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ECONOMIC DEVELOPMENT OF MSMEs IN LAMPUNG PROVINCE USING A MASLAHAH BASED PERFORMANCE MEASUREMENT APPROACH

Dewi Tradena*
[1]Sekolah Tinggi Ekonomi dan Bisnis Islam Lampung, Indonesia

dewitradena@stebilampung.ac.id*

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Abstract

This study aims to analyze the economic development of MSMEs in Lampung Province through a maslahah-based performance measurement approach, which emphasizes benefits for society based on the principles of justice, balance, and sustainability. The study uses a qualitative approach with a literature review method, drawing on scientific journals, government statistical publications, and policy documents related to MSME development in Lampung Province, analyzed descriptively to identify conditions, challenges, and the potential for implementing maslahah in MSME performance measurement. The results show that the number of MSMEs in Lampung Province grew by approximately 273% between 2018 and 2024, and that maslahah-based MSME development contributes to five main dimensions of benefit. The benefit of faith is reflected in job creation and poverty reduction that support economic independence and spiritual well-being. The benefit of the soul is realized through training, mentoring, and business protection that improve the skills, confidence, and security of MSME actors. The benefit of descendants is seen in increased family welfare, education, health, and generational sustainability. The benefit of reason is achieved through increased thinking capacity and managerial ability among business actors. The benefit of wealth is realized through access to financing, simplified licensing, business empowerment, and legal protection that increase MSME income and assets. This study contributes a maslahah-based analytical framework for evaluating MSME development policy in Lampung Province.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy, including in Lampung Province. MSMEs not only serve as a driving force for the regional economy but also as a solution to address unemployment and poverty (Siahaan et al., 2023). The government has identified MSMEs as a strategic sector that must be developed, given their potential to boost the economy, create jobs, and encourage innovation (Widjaya & Wahyuningsih, 2021; Baradja et al., 2020). The widespread presence of MSMEs throughout Lampung Province reflects this sector's significant contribution to economic equality and improving public welfare (Anggarini, 2021; Anggrenia et al., 2022; Effendi et al., 2024; Maisaroh et al., 2022; Ridwansyah et al., 2021; Salma et al., 2023). With its ability to absorb large numbers of workers and make a significant contribution to the Gross Regional Domestic Product (GRDP), MSMEs are a strategic sector for continued development (Rifa'i, 2010).

The local government has designed various programs to support MSME development in Lampung Province. These programs include entrepreneurship training, access to capital through formal and informal financial institutions, mentoring to improve product quality and competitiveness, and efforts to expand market access both nationally and internationally. However, the MSME sector still faces significant challenges, including limited financial and tax literacy, a lack of understanding of accounting-based financial reporting, limited access to modern technology, and difficulty reaching a wider market due to the lack of an effective distribution network (Harisah & Aini, 2024; Amiruddin et al., 2023; Ningsih, 2019; Sidqi et al., 2021).

Based on data from the Central Statistics Agency (BPS) of Lampung Province, the number of MSMEs in the province has continued to increase year after year, demonstrating strong public interest in entrepreneurship even as these challenges persist. Previous research by Baradja et al. (2020) found that a lack of knowledge about taxation is among the main problems faced by MSMEs; many MSMEs are also unable to optimally utilize accounting information to support better business decisions. Limited access to technology and innovation further makes it difficult for MSMEs to compete with larger companies, while limited distribution networks and product promotion constrain market reach. Recent research shows that digital transformation and product innovation are key factors in maintaining the sustainability of MSME businesses (Sari & Arifin, 2023; Wilestari et al., 2023).

The application of the concept of maslahah, or public welfare, is increasingly recognized as crucial in the development of MSMEs, particularly in the sharia economic sector (Sundari, 2022). Harisah and Aini (2024), in research conducted in Pamekasan, Madura, demonstrate that creative economic development during the pandemic era can be achieved through public policies based on the concept of maslahah al-ammah, or public welfare. In Makassar, Amiruddin et al. (2023) similarly analyze the application of the maslahah concept in sharia financial institutions supporting MSMEs. These studies indicate a growing consensus that MSME development oriented solely toward financial profit is insufficient; an approach that also considers maslahah, or benefit to the community, is needed to maintain a balance between economic profit and social justice.

Despite this growing body of literature, existing studies on maslahah and MSME development tend either to focus on a single financial institution or locality outside Lampung Province, or to discuss the concept of maslahah in general terms without applying it as a structured performance measurement framework to a specific regional MSME population. This constitutes the research gap addressed in this study: rather than treating maslahah as a general normative aspiration, this study operationalizes it as a five-dimension analytical framework applied directly to empirical MSME growth data from Lampung Province.

Etymologically, al-maslahah can mean goodness, usefulness, appropriateness, suitability, harmony, and propriety, and is contrasted with al-mafsadah, meaning damage (Hibaturohman & Ayu, 2024). Maslahah is further defined as encompassing both worldly and hereafter benefit, material and spiritual, individual and collective, and must fulfill three conditions: compliance with sharia, the bringing of benefit and goodness, and the avoidance of harm (Sholihin, 2010). Scholars of Islamic jurisprudence (ushul fiqh) classify maslahah hierarchically into three levels: al-daruriyyat (essential necessities, without which human life in this world and the hereafter has no meaning, encompassing the preservation of religion, life, intellect, lineage, and wealth), al-hajiyyat (needs, such as the concessions of shortened prayer and fast-breaking for travelers, which ease rather than sustain basic necessities), and al-tahsiniyyat (complementary refinements, such as wearing modest and presentable clothing, which perfect rather than sustain human life) (Riyanto, 2019; Irwan et al., 2022). Building on this typology, this study adopts the Welfare Index proposed by Irwan et al. (2022), which summarizes five main dimensions of maslahah relevant to economic activity: the benefit of faith (hifz al-din), the benefit of the soul (hifz al-nafs), the benefit of the intellect (hifz al-'aql), the benefit of descendants (hifz al-nasl), and the benefit of wealth (hifz al-mal). The detailed application of each of these five dimensions to MSME development in Lampung Province is presented in the Discussion section below, following the presentation of the empirical findings.

MSMEs can be defined as business units owned and managed by individuals or business entities according to established criteria of assets and workforce (Hapsari et al., 2022; Kadeni, 2022; Salma et al., 2023; Wilestari et al., 2023; Yorisca, 2021). Based on Law Number 20 of 2008, MSME criteria in Indonesia are differentiated by assets and turnover: micro-enterprises have maximum assets of IDR 50 million and maximum turnover of IDR 300 million; small enterprises have assets between IDR 50-500 million and turnover between IDR 300 million and IDR 2.5 billion; and medium-sized enterprises have assets between IDR 500 million and IDR 10 billion and turnover between IDR 2.5-50 billion. Characteristics of MSMEs in Indonesia commonly include ownership concentrated in individuals or families, location close to residence, relatively small business scale, limited capital, simple technology, and limited markets (Mustika et al., 2020). The development of MSMEs based on maslahah is a concept that integrates these five welfare dimensions with the financial and economic aspects of business growth, viewing MSME development not solely in terms of profitability but also in terms of broader societal benefit.

Based on this background and the identified research gap, this study aims to: (1) analyze the growth and distribution of MSMEs across districts and cities in Lampung Province between 2018 and 2024; (2) examine the policies and programs implemented by the Lampung Provincial Cooperatives and MSMEs Office in support of MSME development; and (3) evaluate this growth and these policies through the lens of the five-dimension maslahah-based Welfare Index, in order to formulate policy-relevant recommendations for a more welfare-oriented approach to MSME performance measurement in Lampung Province.

METHODS

This research uses a qualitative approach with a literature review (library research) method. Data were collected from secondary sources, namely peer-reviewed scientific journal articles, government statistical publications, and policy documents related to MSME development in Lampung Province. Sources were selected based on their thematic relevance to maslahah-based MSME development and performance measurement, drawing predominantly on journal articles published within the last five years and supplemented by a small number of foundational works on classical Islamic economic theory where necessary to establish the conceptual basis of maslahah. Quantitative MSME data were obtained from the official statistical publications of the Central Statistics Agency (BPS) of Lampung Province and the work planning documents of the Lampung Provincial Cooperatives and MSMEs Office.

Data analysis was conducted using a qualitative descriptive method comprising four stages: (1) data collection, namely collecting and categorizing data obtained from literature and documentation studies; (2) data reduction, namely selecting, focusing, and simplifying data deemed important and relevant to the research objectives; (3) data presentation, namely organizing and presenting data in narrative text and tabular form for ease of understanding; and (4) conclusion drawing, namely drawing conclusions and formulating recommendations based on the analysis. As a literature-based qualitative study, the scope of this research is limited to descriptive and interpretive analysis of secondary data and does not include primary data collection through surveys or interviews with MSME actors; this limitation is revisited in the Discussion section.

RESULTS AND DISCUSSION

Research Result

Based on data from the Central Statistics Agency of Lampung Province, the number of MSMEs in Lampung Province increased substantially between 2018 and 2024 across all fifteen districts and cities in the province. Table 1 presents the number of MSMEs by district/city over this period.

Table 1. Number of MSMEs in Lampung Province, 2018–2024

District/City	2018	2019	2020	2021	2022	2023–2024
Lampung Barat	5,347	6,919	7,671	7,671	9,736	20,521
Tanggamus	7,990	7,990	7,990	7,990	7,990	27,801
Lampung Selatan	8,562	8,562	8,562	8,562	15,406	41,173
Lampung Timur	41,374	41,327	41,327	41,327	41,250	33,528
Lampung Tengah	2,424	2,424	2,424	2,424	55,729	60,848
Lampung Utara	17,613	17,613	17,613	17,613	17,613	28,656
Way Kanan	5,832	12,308	8,979	8,979	8,979	58,004
Tulang Bawang	14,238	14,238	35,612	35,612	35,612	32,428
Pesawaran	2,472	3,084	3,084	3,084	7,394	43,330
Pringsewu	5,070	5,070	3,587	5,070	24,779	45,683
Mesuji	3,185	3,144	3,111	3,111	8,676	16,433
Tulang Bawang Barat	7,295	7,295	7,425	7,295	7,547	23,750
Pesisir Barat	928	2,245	2,472	2,472	8,346	10,621

Bandar Lampung	2,296	2,296	2,296	4,460	4,460	30,940
Metro	7,433	8,233	14,127	14,127	16,640	19,270
Province (Total)	**132,059**	**142,748**	**166,280**	**169,797**	**270,157**	**492,986**

Source: Central Statistics Agency (BPS) of Lampung Province, 2025. Note: 2024 figures are carried forward from 2023 pending official data updates.

Overall, the number of MSMEs in Lampung Province increased from 132,059 in 2018 to 492,986 in 2023, an increase of approximately 273% over the period, with 2024 figures unchanged pending updated official data. At the district/city level, Lampung Tengah recorded the largest number of MSMEs by 2023-2024 (60,848, up from 2,424 in 2018), followed by Way Kanan (58,004, up from 5,832), Pringsewu (45,683, up from 5,070), Pesawaran (43,330, up from 2,472), and Lampung Selatan (41,173, up from 8,562). Lampung Timur was the only district to show a net decrease over the period, from 41,374 in 2018 to 33,528 in 2023-2024, although it remains among the districts with the highest MSME counts. Districts with comparatively smaller MSME populations include Pesisir Barat (928 to 10,621) and Mesuji (3,185 to 16,433). The most pronounced province-wide surge occurred between 2022 and 2023, when the total number of MSMEs increased from 270,157 to 492,986, an increase of approximately 82.5%.

The Lampung Provincial Cooperatives and MSMEs Office implements the following policies and programs in support of MSME development, as set out in its 2024 work agreement document: (1) providing guidance, counseling, and technical support for the empowerment of cooperatives and MSMEs at the provincial level; (2) providing advocacy for the protection of cooperatives and MSMEs; (3) establishing regulations and policies to foster new entrepreneurship and a conducive business climate; (4) empowering MSMEs through data collection, partnerships, facilitating licensing, strengthening institutions, and coordinating with stakeholders; (5) developing small businesses with an orientation toward scaling up to medium-sized enterprises; (6) implementing guidance and development of cooperatives and MSMEs; (7) facilitating access to financing for cooperatives and MSMEs; and (8) implementing supervision, monitoring, and evaluation of empowerment efforts.

Discussion

The sustained province-wide growth in the number of MSMEs documented in Table 1, and particularly the sharp increase between 2022 and 2023, is consistent with the concept of maslahah in Islamic economics, under which the expansion of MSMEs provides broad benefit to society by enabling more people to earn a livelihood and improve their well-being (Amiruddin et al., 2023). Nationally, MSMEs are estimated to absorb approximately 97% of the total workforce and to contribute more than half of gross domestic product (Mustika et al., 2020); the growth trajectory observed in Lampung Province suggests that the province is participating meaningfully in this broader national pattern. The concentration of MSME growth in districts such as Lampung Tengah, Way Kanan, Pringsewu, Pesawaran, and Lampung Selatan indicates that these districts have potential to become centers of regional economic growth through further strengthening of the MSME sector. The 2022-2023 surge most likely reflects a combination of more extensive MSME data collection by local government following the COVID-19 pandemic and genuine growth in entrepreneurial activity, supported by government policies facilitating MSME development, the presence of large market opportunities across various sectors, and increasing public awareness of entrepreneurship (Mustika et al., 2020).

The eight-point program framework implemented by the Lampung Provincial Cooperatives and MSMEs Office (see Research Result above) can be read as an institutional counterpart to the maslahah-based approach this study proposes, even though the framework itself is not explicitly formulated in maslahah terms. Guidance, counseling, and technical support (program 1) and the scaling-up orientation for small businesses (program 5) primarily strengthen the benefit of reason, by building the managerial and technical capacity of MSME actors; advocacy and legal protection (program 2) most directly strengthen the benefit of the soul, by providing MSME actors with a sense of security; and facilitation of financing and licensing (programs 4 and 7) most directly strengthen the benefit of wealth. This mapping suggests that the Office's existing program architecture already substantially overlaps with a maslahah-based framework in practice, even without being formally labeled as such, indicating that adopting an explicit maslahah-based performance measurement approach would likely require reframing and better coordinating existing programs around welfare outcomes rather than designing entirely new interventions. Coordination with stakeholders and institutional partnerships (program 4) also aligns with practices observed in other regional MSME governance contexts, where such coordination has been shown to strengthen MSME institutions and networks (Andreas, 2019).

Read through the five-dimension Welfare Index introduced in the Introduction, the findings of this study can be organized as follows. First, the benefit of faith (hifz al-din) is reflected in the way sustainable MSME economic development creates jobs and reduces poverty, consistent with Islamic principles that encourage hard work and economic independence; as MSME actors achieve greater prosperity, they are better able to devote attention to worship and spiritual development. Second, the benefit of the soul (hifz al-nafs) is realized through the guidance, counseling, and training programs provided by the Cooperatives and MSMEs Office, which improve the skills and knowledge of MSME actors, increase self-confidence, and reduce the stress associated with business uncertainty; advocacy for MSME protection further provides a sense of security for business owners. Third, the benefit of descendants (hifz al-nasl) is seen in the way improved MSME economic prosperity enables families to provide better education and health for their children and contributes to household harmony and the sustainability of future generations. Fourth, the benefit of reason (hifz al-'aql) is achieved through training and mentoring that enhance the thinking capacity and management skills of MSME actors, consistent with the principle that increasing knowledge and skill serves the common good. Fifth, the benefit of wealth (hifz al-mal) is realized through the Office's facilitation of access to financing and simplified licensing, which directly increase MSME assets and income, while legal protection safeguards MSME assets from unfair business practices.

MSMEs have significant potential to increase supply and competition, develop technology, create new markets, and expand employment opportunities and production output (Widjaya & Wahyuningsih, 2021). Given that MSME business activities span almost all economic sectors, their development is highly strategic for driving the national economy and is not the responsibility of government alone; MSME actors themselves, as internal stakeholders, can take coordinated steps together with government in pursuit of shared growth (Yorisca, 2021). MSMEs thus play a significant role in creating jobs, driving economic growth, and accelerating income equality through expanded business opportunities.

To sustainably develop MSMEs in Lampung Province, a performance measurement approach that emphasizes maslahah, or benefit to the community, is needed alongside conventional financial indicators. Several studies applying maslahah-based measurement approaches elsewhere in Indonesia report positive outcomes, showing that MSMEs which incorporate maslahah into their performance measurement are able to sustain their businesses while providing greater benefit to the community (Harisah & Aini, 2024; Bashori et al., 2024; Irwan et al., 2022; Ningsih, 2019; Sidqi et al., 2021). These findings lend support to the applicability of the five-dimension framework proposed in this study, though they were conducted in different regional and institutional contexts than Lampung Province.

This study is subject to several limitations that should be considered when interpreting its findings. As a qualitative literature-based study, the maslahah-based performance measurement framework proposed here has not been empirically tested against primary data collected directly from MSME actors, Cooperatives and MSMEs Office staff, or other stakeholders in Lampung Province; the analysis in this study is therefore interpretive rather than confirmatory. In addition, the growth figures presented in Table 1 rely on secondary government statistics that were not independently audited as part of this study, and the identical 2023 and 2024 figures reflect a genuine gap in official data updates rather than an absence of change. Future research should address these limitations through primary data collection, such as surveys or structured interviews with MSME actors and Cooperatives and MSMEs Office officials, in order to empirically validate the applicability of the five-dimension maslahah-based Welfare Index as a performance measurement tool and should extend the comparative analysis to other provinces to assess the generalizability of the framework proposed here.

CONCLUSION

The development of MSMEs in Lampung Province is an important effort to improve the regional economy, create jobs, and encourage innovation. Between 2018 and 2024, the number of MSMEs in the province grew by approximately 273%, with the most pronounced surge occurring between 2022 and 2023. The Lampung Provincial Cooperatives and MSMEs Office has implemented a range of programs and policies to support this growth, though several challenges remain, including limited MSME knowledge of tax obligations, suboptimal use of accounting information systems, limited capital, low technology adoption, and constrained market reach. To develop MSMEs sustainably, this study proposes a maslahah-based performance measurement approach that considers not only financial performance but also social and environmental impact and broader community benefit, organized around five dimensions: the benefit of faith, the benefit of the soul, the benefit of descendants, the benefit of reason, and the benefit of wealth. This framework indicates that the Cooperatives and MSMEs Office's existing programs already substantially overlap with maslahah-oriented outcomes in practice, suggesting that a more explicit, welfare-oriented reframing of existing programs, together with empirical validation through primary data collection in future research, could strengthen MSME development policy and its contribution to community welfare and regional economic development in Lampung Province.

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AUTHOR CONTRIBUTION STATEMENT

This article is the result of a single authorship. DT, as the corresponding author, designed the research, collected and analyzed the literature and secondary statistical data, developed the maslahah-based analytical framework, drafted the manuscript, and managed the project from conception to submission.

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