



## MSMEs' Contribution in Encouraging the Improvement of Community Welfare

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**Abstract.** Welfare is crucial in the economy, indicating that people are able to meet their basic needs, such as food and clothing. Moreover, the existence of micro, small, and medium enterprises (MSMEs) greatly supports the achievement of this welfare by providing economic opportunities that help people access their living needs. The purpose of this study is to determine the role of micro, small, and medium enterprises (MSMEs) in improving community welfare. The research method used is descriptive qualitative using a literature study approach supported by secondary data. The results of this study reviewed from an economic aspect state that Micro, Small, and Medium Enterprises (MSMEs) play an important role in improving community welfare. The greater the welfare, the better the country's economic growth and development. In addition, there is legal support through various regulations designed to support the development of MSMEs and realize community welfare.

**Keywords** Community, MSME, Welfare

### 1. INTRODUCTION

The purpose of economic activities is to meet the needs of people's lives, improve welfare, create jobs, and encourage economic growth (A. A. Putri & Nurhuda, 2023). Resources can be managed and utilized effectively through economic activities to produce goods and services that are beneficial to society. This requires the community to be able to develop their potential or ability to generate business opportunities in each region. Therefore, micro, small, and medium enterprises can be established to manage these potentials and opportunities.

Small and Medium Enterprises (SMEs) in Indonesia have an important role in the Indonesian economy, both in terms of the number of businesses and in terms of job creation (Damayanti et al., 2023). The definition of MSMEs given by several institutions, namely: In Article 1 paragraph 1 of Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises that what is meant by Micro Enterprises is: "Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet Micro Enterprises, as regulated in this Law. " In Article 1 paragraph 2 of Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises, what is meant by Small Business is: "An independent productive economic business carried out by an individual or business entity that is not a subsidiary or branch of the company, and which is owned, controlled, or

is part of either directly or indirectly a medium or large business that meets the criteria for small businesses referred to in this law is referred to as small business".

Ministry of Cooperatives and SMEs in 2023 MSMEs will contribute greatly to Indonesia's GDP sector in 2023, which is 61%. This contribution is equivalent to Rp.9,580 trillion. MSMEs have an important role in the Indonesian economy, including: absorbing most of the workforce in Indonesia, which is around 97% of the total national workforce helping to reduce the unemployment rate (Anugerah & Nuraini, 2021). The government has made several policies to help MSMEs develop. This includes access to finance, training and capacity building, digitization of MSMEs, legislation, and business protection. The Ministry of Finance's MSME One Program is one of the programs owned by the Ministry of Finance to help small and medium enterprises (MSMEs). (Aliyah, 2022). This program aims to empower MSMEs by involving all units within the Ministry of Finance.

The Head of the Jambi Province Cooperatives, Small and Medium Enterprises (SMEs) Office in 2023 issued decree number 518/46/SK/DISKOP. UKM1.3/III/2023 on technical instructions for the Dumisake Program (Al Farisi et al., 2022). This program provides capital assistance for MSMEs. In the development of MSMEs, this step is not solely a step that must be taken by the Government and is only the responsibility of the Government. As an internal party that is developed, MSMEs can cooperate with the government because of the potential they have to develop creative businesses by utilizing facilities provided by the government.

In addition to functioning as a driver of economic growth and development, MSMEs in Indonesia also have the ability to solve the problem of unemployment because they can provide a wide range of jobs. Therefore, the more and better MSMEs in Indonesia, the greater the economic growth and the lower the unemployment, which can help accelerate the country's economic recovery. MSMEs play an important role in improving people's welfare by creating job opportunities, driving the local economy, and providing needed products and services (Windusancono, 2021). Small and medium enterprises (MSMEs) increase people's incomes, reduce economic inequality, and increase local economic resilience. MSMEs also encourage innovation and economic independence of the community as a whole.

There are eight indicators that can be used to see the level of community welfare, namely income, food, house conditions, home facilities, health, facilities to obtain health services, facilities for children at the education level, and exemption from obtaining transportation facilities (Ilmi, 2021). Of the eight indicators, MSMEs have a significant role

in improving community welfare. Starting from income, the existence of MSMEs will certainly absorb more labor so that people's income is also higher (S. Putri, 2021). High income can also increase people's purchasing power and meet household needs. In addition, increasing people's purchasing power can help provide sufficient facilities for people's lives. As a result, with the existence of MSMEs, the welfare of the community will be easier to achieve because these indicators will be mutually sustainable. (Mauliddiyah, 2021). The following is the number of MSMEs in Jambi Regency/City.

**Table 1.** Number of Micro, Small and Medium Enterprises for the 2021-2023 period.

Region (Regency/City)	Number of Micro, Small and Medium Enterprises for the period 2021 - 2023		
	Year		
	2021	2022	2023
<b>KERINCI</b>	12400	7468	7468
<b>MERANGIN</b>	4956	6121	7546
<b>SAROLANGUN</b>	3705	2627	2627
<b>BATANGHARI</b>	12796	17611	17673
<b>MUARO JAMBI</b>	42105	41234	41234
<b>TANJUNG JABUNG TIMUR</b>	8390	8698	19046
<b>TANJUNG JABUNG BARAT</b>	19046	19046	8698
<b>TEBO</b>	1268	8370	8370
<b>BUNGO</b>	3387	12489	3614
<b>KOTA JAMBI</b>	<b>47813</b>	<b>50747</b>	<b>50747</b>
<b>KOTA SUNGAI PENUH</b>	9631	9631	9028

*Source: BPS Jambi Province, 2023.*

The researcher will choose Jambi City as an example of MSMEs for this study because from table 1.1. It can be seen that the number of Micro, Small and Medium Enterprises is the highest and relatively stable, namely in Jambi City at 50,747 units in 2023. This is because Jambi City is a fairly strategic area in the development of its MSMEs. Jambi City is a very strategic area for MSME founders. Jambi City is surrounded by several districts, including Muaro Jambi Regency in the north, west, and south, as well as Batanghari Regency on the east side. As the provincial capital, Jambi City is the center of economic and administrative activities, with a transportation network that facilitates access to the surrounding districts. In Jambi City, MSMEs are spread evenly, especially in the fields of trade, culinary, and handicrafts. MSME clusters are developing in strategic areas such as markets, souvenir centers, and tourist areas. MSMEs in Jambi City can make a

significant contribution to the local economy and community welfare by getting infrastructure support and government facilities.

## **2. LITERATURE REVIEW**

### **Micro, small and medium enterprises**

MSMEs Definition of Micro, Small and Medium Enterprises (MSMEs) In Indonesia, the definition of MSMEs is regulated in the Law of the Republic of Indonesia No. 20 of 2008 concerning MSMEs. In CHAPTER 1 (General provisions). Article 1 of the Law states that Micro Enterprises are productive businesses owned by individuals or individual business entities that have micro business criteria as regulated in the Law. Stand-alone productive economic enterprises carried out by individuals or business entities that are not subsidiaries or subsidiaries and are not owned, controlled, or become a direct or indirect part of medium enterprises (Um) or large enterprises that meet the criteria set forth in this law are referred to as small businesses. Micro-enterprises, on the other hand, are defined as productive economic ventures undertaken by individuals or business entities that are not subsidiaries or branches of the company, and are not owned, controlled, or become a direct or indirect part of a small business or large enterprise that meets the criteria set forth in the law. In the law.(Bunga et al., 2023)

Small businesses (MSMEs) are one type of small business that plays a very important role in the improvement and growth of the community's economy because they have the ability to survive in any situation to achieve community welfare. When the 1998 monetary crisis occurred, MSMEs proved to be strong. Many big businesses have fallen, but MSMEs have survived and even more.(Audina et al., 2024)

### **Characteristics of MSMEs in Indonesia In the characteristics here there are four**

Based on wealth and sales proceeds, according to Law Number 20 of 2008 article 6, the criteria for micro businesses are:

- a. Have a net worth of at most Rp 50,000,000.00 (fifty million rupiah) excluding land and buildings where the business is located; or
- b. It has an annual sales result of at most Rp 300,000,000.00 (three hundred million rupiah).

### **The criteria for small businesses are as follows:**

To find out what type of business is being carried out, it is necessary to pay attention to the criteria first. This is important to be used for the management of business licenses in

the future and also to determine the amount of tax that will be charged to MSME owners. Here are each definition of MSMEs and their criteria:(Desiana et al., 2021)

- a. **Micro Business** The definition of micro business is defined as a productive economic business owned by individuals and business entities in accordance with the criteria for micro businesses. Businesses that are included in the micro business criteria are businesses that have a net worth of Rp 50,000,000 and do not include buildings and land where they are businesssed. The sales of micro businesses every year are at most Rp 300,000,000.
- b. **Small Business** Small business is a productive economic business owned by an independent or independent individual or group, not as a branch of the main company. It is mastered, owned, and is a direct or indirect part of a medium-sized business. Businesses that fall under the criteria for small businesses are businesses that have a net worth of IDR 50,000,000. with the maximum required reaching Rp 500,000,000. The annual sales of the business are between Rp 300,000,000 to a maximum of Rp 2.5 billion.
- c. **Medium Enterprises** The definition of medium enterprises is a business in a productive economy that is not a branch or subsidiary of a central company and is part of a small business or large business directly or indirectly in accordance with laws and regulations. Medium businesses are often categorized as large businesses with the criteria that the net worth owned by the business owner reaches more than IDR 500,000,000 to IDR 10,000,000,000 and does not include buildings and land where the business is located. The annual sales reached Rp 2.5 billion to Rp 50 billion. As explained in the definition of MSMEs contained in the Presidential Decree of the Republic of Indonesia No. 19 of 1998 as a small-scale people's economic activity that needs to be protected and prevented from unfair competition. In the last decade, it has begun to emerge. (Berlin et al., 2022).

**The classification of MSMEs is as follows:**

- a. *Livelihood activities*, are micro, small and medium enterprises that are used as employment opportunities to earn a living, which is more commonly called the informal sector. For example, street vendors
- b. *Micro enterprise*, is a micro, small and medium enterprise that has the nature of craftsmen but does not yet have an entrepreneurial nature
- c. *Small dynamic enterprise*, is a micro, small and medium enterprise that already has an entrepreneurial spirit and is able to accept subcontract and export work

- d. *Fast moving enterprise*, is a micro, small and medium enterprise that has an entrepreneurial spirit and will transform into a large business (UB). (Wahyunti, 2020).

### **Characteristics of Micro, Small, and Medium Enterprises**

There are several characteristics of micro, small, and medium enterprises, namely:

- a. The type of commodity that is being worked on is not fixed and can change at any time.
- b. The place where he runs his business can move at any time.
- c. They have not implemented administrative activities in running their business, and often cannot even distinguish between personal and business financial needs.
- d. Human resources (HR) in it do not yet have a qualified entrepreneurial spirit.
- e. Usually, the level of human resource education is still low.
- f. MSME actors usually do not have a banking network, but some of them already have a network to non-bank financial institutions.
- g. Generally, small business actors have not received proof of legality or business licenses, such as taxpayer identification numbers (NPWP).

### **Community Welfare**

Welfare is a measuring point for a community to be in a prosperous condition. Welfare is an equality of life that is at a higher level than the previous life. The feeling of pleasure, nothing less than anything within the limits that it may reach, it is independent of the dangers and dangers that threaten it are the characteristics of a person whose life is prosperous.

Well-being is *standard living, well-being, welfare, and quality of life*. Law No. 11 of 2009, on Community Welfare, According to the law, the level of welfare of a person or group can be measured and assessed based on the ability of a person or group to meet their material and spiritual needs so that they can live a decent life and be able to develop themselves, so that they can carry out their social functions. (Audina et al., 2024).

Welfare cannot be defined only by material and hedonistic concepts, but also by humanitarian and spiritual goals. Therefore, the concept of welfare does not only depend on meeting material or temporal needs, but also on meeting spiritual or *ukhrowi* needs. Efforts to achieve the welfare of the community materially, temporally, and spiritually can be done by paying attention to three basic things, namely:

- a. The Level of Basic Needs, which is the improvement of abilities and the equitable distribution of basic needs of individuals such as clothing, food, board, health, and protection.

- b. Living standards, improved living standards, income levels, better education and improved education.
- c. Expanding the economies of scale of individuals and nations. That is, there are better job choices from a better society to improve family welfare.(Aliyah, 2022)

### **Welfare Indicators**

Welfare in life requires the development of each individual's potential and ability as capital to achieve it, not just consumption patterns. Welfare is divided into three groups, namely:

- a. The group sought to compare the level of welfare in the two countries by improving the way national income is calculated.
- b. The group that seeks to arrange adjustments to people's income is compared to taking into account differences in state price levels.
- c. A group that seeks to compare the level of welfare of each society in a country based on non-monetary data.

In addition, the human development index (HDI), which consists of three dimensions: age, education, and a decent standard of living, can be used to measure people's well-being. The measurement of human welfare can be done using physical and non-physical calculations, such as the level of consumption per capita, the level of crime, the labor force, the economic level, and access to mass media. According to the Central Statistics Agency, welfare is a state in which all the physical and spiritual needs of the household can be met according to the standard of living. And to measure the level of human welfare, BPS (central statistical agency) has several indicators that can be used, which are as follows:

- a. Income, Income or income can indicate the welfare of the community. The total income of a person or household over a certain period of time (one year) is referred to as income. This income consists of labor income, income on property (such as rent, interest, and dividends), and government benefits.
- b. Housing and Settlements, the existence of a house as a place to live is a basic human need, besides that it also functions very strategically as a family education center to improve the quality of human resources in the future. In addition, the existence of a house is part of public health, and a healthy and comfortable house is able to improve the health of each resident.

- c. Education, Human rights include the right of every citizen to obtain a quality education, in accordance with their interests and talents, regardless of social, economic, ethnic, religious, or geographical status.
- d. Health, health is one of the measures of community welfare which is also an indicator of the success of development programs.
- e. Sick people will find it difficult to fight for their welfare, so that various development efforts in the health sector are expected to reach all levels of society and there is no discrimination in their implementation. Whether or not people can afford medical care and fully finance medicines are two ways that can be used to measure health as an indicator of well-being. The process of economic growth is growth that supports better quality human development, based on the welfare indicators above (Al Farisi et al., 2022).

### **3. METHODS**

This study uses qualitative descriptive data analysis with the Literature study method. This method is related to collecting library data, reading, and recording all the materials used in the research (Kerja et al., 2024). This method eliminates the need for researchers to go directly into the field. Secondary data is used, such as relevant literature, books, and journals. Qualitative descriptive research, on the other hand, emphasizes more descriptive or explanatory aspects and focuses more on a broader descriptive perspective of a problem. (Cahyaningrum & Darmuki, 2022).

### **4. RESULTS AND DISCUSSION**

#### **The Impact of MSMEs on Community Welfare in Economic Aspects**

The growth of MSMEs in Indonesia from 2021 to 2023 shows a positive trend, especially in their contribution to GDP and employment. In 2021, MSMEs contributed around 60.5% to GDP, while in 2023 this contribution increased to 61%. The number of MSMEs has also increased, reaching around 64.2 million units in 2023, with labor absorption reaching 97% of the total national workforce. The government is focusing on digitalization and funding programs to strengthen the competitiveness of MSMEs, especially in facing post-pandemic challenges and digital economy integration.

Undoubtedly, micro, small and medium enterprises (MSMEs) have characteristics in their implementation. MSMEs include businesses run by individuals or business entities with small and medium scale, usually with limited capital (S. Putri, 2021). Small and



medium-sized businesses (MSMEs) operate in the local sector with the aim of meeting the needs of the domestic market, producing useful products or services, and creating jobs. In addition, small and medium enterprises (MSMEs) are usually very flexible, depend on local resources, and focus on the economic empowerment of the surrounding community. The success of MSMEs is also influenced by government support in the form of training, funding, and digitalization. MSMEs have many benefits for society and the country because they are the largest contributors to domestic products, job creation, middle-class community solutions, and operational flexibility. Some benefits must be taken by the government and the surrounding community. In order for the Indonesian economy to move forward and the level of people's welfare increases, the government must be able to convince and help the community to establish small businesses or MSMEs.

In Jambi City, a number of existing MSMEs can help improve people's welfare. This is supported by an increase in the number of MSMEs in Jambi City. Based on data from the Central Statistics Agency (BPS), the development of Micro, Small, and Medium Enterprises (MSMEs) in Jambi City between 2021 and 2023 shows a positive trend. In 2021, the number of MSMEs in Jambi City was recorded at around 47813 units. This figure increased to 50,747 units in 2022 and in 2023 there was no decrease, namely 50,747 units.

The data shows that more MSMEs are contributing to the local economy, with trade, culinary, and handicrafts accounting for the most. The existence of small and medium enterprises (MSMEs) is very important to create jobs and encourage regional economic growth. The increasing number of MSMEs in Jambi City can be attributed to the programs provided by the local government to MSMEs.

The Dumisake program in Jambi City, which runs from 2021 to 2023, also provides direct support to MSMEs. One of the focuses is to provide capital assistance and training for more than 2,000 MSME actors in Jambi City. This program aims to improve product quality and market access, so that MSMEs can be more competitive in the local and digital markets. The data above shows that MSMEs have a significant impact on the country's economy and are a factor that can help realize community welfare. In the economic aspect, MSMEs in Indonesia contribute to absorbing a wider workforce, which allows people's economic activities to run. MSMEs have a positive impact on society, allowing people's welfare to be fulfilled and economic activities to run well again.

### **The Impact of MSMEs on Community Welfare in Legal Aspects**

The role of MSMEs in the Indonesian economy is as a means to level the community's economic level (Kerja et al., 2024). Especially those who come from the lower

middle class group. This is due to the fact that MSMEs have spread all over the world, even in undeveloped areas. This condition must be different from large companies that are only located in certain locations and cannot reach comprehensively. With these MSMEs, people in remote areas no longer need to go to the city to get a decent life.

This allows people in the interior of Indonesia to be more productive, which allows them to grow their businesses. As a result, the economy in all regions of Indonesia can rotate. Approximately three foundations—the state or government, the law, and law enforcement officials—must be used to achieve the welfare of society (Damayanti et al., 2023). Therefore, the government must immediately form laws and regulations in order to realize the welfare of the community.

According to Law of the Republic of Indonesia No. 20 (2008) concerning MSMEs article 25, in business, the government is obliged to provide facilities carried out by MSMEs with any partnership. In addition, article 26 of the law states that partnership or cooperation facilities are expected to increase the role of MSMEs in the country's economic growth. In Jambi City, various local government policies will be used to support MSMEs in 2023. Assistance to more than 1,000 small and medium enterprises (MSMEs) through funds from Pokir, PTT, and DID is one of the important initiatives aimed at increasing their competitiveness in the local economy. In addition, the Jambi City government strives to support the growth of MSMEs by providing training, business capital, and market access. To achieve this goal, various regulations have been made that facilitate digitalization and product marketing. Therefore, in terms of law, MSMEs are expected to improve the country's economy by improving people's welfare. This is due to the fact that the welfare of the community is the main goal of the establishment of a country.

## **5. CONCLUSION**

Small and medium-sized enterprises (MSMEs) play an important role in the economy as they create jobs, reduce poverty, and support local economic development. They also strengthen economic resilience by providing goods and services needed by the community and encouraging innovation and product diversification. In addition, through widespread economic empowerment, MSMEs increase GDP and improve community welfare. Economic growth and state progress are positively correlated with higher levels of community welfare. Therefore, the government must pay attention to MSME actors so that they can continue to support the economic situation of small people and continue to improve the welfare of the community.

As is the case in Jambi City, MSME actors continue to increase every year because of the impact on community welfare. MSMEs also play an important role in every activity of the Indonesian economy, providing jobs, helping to reduce poverty levels, and as one of the country's sources of foreign exchange income.

## 6. LIMITATION

Based on this research, there are several recommendations for the government: the government must pay special attention to the community, especially to MSME actors, by providing the facilities and infrastructure needed by MSME actors to develop their businesses. The government is also expected to provide training, coaching, and internships to business actors to maintain their knowledge and help develop their businesses.

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