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Analysis of Transpolitan Program Development to Improve Superior Commodities Through the Role of BUMDes in Batu Betumpang Village, South Bangka Regency

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Abstract: This research analyzes the development of the Transpolitan Program aimed at enhancing leading commodities through the role of the Village-Owned Enterprise (BUMDes) in Batu Betumpang Village, South Bangka Regency. This village is one of the 52 National Priority Transmigration Areas with significant potential in agricultural, plantation, and fishery commodities, yet it faces challenges in optimization. The objectives of this study are to (1) analyze the influence of the Transpolitan Program on the development of leading commodities, (2) examine the role of BUMDes in the development of these commodities, (3) analyze the level of community financial literacy, and (4) formulate strategies and policy recommendations to strengthen the program. The method used is qualitative research with a descriptive approach. Primary data were collected through in-depth interviews and Focus Group Discussions (FGDs) with stakeholders, including the village government, BUMDes management, and community representatives. The collected data were analyzed using SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis and mapped onto a SPACE matrix to determine the strategic position. The research findings indicate that Batu Betumpang Village possesses significant strengths in the diversity and potential of its leading commodities, particularly rice, palm oil, and fisheries, supported by the national food self-sufficiency program. However, this development is hampered by serious structural weaknesses, such as the absence of an adequate irrigation dam, minimal road infrastructure, and a lack of local post-harvest processing facilities. The role of the BUMDes is identified as important in managing village assets and providing limited capital, but it is not yet optimal due to managerial constraints, a lack of innovation, and weak coordination. The community's financial literacy level shows foundational potential but is threatened by limited digital access and the risk of financial fraud. The SPACE matrix analysis places Batu Betumpang Village in the **Aggressive quadrant**, indicating that the village has strong internal strengths and external opportunities to proactively address existing weaknesses and maximize its growth potential.

Keywords: intention turnover, millennials, work engagement, career development, work life balance.

INTRODUCTION

Population density in Indonesia continues to increase every year. Based on the report of the Central Statistics Agency (BPS) in 2023, the population density in the country is estimated to reach 147.27 people/km² in 2023. This figure has increased by 1.08% from the previous year, which was 145.7 people/km². If the government cannot manage the population, this will cause economic problems at the regional or national level, namely inequality in income distribution to poverty. Seeing this phenomenon, the government provides the oldest solution in the transmigration policy through Government Regulation of the Republic of Indonesia Number 19 of 2024 concerning the implementation of Transmigration in Indonesia. The current Transmigration Policy in Indonesia aims to accelerate regional development through the implementation of transmigration, the development of transmigration based on science and technology and adjustments to the implementation of the regional government administration system for concurrent affairs are required. This policy is called the Transpolitan Policy.

This is in accordance with the opinion of (Kalsum, E., & Caesariadi, 2016), where Transmigration must be able to answer problems related to the scale of the region, especially in terms of adequate economic, social and cultural infrastructure in each region that has been opened. The objective of the Transpolitan Policy is to encourage the development pattern of the Transmigration Area which is in the growth of new areas or existing areas formed from integrated Development Area Units based on agriculture and non-agriculture which focus on the development of superior product innovations in cross-sector collaboration based on science and technology. In the spatial planning of the Transpolitan area, (Suratman, 2020b) states that Transpolitan carries an integrated area that accommodates the concept of agribusiness (upstream-downstream), with the use of digital technology and increasing the added value of products as the key. Transpolitan is designed to be able to combine various types of agricultural businesses, both food crops, plantations, livestock and fisheries that are in accordance with regional potential, but are also able to process the resulting products using adequate equipment and skilled human resources.

Based on the Indonesian Transpolitan Area Development Strategy launched by the Ministry of Disadvantaged Villages, in 2022 there are 52 National Priority Transmigration Areas. This is also stated in the 2020-2024 National Medium-Term Development Plan (RPJMN) concerning national development. All of these areas are areas that already exist and are scheduled to be revitalized and can grow multidimensionally. Of the 52 areas designated as targets for the Transpolitan program. One of the interesting areas to be studied is the Transpolitan Area in Batu Betumpang Village, South Bangka Regency. Bangka Belitung Province

Batu Betumpang Village is located in Pulau Besar District, South Bangka Regency, Bangka Belitung Islands Province which consists of five hamlets and 15 neighborhood units. This village has an area of ± 243,800 ha and a population of 2988 people with a population growth rate of between one and two people per month. In accordance with geographical conditions, Batu Betumpang Village is a lowland surrounded by sandy beaches and large rocks and overgrown with tropical trees. Due to its strategic location, Batu Betumpang Village is a village that has a wealth of natural resources that are quite potential and very diverse. such as: agriculture, livestock, fisheries and plantations. reaching 2,667 kg/hectare from plants that are 15 years old. Batu Betumpang Village has many superior commodities of the community in the agricultural sector, including: Palm Oil, The productivity of oil palm land in Batu Betumpang Village is quite varied, with the highest yield reaching 2,667 kg/hectare from plants that are 15 years old. Based on a report from the IP2SIP Batu Betumpang Agricultural Instrument Standards Testing and Implementation Installation, Batu Betumpang Village has the potential to strengthen primary food security in Bangka Belitung Province. Among them are rice fields that cover an area of 2000 Ha. This is our great potential, starting from land,

management, processing, marketing systems, Batu Betumpang Village is ready to support food security. In the fisheries sector in Batu Betumpang Village there are three shrimp pond fisheries in three sub-districts (Pulau Besar, Air Gegas, and Payung).

Based on this potential, the central government has considered making Batu Betumpang Village, South Bangka Regency one of the destination areas for the Transmigration Program. It is hoped that the Transmigration Program can create new residential areas in Bangka Belitung Province and can improve the community's economy, as well as poverty alleviation through optimizing the workforce by maximizing superior regional economic commodities through village-owned business entities and local community MSME units. The novelty of this research is based on research conducted by (mentioned) three references from the journal above, which on average use secondary data and quantitative research, so this research adds a novelty to the title, namely the form of research conducted qualitatively in Batu Betumpang Village, South Bangka Regency with an in-depth interview approach with stakeholders.

In implementing the transpolitan policy in Batu Betumpang Village, it is guided by the Transpolitan Area Development Strategy Plan through Sipukat designed by the Directorate of Transmigration Area Realization Planning (P2KT) of the Ministry of Villages, Development of Disadvantaged Regions and Transmigration in 2022. Information Available in SIPUKAT: Development Area Unit (SKP). Development Area Unit Plan (RKSP). Settlement Unit Technical Plan (RTSP). Realization of space. And tourist locations.Selain itu dalam Rencana Strategi Sipukat has indicators for the development of development area units which consist of five assessment dimensions, namely: economic dimension, socio-cultural dimension, environmental dimension, infrastructure and facilities network dimension, and institutional dimension.

Of the five dimensions, the researcher chose the economic dimension, especially points 1, 3 and 6. Namely the development of superior commodities in the development area unit, the role of BUMDes together in developing superior commodities and The level of financial literacy of the community. Because the three points are suitable to be studied in Batu Betumpang Village according to the potential and characteristics of the village area.

This research needs to be done because by understanding, reviewing and analyzing the implementation of the transpolitan program for rural communities, it can create more effective policies. To improve the welfare of rural communities, maximize regional potential through superior commodities owned by the region, reduce economic inequality, and encourage more equitable development throughout Indonesia, especially in island areas such as South Bangka Regency. This analysis will cover various aspects, including:

1. How the Transpolitan Program influences the formation and development of superior commodities in target areas.
2. How this program contributes to local economic diversification and reduced dependence on the tin mining sector.
3. The impact of the Transpolitan Program on labor migration between islands and between economic sectors.
4. The effectiveness of synergy between local government, BUMDes, and the private sector in implementing the Transpolitan Program.

In addition, the novelty of this research adopts a multi-disciplinary approach, combining economic analysis, development sociology, and public policy. The methodology used will involve a combination of quantitative data analysis from employment statistics and BUMDes performance as well as qualitative studies through in-depth interviews with key stakeholders and field observations.

METHOD

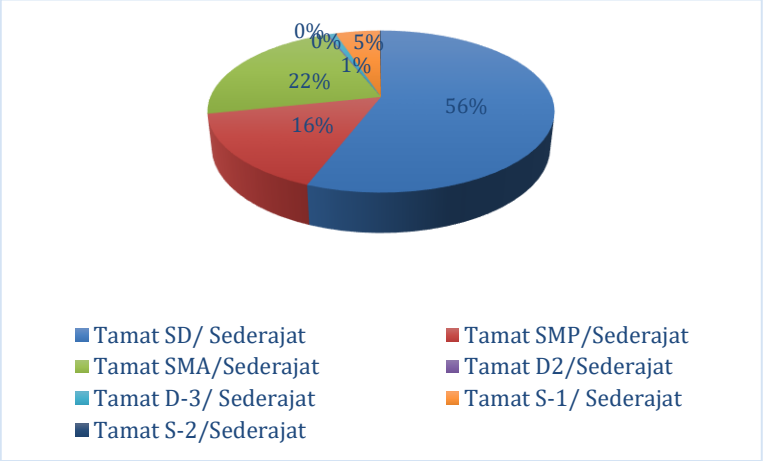
This study aims to analyze and examine the extent of the development of the Transpolitan Program policy to increase superior commodities through the role of BUMDes, in Batu Betumpang Village, South Bangka Regency. This research was conducted in Batu Betumpang Village, the place was chosen by the researcher because it is one of the National Transmigration Priority Areas in Bangka Belitung Province. Batu Betumpang Village is a developed village in South Bangka Regency, including villages that have quite potential and very diverse natural resource wealth, such as: agriculture, livestock, fisheries and plantations. The research period lasted for four months, namely February 2025 to May 2025. This type of research is qualitative research.

The research methodology used in this study is a qualitative approach using primary data. The results of in-depth interview recordings with sources (depth interviews) and focus group discussions, from three stakeholders, namely: academics, local government and organizations. Secondary data that used in this study were obtained through several library sources, such as scientific journals, literature books and several websites on the internet related to the research conducted. The results of the data processing can be presented in the form of a table that has been analyzed using the SWOT (Strength, Weakness, Opportunities and Threat) analysis method. After the SWOT analysis was carried out, in order to determine the right strategy in developing a transpolitan program to increase the village's superior commodities by optimizing the role of BUMDes. The researcher mapped the results of the SWOT analysis calculation against the SPACE matrix, which found the right strategy results according to the BUMDes conditions. SWOT analysis is used to obtain a basic view of the strategies needed to achieve a particular goal, in this case a study of what efforts can be used as a strategic solution for the Transpolitan Policy to increase superior commodities through the role of BUMDes in Batu Batumpang Village, South Bangka Regency.

RESULTS AND DISCUSSION

Batu Betumpang Village is one of the villages in Pulau Besar District, South Bangka Regency, Bangka Belitung Islands Province which consists of 5 Hamlets and 15 Neighborhood Associations with an area of ± 243,800 ha and a population of 2,988 people with a population growth rate of between 1 to 2 people per month. Batu Betumpang Village is a village that has a wealth of natural resources that are quite potential and very diverse, such as agriculture, livestock, fisheries and plantations. The level of education of the people of Batu Betumpang Village is generally dominated by people with elementary school education/equivalent. Then followed by junior high school/equivalent and high school/equivalent,

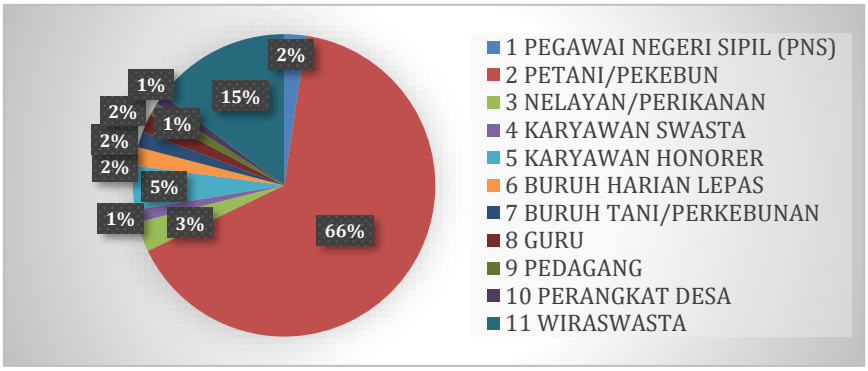
Figure Level of Education of Batu Betumpang Village Community as of 2024



Source: Village Head Report, 2024, processed data

The conclusion from the following data, the majority of Education Level in Batu Betumpang Village dominates as much as 56% Graduated from Elementary School or Equivalent or as many as 1,330 people. Followed by as many as 22% or 529 people with high school education / equivalent and the third rank as many as 16% or as many as 377 people with junior high school education / equivalent. The strategic location of the village in the southern part of Bangka Island, as well as the vast land owned by this village and the potential for adequate and abundant natural resources ranging from rice fields, large oil palm plantations, various other superior commodities, livestock and fisheries, cause the livelihoods of the villagers to be very diverse. Generally, villagers work as Farmers, Plantations and Fishermen. The following is the current livelihood data for the residents of Batu Betumpang Village:

Figure Number of Livelihoods of Batu Betumpang Village Residents by 2025



Source: Official Village Website 2025, data dolah

The conclusion of the graphic image above is that 66% or 695 residents of Batu Betumpang village work as farmers/planters. Batu Betumpang village has 2,400 ha of rice fields. Batu Betumpang village has many superior commodities that can be utilized by the community, including: Pepper, rubber, sweet potatoes and cassava, palm oil and corn. On average, villagers work on private agriculture and rice plantations which are then sold and consumed for personal use. Then the second livelihood of the Batu Betumpang community is self-employed, followed by the community with a livelihood as fishermen.

The results of the study are in the form of an analytical study with an empirical approach regarding the development conditions of the transpolitan program to increase superior commodities through the role of BUMDes in Batu Betumpang Village, South Bangka Regency. In determining the development of the Transpolitan Program Policy, the development indicators of the Development Area units that have been determined by the Ministry of Disadvantaged Villages and Transmigration 2022 are used. In this indicator there are five main dimensions, including: Economic dimension, socio-cultural dimension, environmental dimension, network dimension of facilities and infrastructure and institutional dimension. In this study, researchers use the economic dimension as the main focus with three strategic steps, namely: the development of superior commodities, the role of BUMDes together in developing superior commodities, and the level of financial literacy of the community.

Analysis of the Conditions of Development of Leading Commodities the Batu Betumpang Village Development Area Unit has strong economic potential through various leading commodities, both in the agricultural, plantation, horticultural, and fisheries sectors. The main commodities include rice (white and red rice) supported by the Prukades program, oil palm with fairly good productivity despite facing management challenges, and horticultural crops developed through IP2SIP facilities. In addition, squid fisheries are also one of the strategic commodities with the support of technology and increased capacity of fishermen.

These four sectors show the important role of Batu Betumpang Village in supporting food security and the local economy in South Bangka. In order to determine the right strategy to develop competitiveness. Internal and external analysis must be carried out.

Table 1. Internal Factor Evaluation Matrix (IFE Matrix)

Key Internal Factors	Weight	Rating	Weighted Score
STRENGTHS			
1. 2,400 hectares of rice fields with high productivity	0.12	4	0.48
2. Community expertise in managing superior commodities	0.10	3	0.30
3. Central government support through the food self-sufficiency program	0.11	4	0.44
4. Diversity of superior commodities (agriculture, plantations, fisheries)	0.09	3	0.27
5. Abundant natural resources with a supportive tropical climate	0.08	3	0.24
6. 1,000 hectares of oil palm plantations with high productivity	0.07	3	0.21
WEAKNESSES			
1. Lack of an adequate irrigation dam system	0.11	1	0.11
2. Limited access to capital and bank financing	0.10	2	0.20
3. Narrow and inadequate road infrastructure	0.08	2	0.16
4. No palm oil processing plant in the village	0.09	1	0.09
5. Poor marketing and distribution techniques	0.05	2	0.10
TOTAL	**1.00**		**2.60**

Source: data processed by researchers

Table 2. External Factor Evaluation Matrix (EFE Matrix)

Key External Factors	Weight	Rating	Weighted Score
OPPORTUNITIES			
1. Market opportunities for superior commodities at the national and international levels	0.13	4	0.52
2. Potential use of modern technology to increase productivity	0.12	4	0.48
3. Government self-sufficiency program in food 2025	0.11	3	0.33
4. Opportunities for collaboration with private parties and investors	0.10	3	0.30
5. Market trends for organic and sustainable products	0.08	3	0.24

THREATS			
1. Climate change and extreme weather	0.12	4	0.48
2. Competition from other regions with similar commodities	0.10	4	0.40
3. Dependence on a single type of main commodity	0.09	3	0.27
4. Regulatory policies that hinder development	0.08	2	0.16
5. Lack of supporting infrastructure	0.07	2	0.14
TOTAL	**1.00**		**3.32**

Source: processed research data, 2025

Table 3. SWOT Matrix for the Development of Superior Commodities

INTERNAL FACTORS	STRENGTHS (S)	WEAKNESSES (W)
EXTERNAL FACTORS	1. 2,400 ha of rice fields with high productivity 2. Community expertise in managing superior commodities 3. Support from the central government through food self-sufficiency programs 4. Diversity of superior commodities (agriculture, plantations, fisheries) 5. Abundant natural resources with a supportive tropical climate 6. 1,000 ha of oil palm plantations with high productivity	1. Lack of adequate irrigation dam systems 2. Limited access to capital and banking financing 3. Narrow and inadequate road infrastructure 4. No palm oil processing factory in the village 5. Low marketing and distribution techniques
OPPORTUNITIES (O)	**SO STRATEGY**	**WO STRATEGY**
1. Market opportunities for superior commodities at the national and international levels 2. Potential use of modern technology to increase productivity 3. Government program for food self-sufficiency 2025 4. Collaboration opportunities with private parties and investors **5.** Market trends for organic and sustainable products	1. Utilize 2,400 ha of rice fields and 1,000 ha of oil palm plantations along with diverse commodities to meet market demand nationally and internationally, including organic product trends. 2. Integrate government support from the food self-sufficiency program with private sector collaboration for agricultural products. 3. Adopt modern agricultural technology to increase productivity and efficiency, leveraging community expertise and abundant natural resources.	1. Build irrigation dams through synergy between the food self-sufficiency program and collaboration with investors/partners. 2. Establish partnerships with financial institutions and fintech to provide capital access through national programs and digital finance. 3. Propose road infrastructure improvements through CSR programs and sustainable partnerships. 4. Attract private investment to build palm oil processing facilities to increase the added value of local commodities.

	4. Develop organic-based agricultural products with high competitiveness by utilizing tropical climate advantages and market preferences for environmentally friendly products. 5. Position BUMDes as a center for distribution and marketing of superior products to domestic and export markets, supported by logistics systems and village-based branding.	
THREATS (T)	**ST STRATEGY**	**WT STRATEGY**
1. Climate change and extreme weather 2. Competition from other regions with similar commodities 3. Dependence on a single main commodity 4. Regulatory policies that hinder development 5. Lack of supporting infrastructure	1. Utilize the diversity of superior commodities to avoid dependence on a single commodity that is vulnerable to price fluctuations and policy risks. 2. Leverage government support and local expertise to develop sustainable agriculture and climate-friendly technologies to address climate change and extreme weather. 3. Maximize the use of productive rice fields and oil palm plantations to increase agricultural efficiency in facing competition from other regions. 4. Collaborate with the government and private sector to build supporting infrastructure such as irrigation and roads, leveraging central government support and village potential. 5. Use village strength data and potential as the basis for advocacy so that the government issues regulatory policies that support rather than hinder village development.	1. Propose adaptive irrigation infrastructure development in collaboration with the government and private sector to mitigate the impact of climate change. 2. Diversify businesses and seek alternative financing through cooperatives, crowdfunding, or local strategic partners to reduce dependence on a single sector. 3. Draft proposals for strengthening village infrastructure as a priority in village development planning to support the distribution of superior commodities. 4. Build small-scale processing units (mini plants) to increase added value and competitiveness of local products. 5. Empower digital marketing training and policy advocacy so that rural communities are able to understand and respond to regulations more adaptively.

Source: processed research data, 2025

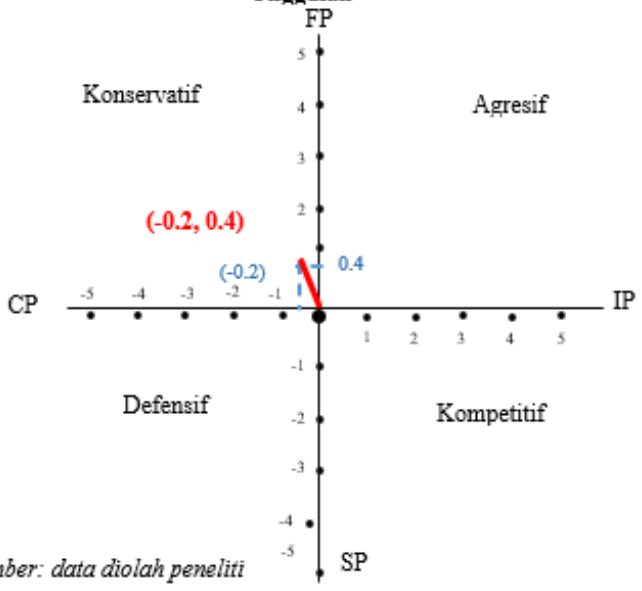
Table 4. SPACE Matrix Evaluation for Leading Commodity Development

Financial Strength (FS)	Rating	Competitive Advantage (CA)	Rating

Diverse commodity revenue potential	+4	Market share in the regional commodity market	-3
Access to government financial support	+3	Product quality and differentiation	-2
Cost efficiency in production	+3	Customer loyalty and brand recognition	-4
Return on agricultural investment	+3	Niche market strength position	-3
Working capital availability	+2	Speed of innovation and technology adoption	-4
Average IS	**+3.0**	**Average ES**	**-3.2**
Industry Strength (IS)	**Rating**	**Environmental Stability (ES)**	**Rating**
Growth potential of the agricultural sector	+4	Weather and climate volatility	-3
Market demand for food commodities	+4	Economic policy stability	-2
Profit potential in palm oil and pepper	+3	Rate of technological change	-2
Barriers to entry in the local market	+2	Intensity of competitive pressure	-3
Efficiency of resource utilization	+3	Price elasticity and fluctuations	-4
Average IS	**+3.2**	**Average ES**	**-2.8**

Source: researcher's data processed, 2025

Gambar 4.16 Diagram Space Pengembangan Komoditas Unggulan



Based on the results of the SPACE matrix calculation, the development of superior commodities in Batu Betumpang Village is at the coordinates (-0.2, +0.4) which places it in the conservative strategy transition zone. This position reflects a unique strategic condition where the village has an almost perfect balance between competitive challenges and industrial

opportunities, but with slightly better financial strength compared to the environmental stability it faces.

The X coordinate of -0.2 indicates that the village's competitive advantage weakness (CA = -3.2) is almost balanced with the existing financial strength (FS = +3.0), but still slightly negative. This indicates that although Batu Betumpang Village has quite good income potential from a diverse commodity portfolio and access to government financial support, these conditions have not been able to fully compensate for significant challenges in terms of regional market share, brand recognition, and speed of technology adoption. This -0.2 position creates a situation where the village needs to focus more on strengthening competitive aspects while maintaining existing financial stability.

Meanwhile, the Y coordinate of +0.4 reveals that the combination of industrial strength (IS = +3.2) and environmental stability challenges (ES = -2.8) produces quite significant positive momentum. This positive position illustrates the condition where the potential for excellent agricultural sector growth, stable market demand for food commodities, and promising profit opportunities from leading commodities such as palm oil and pepper are able to overcome the challenges of weather and climate volatility, regional competition intensity, and commodity price fluctuations. The relatively good value of +0.4 indicates that the village has reliable industrial momentum for long-term development, although it still requires comprehensive environmental risk mitigation.

Analysis of the Role of BUMDes in Jointly Developing Superior Commodities in Batu Betumpang Village

BUMDes Bersama has great potential as a driving force for the village economy and the development of superior commodities in Batu Betumpang Village. Its main advantages lie in strong institutions, broad access to capital, a growing market network, and the ability to provide infrastruktur supporting and processing facilities. Support from competent human resources is also a strength in managing commodity development programs, especially rice, oil palm, horticulture, and fisheries. However, BUMDes Bersama also faces various serious challenges, such as limited coordination between villages, weak organizational governance, limited marketing capacity and product innovation, and obstacles in accessing government funding and programs. In addition, the risk of community dependency, lack of public support, and the impact of regulatory changes also pose a threat to the sustainability of BUMDes Bersama. On the other hand, strategic opportunities are wide open through partnerships with the government, private sector, and cooperatives, utilization of digital technology, market expansion to the international level, and opportunities to attract investment for a larger economic scale. Therefore, BUMDes Bersama needs to strengthen governance, increase human resource capacity, and build more effective communication and community participation in order to carry out its role sustainably and optimally in advancing the local economy. Based on internal analysis data, the condition of BUMDes Batu Betumpang has the following characteristics:

Table 5. Internal Factor Evaluation Matrix (IFE Matrix)

Key Internal Factors	Weight	Rating	Weighted Score
1. BUMDes Bersama actively participates in providing access to capital or financing for the community.	0.16	4	0.64
2. BUMDes Bersama has a strong market network to market the village's leading commodities.	0.14	3	0.42
3. BUMDes Bersama has advantages in supporting leading commodities.	0.13	3	0.39

4. The infrastructure and facilities managed by BUMDes Bersama are adequate to support commodity development.	0.11	3	0.33
5. BUMDes Bersama has competent human resources to manage the development of leading commodities.	0.10	3	0.30
WEAKNESSES			
1. The knowledge and skills of BUMDes Bersama with management in marketing, technology, and product innovation are still limited.	0.14	1	0.14
2. BUMDes Bersama faces obstacles in organizational and operational management.	0.12	2	0.24
3. BUMDes Bersama faces limitations in developing superior commodities.	0.10	12	0.20
TOTAL	**1.00**		**2.66**

Source: data processed by researchers, 2025

Table 6 External Factor Evaluation (EFE Matrix)

Key Internal Factors	Weight	Rating	Weighted Score
OPPORTUNITIES			
1. Market expansion opportunities for leading commodities at regional, national, or international levels	0.15	4	0.60
2. Potential for digital technology adoption by Joint BUMDes to enhance marketing and distribution	0.13	4	0.52
3. Partnership opportunities for Joint BUMDes with government, private sector, or cooperatives	0.12	3	0.36
4. Existence of government programs or policies supporting the role of Joint BUMDes	0.11	3	0.33
5. Joint BUMDes plays a role in attracting investors to support leading commodity development	0.10	3	0.30
THREATS			
1. Competition from other regions affecting marketing of leading commodities	0.13	4	0.52
2. Financial loss risks threatening the sustainability of Joint BUMDes	0.11	3	0.33
3. Risk of community dependency on Joint BUMDes that may hinder economic independence	0.09	3	0.27
4. Negative impacts of policy or regulatory changes on Joint BUMDes operations	0.08	2	0.16
5. Threat of lack of community support for Joint BUMDes programs	0.08	2	0.16
TOTAL	**1.00**		**3.55**

Source: researcher's data processed, 2025

Table 7. SWOT Matrix of the Role of Joint BUMDes in Leading Commodity Development

INTERNAL FACTORS	STRENGTHS (S)	WEAKNESSES (W)
EXTERNAL FACTORS	1. Joint BUMDes plays an active role in providing access to capital or financing for the community 2. Joint BUMDes has a strong market network for marketing village leading commodities 3. Joint BUMDes has advantages in supporting leading commodity development 4. Infrastructure and facilities managed by Joint BUMDes are adequate to support commodity development 5. Joint BUMDes has competent human resources to manage leading commodity development	1. Knowledge and skills of Joint BUMDes managers in marketing, technology, and product innovation are still limited 2. Joint BUMDes faces constraints in organizational or operational management 3. Joint BUMDes faces limitations in developing leading commodities
OPPORTUNITIES (O)	**SO STRATEGIES**	**WO STRATEGIES**
1. Market expansion opportunities for leading commodities at regional, national, or international levels 2. Potential for digital technology use to enhance marketing and distribution 3. Opportunities exist to partner with the government, private sector, or cooperatives. 4. Government programs or policies exist that support the role of Joint Village-Owned Enterprises (BUMDes). 5. Joint BUMDes plays a role in attracting investors.	1. Utilize strong market networks and access to capital to develop market expansion of commodities to regional and national levels 2. Optimize adequate infrastructure and facilities with digital technology to improve marketing and distribution efficiency 3. Leverage competent human resources with government programs to build strategic partnerships with the private sector and cooperatives. 4. Leveraging the advantages of commodity development support to attract investors and expand business scale.	1. Utilize government programs and policies to enhance capacity in marketing, technology, and product innovation through training and mentoring 2. Develop partnerships with private sector and cooperatives to address management limitations Organizational and operational 3. Using digital technology and investor support to overcome limitations in developing superior commodities
THREAT (T)	**ST STRATEGY**	**WT STRATEGY**
1. The influence of competition from other regions 2. The risk of financial loss 3. The risk of community dependency 4. The negative impact of policy changes 5. Lack of community support	1. Leverage the advantages of access to capital and strong market networks to maintain competitiveness in the face of competition from other regions. 2. Utilize adequate infrastructure and competent human resources to diversify	1. Develop a program to improve management and innovation capacity to reduce the risk of financial losses and increase competitiveness. 2. Improve organizational limitations through training and mentoring to address

	businesses to reduce the risk of financial losses. 3. Optimize the advantages of commodity development support to create programs that encourage community economic independence. 4. Rely on strong market networks to anticipate the impact of policy changes through market diversification.	the lack of community support. 3. Address limitations in commodity development by seeking alternative funding and strategic partnerships.

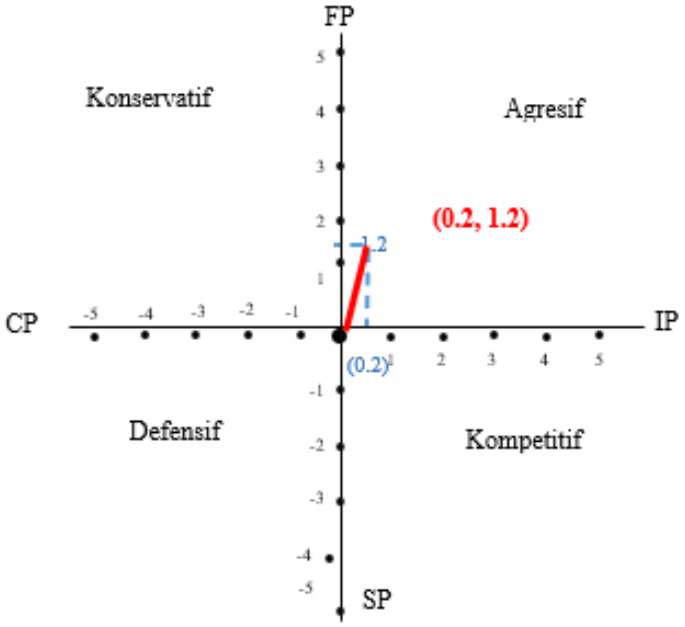
Source: researcher's data processed, 2025

Table 8. Evaluation of the SPACE Dimension of the Joint Village-Owned Enterprises' Role

Financial Strength (FS)	**Rating**	**Competitive Advantage (CA)**	**Rating**
Ability to provide access to capital and financing	+5	Limitations in marketing and technology	-5
Adequate infrastructure and facility support	+4	Organizational management constraints	-4
Potential income from market networks	+4	Limitations in commodity development	-3
Strong institutional strengths	+4	Coordination issues with the community	-4
Access to capital sources	+3	Limited access to government programs	-3
Average FS	**+4.0**	**Average CA**	**-3.8**
Industry Strength (IS)	**Rating**	**Environmental Stability (ES)**	**Rating**
Opportunities for regional and national market expansion	+5	Competition from other regions	-4
Potential use of digital technology	+5	Risk of financial loss	-4
Government program support	+4	Changes in policies and regulations	-3
Strategic partnership opportunities	+4	Risk of community dependency	-3
Potential to attract investors	+4	Lack of community support	-2
Average IS	+4.4	**Average ES**	-3.2

Source: researcher’s data processed, 2025

Gambar 4.17 Diagram Space Peran BUMDes Bersama



Based on the results of the SPACE matrix calculation, the role of BUMDes Bersama in developing superior commodities in Batu Betumpang Village is at the coordinates (+0.2, +1.2) which places it in the aggressive strategy zone. This position reflects a very profitable strategic condition where BUMDes Bersama has a combination of solid internal strengths and excellent external opportunities. The X coordinate of +0.2 indicates that BUMDes Bersama's financial strength (FS = +4.0) is able to compensate for the weaknesses of existing competitive advantages (CA = -3.8). This indicates that although BUMDes Bersama still faces challenges in terms of marketing, technology, and organizational management, the financial strength it has - especially the ability to provide access to capital, adequate infrastructure, and strong market networks - provides a strong foundation solid enough to overcome these weaknesses.

Meanwhile, the Y coordinate of +1.2 reveals a very positive and strong momentum from the combination of industrial strength (IS = +4.4) and environmental stability (ES = -3.2). This high positive position illustrates the condition where extraordinary market expansion opportunities, large digital technology potential, government program support, and strategic partnership opportunities are able to significantly overcome the challenges of regional competition, financial risks, and policy changes.

Analysis of the level of financial literacy in society

The Batu Betumpang Village community has the basic potential for financial literacy through daily experiences in managing household finances. Efforts to improve financial literacy are supported by the government, financial institutions, and CSR programs. However, there are still obstacles such as low digital access, lack of understanding of personal financial management, and gaps in access to education between rural and urban areas. Threats such as consumer debt and investment fraud also lurk in communities with low literacy. However, great opportunities are open through the use of digital technology, social media, and inclusive government policies. Literacy improvement strategies need to be carried out collaboratively and inclusively so that society becomes more independent and financially resilient.

Table 9. IFE (Internal Factor Evaluation)
Matrix for Financial Literacy of the Batu Betumpang Village Community

Key Internal Factors	Weight	Rating	Weighted Score
STRENGTHS			
1. The community has potential in understanding the basic concepts of financial literacy.	0.15	4	0.60
2. There are government programs that support improving community financial literacy.	0.13	4	0.52
3. Local financial institutions play an active role in supporting financial literacy.	0.12	3	0.36
WEAKNESSES			
1. There are main barriers that cause the low level of financial literacy.	0.15	1	0.15
2. Certain community groups are difficult to reach with literacy programs.	0.14	1	0.14
3. Limitations of digital and technological infrastructure.	0.13	1	0.13
4. Lack of public understanding regarding the importance of financial management.	0.12	1	0.12
5. Low level of formal education in rural areas.	0.11	2	0.22
6. The complexity of modern financial products is difficult for rural communities to understand.	0.05	1	0.05
7. Limited access to financial education facilities.	0.03	2	0.06
TOTAL	**1.00**		**1.53**

Source: Data processed by the author, 2025

Table 10. EFE (External Factor Evaluation)
Matrix for Financial Literacy of the Batu Betumpang Village Community

Key Internal Factors	Weight	Rating	Weighted Score
OPPORTUNITIES			
1. Opportunity to use digital technology to improve financial literacy	0.11	3	0.33
2. CSR programs from companies/financial institutions for literacy education	0.10	3	0.30
3. Social media and digital platforms in disseminating literacy information	0.08	2	0.16
4. Government policy changes provide opportunities for improving literacy	0.07	2	0.14
THREATS			
1. Low literacy leads to increased unhealthy debt	0.16	4	0.64
2. Threat of financial/investment scams exploiting public ignorance	0.15	4	0.60
3. Inequality in access to financial education: urban vs. rural areas	0.14	4	0.56

4. Risk of community inability to adapt to financial technology	0.12	3	0.36
5. Spread of financial misinformation through digital media	0.04	3	0.12
6. Geographical isolation hinders access to financial information	0.03	3	0.09
TOTAL	**1.00**		**3.55**

Source: Data processed by the author, 2025

Table 11. SWOT Matrix of Community Financial Literacy

INTERNAL FACTORS	**STRENGTHS (S)**	**WEAKNESSES (W)**
EXTERNAL FACTORS	1. 1. The community has the potential to understand the basic concepts of financial literacy. 2. 2. Government programs exist that support increased financial literacy. 3. 3. Local financial institutions play an active role in supporting financial literacy.	1. The existence of major obstacles that cause low levels of financial literacy. 2. There are community groups that are difficult to reach through literacy programs. 3. Limited digital infrastructure and technology. 4. Lack of understanding of the importance of financial management. 5. Low levels of formal education in rural areas.
OPPORTUNITIES (O)	**SO STRATEGIES**	**WO STRATEGIES**
1. Opportunities for using digital technology 2. Corporate Social Responsibility (CSR) programs of financial institutions 3. Social media for disseminating information 4. Changes in government policy	1. Leveraging the community's fundamental potential by integrating simple digital technology for easy-to-understand literacy programs. 2. Optimizing collaboration between government programs and CSR programs to expand reach to remote villages. 3. Utilizing local financial institutions as the spearhead for information dissemination through easily accessible social media.	1. Overcoming literacy barriers through the development of digital technology that is very simple and easy to operate. 2. Utilizing CSR programs to build basic digital infrastructure in villages. 3. Developing special programs through social media for hard-to-reach groups. 4. Building a basic understanding of the importance of finance through policies that are easy for village communities to understand.
THREAT (T)	**ST STRATEGY**	**WT STRATEGY**
1. Low literacy leads to unhealthy debt 2. The threat of financial fraud/fraudulent investments 3. Inequality in urban vs. rural access 4. Inability to adapt to financial technology	1. Leveraging community potential to prevent problem debt through basic financial management education. 2. Leveraging local financial institutions to provide early warnings of financial fraud at the village level. 3. Optimizing government programs to reduce access disparities, with a special	1. Survival Strategy: Building an emergency literacy program that addresses all fundamental barriers while preventing debt problems. 2. Communal Warning System: Building an early warning network at the neighborhood/neighborhood level to protect communities from fraud. 3. Emergency Equity Program: Designing a

	focus on underdeveloped regions.	specific strategy for isolated villages that do not rely on sophisticated infrastructure. 4. Limited Incremental Adaptation: Developing a very basic approach to financial technology that meets the minimal capabilities of village communities.

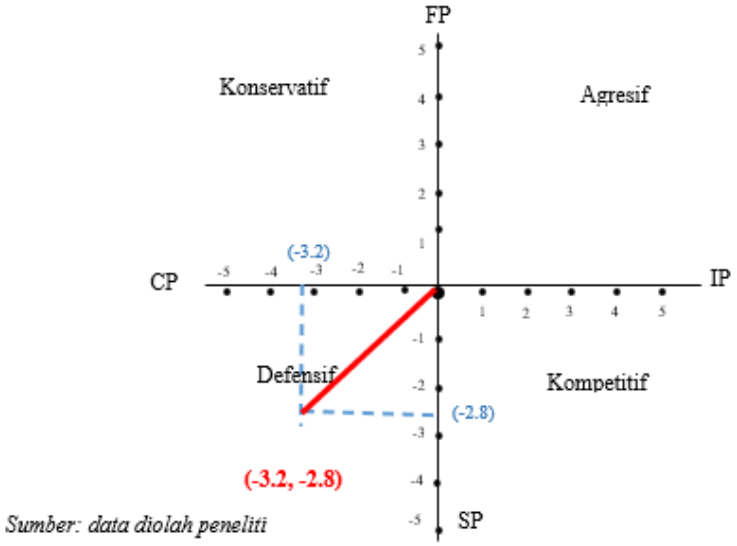
Source: Data processed by the author, 2025

Table 12. SPACE Matrix (Strategic Position and Action Evaluation)
Financial Literacy of the Batu Betumpang Village Community

Financial Strength (FS)	**Rating**	**Competitive Advantage (CA)**	**Rating**
Government budget support for village literacy programs	+2	Availability of literacy programs tailored to the village context	-5
Allocation of corporate CSR funds for rural financial education	+2	Quality of financial education content for rural communities	-4
Cost efficiency of simple education programs	+3	Program reach to remote rural communities	-6
Potential funding from donor agencies for the village	+1	Effectiveness of delivery methods for low-education audiences	-5
Availability of supporting infrastructure in the village	+1	Level of community participation and understanding	-5
Average FS	**+1.8**	**Average CA**	**-5.0**
Industry Strength (IS)	**Rating**	**Environmental Stability (ES)**	**Rating**
Growth potential of the fintech sector for villages	+2	Volatility of local government policies	-4
Rural community demand for financial education	+2	Stability of digital technology in the village	-5
Regulatory support for rural financial literacy	+2	Rate of change in rural community behavior	-5
Potential for partnerships with local stakeholders	+3	Intensity of financial fraud threats in the village	-6
Slow trend of digitalization reaching the village	+1	Uncertainty of local economic conditions	-4
Average IS	**+2.0**	**Average ES**	**-4.8**

Source: Data processed by the author, 2025

Gambar 4.18 Diagram Space Kondisi Literasi Keuangan Masyarakat Desa Batu Betumpang



Sumber: data diolah peneliti

Based on the results of the SPACE matrix calculation, the program to improve financial literacy in rural communities is at the coordinates (-3.2, -2.8) which places it in the Defensive quadrant. This position reflects a very challenging strategic condition where the program faces significant internal weaknesses while operating in an unstable and less supportive external environment. The X coordinate of -3.2 indicates that the weakness of competitive advantage very large (CA = -5.0) cannot be compensated by limited financial strength (FS = +1.8). This indicates that financial literacy programs in villages face a critical competency deficit in terms of program quality, reach, method effectiveness, and level of community participation. This condition is exacerbated by limited financial resources and minimal supporting infrastructure.

The Y coordinate of -2.8 reveals that the severe environmental stability challenge (ES = -4.8) cannot be overcome by weak industrial strength (IS = +2.0). This negative position illustrates the condition where external threats dominate, including the instability of digital technology in the village, high intensity of financial fraud, and policy volatility that hinders financial literacy programs.

CONCLUSION

Based on the results of research and analysis that have been conducted on the development of the Transpolitan Program to increase superior commodities through the role of BUMDes in Batu Betumpang Village, South Bangka Regency, this study has achieved the stated objectives and made a significant contribution to the understanding of the implementation of transpolitan policies at the village level. This study uses a qualitative approach with a comprehensive SWOT analysis to examine three main dimensions: the development of superior commodities, the role of BUMDes Bersama, and the level of financial literacy of the community. The research findings show that Batu Betumpang Village has great potential to become a successful model for implementing the Transpolitan Program, although it still faces various challenges that require strategic and sustainable handling.

The results of the SWOT analysis show that the Transpolitan Program in Batu Betumpang Village has a significant positive impact on the development of superior commodities, with a competitive strategic position reflected in the IFE Matrix score of 2.60 and EFE Matrix of 3.32. Batu Betumpang Village has an extraordinary comparative advantage

with a rice field area of 2,400 hectares which is able to produce high-quality rice, making it one of the main contributors to the national food self-sufficiency program. The diversity of superior commodities owned includes rice with premium quality red and white rice varieties, oil palm with a land area of 1,000 hectares, diverse horticulture, fisheries with export quality squid and shrimp commodities, and livestock with a focus on swallow's nests which have high economic value.

A comprehensive analysis of the role of BUMDes Bersama in developing superior commodities shows very significant potential with an IFE Matrix score of 2.66 and an EFE Matrix of 3.55, indicating strong institutional capacity in supporting village economic transformation. BUMDes Bersama has demonstrated excellence in building an integrated inter-village marketing network, enabling the consolidation of production from various farmers and fishermen to achieve a more efficient economic scale. Savings and loan units managed by BUMDes have become a vital alternative source of capital for the community, especially in conditions of limited access to formal financial institutions in the village. The managed processing infrastructure, including storage warehouses and drying facilities, has made a real contribution to maintaining commodity quality and reducing post-harvest losses.

The results of the analysis of community financial literacy using the SPACE matrix show a very worrying position with coordinates (-3.2, -2.8), which places the financial literacy improvement program in the DEFENSIVE quadrant. This condition indicates that the Batu Betumpang Village community faces serious challenges in terms of understanding and managing finances, with a very low IFE Matrix score of 1.53 and an EFE Matrix of 3.30. This defensive position reflects chronic internal weaknesses and the dominance of significant external threats.Secara keseluruhan, implementasi The Transpolitan Program in Batu Betumpang Village showed varying results in the three dimensions studied. The development of superior commodities is in a fairly strong position with potential for consolidation, the role of BUMDes Bersama shows a very profitable aggressive position, but the level of financial literacy of the community is in a defensive condition that requires serious attention. This condition indicates the need for a balanced and integrated approach to optimize all aspects of village economic development.

Basic infrastructure development must be the main foundation for the success of the Transpolitan Program. Priority investment in integrated irrigation systems that not only address irrigation problems but are also integrated with flood and drought mitigation systems. Cooperation with the central government through national strategic programs will facilitate large-scale infrastructure funding.

Development of an integrated agro-industrial area that includes a palm oil processing plant, agricultural product processing facilities, and logistics distribution centers. Public-private partnership (PPP) partnerships with private investors will accelerate the realization of productive infrastructure. Development of digital infrastructure including high-speed internet networks and digital learning facilities will support the transformation of the village economy towards the digital era.

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