poverty alleviation, village-level financial inclusion, and the effectiveness of localized policy interventions. This evolution aligns with foundational sustainable livelihood frameworks, which argue that rural development must progress beyond mere subsistence toward comprehensive asset diversification to mitigate socio-economic vulnerability [25], [26].

Within the context of coastal village development, a primary challenge is the socio-economic marginality that prevents local communities from fully integrating high ecological values into their household income structures. This is empirically evidenced by the massive valuation gap of blue carbon ecosystems in South Sulawesi, where the global ecological commodity value vastly exceeds the local community's financial capacity and Willingness to Pay [21]. This substantial value gap reflects the classic poverty trap prevalent in small-scale fisheries, wherein marginalized communities lack the financial buffer required to invest in long-term environmental conservation [2], [27]. Consequently, bridging this gap necessitates the strengthening of village-level financial capacities and local institutions, such as BUMDes, to internalize these ecological assets into localized business models through collective action [28]–[30].

Furthermore, economic viability in rural development is heavily dependent on operational determinants such as capital investment and land area, which are inextricably linked to the availability of rural financial resources. The confirmed financial feasibility of local enterprises, such as smallholder seaweed farming in West Nusa Tenggara, proves that while traditional production factors remain crucial, their effectiveness is highly contingent upon targeted policy interventions, including the formation of farmer groups and technical training [23]. To optimize this economic resilience, financial inclusion must act as a strategic catalyst alongside digital technology acceleration. This corroborates global literature emphasizing that digital finance and technological infrastructure are critical for enhancing local credit availability and driving inclusive rural development [12], [13], [31].

Ultimately, achieving sustainable rural development requires more than sectoral economic growth; it necessitates a comprehensive transformation of household livelihood strategies in response to ecological vulnerabilities. The observed labor transition from traditional extractive sectors toward self-employed services and wage labor in coastal regions is primarily driven by human capital variables, specifically educational attainment and access to financial capital [32]. However, the empirical reality that household economic decisions remain dominated by short-term financial stability rather than long-term climate change risk perception highlights a critical adaptation barrier. This reinforces the assertion that continuous human capacity building is paramount for empowering rural populations [33]. Therefore, successful regional development depends on a place-based policy framework that synchronizes targeted government interventions with the enhancement of

financial inclusion and educational attainment, thereby securing long-term economic stability and climate resilience in ecologically vulnerable regions.

4. **CONCLUSION**

This systematic literature review and bibliometric analysis reveal a significant paradigm shift in coastal rural development, evolving from isolated, localized capacity building toward sustainable, digitally integrated, and resilient regional planning. The synthesis of 258 empirical studies highlights that the persistent socio-economic marginality of coastal villages is fundamentally driven by a disconnect between high global ecological values and limited local financial capacities. Bridging this valuation gap requires the robust strengthening of village-level institutions (e.g., BUMDes) and collective action to effectively internalize environmental assets into local business models.

Furthermore, this study confirms that the transformation of household livelihood strategies transitioning from vulnerable, traditional extractive sectors to more resilient service and wage labor is heavily determined by the interplay of human capital (education and demographic factors) and access to financial capital. Therefore, financial inclusion acts as a critical strategic catalyst. When synchronized with digital acceleration and targeted, place-based government interventions, it provides the necessary foundation for community empowerment. Ultimately, achieving sustainable development in vulnerable coastal frontiers mandates that policymakers move beyond short-term sectoral growth, prioritizing the integration of financial accessibility, educational enhancement, and ecological literacy to secure long-term economic stability and climate resilience.

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