

Village-Owned Enterprises and Disability Inclusion in Rural Indonesia: A Multi-Case Qualitative Study

¹Elias Beda, ²Alexander Bala*, ³Yosef Demon *, ⁴Simon Sabon Ola*, ⁵Natsir B. Kotten*

¹Department of Economics Education, Faculty of Education and Educational Sciences, Universitas Flores, Ende, Indonesia

* Corresponding author's email: eliasbeda03@gmail.com

²Department of Indonesian Language and Literature Education, Faculty of Education and Educational Sciences, Universitas Flores, Ende, Indonesia
Email: naradiring@gmail.com

³Department of Indonesian Language and Literature Education, Faculty of Education and Educational Sciences, Universitas Flores, Ende, Indonesia
Email: demomaung65@gmail.com

⁴Department of Indonesian Language and Literature Education, Faculty of Education and Educational Sciences, Universitas Nusa Cendana Kupang, Indonesia
Email: sabonola22@gmail.com

⁵Department of Economics Education, Faculty of Education and Educational Sciences, Universitas Flores, Ende, Indonesia
Email: natsirkotten21@gmail.com

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ABSTRACT:

This study examines how Village-Owned Enterprises (Badan Usaha Milik Desa, BUMDes) relate to vocational and social inclusion for persons with disabilities in rural Indonesia. Although BUMDes have become important instruments of village-level economic development, their role in disability-inclusive rural livelihoods remains insufficiently understood. Using a qualitative phenomenological multi-case design, this study investigated six BUMDes in East Nusa Tenggara Province. Data were collected through semi-structured interviews, participant observation, and document analysis, involving BUMDes managers, village officials, persons with disabilities, and family members. The data were analyzed using Colaizzi's seven-step phenomenological method, supported by cross-case thematic analysis. Three major findings emerged. First, persons with disabilities were generally recognized as part of village communities, but this recognition rarely translated into systematic inclusion in BUMDes employment, training, or governance. Second, participation was constrained by interrelated structural, social, and institutional barriers, including inaccessible infrastructure, transportation difficulties, charity-oriented perceptions of disability, limited disability-disaggregated data, and the absence of adaptive organizational practices. Third, despite these barriers, BUMDes showed significant potential to function as locally embedded platforms for inclusive livelihoods because of their proximity to village residents, operational flexibility, and connection to local governance structures. The study argues that community-based economic institutions do not become inclusive by default; rather, inclusion depends on whether

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accessibility, participation, representation, and accommodation are intentionally built into local enterprise practices. These findings contribute to disability-inclusive development scholarship and provide practical insights for strengthening inclusive rural enterprise governance in Indonesia.

Keywords: Village-Owned Enterprises; disability inclusion; rural Indonesia; inclusive livelihoods; community-based enterprise; vocational inclusion; social inclusion; qualitative multi-case study.

1. Introduction

Rural development in Indonesia continues to face the challenge of achieving economic progress alongside meaningful social inclusion (Sisay et al., 2025). This challenge is particularly significant for persons with disabilities, many of whom live in rural areas where access to employment, services, mobility support, and inclusive community participation remains limited (Chinomona et al., 2023). Although disability inclusion has gained increasing attention in development discourse and policy, implementation in rural settings often remains uneven, fragmented, and weakly institutionalized. As a result, persons with disabilities frequently remain excluded from local economic processes even when broader inclusion agendas are formally recognized.

In Indonesia, Village-Owned Enterprises (Badan Usaha Milik Desa, BUMDes) have emerged as important instruments of village-level economic development. Positioned at the intersection of local governance and community entrepreneurship, BUMDes are expected to generate income, strengthen village economies, and respond to local needs (Lelo de Larrea et al., 2024). Their locally embedded character makes them potentially important sites for inclusive development, particularly in contexts where formal labor markets and specialized support services are limited (Chen et al., 2025). However, while the developmental role of BUMDes has received increasing attention, their relationship to disability inclusion remains insufficiently understood (Tian et al., 2024). Existing discussions of BUMDes tend to focus on rural entrepreneurship, community empowerment, or

village economic governance, with much less attention to whether and how these enterprises include persons with disabilities in practice.

This gap is important for at least two reasons. First, disability exclusion in rural settings is rarely shaped by a single factor (Qin & Zhao, 2025). It is produced through the interaction of inaccessible infrastructure, transportation constraints, limited institutional support, weak disability-sensitive planning, and social attitudes that underestimate the productive capacities of persons with disabilities. Second, because BUMDes are already embedded in village governance systems, they may offer a practical institutional entry point for connecting local economic activity with broader inclusion agendas. Yet this potential cannot be assumed (Genin et al., 2021). Community proximity does not automatically produce equitable participation, and local institutions may reproduce exclusion when inclusion is not intentionally designed into organizational practice.

Previous studies on disability-inclusive development have highlighted the importance of community-based approaches, vocational support, and social participation for persons with disabilities (Nguyen-Viet & Vo Tri Chau, 2025). Other work has shown that local economic institutions can play a meaningful role in strengthening livelihoods in resource-constrained settings. However, these two strands of scholarship have rarely been brought together in a way that explains how a village-based economic institution such as BUMDes may function as a site of disability inclusion or exclusion (Xie & Yu, 2024). Much of the existing literature discusses disability programs and rural development

separately, leaving limited empirical understanding of how disability inclusion is negotiated within everyday village economic structures (Wahyuningtyas, 2022). This is particularly the case in rural Indonesia, where village institutions are central to local development but disability-sensitive operational mechanisms remain uneven.

This study addresses that gap by examining how BUMDes relate to vocational and social inclusion for persons with disabilities in rural Indonesia (Lastiati & Arifin, 2025). Rather than assuming that local embeddedness is inherently inclusive, the study investigates how inclusion is currently recognized, where barriers persist, and under what conditions BUMDes may function as more inclusive livelihood platforms (Hchaichi, 2023). The analysis focuses on six BUMDes cases in East Nusa Tenggara Province and draws on the experiences of persons with disabilities, BUMDes managers, village officials, and family members (Irene et al., 2025). Through this approach, the study seeks to capture both the lived experience of inclusion and exclusion and the institutional conditions that shape those experiences.

The objectives of this study are threefold: first, to examine how persons with disabilities are currently recognized and included in BUMDes activities; second, to identify the structural, social, and institutional barriers that constrain their participation; and third, to explore the potential of BUMDes as community-based platforms for more inclusive livelihoods (Jan et al., 2025). Based on these objectives, the study addresses the following questions: How are persons with disabilities currently recognized and integrated within BUMDes? What barriers hinder their meaningful participation? And how can BUMDes be strengthened to support disability-inclusive rural development?

The study makes two main contributions (Sidik, 2025). Empirically, it provides evidence from rural Indonesia on an underexamined intersection between disability inclusion and village enterprise development (Woodworth et al., 2024). Analytically, it shows that community-based economic institutions do not become inclusive by default; rather, inclusion depends on whether

accessibility, participation, representation, and adaptive practices are built into local organizational arrangements (Spies, 2021). In doing so, the study contributes to ongoing debates on disability-inclusive development, community-based enterprise, and rural social equity. It also offers a basis for policy and practice discussions on how BUMDes may be reoriented from purely economic instruments toward more inclusive village institutions.

The remainder of this article is organized as follows. Section 2 presents the Methods. Section 3 reports the Results of the cross-case analysis. Section 4 discusses the implications of the findings for disability-inclusive rural development (Bérubé et al., 2025). Section 5 concludes the article by summarizing the contribution of the study and outlining directions for future research.

3. Methods

3.1. Study design

This study employed a qualitative phenomenological approach with a multi-case design to examine how Village-Owned Enterprises (Badan Usaha Milik Desa, BUMDes) relate to vocational and social inclusion for persons with disabilities in rural Indonesia. The study was designed to capture participants' lived experiences while also identifying the institutional, environmental, and sociocultural conditions shaping inclusion within village-based economic institutions. A multi-case strategy was selected to allow comparison across different BUMDes settings while preserving sensitivity to local context. The phenomenological orientation was used to explore how inclusion and exclusion were experienced, perceived, and negotiated by actors directly involved in or affected by BUMDes activities.

3.2. Research setting and case selection

The study was conducted across six Village-Owned Enterprises (BUMDes) in East Nusa Tenggara Province, Indonesia. To preserve institutional anonymity, the cases are presented using pseudonymous labels: BUMDes A, BUMDes B, BUMDes C, BUMDes D, BUMDes E, and BUMDes F. The six cases were selected to

capture variation in village context, operational capacity, and the degree to which disability-related issues were visible in the surrounding communities. Across the cases, the BUMDes operated different village-based economic activities, including basic commodity retail,

agricultural processing, village kiosk services, livestock-related activities, small-scale food production, and mixed service units. This diversity enabled cross-case comparison of how disability inclusion was recognized, practiced, or overlooked across different operational settings.

Table 1. Profile of the six BUMDes cases

Case	District/Regency	Main business unit(s)	Operational character	Disability inclusion profile
BUMDes A	Kupang Regency	Village kiosk and basic commodity retail	Community service-oriented and low-capital	No explicit inclusion mechanism; limited informal participation
BUMDes B	Timor Tengah Selatan Regency	Agricultural processing unit	Production-oriented and seasonal	Disability mentioned implicitly, but no targeted programming
BUMDes C	Belu Regency	Mixed trade and service activities	Moderately active with local governance support	Limited adaptive practice reported
BUMDes D	Sikka Regency	Livestock and village marketing support	Resource-based and locally embedded	Structural barriers more visible than programmatic inclusion
BUMDes E	Ende Regency	Small-scale food production and sales	Socially responsive and community-facing	Early inclusive experimentation reported
BUMDes F	Manggarai Regency	Mixed business unit and village service activities	Multifunctional with strong village interface	Potential for governance-based inclusion noted

Table 1 presents the six case sites included in this study and their broad operational characteristics.

3.3. Participants and recruitment

Participants were recruited using purposive and snowball sampling to ensure representation from stakeholder groups directly connected to BUMDes operations and disability inclusion. The participant groups comprised BUMDes managers ($n = 12$), village officials ($n = 8$), persons with disabilities ($n = 15$), and family members ($n = 10$). This composition allowed the study to examine inclusion from multiple perspectives, including institutional decision-making, community governance, lived experience, and household support dynamics. Purposive recruitment was used to identify information-rich participants, while snowball sampling helped reach additional individuals with relevant experience in village-level disability and livelihood issues.

3.4. Data collection

Data were collected through semi-structured interviews, participant observation, and document analysis. These three methods were combined to strengthen contextual understanding and enable triangulation across reported experiences, observed practices, and formal institutional records.

Semi-structured interviews were used to explore participants' experiences and perceptions regarding disability inclusion, barriers to participation, vocational opportunities, and community attitudes within and around BUMDes activities. Interviews were conducted using accessibility-sensitive procedures to accommodate the communication and participation needs of persons with disabilities. These procedures

included the use of simplified and flexible questioning, adjustment of interview pace and duration, repetition or rephrasing of questions when needed, and selection of interview locations that were familiar and physically reachable for participants. Most interviews with persons with disabilities were conducted in participants' homes or nearby village locations to reduce travel burden. Additional time was provided when participants required slower communication, clarification, or breaks during the interview process. In several cases, family members or trusted companions were present to facilitate comfort and communication, although the participant's own perspective remained the primary source of data. For participants with hearing or speech-related communication needs, the researcher relied on repeated clarification, contextual probing, and where possible family-assisted interpretation. These adaptations were intended to reduce participation barriers and ensure that data collection remained respectful, accessible, and ethically appropriate.

Participant observation was conducted to document physical accessibility, everyday interactions, and work environments associated with BUMDes operations. This method enabled the study to compare what participants reported with what was observable in practice, particularly in relation to access barriers, participation patterns, and the inclusiveness of BUMDes spaces and activities.

Document analysis was used to examine the formal recognition of disability inclusion within village and BUMDes governance. A total of 24 documents were reviewed across the six cases, comprising six BUMDes operational reports, six village development planning documents, six village meeting or administrative records, and six disability-related or social welfare records where available. These materials were examined in both printed and digital form, depending on local availability, and were used to compare formal policy language with actual practices reported in interviews and observed during fieldwork.

Table 2. Types of documents analyzed

Document category	Examples	Format	Analytical purpose
BUMDes operational documents	annual reports, activity reports, business unit records	printed and digital	To assess whether disability inclusion was reflected in operational planning
Village planning documents	village development plans, village meeting records, budget-related files	printed	To identify whether disability concerns appeared in village-level planning
Administrative and social records	disability lists, welfare records, inclusion-related notes	printed and digital	To examine the visibility of persons with disabilities in local administration

3.5. Data analysis

The data were analyzed using Colaizzi's seven-step phenomenological method. According to the manuscript, the analytic process involved: (1) transcribing and repeatedly reviewing interview materials, (2) extracting significant statements, (3) formulating meanings, (4) clustering meanings into themes, (5) developing exhaustive descriptions, (6) producing fundamental structures, and (7) validating findings through member checking. This procedure was used to move from individual accounts to broader

thematic structures while preserving the experiential basis of the findings.

NVivo software was used to support data organization and cross-case thematic analysis. Particular attention was given to discrepancies between formal policy language and observed practices, as well as to recurring patterns across cases in relation to recognition, participation, and barriers to inclusion. The final themes reported in this article were developed through iterative comparison across interviews, observations, and documents.

3.6. Trustworthiness

Several strategies were used to enhance the trustworthiness of the study. First, triangulation was achieved by combining interview, observation, and document data. Second, the manuscript reports prolonged engagement of approximately 6–8 months per site, which strengthened contextual familiarity and improved the credibility of the interpretations. Third, peer debriefing was used during the analytic process. The study also maintained researcher reflexivity through journals documenting positionality and analytic decision-making. Together, these

measures were intended to strengthen credibility, dependability, and interpretive transparency.

4. Results

Three major themes emerged from the cross-case analysis: (1) recognition of persons with disabilities without systematic inclusion in BUMDes activities, (2) structural, social, and institutional barriers to vocational and social participation, and (3) the potential of BUMDes to function as community-based platforms for inclusive livelihoods when inclusion is intentionally designed. These themes were identified across interview, observation, and document data.

Table 3. Summary of themes and subthemes

Main theme	Subtheme	Description grounded in the data	Indicative evidence source
Recognition of persons with disabilities without systematic inclusion	Implicit rather than explicit inclusion	Persons with disabilities were acknowledged as villagers, but not systematically included in BUMDes programs or governance	interviews, documents
	Policy–implementation gap	Broad references to vulnerable groups were not matched by concrete actions, budgets, or indicators	documents, interviews
	Peripheral economic participation	Participation occurred mainly in informal, small-scale, or non-decision-making roles	interviews
	Early adaptive initiatives	A small number of cases showed practical modifications to support participation	interviews, observation
Structural, social, and institutional barriers to inclusion	Structural barriers	Inaccessible roads, buildings, terrain, and transportation constrained physical access	interviews, observation
	Social barriers	Community assumptions framed persons with disabilities as dependents rather than productive actors	interviews
	Institutional barriers	Lack of disability-disaggregated data, adaptive training, accommodation, and communication access limited participation	interviews, documents
	Layered exclusion	Structural, social, and institutional barriers interacted and reinforced one another	cross-case analysis
BUMDes as potential platforms for inclusive livelihoods	Proximity and local responsiveness	Village-based location made BUMDes more reachable than urban-centered opportunities	interviews
	Adaptive livelihood arrangements	Home-based work, flexible scheduling, and modified tasks indicated practical feasibility	interviews, observation
	Governance inclusion	Representation of persons with disabilities in advisory or decision-making roles improved responsiveness	interviews
	Economic–social synergy	Inclusive BUMDes practices generated both livelihood opportunities and greater social recognition	cross-case analysis

Table 3 summarizes the thematic structure derived from the cross-case analysis and shows how the evidence moved from recognition patterns and layered barriers to the identification of BUMDes' inclusive livelihood potential.

4.1. Recognition of persons with disabilities without systematic inclusion

Across the six cases, BUMDes were widely described as important village-level economic institutions that brought services closer to rural communities and supported local economic activity. Participants viewed BUMDes as locally embedded entities with the potential to contribute not only to village income generation but also to broader community welfare. However, this institutional proximity did not automatically translate into systematic inclusion of persons with disabilities.

The data showed a consistent gap between general recognition and explicit inclusion. Persons with disabilities were generally acknowledged as members of the village community, but such recognition rarely developed into targeted participation in BUMDes programs, employment arrangements, or managerial roles. As one BUMDes manager stated, *"We don't exclude anyone, but we also don't have special programs for persons with disabilities."* This statement captures the broader tendency to acknowledge persons with disabilities without translating such recognition into structured roles or targeted opportunities.

A village official expressed a similar view: *"Persons with disabilities are part of the village, but they are rarely included when we discuss economic programs."* This suggests that symbolic acknowledgment did not necessarily lead to participation in planning or implementation.

Document analysis reinforced this pattern. In several cases, disability-related concerns were mentioned in broad terms in BUMDes planning or village documents, often under general categories such as vulnerable groups. However, these references were not accompanied by clearly defined actions, implementation procedures, or disability-specific performance indicators. As a result, formal recognition did not consistently

translate into structured inclusion in day-to-day BUMDes operations.

When persons with disabilities did participate in BUMDes-related activities, their roles tended to be limited and peripheral. A participant with a physical disability described partial but limited access: *"They let me sell here, but I'm not part of their meetings."* Another participant noted, *"People know me, and they know I want to work, but no one ever asks what kind of work I can actually do."* These accounts indicate that participation often remained peripheral rather than institutionally integrated.

At the same time, the data also captured early indications of adaptive practice. In at least one case, a BUMDes manager described modifications to an agricultural processing unit to accommodate workers with mobility impairments. Although such efforts were limited and not yet systematic across cases, they show that inclusive adjustments were possible within existing village-based enterprise structures.

4.2. Structural, social, and institutional barriers to inclusion

The second major theme concerns the barriers that constrained meaningful participation of persons with disabilities in BUMDes activities. These barriers were not isolated; rather, they appeared as interconnected dimensions that collectively shaped exclusion across the cases. The findings grouped these constraints into three categories: structural barriers, social barriers, and institutional barriers.

4.2.1. Structural barriers

Structural barriers were visible in the physical and geographic conditions surrounding BUMDes operations. Participants with mobility impairments reported difficulties accessing BUMDes offices and work locations because of uneven terrain, steep routes, building steps, and the absence of accessible pathways or ramps. One participant explained, *"The road to the BUMDes office is too steep for my wheelchair, and the building has steps at the entrance."* Another added, *"Even if I want to join, getting there is already difficult because transport is expensive and not always available."* These accounts show that physical access and transportation

remained major barriers to participation in BUMDes work, meetings, and training activities.

4.2.2. Social barriers

Social barriers emerged through attitudes and assumptions regarding the capabilities of persons with disabilities. The manuscript indicates that village actors often positioned persons with disabilities as recipients of support rather than as potential workers, entrepreneurs, or contributors to enterprise governance. A village official acknowledged this bias directly: *"We never considered that persons with disabilities could run a BUMDes unit—we assumed they needed charity rather than jobs."* A family member similarly observed, *"Sometimes people think disability means inability, so they don't even offer opportunities."* These statements suggest that exclusion was shaped not only by material constraints, but also by persistent assumptions about dependency and limited capability.

4.2.3. Institutional barriers

Institutional barriers were evident in how BUMDes programs were designed and managed. Most BUMDes focused on general economic activities without disability-specific indicators, adaptive work arrangements, or structured accommodations. A BUMDes manager stated, *"Our records do not specifically note disability, so we never really plan programs based on that information."* This points to the invisibility of disability within administrative and planning systems. The absence of disability-disaggregated data made it difficult to identify participation patterns or evaluate inclusion outcomes. In practice, persons with disabilities remained largely invisible in planning, implementation, and monitoring processes unless they were informally recognized by individual managers or village officials.

Communication accessibility also formed part of the institutional barrier pattern. A deaf participant reported, *"Meetings never have sign language interpreters, so I can't contribute ideas."* This shows that exclusion also occurred through inaccessible communication arrangements within village-level decision-making spaces.

4.2.4. Interactions among barriers

Across the cases, these structural, social, and institutional barriers interacted in mutually reinforcing ways. Limited physical access reduced the visibility of persons with disabilities in BUMDes spaces; this in turn reinforced perceptions that they were not appropriate participants in productive village enterprises. Such perceptions then contributed to the absence of disability-focused planning, adaptive design, and formal representation. The result was not a single barrier, but a layered ecosystem of exclusion affecting participation in work, training, and governance.

4.3. BUMDes as potential platforms for inclusive livelihoods

Despite the barriers identified above, the cross-case evidence also indicates that BUMDes have important potential to function as community-based platforms for inclusive livelihoods. This potential stemmed from three recurring characteristics in the data: proximity to village residents, flexibility in local enterprise arrangements, and embeddedness in village governance structures.

First, BUMDes were physically and institutionally closer to persons with disabilities than many urban-centered employment or support programs. Participants emphasized that village-based enterprise locations could reduce travel burdens and make participation more feasible, particularly for individuals with limited mobility. A participant with mobility impairment stated, *"The BUMDes rice mill is just 200 meters from my house—I can't work in the city, but I could work there if it was accessible."* Another participant involved in village-based production noted, *"Working close to home makes a big difference because I don't have to depend on transport every day."* These accounts indicate that proximity itself was an important enabling condition.

Second, the findings show that BUMDes could support adaptive livelihood arrangements when local actors were willing to modify standard practices. The manuscript reports examples of home-based production, flexible scheduling, and multisensory training materials as forms of

adaptation that could widen access for persons with different disabilities. A BUMDes manager explained, *“Once we adjusted the work tasks, we found that participation was possible without changing the whole business model.”* Although these practices were not uniformly established across all cases, they illustrate that inclusion could be built into village enterprise activities without requiring a complete redesign of BUMDes functions.

Third, governance arrangements emerged as an important enabling condition. In the cases described as more inclusive, persons with disabilities were involved not only as beneficiaries but also in advisory or governance roles. One manager reported, *“We now have two persons with disabilities on our advisory board—they help us identify barriers we wouldn’t otherwise see.”* This suggests that representation within governance structures may improve the capacity of BUMDes to recognize and address exclusion.

The results also indicate that BUMDes can generate both economic and social value when inclusion is treated as part of core operations rather than as a separate charitable activity. The manuscript presents examples in which livelihood activities were adapted to match the capacities of persons with disabilities while also contributing to income generation and community recognition. Such cases suggest that disability inclusion within BUMDes is not limited to symbolic participation, but may support productive engagement when backed by local leadership and organizational commitment.

Finally, the cross-case analysis points to several practical areas through which the inclusive potential of BUMDes could be strengthened: integration of disability indicators into village and BUMDes planning, accessibility improvements in infrastructure and communication, capacity building for managers, and participation of persons with disabilities in decision-making processes. These elements appeared in the data as recurrent conditions associated with more inclusive practice or with stakeholder expectations for future improvement.

5. Discussion

5.1. Interpreting the recognition–inclusion gap

This study examined how Village-Owned Enterprises (BUMDes) relate to vocational and social inclusion for persons with disabilities in rural Indonesia. Across the six cases, the findings indicate a persistent gap between recognition and inclusion (Peter et al., 2025). Persons with disabilities were generally acknowledged as members of the village community, yet this recognition rarely translated into structured participation in BUMDes employment, training, or governance (Tanaji et al., 2025). This distinction is important because it shows that symbolic acceptance alone does not ensure access to meaningful livelihood opportunities.

The findings suggest that BUMDes currently operate in a space where disability is not entirely ignored, but neither is it institutionally embedded in planning and implementation (Wilson & Spark, 2021). In this sense, the problem is less one of overt exclusion than of passive inclusion, in which persons with disabilities are not formally barred from participation but are also not actively accommodated, recruited, or represented (Cawdron, 2024). This helps explain why some participants were able to engage in peripheral or informal economic activities while remaining absent from decision-making and core enterprise functions (Dai & Hu, 2022). Such a pattern is consistent with broader critiques of community-based development initiatives that acknowledge vulnerable groups rhetorically but fail to operationalize inclusion through concrete mechanisms, resources, and accountability structures.

The recognition–inclusion gap also sharpens the contribution of this study to the disability inclusion literature (Diab et al., 2025). In rural settings, inclusion is often assumed to follow naturally from social proximity and community familiarity. However, the present findings show that being known within a village does not automatically result in access to productive roles, organizational influence, or adaptive support (Abdillah et al., 2025). The findings therefore

extend social model perspectives on disability by showing how exclusion in village-based enterprises is produced not simply by impairment or poverty, but by the absence of deliberate institutional design within everyday community economies.

5.2. Why community proximity does not automatically produce inclusion

A central contribution of this study lies in challenging the assumption that community-based institutions are inherently inclusive (Broomfield et al., 2024). BUMDes are often viewed as advantageous because they are physically close to villagers, embedded in local governance, and responsive to local needs. The findings confirm that these characteristics matter. Proximity reduced travel burdens and made BUMDes potentially more reachable than urban-centered employment options. Yet proximity alone proved insufficient to generate meaningful inclusion.

This apparent paradox can be understood through the interaction of structural, social, and institutional barriers identified in the results. First, physical closeness did not eliminate accessibility barriers when roads, buildings, transport, and communication arrangements remained exclusionary. Second, community familiarity did not eliminate stigma (Wolbers et al., 2025). In several cases, village actors continued to perceive persons with disabilities primarily through a charity-oriented lens rather than as capable contributors to village enterprise. Third, organizational embeddedness did not ensure representation when BUMDes lacked disability-disaggregated data, adaptive work design, and formal participation mechanisms.

These findings align with critical perspectives on community-based participation, which argue that local embeddedness can reproduce existing hierarchies unless inclusion is intentionally structured (Ameridyani et al., 2025). In the present study, local institutions were capable of both reducing and reproducing exclusion (Raya & Resosudarmo, 2024). This duality is important. It shows that BUMDes should not be idealized simply because they are village-based. Instead, their inclusive potential depends on how local

governance, organizational routines, and social attitudes are configured in practice.

The findings also resonate with disability-inclusive development scholarship emphasizing that participation requires more than physical presence. Participation becomes meaningful only when individuals can access spaces, communicate effectively, influence decisions, and perform valued roles (Adnan et al., 2024). In this regard, the present study shows that the pathway from local presence to local inclusion is mediated by institutional arrangements, not guaranteed by them.

5.3. Layered barriers and the reproduction of rural exclusion

The study identified structural, social, and institutional barriers as mutually reinforcing dimensions of exclusion (Ariansyah et al., 2025). This layered character of exclusion is analytically significant because it helps explain why isolated interventions are unlikely to be sufficient. Improving physical access without addressing attitudinal stigma may still leave persons with disabilities excluded from recruitment and leadership. Likewise, adding inclusion language to village documents without changing work design, data systems, and communication access may produce formal recognition without practical change.

The structural barriers documented in this study reflect the continuing importance of rural infrastructure in disability-inclusive development (“Urban and Rural Teacher Perspectives on Indonesian Educational Reform: Challenges and Policy Implications,” 2025). Uneven terrain, inaccessible buildings, and transport constraints limited access not only to employment, but also to meetings, training, and routine social participation. These findings are consistent with prior work on disability, mobility, and transport in low- and middle-income contexts, where physical environment remains a major determinant of participation (Kett et al., 2020). In rural Indonesia, such constraints may be particularly consequential because distance, terrain, and weak transport systems interact with poverty and service scarcity.

Social barriers were equally important. The findings suggest that exclusion was maintained through assumptions that persons with disabilities were objects of care rather than economic actors (Juliana et al., 2022). This is consistent with studies showing that charity-based understandings continue to shape disability experience even where rights-based policies formally exist (Syamsi, 2022; Chibaya et al., 2021). In the present study, such assumptions were not merely attitudinal; they affected who was imagined as employable, trainable, or eligible for enterprise leadership. The problem, therefore, was not only a lack of opportunity, but a socially constrained understanding of who counts as a productive village actor.

Institutional barriers compounded these problems. The absence of disability-disaggregated data, adaptive training, and communication accommodations created a form of administrative invisibility that limited both planning and accountability (Salam & Sari, 2025). This finding supports calls for stronger disability-related data systems in development practice (Mitra, 2013). Without identifiable data, persons with disabilities remain difficult to include systematically because they do not appear clearly within planning frameworks, budget allocations, or performance measures. In this sense, invisibility is not simply social; it is also bureaucratic and organizational.

Taken together, these findings suggest that rural exclusion is reproduced through a cumulative process. Limited physical access reduces visibility and participation; low visibility reinforces assumptions of incapacity; these assumptions then justify institutional neglect. This cycle helps explain why inclusion remained underdeveloped even in settings where BUMDes were valued as community institutions. The implication is that inclusive rural enterprise development requires multidimensional intervention rather than single-point reform.

5.4. BUMDes as locally embedded platforms for inclusive livelihoods

Despite these barriers, the findings also show that BUMDes have genuine potential to function as community-based platforms for inclusive

livelihoods. This potential derives from their institutional position at the intersection of local governance, economic activity, and everyday village life. Unlike external disability programs that may operate temporarily or at a distance from rural communities, BUMDes are already embedded in village structures and therefore able to respond to local opportunities and constraints more directly.

The most important insight here is that inclusion appears feasible when it is treated as part of BUMDes' core operational logic rather than as an external social responsibility (Priatmoko & David, 2021). The cases involving work-task adjustments, local advisory participation, and accessible livelihood arrangements indicate that even modest changes can widen access. These findings support emerging arguments that disability inclusion can function as a source of organizational innovation rather than merely as a compliance obligation (Alemany & Vermeulen, 2023). In the context of BUMDes, adaptive practices such as flexible work arrangements, home-based production, or tailored task allocation may increase participation without fundamentally altering the economic purpose of the enterprise.

The role of governance is especially important. In the more promising cases, persons with disabilities were not only recipients of opportunity but contributors to institutional learning. Their involvement in advisory processes helped identify barriers that would otherwise remain unnoticed. This supports rights-based approaches to inclusive development, which emphasize participation in decision-making rather than simple access to benefits (Bahner, 2022). For BUMDes, this means that inclusion should not be understood only in terms of job placement. It should also encompass voice, representation, and influence in how village enterprises are planned and managed.

The findings also suggest that BUMDes can generate both economic and social value when inclusive practices are intentionally adopted. Participation in village enterprise may provide income, but it may also reshape how disability is understood within the local community. In this sense, BUMDes may operate not only as livelihood institutions but also as arenas in which

social recognition is renegotiated. This dual function is especially relevant in rural settings, where economic participation and social belonging are often deeply intertwined.

5.5. Practical and policy implications

The findings carry several implications for disability-inclusive rural development policy and practice. First, disability inclusion should be integrated into BUMDes governance and performance systems rather than treated as an optional or external concern. This includes incorporating disability-related indicators into village development planning, BUMDes reporting, and local monitoring mechanisms. Formal inclusion indicators would help shift disability from a vague welfare category to a visible planning concern.

Second, BUMDes managers and village officials require capacity building on disability inclusion, reasonable accommodation, and adaptive livelihood design. The findings show that exclusion was often reproduced not only by lack of resources, but also by limited awareness of practical inclusion strategies. Training in accessible communication, task adaptation, and participatory planning could help local actors move from passive recognition to active inclusion.

Third, physical and communication accessibility should be prioritized in ways appropriate to village conditions. Basic improvements such as ramps, safer entry routes, flexible meeting locations, and communication support may substantially widen participation. Although resource limitations remain real, the findings suggest that not all inclusion measures require major capital investment. In several cases, small operational adjustments appeared sufficient to create more meaningful access.

Fourth, persons with disabilities should be involved in BUMDes governance structures wherever possible. Their inclusion in advisory roles, planning meetings, or community consultations would not only improve program relevance but also strengthen accountability. This is particularly important because the study shows that many barriers remain invisible to village

institutions until they are articulated by those who experience them directly.

Finally, a more integrated rural inclusion strategy is needed. BUMDes alone cannot resolve all barriers affecting persons with disabilities, especially where transport, education, health, and social protection systems remain weak. However, BUMDes can become a practical entry point for coordination across sectors because they are already positioned within village governance systems. Their value therefore lies not only in direct employment creation, but also in their ability to connect livelihood development with broader inclusion agendas.

5.6. Limitations and boundary conditions

This study should be interpreted within several limitations. First, the findings are based on six BUMDes cases in East Nusa Tenggara Province and therefore reflect a context-specific analysis of disability inclusion in rural Indonesia. The study offers analytical insight rather than statistical generalization. Second, the study is qualitative and phenomenological in orientation, meaning that it is intended to illuminate lived experience, institutional dynamics, and cross-case patterns rather than to estimate prevalence or causal effects. Third, the institutional diversity of BUMDes is both a strength and a boundary condition: while cross-case comparison revealed recurring patterns, inclusion practices may vary across other provinces, village economies, and governance settings.

An additional limitation concerns the uneven formalization of disability-related documentation at the village level. As shown in the results, the absence of disability-disaggregated records in some cases may itself have shaped what could be identified and compared. At the same time, this limitation is also substantively important because it reflects the very invisibility that the study seeks to analyze.

These limitations do not diminish the contribution of the study, but they do narrow the scope of its claims. The findings support the argument that BUMDes can serve as promising platforms for disability-inclusive livelihoods when inclusion is

intentionally designed. They do not support the stronger claim that BUMDes are already broadly inclusive or that village proximity alone is sufficient to produce equitable participation.

5.7. Concluding discussion

Overall, this study contributes to the literature by demonstrating that BUMDes occupy an important but underexamined position in disability-inclusive rural development. The findings show that village enterprises may simultaneously reproduce exclusion and provide opportunities for transformation. Their inclusive potential lies not in their existence as community-based institutions per se, but in whether they adopt explicit mechanisms for access, representation, and adaptive participation. The key challenge, therefore, is to move from passive acknowledgment of persons with disabilities toward institutionalized inclusion within the economic and governance practices of village enterprise. Under such conditions, BUMDes may become not only instruments of local economic development but also meaningful platforms for social equity in rural Indonesia.

6. Conclusion

This study examined how Village-Owned Enterprises (BUMDes) relate to vocational and social inclusion for persons with disabilities in rural Indonesia through a qualitative multi-case phenomenological design. The findings show that, although persons with disabilities were generally recognized as members of village communities, such recognition rarely translated into systematic

inclusion within BUMDes employment, training, or governance. Inclusion remained constrained by interrelated structural, social, and institutional barriers, including inaccessible physical environments, charity-oriented perceptions of disability, limited disability-disaggregated data, and the absence of adaptive organizational practices.

At the same time, the study demonstrates that BUMDes hold important potential as locally embedded platforms for inclusive livelihoods. Their proximity to village residents, flexibility in operational arrangements, and connection to local governance structures make them well positioned to support more accessible and context-sensitive forms of participation when inclusion is intentionally designed. The evidence suggests that disability inclusion should not be treated as a peripheral social add-on, but as an integral dimension of village enterprise development.

The main contribution of this study lies in showing that community-based economic institutions do not become inclusive by default. Rather, inclusion depends on whether participation, accessibility, representation, and accommodation are built into the institutional logic of local enterprise. In this respect, BUMDes can serve not only as instruments of rural economic development, but also as potential mechanisms for advancing social equity in resource-constrained village contexts. Future research may build on these findings by examining how disability-inclusive practices can be institutionalized across different BUMDes models and rural governance settings in Indonesia.

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