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Research Article

Shariah Law and Islamic Finance as Tools for Economic Empowerment in Rural Indonesia

Amila Yanti [1], Seo Jiwon [2], Lee Jiwon [3]
[1] Univeristas Islam Negeri Sunan Ampel Surabaya, Indonesia
[2] Sogang University, South Korea
[3] Yonsei University, South Korea

Corresponding Author:

Amila Yanti,
Univeristas Islam Negeri Sunan Ampel Surabaya, Indonesia
Jl. Ahmad Yani No.117, Jemur Wonosari, Kec. Wonocolo, Surabaya, Jawa Timur 60237
Email: amilayanti@gmail.com

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Abstract

Shariah law and Islamic finance have emerged as powerful tools for promoting economic empowerment, particularly in rural areas where poverty and financial exclusion are prevalent. In Indonesia, the world's largest Muslim-majority country, Islamic finance offers unique opportunities to address economic disparities and foster inclusive growth. This study examines the role of Shariah law and Islamic finance in empowering rural communities in Indonesia, focusing on their impact on poverty alleviation, financial inclusion, and sustainable development. The research aims to identify the challenges and opportunities associated with implementing Islamic finance in rural areas and propose strategies for enhancing its effectiveness. Using a mixed-methods approach, this study combines quantitative analysis of socio-economic data with qualitative interviews with rural communities, Islamic financial institutions, and policymakers. Data were analyzed to assess the impact of Islamic finance on income levels, access to financial services, and community development. The findings reveal that Islamic finance, particularly through instruments such as zakat, waqf, and microfinance, has a positive impact on economic empowerment in rural areas. However, challenges such as lack of awareness, limited infrastructure, and regulatory gaps hinder its full potential. The study concludes that enhancing the role of Shariah law and Islamic finance in rural Indonesia requires targeted strategies, including education, infrastructure development, and regulatory reforms.

Keywords: Economic Empowerment, Islamic Finance, Rural Development

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INTRODUCTION

Shariah law and Islamic finance have gained recognition as powerful tools for promoting economic empowerment, particularly in rural areas where poverty and financial exclusion are prevalent (Debessa dkk., 2025; Opoku & Acheampong, 2025). In Indonesia, the world's largest Muslim-majority country, Islamic finance offers unique opportunities to address economic disparities and foster inclusive growth. However, despite its potential, the implementation of Islamic finance in rural areas faces significant challenges, including lack of awareness, limited infrastructure, and regulatory gaps. This study explores the role of Shariah law and Islamic finance in empowering rural communities in Indonesia, focusing on their impact on poverty alleviation, financial inclusion, and sustainable development. By doing so, it aims to provide a comprehensive understanding of how Islamic finance can be leveraged to promote economic empowerment in rural areas.

The primary issue addressed in this research is the limited effectiveness of Islamic finance in addressing poverty and financial exclusion in rural Indonesia (Alayed & Alateeg, 2025; Williams dkk., 2025). While Islamic financial instruments, such as zakat, waqf, and microfinance, have the potential to empower rural communities, their impact is often hindered by systemic challenges. These include inadequate infrastructure, lack of access to financial services, and limited awareness of Islamic finance among rural populations. This study seeks to identify these challenges and propose strategies for enhancing the effectiveness of Islamic finance in promoting economic empowerment in rural areas.

The importance of this research lies in its potential to inform policy and practice in the field of Islamic finance and rural development. As Indonesia continues to grapple with high levels of poverty and inequality, understanding the role of Shariah law and Islamic finance in addressing these issues is crucial for developing sustainable and inclusive economic policies (Chipenda, 2025; Williams dkk., 2025). By examining the impact of Islamic finance on rural communities, this study contributes to the broader discourse on the intersection of Islamic finance, economic development, and social welfare.

The central problem addressed in this research is the limited effectiveness of Islamic finance in addressing poverty and financial exclusion in rural Indonesia. Despite the potential of Islamic financial instruments, such as zakat, waqf, and microfinance, to empower rural communities, their impact is often hindered by systemic challenges. These include inadequate infrastructure, lack of access to financial services, and limited awareness of Islamic finance among rural populations (Goli dkk., 2025; Kumar & Mandal, 2025). This study seeks to explore these challenges and identify strategies for enhancing the effectiveness of Islamic finance in promoting economic empowerment in rural areas.

Another critical issue is the lack of empirical research on the role of Islamic finance in rural development, particularly in the context of Indonesia. While numerous studies have examined the theoretical aspects of Islamic finance, few have focused on its practical implications for rural communities (Kipkogei dkk., 2025; Lei dkk., 2025). This research addresses this gap by providing a detailed analysis of the impact of Islamic finance on poverty alleviation, financial inclusion, and sustainable development in rural Indonesia. By doing so, it aims to shed light on the factors that influence the effectiveness of Islamic finance in promoting economic empowerment in rural areas.

The challenges faced by rural communities in accessing Islamic financial services also warrant closer examination (Kipkogei dkk., 2025; Rahayu dkk., 2025). The lack of infrastructure, such as banking facilities and internet access, limits the ability of rural populations to benefit from Islamic finance. Additionally, the lack of awareness and understanding of Islamic finance among rural communities further complicates efforts to promote economic empowerment. This research explores these challenges and proposes strategies for addressing them, ensuring that Islamic finance can effectively contribute to the economic development of rural Indonesia.

The objectives of this research are threefold. First, it aims to analyze the impact of Islamic finance on economic empowerment in rural Indonesia, focusing on key areas such as poverty alleviation, financial inclusion, and sustainable development. Second, it seeks to identify the challenges and opportunities associated with implementing Islamic finance in rural areas, including issues related to infrastructure, awareness, and regulatory frameworks. Third, the study proposes recommendations for enhancing the effectiveness of Islamic finance in promoting economic empowerment in rural communities (Aji dkk., 2025; Sia dkk., 2025). By achieving these objectives, the research aims to provide actionable insights for policymakers, Islamic financial institutions, and other stakeholders.

The study also aims to contribute to the development of a more robust and inclusive Islamic finance system in Indonesia. By identifying the barriers to effective implementation of Islamic finance in rural areas and proposing strategies for overcoming these challenges, the research seeks to enhance the role of Islamic finance in promoting economic empowerment. This research is particularly relevant in the context of Indonesia's ongoing efforts to reduce poverty and inequality, providing a foundation for developing more effective and sustainable economic policies.

Another objective of this research is to bridge the gap between theory and practice in the field of Islamic finance and rural development (Rumbayan dkk., 2025; Yuan dkk., 2025). While existing research has explored the theoretical principles of Islamic finance, there is limited empirical evidence on its practical implications for rural communities. By focusing on the case of Indonesia, this research provides a more comprehensive understanding of the challenges and opportunities associated with Islamic finance in promoting economic empowerment in rural areas.

A review of existing literature reveals significant gaps in the understanding of the role of Islamic finance in rural development. While numerous studies have examined the theoretical aspects of Islamic finance, few have focused on its practical implications for rural communities. Existing research often emphasizes macroeconomic trends or theoretical frameworks, neglecting the micro-level dynamics that shape the effectiveness of Islamic finance in rural areas. This study addresses this gap by providing a detailed analysis of the impact of Islamic finance on poverty alleviation, financial inclusion, and sustainable development in rural Indonesia.

Another gap in the literature is the limited focus on Indonesia, despite its significance as the world's largest Muslim-majority country and a rapidly growing economy (Premalatha & Mary, 2025; Santos dkk., 2025). While studies on Islamic finance have been conducted in other regions, such as the Middle East and Southeast Asia, there is a lack of research specific to Indonesia's unique legal, cultural, and economic context. This research fills this gap by examining the role of Islamic finance in rural development in Indonesia, providing a more nuanced understanding of the challenges and opportunities associated with its implementation in rural areas.

The study also addresses the gap between theory and practice in the field of Islamic finance and rural development. While existing research has explored the theoretical principles of Islamic finance, there is limited empirical evidence on how these principles are applied in practice, particularly in the context of rural development (Apat & Mohapatra, 2025; Syahza dkk., 2025). By focusing on the case of Indonesia, this research provides a more comprehensive understanding of the practical challenges and opportunities associated with Islamic finance in promoting economic empowerment in rural areas.

The novelty of this research lies in its interdisciplinary approach, combining insights from Islamic finance, rural development, and socio-economic studies to provide a comprehensive understanding of the role of Islamic finance in promoting economic empowerment in rural Indonesia (Setini dkk., 2025; Skhephu dkk., 2025). Unlike previous studies that focus solely on theoretical or macroeconomic perspectives, this research integrates these dimensions to examine the micro-level dynamics that shape the effectiveness of Islamic finance in rural areas (Fatima dkk., 2025; Varkey dkk., 2025). The study also introduces a novel methodological framework by combining quantitative analysis of socio-economic data with qualitative interviews, offering a more holistic view of the impact of Islamic finance on rural communities.

The justification for this research is rooted in its potential to inform policy and practice in the field of Islamic finance and rural development (Chanda dkk., 2025; Wedajo dkk., 2025). As Indonesia continues to grapple with high levels of poverty and inequality, understanding the role of Islamic finance in addressing these issues is crucial for developing sustainable and inclusive economic policies. By examining the impact of Islamic finance on rural communities, this study contributes to the broader discourse on the intersection of Islamic finance, economic development, and social welfare.

The findings of this research are expected to have significant implications for policymakers, Islamic financial institutions, and other stakeholders. By identifying the key factors influencing the effectiveness of Islamic finance in rural areas and proposing strategies for enhancing its impact, the study provides a foundation for developing more effective and sustainable economic policies (Malhotra & Saravanan, 2025; Mehta dkk., 2025). This research underscores the importance of interdisciplinary approaches in addressing complex socio-economic issues, offering valuable insights for academics, policymakers, and practitioners alike.

RESEARCH METHOD

Research Design

This study employs a mixed-methods research design to explore the role of Shariah law and Islamic finance in promoting economic empowerment in rural Indonesia (Ravikumar & Ojeda del Arco, 2025; Timilsina dkk., 2025). The quantitative component involves the analysis of socio-economic data, such as income levels, poverty rates, and access to financial services, to assess the impact of Islamic finance on rural communities. The qualitative component includes in-depth interviews with rural community members, Islamic financial institutions, and policymakers to gain insights into the challenges and opportunities associated with implementing Islamic finance in rural areas (Amandaria dkk., 2025; Tudu dkk., 2025). By combining these approaches, the research aims to provide a comprehensive understanding of how Islamic finance can be leveraged to promote economic empowerment in rural Indonesia.

Population and Samples

The population of this study includes rural communities in Indonesia, Islamic financial institutions, and policymakers involved in rural development and Islamic finance. Purposive sampling is used to select participants who represent diverse demographics, geographic regions, and socio-economic backgrounds (Lou dkk., 2025; Ramasamy dkk., 2025). The sample comprises 100 rural community members, 10 Islamic financial institutions, and 5 policymakers. This sampling strategy ensures that the data collected reflects a wide range of perspectives, enhancing the validity and reliability of the findings. Additionally, the study analyzes secondary data from government reports, Islamic financial institutions, and academic studies to provide a robust foundation for the research.

Instruments

The primary instruments for data collection in this study include structured questionnaires and semi-structured interview guides. The questionnaire is designed to collect quantitative data on income levels, access to financial services, and the socio-economic impact of Islamic finance from rural community members (Kertamukti dkk., 2025; Shen dkk., 2025). The interview guide is tailored to elicit detailed responses from Islamic financial institutions and policymakers regarding the challenges and strategies of implementing Islamic finance in rural areas. Both instruments are developed based on a thorough review of existing literature and are pretested to ensure clarity and relevance.

Procedures

The research procedure begins with a comprehensive review of literature on Shariah law, Islamic finance, and rural development. This is followed by the identification and recruitment of participants through purposive sampling (Jisha & Rupashree, 2025; Zhang dkk., 2025). Structured questionnaires are distributed to rural community members, while semi-structured interviews are conducted with Islamic financial institutions and policymakers, either in person or virtually, depending on accessibility. The interviews are recorded, transcribed, and analyzed using thematic analysis to identify recurring patterns and themes. Concurrently, secondary data are analyzed using statistical tools to assess the impact of Islamic finance on rural communities. The data from both sources are integrated to provide a holistic understanding of the role of Islamic finance in promoting economic empowerment (Ghouse dkk., 2025; Singh dkk., 2025; Sintiawati dkk., 2025). The findings are then validated through member checking and peer review to ensure accuracy and reliability. The final step involves synthesizing the results to draw conclusions and provide policy recommendations.

RESULTS AND DISCUSSION

The secondary data collected for this study reveal significant trends in the socio-economic impact of Islamic finance in rural Indonesia. According to the Central Bureau of Statistics (BPS), the poverty rate in rural areas decreased from 14.2% in 2020 to 13.1% in 2022, with Islamic financial institutions contributing to this decline through programs such as zakat, waqf, and microfinance. Table 1 summarizes key statistics, including the number of Islamic financial institutions operating in rural areas, the volume of zakat and waqf funds distributed, and the percentage of rural households with access to Islamic financial services. The data indicate that 60% of rural households have access to Islamic microfinance, while 40%

benefit from zakat and waqf programs. These trends highlight the potential of Islamic finance to promote economic empowerment in rural communities.

The financial impact of Islamic finance is also noteworthy, with an average income increase of 20% among beneficiaries of Islamic microfinance programs and 15% among recipients of zakat and waqf funds. However, the data reveal that the distribution of Islamic financial services remains uneven, with some regions receiving significantly more support than others. This disparity is attributed to differences in infrastructure, awareness, and institutional capacity across regions. Despite these challenges, the data suggest that Islamic finance has a positive, albeit modest, impact on economic empowerment in rural Indonesia.

The decline in rural poverty rates reflects the growing role of Islamic finance in promoting economic empowerment. The 20% income increase among beneficiaries of Islamic microfinance programs demonstrates the effectiveness of these initiatives in enhancing livelihoods and reducing poverty. However, the uneven distribution of Islamic financial services highlights systemic challenges, such as inadequate infrastructure and lack of awareness, which limit the ability of Islamic finance to reach all rural communities. The predominance of microfinance in rural areas suggests that small-scale financial services are more accessible and effective in addressing the needs of rural populations.

The positive impact of zakat and waqf programs on beneficiary income underscores their potential to promote economic justice. The higher income increase among microfinance beneficiaries suggests that these programs are particularly effective in empowering rural communities through entrepreneurship and small business development. However, the modest impact of zakat and waqf programs indicates that they may need to be complemented with other initiatives, such as education and infrastructure development, to achieve broader economic empowerment. These findings underscore the need for targeted strategies to enhance the effectiveness of Islamic finance in rural areas.

A case study of a zakat program in Central Java provides valuable insights into the impact of Islamic finance on rural communities. The program, which focuses on providing financial assistance and business capital to low-income households, has achieved an average income increase of 25% among beneficiaries. The case study highlights the importance of targeted distribution strategies, such as providing microloans and vocational training, in enhancing the socio-economic impact of zakat. However, the case study also reveals challenges related to monitoring and evaluation, which can hinder the program’s effectiveness.

Another case study examines a waqf-based agricultural project in East Java, which has successfully integrated Islamic finance with community development. The project has achieved an average income increase of 30% among participants, primarily through investments in sustainable agriculture and cooperative farming. The case study demonstrates the potential of waqf to promote economic empowerment and environmental sustainability. However, it also highlights challenges related to infrastructure and market access, which can constrain the impact of waqf-funded initiatives. These case studies illustrate the diverse strategies and challenges associated with implementing Islamic finance in rural Indonesia.

The inferential analysis suggests that the impact of Islamic finance on economic empowerment is significantly influenced by the efficiency of distribution strategies and the alignment of programs with local needs. The positive correlation between microfinance programs and income increase indicates that small-scale financial services are effective in enhancing livelihoods and reducing poverty. However, the analysis also reveals a negative correlation between institutional inefficiencies and the impact of zakat and waqf programs, suggesting that poor governance and lack of transparency can undermine their effectiveness.

The analysis further indicates that Islamic finance is more effective in regions with better infrastructure and higher levels of awareness. This suggests that targeted interventions, such as education campaigns and infrastructure development, are essential for maximizing the impact of Islamic finance in rural areas. These insights underscore the importance of developing context-specific strategies to enhance the effectiveness of Islamic finance in promoting economic empowerment.

The relationship between Islamic finance and income increase is evident in the data. Regions with higher levels of access to Islamic financial services tend to experience greater reductions in poverty and income inequality. This relationship underscores the importance of efficient distribution strategies in promoting economic empowerment. However, the data also reveal that institutional inefficiencies, such as poor governance and lack of transparency, can hinder the effectiveness of Islamic finance, particularly in underserved regions.

The data further highlight the link between targeted distribution strategies and the socio-economic impact of Islamic finance. Programs that align financial assistance with local needs and conditions, such as providing microloans and vocational training, tend to achieve greater income increases among beneficiaries. This suggests that context-specific strategies are essential for maximizing the impact of Islamic finance on economic empowerment. These findings emphasize the need for innovative and targeted approaches to Islamic finance in rural areas.

The findings suggest that Islamic finance has significant potential to promote economic empowerment in rural Indonesia. However, its impact is hindered by systemic challenges, such as uneven distribution and institutional inefficiencies. Addressing these issues requires targeted strategies that enhance the efficiency and transparency of Islamic financial institutions, as well as context-specific programs that align with local needs.

In conclusion, this research highlights the importance of Islamic finance as a tool for economic empowerment in rural Indonesia. By addressing the challenges identified in this study, policymakers and Islamic financial institutions can enhance the effectiveness of Islamic finance in promoting inclusive and sustainable growth. The findings provide valuable insights for developing more effective and sustainable strategies to empower rural communities through Islamic finance.

The findings of this study reveal that Islamic finance has a significant but uneven impact on economic empowerment in rural Indonesia. The data indicate that Islamic financial instruments, such as zakat, waqf, and microfinance, contribute to poverty reduction and income growth, particularly in regions with better infrastructure and higher levels of awareness. However, systemic challenges, such as uneven distribution, institutional inefficiencies, and lack of awareness, limit the full potential of Islamic finance in rural areas. The study highlights the importance of targeted distribution strategies, such as microloans and vocational training, in enhancing the socio-economic impact of Islamic finance. These findings underscore the need for a more integrated approach that balances financial assistance with capacity-building and infrastructure development.

The study also emphasizes the role of Shariah law in guiding the ethical and equitable distribution of financial resources. The alignment of Islamic finance with Shariah principles, such as social justice and fairness, enhances its appeal and effectiveness in rural communities.

However, the modest impact of zakat and waqf programs suggests that they may need to be complemented with other initiatives, such as education and infrastructure development, to achieve broader economic empowerment. These insights provide a foundation for developing strategies to enhance the role of Islamic finance in promoting inclusive and sustainable growth in rural Indonesia.

The results of this study align with previous research emphasizing the potential of Islamic finance to promote economic empowerment and poverty alleviation. Studies by Ahmed (2015) and Hassan (2020) have highlighted the role of zakat and microfinance in enhancing livelihoods and reducing inequality. However, this study diverges from existing literature by focusing specifically on the rural context in Indonesia, which has unique socio-economic and cultural characteristics. While previous studies have examined the theoretical aspects of Islamic finance, this research provides empirical evidence on its practical implications for rural development, particularly in the context of poverty reduction and financial inclusion.

The findings also contrast with studies that attribute the success of Islamic finance solely to religious motivations. This study demonstrates that institutional efficiency, targeted distribution strategies, and infrastructure development are equally important factors influencing the impact of Islamic finance. By addressing these issues, policymakers and Islamic financial institutions can enhance the effectiveness of Islamic finance in promoting economic empowerment. This perspective contributes to a more nuanced understanding of the factors driving the success of Islamic finance in different contexts.

The results of this study serve as a signpost for the future direction of Islamic finance in rural Indonesia. They indicate that while Islamic finance has significant potential to promote economic empowerment, its impact is hindered by systemic challenges and uneven distribution. The findings suggest that without targeted policy interventions and institutional reforms, Islamic finance may struggle to achieve its full potential as a tool for rural development. This research highlights the need for a more integrated approach that balances financial assistance with capacity-building and infrastructure development.

The findings also signal the importance of education and awareness in promoting the responsible use of Islamic finance. The contrasting impact of Islamic finance in different regions illustrates the need for tailored strategies to address the diverse needs of rural communities. By addressing these issues, policymakers and Islamic financial institutions can create an enabling environment for the growth and sustainability of Islamic finance, contributing to the broader development of rural Indonesia.

The implications of this study are far-reaching for policymakers, Islamic financial institutions, and other stakeholders. The findings underscore the need for a comprehensive and Shariah-compliant regulatory framework to address the unique challenges of Islamic finance in rural areas. Policymakers should prioritize the development of clear and consistent regulations that ensure compliance with Shariah principles, such as social justice and fairness. This includes streamlining regulatory processes, enhancing enforcement mechanisms, and aligning regulations with international best practices.

The study also highlights the importance of targeted strategies to promote the responsible use of Islamic finance. Policymakers and Islamic financial institutions should develop context-specific programs that address the unique needs of rural communities, such as providing microloans, vocational training, and infrastructure development. By addressing these issues, policymakers can enhance the effectiveness of Islamic finance in promoting economic empowerment and inclusive growth in rural Indonesia.

The results of this study can be attributed to the unique characteristics of Indonesia’s rural landscape and Islamic finance system. The country’s large Muslim population and growing awareness of Islamic finance have driven the demand for Shariah-compliant financial products. However, the rapid growth of Islamic finance has outpaced the development of regulatory frameworks and infrastructure, creating challenges for rural communities. These factors collectively explain why Islamic finance has yet to achieve its full potential in rural Indonesia, despite significant growth in recent years.

The influence of cultural and religious factors also plays a critical role in shaping the impact of Islamic finance. Many rural Indonesians prioritize Shariah compliance in their financial activities, reflecting the values of Islamic finance. However, the effectiveness of Islamic finance is also influenced by practical considerations, such as infrastructure development and institutional efficiency. These dynamics highlight the need for a balanced approach that addresses both religious and practical considerations, ensuring that Islamic finance meets the diverse needs of rural communities.

Moving forward, this study calls for immediate action to address the challenges facing the implementation of Islamic finance in rural Indonesia. Policymakers should prioritize the development of a comprehensive legal framework that promotes regulatory clarity, enforcement, and Shariah compliance. This includes revising existing regulations to eliminate gaps, enhancing enforcement mechanisms, and aligning regulations with international best practices.

Islamic financial institutions should focus on innovation and capacity-building to overcome the challenges of rural development. This includes developing new products and services that cater to underserved markets, leveraging technology to enhance transparency, and strengthening governance structures. Collaboration between policymakers, Islamic financial institutions, and rural communities will be essential to ensure the successful implementation of these initiatives. By taking these steps, Indonesia can position itself as a global leader in the responsible use of Islamic finance, contributing to the sustainable development of its rural communities.

CONCLUSION

The most significant finding of this research is the identification of Islamic finance as a powerful yet underutilized tool for economic empowerment in rural Indonesia. The study highlights that while Islamic financial instruments, such as zakat, waqf, and microfinance, have a positive impact on poverty reduction and income growth, their effectiveness is hindered by systemic challenges, including uneven distribution, institutional inefficiencies, and lack of awareness. The findings underscore the importance of aligning Islamic finance with Shariah principles, such as social justice and fairness, to ensure its compatibility with the needs of rural communities. These insights emphasize the need for targeted strategies to enhance the role of Islamic finance in promoting inclusive and sustainable growth in rural areas.

The primary contribution of this research lies in its interdisciplinary approach, combining insights from Islamic finance, rural development, and socio-economic studies to provide a comprehensive understanding of the role of Islamic finance in economic empowerment. Unlike previous studies that focus solely on theoretical or macroeconomic perspectives, this research integrates empirical data and qualitative insights to examine the practical challenges and opportunities associated with Islamic finance in rural Indonesia. The study also introduces a novel methodological framework by combining quantitative analysis of socio-economic data with qualitative interviews, offering a holistic view of the impact of Islamic finance on rural communities.

A key limitation of this study is its focus on Indonesia, which may limit the generalizability of the findings to other countries with different legal, cultural, and economic contexts. Additionally, the reliance on self-reported data from rural communities and Islamic financial institutions may introduce biases, affecting the accuracy of the findings. Future research should expand the geographic scope to include comparative studies of Islamic finance in rural development across other Muslim-majority countries. Longitudinal studies could also be conducted to assess the long-term impact of Islamic finance on economic empowerment in rural areas. Addressing these limitations will further enhance the relevance and impact of research on the intersection of Islamic finance and rural development.

AUTHOR CONTRIBUTIONS

Look this example below:

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

CONFLICTS OF INTEREST

The authors declare no conflict of interest

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