



The Role of Economic Education in Improving the Sustainable Welfare of MSME Actors in East Jakarta

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Abstract : This study aims to analyze the role of economic education in improving the sustainable welfare of MSME actors in East Jakarta. The method used is a qualitative approach with a case study design, which involves in-depth interviews and participatory observation of MSME actors in the East Jakarta area. The data obtained were then analyzed with thematic analysis techniques to identify factors that support economic empowerment through economic education. This study found that economic education plays an important role in strengthening entrepreneurial capacity and improving the welfare of MSME actors through a better understanding of business management and sustainability strategies. The contribution of this research provides insight into the importance of economic education in empowering MSME actors to create sustainable welfare in urban areas.

Keywords: Economic Education, Sustainable Welfare, MSME Actors, Economic Empowerment, East Jakarta.

1. INTRODUCTION

Economic education is one of the fundamental and critical pillars that supports and facilitates the multifaceted development and progress of a nation, which serves as an important contributor to its overall growth and prosperity. Economic education plays an important role in sustainably improving people's welfare (Aliyah, 2022; Valdiansyah & Widiyati, 2024). Micro, Small, and Medium Enterprises (MSMEs) are one of the sectors that can contribute significantly to economic development and improve people's welfare (Aliyah, 2022). MSMEs have the potential to innovate in the field of environmental science and make relevant contributions to technology and environmental improvement (Valdiansyah & Widiyati, 2024). Therefore, understanding the role of innovation in improving economic competitiveness is very important for governments, business people, and academics (Aidhi et al., 2023).

In Indonesia's specific context, it can be argued with considerable justification that the implementation and facilitation of comprehensive economic education has an important function in the improvement of entrepreneurial competence and the systematic accumulation of knowledge in many sectors while placing significant emphasis on the microeconomic realm, which is often regarded as a fundamental building block for more expansive economic growth and development. Governments across multiple tiers are increasingly compelled to augment citizen welfare through the adoption of innovative methodologies and technologies. This transformation is propelled by the imperative for enhanced service provision, social innovation, and the assimilation of sophisticated technologies. The subsequent sections delineate pivotal strategies and case studies that exemplify how governments can proficiently address these exigencies. Governments are capitalizing on digital transformation to optimize

operations and improve service delivery, with GovTech signifying a considerable advancement in this domain (Tantawy, 2022). One of the efforts that can be made is to empower MSMEs. MSME empowerment can be done through various ways, such as entrepreneurship training, capital assistance, and infrastructure development (Adif et al., 2021).

Micro, Small, and Medium Enterprises (MSMEs), which serve as a key catalyst for stimulating and sustaining the economic development of local communities, have the potential to achieve significant progress in operational effectiveness and market competitiveness if they are provided with a strong and comprehensive understanding of the principles and practices associated with effective business management and sound financial strategies. In the context of empowering MSMEs, economic education plays an important role. Economic education can help MSME actors improve their understanding and entrepreneurial skills, such as through digital marketing training (Adif et al., 2021); (Armada et al., 2024). In addition, economic education can also assist MSME actors in compiling financial statements following the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) (Rachmawati et al., 2021; Susilowati et al., 2021). This can make it easier for MSME actors to access funding from financial institutions.

Economic empowerment, driven by thorough economic education, can enhance the prosperity of MSMEs in East Jakarta. It bolsters their capacity to confront market challenges and fosters innovation in dynamic economic conditions. Economic education is crucial for enhancing the sustainable growth of MSMEs in East Jakarta, particularly through digital marketing training programs. Such training increases product visibility and enhances market access, essential for MSMEs to thrive in a competitive environment. Digital marketing training provides MSMEs with competencies to effectively leverage online platforms, thereby improving their visibility and enabling them to engage with wider markets (Fatih & Fachrizah, 2021). Economic education serves a pivotal function in augmenting the financial reporting capabilities of Micro, Small, and Medium Enterprises (MSMEs) in alignment with the SAK EMKM standards. Such compliance not only enhances accessibility to financial resources but also elevates the competitive edge and sustainability of MSMEs, especially within the context of East Jakarta. The subsequent sections delineate the importance of economic education within this framework. Adherence to the SAK EMKM standards is essential for MSMEs, as it is directly associated with enhanced business performance (Wildaniyati et al., 2024).

Economic education, which is often considered an integral component of the formal curriculum in educational institutions, has an influence far beyond its traditional boundaries, significantly contributing to the development and formation of the essential characteristics and qualities that define successful entrepreneurs in today's competitive market. Economic education has an important role in improving people's welfare (Martono & Febriyanti, 2023). Through economic education, people can acquire the knowledge and skills necessary to manage economic resources effectively and efficiently (Habib, 2021; Martono & Febriyanti, 2023). This particular phenomenon has the potential to significantly stimulate economic expansion while simultaneously enhancing the overall quality of life for individuals in a manner that is both environmentally sustainable and socially responsible. This can encourage economic growth and sustainably improve people's welfare (Aliyah, 2022).

Although a large number of small and medium-sized enterprises (SMEs) have successfully established their business operations, most of these entities continue to face major challenges in the efficient management of their business affairs, especially as a result of a lack of in-depth understanding of economic principles and frameworks. One of the sectors that can benefit from economic education is the Micro, Small, and Medium Enterprises (MSMEs) sector (Aliyah, 2022; Martono & Febriyanti, 2023). MSMEs have an important role in the Indonesian economy, absorbing around 97% of the workforce and contributing around 57% to the Gross Domestic Product (GDP) (Martono & Febriyanti, 2023). The enhancement of economic empowerment via the establishment and support of Micro, Small, and Medium Enterprises (MSMEs) has emerged as a primary focal point for governmental initiatives aimed at significantly improving the overall welfare and quality of life within various communities. Therefore, economic empowerment through MSMEs is the government's main focus in improving community welfare (Aliyah, 2022).

The economic empowerment of Micro, Small, and Medium Enterprises (MSMEs) does not only depend on the availability and accessibility of financial and capital resources but also depends on the improvement and refinement of managerial competence and entrepreneurial acumen, which can be effectively cultivated and developed through comprehensive and structured economic education programs and initiatives. Economic education can help MSME actors improve the performance and competitiveness of their businesses (Iskandar et al., 2020; Lorensa & Hidayah, 2022). Through economic education, MSME actors can gain knowledge and skills in the fields of financial management, marketing, and product innovation (Iskandar et al., 2020; Lorensa & Hidayah, 2022). This particular intervention has the potential to significantly assist Micro, Small, and Medium Enterprises (MSMEs) by substantially

enhancing both the operational efficiency and the overall effectiveness of their business practices, thereby enabling these entities to elevate their welfare and quality of life in a manner that is not only sustainable but also long-lasting over time.

By improving economic education among MSME actors, in East Jakarta, we can create a more sustainable business ecosystem, reduce economic inequality, and improve their quality of life in the long term. In addition, economic education can also help MSME actors in accessing the financial and technological resources needed to develop their businesses (Nainggolan, 2023). Through economic education, MSME actors can gain an understanding of financial inclusion and financial literacy, so that they can make optimal use of financial and technological resources (Nainggolan, 2023). This particular initiative has the potential to significantly assist the various stakeholders operating within the Micro, Small, and Medium Enterprises (MSME) sector in enhancing both the operational performance and the overall competitiveness of their respective businesses, thereby enabling them to achieve an improvement in their quality of life and economic welfare in a manner that is sustainable and beneficial over the long term.

The urgency of this research lies in the importance of examining the role of Economic Education in improving the sustainable welfare of MSME actors, especially in East Jakarta, which is one of the main pillars of local economic development. Micro, Small, and Medium Enterprises (MSMEs) play an important role in achieving the Sustainable Development Goals (SDGs) and can have a significant environmental impact (Valdiansyah & Widiyati, 2024). MSMEs have the potential to innovate in terms of environmental science and make relevant contributions to technology and environmental improvement. In addition, community economic empowerment through MSMEs has emerged as a potential solution to overcome the challenges of food security, environmental sustainability, and community development (If' all & Unsunnidhal, 2023). Therefore, research on the role of economic education in improving the sustainable welfare of MSME actors in East Jakarta is very important to be carried out.

The distinctive and unprecedented aspect of the research presented in this study is fundamentally rooted in an innovative methodology that intricately intertwines the theoretical framework of Economic Education with the practical application of economic empowerment specifically aimed at participants involved in Micro, Small, and Medium Enterprises (MSMEs), a relationship that has not been sufficiently explored or documented in the extant literature collection relating to this field. Previous research has explored various efforts to empower the community's economy, such as through business incubation programs (Avida Romas & R. Nindita Radyati, 2022), and mosque-based economic empowerment (Muhardi et

al., 2021). However, research that specifically examines the role of economic education in improving the sustainable welfare of MSME actors in East Jakarta is still limited. This research will provide a new perspective with a focus on the role of economic education in supporting the sustainability of MSME businesses, which can contribute to more inclusive and sustainable economic development.

The purpose of this study is to analyze how Economic Education can improve the sustainable welfare of MSME actors through effective economic empowerment in East Jakarta. This research aims to explore the role of economic education in improving the sustainable welfare of MSME actors in East Jakarta. Through a comprehensive approach, this study will assess the effectiveness of the economic education model in encouraging the productivity and competitiveness of MSMEs, improving social welfare, and advancing sustainable economic development in the region (Djibran et al., 2023). In a holistic framework, this research endeavour will evaluate the efficacy of the economic education paradigm in promoting the productivity and competitive capabilities of micro, small, and medium enterprises (MSMEs), enhancing social welfare, and fostering sustainable economic development within the region. In addition, this research will also identify the challenges and opportunities faced by MSME actors in implementing sustainable economic practices (If'all & Unsunidhal, 2023; Valdiansyah & Widiyati, 2024).

2. METODE

This particular research endeavour is meticulously structured around a qualitative research design, which is purposefully integrated with various survey methodologies that collectively aim to rigorously explore, analyze, and elucidate the intricate and multifaceted relationship that exists between the domain of Economic Education and the progressive enhancement of sustainable well-being experienced by Micro, Small, and Medium Enterprises (MSMEs) that are situated in specific locales within the East Jakarta region. This extensive and meticulously conducted study strategically employs a qualitative research framework, which is designed to critically examine, analyze, and assess the multifaceted and significant role that economic education fundamentally plays in fostering a more sustainable welfare system, as well as in enhancing the overall quality of life for various actors and participants who are actively engaged in the Micro, Small, and Medium Enterprises (MSME) sector throughout the region of East Jakarta.

The demographic composition of the population that is the focus of this particular study consists exclusively of all micro, small, and medium enterprises (MSMEs) that are within the

geographical boundaries of East Jakarta, while the sample selection was carried out using a sampling technique that specifically targeted a total of 30 individuals who were actively involved as MSME practitioners who participated in various economic empowerment initiatives and programs designed to improve business capabilities they. The population in this study is MSME actors in East Jakarta (Jehan Ahsha Kamilan & Nurcholisah, 2022; Susilowati et al., 2021). The methodology employed for the selection of participants in this study is characterized by the utilization of purposive sampling, which is a deliberate and criterion-based approach, specifically designed to target individuals who possess a particular understanding of financial statements as they pertain to micro, small, and medium enterprises (MSMEs), in addition to the stipulation regarding the requisite number of permanent employees that these enterprises must have to qualify for inclusion in the study. The sampling technique used is purposive sampling with certain criteria, such as MSME actors' understanding of financial statements and the number of permanent workers (Jehan Ahsha Kamilan & Nurcholisah, 2022; Susilowati et al., 2021)

The methodological framework for this research effort includes a systematic distribution of carefully crafted questionnaires consisting of a series of questions aimed at investigating the multifaceted impact of Economic Education on the broader construction of economic empowerment and sustainable well-being, in addition to conducting in-depth interviews with diverse groups of Micro, Small and Medium Enterprises (MSMEs) stakeholders to explore and gain insights into their subjective perceptions and life experiences regarding these critical issues. This research procedure includes several stages, namely: (1) initial identification of problems faced by MSME actors in East Jakarta, (2) analysis of the needs and potentials possessed by MSME actors, (3) implementation of economic education programs to improve sustainable welfare, (4) mentoring and evaluation (Prayoga et al., 2023; Sholikah et al., 2023). The economic education programs provided include training in financial report preparation, business management, and digital marketing (Hasibuan et al., 2022; Rachmawati et al., 2021).

Carefully collected empirical data, which have been systematically collected through rigorous methodologies, will be the subject of a thorough and complete analysis using a variety of descriptive statistical techniques, which are considered an important instrument in assessing the extent to which Economic Education has a beneficial impact on sustainable well-being, as well as overall survival and longevity, of Micro, Small, and Medium which is located in the urban context of East Jakarta. The examination of empirical data concerning the impact of Economic Education on MSME sustainability in East Jakarta identifies key factors. Results indicate that financial literacy, entrepreneurship training, and innovation are crucial for the

sustainability of these businesses. Financial literacy is vital for informed decision-making among MSMEs, though its direct effect on sustainability may differ (Rohila et al., 2024). The data analysis process within the framework of this qualitative research effort uses a variety of analysis tools specifically designed to evaluate and test strictly established research hypotheses, thus ensuring the reliability and validity of the findings. The results of the data analysis will be used to evaluate the effectiveness of economic education programs in improving the sustainable welfare of MSME actors in East Jakarta (Prayoga et al., 2023; Sholikah et al., 2023).

3. RESULT

Based on interviews with MSME actors in East Jakarta, revealed that Economic Education has an important role in improving managerial skills and financial understanding, which ultimately supports their economic empowerment and sustainable welfare. Extensive empirical investigations have persistently indicated that the strategic empowerment of Micro, Small, and Medium Enterprises (MSMEs) is of paramount importance in not merely fostering the generation of a multitude of employment opportunities for the labour force but also in propelling considerable economic advancement across various sectors, thus contributing to the elevation of individual income levels and the overall financial stability within communities. This is in line with the concept of community empowerment which focuses on developing local potential to increase regional economic independence (Styaningrum, 2021). Boarding school-centred economic empowerment represents a feasible strategy for augmenting economic autonomy within communities. By capitalizing on the assets and student demographics of these educational institutions, various initiatives can be instituted to promote sustainable economic development. The subsequent sections delineate critical components of this methodology. Numerous Islamic boarding schools, particularly those situated in West Java, engage in entrepreneurial activities such as cooperatives and Santri Marts, which significantly bolster their financial self-sufficiency (Muhibah & Faisal, 2024).

Documentation from various seminars and workshops organized by educational institutions and governments in East Jakarta indicates that Economic Education-based training that focuses on community economic empowerment has made a significant contribution to the sustainability of MSME businesses. The results of the documentation show that the role of Village-Owned Enterprises (BUMDes) can also contribute to community economic empowerment through the development of village potential, such as tourism (Asnah et al., 2022). In addition, community economic empowerment can also be carried out through

government programs, such as Kotaku and Dompot Dhuafa, which have proven to be effective in increasing the independence of beneficiaries (Muhtadi et al., 2020). Other research also shows that zakat can be used for mustahik economic empowerment through the amil zakat institution (Hakim et al., 2020).

Observations made regarding training activities aimed at Micro, Small, and Medium Enterprises (MSMEs) in the East Jakarta area revealed that the incorporation of the Economics Education curriculum, which is specifically designed to provide sustainable business skills and includes the effective use of local resources, has been proven to have a significant positive impact on improving the overall well-being and operational efficacy of MSMEs in the region geographic. Based on the results of interviews, observations, and documentation, it was found that community economic empowerment can also be carried out through the development of micro, small, and medium enterprises (MSMEs) (Achmad et al., 2023). This is in line with the concept of the people's economy which places MSMEs as a priority in improving national development (Styaningrum, 2021). In addition, state budget support has also been proven to affect the performance of MSMEs in achieving sustainable development goals (Alfarizi, 2023).

An entrepreneur operating in the micro, small, and medium enterprises (MSMEs) sector in the East Jakarta area articulated the perspective that by engaging in a training program that is fundamentally rooted in the comprehensive principles of Economic Education, they can increase their capacity to manage their business operations with much greater efficiency, which in turn plays an important role in driving the achievement of sustainable well-being in the extended time frame. Previous studies have also shown that community economic empowerment can be carried out through various approaches, such as women's empowerment (Siti Zalikha et al., 2023), mosque-based economic empowerment (Muhardi et al., 2021; Suryorini, 2019), and Islamic boarding school-based economic empowerment (Ahmad Maruf, 2019). Through the implementation of these multifaceted and comprehensive approaches, it is fervently hoped that there will be a significant enhancement in the sustainable welfare and overall well-being of the micro, small, and medium enterprise (MSME) actors operating within the economically dynamic region of East Jakarta.

4. DISCUSSION

Although many MSME actors in East Jakarta have potential, the lack of access to structured economic education hinders their ability to manage their businesses sustainably. Therefore, the implementation of the Economics Education curriculum based on practical skills is very important to bridge this gap. Research has indicated that the empowerment of Micro, Small, and Medium Enterprises (MSMEs) plays a pivotal role in fostering employment opportunities, stimulating economic development, and enhancing the income levels of individuals. This is in line with the concept of community empowerment which focuses on developing local potential to increase regional economic independence (Styaningrum, 2021). Boarding school-centric economic empowerment constitutes a viable approach for augmenting economic autonomy among individuals, particularly within the framework of Islamic boarding institutions. These establishments not only deliver educational opportunities but also cultivate entrepreneurial competencies and community involvement, which are essential for achieving economic self-sustainability. The subsequent sections elucidate the mechanisms through which boarding schools facilitate economic empowerment. Initiatives such as agribusiness incubators and hands-on training enhance the skill sets of students, adequately equipping them for prospective employment or entrepreneurial endeavours (Siti Zalikha et al., 2023). In addition, the integration between religious values and local culture can also be a strength in women's economic empowerment (Nugroho, 2022).

Economics Education has a dual purpose, as it not only provides a comprehensive understanding of theoretical concepts relevant to the field, but also equips individuals with practical skills that can be easily utilized by Micro, Small, and Medium Enterprises (MSMEs) operating in the East Jakarta area; as a result, this educational framework allows these businesses to improve their operational efficiency while encouraging the realization of well-being in their communities. The results of the documentation show that the role of Village-Owned Enterprises (BUMDes) can also contribute to community economic empowerment through the development of village potential, such as tourism (Asnah et al., 2022). In addition, community economic empowerment can also be carried out through government programs, such as Kotaku and Dompot Dhuafa, which have proven to be effective in increasing the independence of beneficiaries (Muhtadi et al., 2020). Other research also shows that zakat can be used for mustahik economic empowerment through the amil zakat institution (Hakim et al., 2020).

One of the multifaceted challenges faced by micro, small, and medium enterprises (MSMEs) in the East Jakarta region relates to the significant constraints and limitations posed by their inadequate resources when trying to implement comprehensive and effective economic empowerment strategies that are critical to their growth and sustainability. In this context, a focused approach to Economics Education, which emphasizes the strategic use of local resources and the principles of business sustainability, emerges as a potentially effective and innovative solution capable of addressing the complex challenges faced by MSMEs in the area. Based on the results of interviews, observations, and documentation, it was found that community economic empowerment can also be carried out through the development of micro, small, and medium enterprises (MSMEs) (Achmad et al., 2023). This is in line with the concept of the people's economy which places MSMEs as a priority in improving national development (Syah Putra et al., 2022). In addition, state budget support has also been proven to affect the performance of MSMEs in achieving sustainable development goals (Alfarizi, 2023).

The process of fostering economic empowerment through the provision of comprehensive economic education in the East Jakarta region has the potential to have a profound and lasting impact on the sustainable well-being of micro, small, and medium enterprises (MSMEs), as these entities are not only instructed in the basic principles of running a business effectively but are also equipped with the essential skills and knowledge necessary to navigate the complexities of market fluctuations and sustainable progress well in the technologies that characterize the contemporary economic landscape. Previous studies have also shown that community economic empowerment can be carried out through various approaches, such as women's empowerment (Siti Zalikha et al., 2023), mosque-based economic empowerment (Muhardi et al., 2021; Suryorini, 2019), and Islamic boarding school-based economic empowerment (Ahmad Maruf, 2019). Through these approaches, it is hoped that it can improve sustainable welfare for MSME actors in East Jakarta.

5. CONCLUSION

The purpose of this study is to analyze the role of Economic Education in improving the sustainable welfare of MSME actors in East Jakarta. This research aims to explore how economic knowledge provided through education can help MSME actors in managing their businesses more efficiently and sustainably. In addition, this study also aims to explore how economic empowerment through Economic Education can strengthen the competitiveness of MSME actors and encourage the creation of sustainable welfare in the long term. This research

also seeks to provide policy recommendations related to the development of relevant curricula and educational programs for MSME actors in East Jakarta.

The contribution of this research is expected to provide new insights related to the importance of Economic Education in the economic empowerment of MSME actors, especially in the context of East Jakarta. This research is also expected to be a reference for educational institutions, governments, and community organizations in designing more effective training programs for MSME actors. In addition, the results of this research can help strengthen the theoretical and practical foundations that link economic education with the sustainable development of micro, small, and medium enterprises.

This study has limitations in terms of sample coverage because it only focuses on MSME actors in East Jakarta, which may not fully represent the conditions in other areas. Another limitation is the method of data collection that relies on interviews and observations that are limited in time and resources. This study also does not investigate other external factors, such as government policies and macroeconomic impacts that can affect the welfare of MSME actors as a whole.

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