

Building an Inclusive Economic Ecosystem: Integration of Bumdes and Msme Programs in North Lombok

Muhammad Mahfuz

Akademi Bisnis Lombok, Indonesia

Article Info

Article history:

Accepted: 20 May 2026

Publish: 31 May 2026

Keywords:

BUMDes; UMKM;

Inclusive Economic Ecosystem;

Village Economic Empowerment;

North Lombok.

Abstract

This research aims to analyze the integration model of Village-Owned Enterprises (BUMDes) and Micro, Small and Medium Enterprises (MSMEs/UMKM) in building an inclusive economic ecosystem in North Lombok Regency. The research uses a qualitative approach with a case study design in three villages with active BUMDes: Jenggala Village, Santong Village, and Batu Tojah Village. Analysis used Miles and Huberman's interactive model with data triangulation. Results show that: (1) BUMDes plays a strategic role in strengthening MSMEs through capital facilitation, marketing support, and human resource capacity building; (2) three effective integration models have emerged: the direct partnership model, the product clustering model, and the village digital economy model; and (3) key enabling factors include transparent governance, community participation, and regional government support, while main obstacles are limited human resources and suboptimal financial information systems.

This is an open access article under the [Lisensi Creative Commons Atribusi-BerbagiSerupa 4.0 Internasional](#)



Corresponding Author:

Muhammad Mahfuz

Akademi Bisnis Lombok, Indonesia

Email Coresspondent: alvanmahfuz1997@gmail.com

1. INTRODUCTION

Village economic development is a strategic priority for realizing the welfare of the Indonesian people. North Lombok Regency faces structural challenges such as limited access to capital, suboptimal MSME capacity, and development disparities between village areas. Village-Owned Enterprises (BUMDes) are a strategic instrument for boosting the village economy, as mandated by Law Number 6 of 2014 concerning Villages. Village-Owned Enterprises (BUMDes) are business entities whose capital is wholly or largely owned by the village, managing assets, services, and other businesses for the welfare of the village community.

MSMEs are the backbone of the village economy, absorbing a significant portion of the local workforce. Thousands of MSMEs in North Lombok Regency are dominated by the food, agriculture, crafts, and trade sectors. Mahfuz (2022) found that halal labeling, product quality, and price simultaneously significantly influence sales levels of coffee MSMEs in North Lombok. Despite their significant potential, MSMEs still face classic obstacles such as limited capital, low human resource quality, limited market access, and minimal adoption of technology and digitalization.

Integration between BUMDes and MSMEs is a crucial strategy for building an inclusive economic ecosystem. BUMDes can act as capital facilitators, providers of

production and marketing facilities, and capacity builders for MSMEs. Conversely, MSMEs can become BUMDes business partners, strengthening the village economic value chain. Previous research has examined BUMDes and MSMEs separately; studies specifically analyzing the integration model of the two in the context of North Lombok are still very limited. This study addresses this gap by asking three main questions: (1) What is the role of BUMDes in strengthening MSMEs in North Lombok? (2) What is an effective BUMDes-MSME integration model? and (3) What are the supporting and inhibiting factors for integration?

2. LIBRARY REVIEW

2.1 BUMDes as a Driving Force for the Village Economy

BUMDes (Village-Owned Enterprises) are village business entities that function as both social institutions and commercial institutions. Six BUMDes management principles must be consistently implemented: cooperative, participatory, emancipatory, transparent, accountable, and sustainable. The application of good governance principles has been proven to improve BUMDes performance and contribute to achieving the Village SDGs. In terms of financial management, BUMDes are required to prepare financial reports based on SAK ETAP. However, Arafah et al. (2022) found that many BUMDes are not yet in accordance with SAK ETAP due to managers' limited accounting knowledge, indicating the need for more intensive technical assistance.

2.2 MSMEs and Their Development Challenges

MSMEs are business entities that support the Indonesian economy at the grassroots level. The main challenges faced by MSMEs include limited access to capital, low human resource and managerial capacity, limited market access, minimal adoption of digital technology, and suboptimal financial management. These obstacles can be overcome through strategic integration with Village-Owned Enterprises (BUMDes), which have stronger institutional capacity. In the digital era, Raharja et al. (2024) demonstrated that innovative digital-based marketing strategies significantly improve organizational performance and expand the MSME market.

2.3 Inclusive Economic Ecosystem

The concept of an inclusive economic ecosystem refers to an economic system that actively creates conditions for all levels of society, including vulnerable groups, to participate and enjoy the benefits of economic growth equitably. In the village context, economic inclusivity is realized through providing equitable access to capital, developing community economic capacity, and equitable distribution of benefits. Tasia et al. (2023) found that village-owned enterprise (BUMDes) governance literacy significantly contributed to increasing the potential for achieving the Village SDGs, with BUMDes Bahtera Mandiri successfully achieving nine of the eighteen village SDGs.

3. RESEARCH METHODS

This research uses a qualitative approach with a case study design to deeply understand the dynamics of BUMDes and MSME integration in building an inclusive economic ecosystem in North Lombok. The research was conducted purposively in three villages: (1) Jenggala Village with BUMDes Bahtera Mandiri (TPS3R business unit, Tiu Bangket Pond tourism, and agricultural clinic); (2) Santong Village with BUMDes Santong Jaya (waserda, MSME marketing, digital information system); and (3) Batu Tojah Village with BUMDes Batu Batuah (plantations, rentals, BRI Link services).

The research informants consisted of 32 people, including village heads (3), directors and administrators of BUMDes (9), MSME partners of BUMDes (15), representatives of the Cooperatives and MSMEs Office (2), and community leaders and village facilitators (3). Data were collected through in-depth semi-structured interviews, participant observation, and documentation studies. Data analysis used the interactive model of Miles, Huberman, and Saldaña (2020) through three stages: data reduction, data presentation, and conclusion drawing/verification. Data validity was ensured through source triangulation, method triangulation, member checking, peer debriefing, and Focus Group Discussion (FGD).

4. RESULTS AND DISCUSSION

4.1 The Role of BUMDes in Strengthening MSMEs in North Lombok

The research results show that BUMDes in North Lombok fulfill four strategic roles: First, facilitating access to capital. BUMDes Bahtera Mandiri and BUMDes Batu Batuah provide financing services with more flexible schemes than formal financial institutions. BUMDes Batu Batuah recorded Rp 236,240,803 in business capital in 2022, with a profit growth of 36.10%, demonstrating BUMDes' ability to act as village financial intermediaries.

Second, product marketing and distribution support. BUMDes Santong Jaya developed a website-based information system that enables MSMEs to market their products digitally, resulting in an increase in digital literacy from 15.60% to 45.00% at the 'know' level. Third, human resource capacity development through training, mentoring, and facilitation of business legality. The NIB program, facilitated by BUMDes Santong, successfully assisted 109 business owners from 12 hamlets in obtaining business legality. Fourth, strengthening governance and accountability, where transparent financial reports build trust among MSMEs in BUMDes.

4.2 Effective BUMDes-UMKM Integration Model

Three models of BUMDes-MSME integration have been identified in North Lombok. Model 1: Direct Partnership Model, implemented by BUMDes Bahtera Mandiri in Jenggala Village. The BUMDes provides working capital, production facilities, and market access, while the MSMEs provide local labor and expertise. This model creates jobs and allocates 5% of BUMDes revenue to the education sector.

Model 2: Product Clustering Model, developed in Santong Village. The Santong Jaya Village-Owned Enterprise (BUMDes) clusters MSME and farmer group products based on commodity type through a digital platform and an integrated information system. This model effectively increases the competitiveness of local products. Model 3: Village Digital Economy Model is an evolution of the two previous models, integrating the BUMDes management information system with an e-commerce platform and digital financial services. The three models complement each other in forming a comprehensive, inclusive economic ecosystem.

4.3 Supporting and Inhibiting Factors of Integration

Supporting factors for BUMDes-MSME integration include: (1) transparent and accountable BUMDes governance; (2) active community participation in planning and decision-making; (3) local government support through technical assistance and regulations; (4) availability of information technology infrastructure; and (5) social capital in the form of a tradition of cooperation. Inhibiting factors include: (1) limited human resources in the fields of accounting and financial management; (2) a suboptimal BUMDes financial information system; (3) limited capital; (4) fragmentation of programs between institutions; and (5) low digital literacy of MSME actors in remote areas.

4.4 Strategy for Strengthening the Inclusive Economic Ecosystem

Five strategies for strengthening the inclusive economic ecosystem have been formulated. Strategy 1: Strengthening the governance and institutional capacity of village-owned enterprises (BUMDes) through ongoing training on financial management and social entrepreneurship, as well as implementing a digital accounting system in accordance with SAK ETAP. Strategy 2: Developing an integrated digital platform that connects village-owned enterprises (BUMDes), MSMEs, consumers, and financial institutions with product management features, digital payments, and real-time financial reporting.

Strategy 3: Inclusive Financing Scheme specifically designed for the needs of MSMEs from micro to medium scale, taking into account the local production cycle. Strategy 4: Clustering and Standardization of Local Products through halal labeling, product certification, and branding to increase added value and wider market access. Strategy 5: Strengthening Multi-Stakeholder Networks through a collaborative forum of BUMDes, local governments, universities, financial institutions, and the private sector as a platform for knowledge sharing and resource mobilization.

5. CONCLUSION

This research yields three main conclusions. First, Village-Owned Enterprises (BUMDes) in North Lombok have played a strategic role in strengthening MSMEs through capital facilitation, marketing support, human resource development, and governance enhancement. Their effectiveness increases when BUMDes consistently implement good governance principles.

Second, there are three models for BUMDes-MSME integration: the direct partnership model, the product clustering model, and the village economic digitalization model. These three models complement each other in forming a comprehensive, inclusive economic ecosystem, with the village economic digitalization model showing the most promising prospects for program sustainability and scalability.

Third, key supporting factors include transparent village-owned enterprise (BUMDes) governance, community participation, government support, technological infrastructure, and social capital. The main obstacles are limited accounting human resources, suboptimal information systems, and limited capital. The study recommends five strategies for strengthening the ecosystem: strengthening village-owned enterprise (BUMDes) governance, integrated digital platforms, inclusive financing schemes, local product clustering, and multi-stakeholder networks. The synergistic implementation of these strategies is expected to create an inclusive economic ecosystem that significantly contributes to achieving the Village SDGs in North Lombok Regency.

6. BIBLIOGRAPHY

- [1] Undang-Undang RI Nomor 6 Tahun 2014 tentang Desa. Jakarta: Sekretariat Negara, 2014.
- [2] Hidayanti, A. A. & Mandalika, E. N. D. "Analisis Faktor-Faktor yang Mempengaruhi Kinerja UMKM di Kabupaten Lombok Utara." *Agroteksos*, vol. 32, no. 3, 2022, pp. 150-158.
- [3] Mahfuz, M. "Pengaruh Labelisasi Halal, Kualitas Produk dan Harga Terhadap Tingkat Penjualan UMKM Kopi di Lombok Utara." *Syntax Literate*, vol. 7, no. 12, 2022.
- [4] Rosari, R. et al. "Strategi Manajemen SDM dalam Pengelolaan Keuangan BUMDES di Era Digitalisasi." *Owner: Riset & Jurnal Akuntansi*, vol. 6, no. 3, 2022.
- [5] Yuliana, E. & Alinsari, N. "Penerapan Tata Kelola BUMDes dalam Mewujudkan SDGs Desa." *Jurnal Riset Akuntansi dan Keuangan*, vol. 6, no. 3, 2022.

- [6] Tasia, E. & Martiningsih, R. S. P. "Implementasi Tata Kelola BUMDes Bahtera Mandiri di Desa Jenggala, KLU." *Jurnal Risma Akuntansi*, vol. 3, no. 3, 2023.
- [7] Arifin, E. F. & Mahfuz, M. "Gender Disparities in Employment in North Lombok Regency." *GEMOVE*, vol. 1, no. 1, 2025.
- [8] Raharja, R. M. et al. "Innovative Marketing Strategies in Human Resource Management." *JIHAD*, vol. 6, no. 1, 2024.
- [9] Putri, S. R., Mahfuz, M. & Nizamudin, N. "Desa Inklusif: Strategi Mewujudkan Kesejahteraan Kelompok Rentan." *Istinarah*, vol. 6, no. 2, 2024.
- [10] Putri, S. R., Anam, A. G. & Nizamudin, N. "The Family Crisis Behind Democracy." *POLITEA*, vol. 8, no. 1, 2025.
- [11] Lintong, J. S. et al. "Laporan Keuangan SAK ETAP pada BUMDes 'Kineauan' Desa Wawona." *Jurnal Bisnis & Kewirausahaan*, vol. 16, no. 1, 2020.
- [12] Tasia, E. et al. "Literasi Tata Kelola BUMDes untuk SDGs Desa Jenggala." *Jurnal PEDAMAS*, vol. 1, no. 3, 2023.
- [13] Ikatan Akuntan Indonesia. SAK ETAP. Jakarta: IAI, 2019.
- [14] Arafah, S. et al. "Analisis Implementasi SAK ETAP pada BUMDes di Kec. Lambu Kabupaten Bima." *Jurnal Risma*, vol. 2, no. 3, 2022.
- [15] Baviga, R. et al. "Penggunaan Sistem Digital Keuangan dalam Meningkatkan Laporan Keuangan BUMDes." *Jurnal Ilmiah Mahasiswa Merdeka EMBA*, vol. 4, no. 1, 2025.
- [16] Helmawanti, N. et al. "Analisis Implementasi SAK ETAP pada BUMDes Batu Batuah Desa Batu Tojah." *Jebma*, vol. 3, no. 3, 2023.
- [17] Hadi, S. et al. "Pelatihan Sistem Informasi BUMDes Santong Jaya Lombok Utara." *Prosiding SENADIBA IV*, 2024.
- [18] Creswell, J. W. & Poth, C. N. *Qualitative Inquiry and Research Design*. 4th ed. SAGE, 2018.
- [19] Miles, M. B. et al. *Qualitative Data Analysis: A Methods Sourcebook*. 4th ed. SAGE, 2020.
- [20] Setyono, B. D. H. et al. "Sosialisasi Pembuatan NIB di Desa Santong, Lombok Utara." *Jurnal PEPADU*, vol. 2, no. 4, 2022.
- [21] Kurniawan, P. R. & Mahfuz, M. "Portfolio Diversification in Reducing Investment Risk." *Journal of Economics, Finance and Management Studies*, vol. 7, no. 10, 2024.
- [22] Mahfuz, M. "Economic Dynamics of North Lombok Regency: GRDP Growth Rate 2023-2024." *INPAC*, vol. 1, no. 1, 2025.