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## SOCIAL SCIENCE AND EDUCATION | RESEARCH ARTICLE

## The Role of SME in Improving Community Welfare: Study from Lara Village, Karossa Sub-District, Central Mamuju Regency, Indonesia

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**Abstract:** This study aims to analyze the role of Micro, Small, and Medium Enterprises (SME) in improving community welfare in Lara Village, Karossa District, Central Mamuju Regency. This research employs a qualitative approach, utilizing both primary and secondary data sources. The findings indicate that SME play a crucial role in enhancing the local economy. MSME actors contribute to sustaining the livelihoods of small-scale entrepreneurs and directly impact the living standards of lower-income communities, leading to overall improvements in welfare. The Lara Village Government supports MSME development by facilitating human resource training, business development programs, and providing assistance to business actors. Additionally, the village government plays a vital role in easing business operations and offering financial aid to support entrepreneurs in expanding their businesses. A key supporting factor in MSME development is the strong support from the village government. However, a significant challenge faced by SME in their efforts to improve community welfare is the limited availability of business capital, which hampers their growth and expansion.

**Keywords:** Business Actors, SME, Welfare

### 1. INTRODUCTION

An increase in manufacturing industry production and the number of Micro, Small, and Medium Enterprises (SME) was the primary driver of West Sulawesi's economy in 2023, generating a multiplier effect on other Gross Regional Domestic Product (GRDP) sectors. However, despite the expansion of SME in West Sulawesi Province, the Financial Services sector experienced negative growth. Financial services play a crucial role as intermediaries between individuals seeking loans and those with surplus funds. This decline contrasts with the national trend, where the Financial Services sector experienced positive growth. The negative growth in this sector was primarily attributed to the reduced added value of commercial banks compared to 2022. (Regional Office of the Directorate General of Treasury of West Sulawesi Province, 2024. Regional Fiscal Study 2023). One of the most significant contributions of SME is their role in employment generation, which helps improve the community's economy. Unlike large corporations, SME typically have fewer entry requirements for employment, making them more accessible to a broader range of workers. Moreover, MSME products with competitive advantages have the potential to penetrate global markets. Business performance is influenced by both internal and external factors, making it essential for SME to develop strategic plans that can adapt to societal developments.

Lara Village, located in Karossa Sub-district, Central Mamuju Regency, has a diverse range of business activities. Geographically, it is an agricultural area where most residents work as farmers. However, the village is also home to several SME, often referred to as home industries. This highlights SME as a key driver of the local economy. The growth of SME is expected to strengthen the regional economy by creating extensive business opportunities for the local community. Initial observations conducted by researchers in Lara Village revealed various types of businesses operated by local residents. These include kiosk businesses, bread sales (such as Bakery Bugis), and chip or cracker businesses (such as Afika Chips), among many others.



Based on the background described above, the authors are interested in conducting this research to explore and analyze the role of MSME actors in improving community welfare in Lara Village, Karossa District, Central Mamuju Regency. At the heart of this study lies the understanding that macroeconomic stability is not only determined by growth rates or inflation control but also by a nation's capacity to withstand external shocks. The focus of this research is to examine the key determinants that contribute to national economic resilience, specifically how economies manage to adapt to sudden global changes, whether through fiscal policies, structural reforms, or international economic cooperation (Berg & Ostry, 2017). In this context, the study aims to offer a comprehensive analysis of the interplay between national policy choices and global economic trends, investigating the ways in which economies can safeguard themselves against the negative impacts of economic crises (IMF, 2021).

This study is rooted in the exploration of existing literature and research findings concerning macroeconomic resilience. Existing research has extensively explored the causes and effects of global economic crises, particularly focusing on how countries cope with these challenges. Previous studies have highlighted the role of government intervention, fiscal stimulus packages, monetary policies, and structural reforms in enhancing resilience (Alesina et al., 2021; Galí, 2015). However, many of these studies fail to provide a unified framework that connects these individual elements to a broader understanding of economic resilience at the national level. This research, therefore, aims to fill this gap by synthesizing the different approaches and offering new insights into the ways in which national economies can enhance their resilience to global crises.

The phenomenon of economic resilience has garnered significant attention in recent decades, particularly in light of recurring economic disruptions. The financial crisis of 2008, the Eurozone debt crisis, and the more recent economic consequences of the COVID-19 pandemic have all demonstrated the vulnerability of national economies to global economic shocks. During these crises, countries with strong economic foundations—such as those with diversified economies, robust financial systems, and effective governance—were better able to mitigate the adverse effects (Furman et al., 2020). Conversely, nations with weaker economic structures struggled to recover and were more susceptible to long-term stagnation or contraction. These observations underscore the need for further investigation into the macroeconomic factors that contribute to national economic resilience.

Research on economic resilience has typically concentrated on individual indicators such as GDP growth, inflation rates, employment, and trade balances. While these indicators are important, they offer only a limited view of resilience. Macroeconomic resilience is not solely about managing immediate shocks; it also involves the capacity to build long-term economic stability through structural and institutional reforms (Reinhart & Rogoff, 2009). Furthermore, resilience is not just a function of economic policies but also of the country's social and political systems, which can either enhance or hinder the implementation of sound economic strategies (Rodrik, 2011). This research will contribute to a more nuanced understanding of resilience by considering a broader range of variables, including government policy responses, institutional frameworks, and the role of international trade and cooperation.

The relevance of this research is particularly timely in light of the ongoing global challenges posed by economic crises. As nations around the world continue to face the aftershocks of the COVID-19 pandemic, the effects of climate change, and the geopolitical shifts associated with trade wars and conflicts, the ability of countries to navigate these turbulent times has never been more crucial. For policymakers, understanding the mechanisms of economic resilience is essential for crafting policies that not only address the immediate impacts of crises but also strengthen the economy's long-term capacity to endure and thrive (OECD, 2020). Additionally, for researchers and academics, a deeper understanding of economic resilience provides valuable insights into the broader dynamics of global economics and the complex interactions between national and international economies (Alvaredo et al., 2018).

The purpose of this research is to examine national economic resilience from a macroeconomic perspective, analyzing the ways in which countries have responded to global economic crises and the factors that contribute to their ability to rebound. This study aims to identify the key macroeconomic policies and strategies that enhance resilience, exploring how governments can use fiscal and monetary tools to buffer their economies against external shocks (Barro et al., 2020). Furthermore, it seeks to

determine the role of structural reforms, such as improvements in governance, financial regulation, and international trade relationships, in promoting long-term economic stability. Through this exploration, the study aims to provide a comprehensive framework for understanding the dynamics of national economic resilience and to offer recommendations for policymakers seeking to enhance their country's economic fortitude in the face of future crises. This research will be conducted using a descriptive quantitative approach, building on the findings of previous studies while employing a new methodology to assess the effectiveness of various resilience-enhancing factors. The research will employ statistical techniques to analyze data on macroeconomic indicators from a range of countries that have experienced significant global economic shocks (World Bank, 2020). By comparing these countries, the study will provide empirical evidence of the factors that contribute to economic resilience and offer insights into the strategies that have been most effective in helping nations recover from crises.

The objectives of this research are multifaceted. First, it aims to provide an in-depth analysis of the macroeconomic factors that contribute to national economic resilience. This includes examining the role of government fiscal and monetary policies, structural reforms, and the global economic environment. Second, the research seeks to identify the best practices for building and maintaining resilience, drawing lessons from countries that have demonstrated strong recovery and stability following past crises. Third, the study will provide policy recommendations for governments looking to strengthen their economic resilience, offering practical suggestions for how they can improve their preparedness for future global economic shocks. Finally, the research aims to contribute to the broader academic understanding of economic resilience, providing a framework that can be used in future studies and policy-making efforts. In conclusion, this research seeks to answer critical questions about the nature of national economic resilience in the face of global economic crises. By examining the macroeconomic factors that enhance or hinder resilience, the study will provide valuable insights for policymakers, academics, and researchers alike. The findings of this research will contribute to the ongoing discussion on how countries can better prepare for and respond to economic shocks, ensuring that they are not only able to recover from crises but also build more resilient and sustainable economies for the future. Through this work, the research aims to provide a comprehensive understanding of economic resilience and offer practical recommendations for strengthening it in an increasingly interconnected and uncertain global economy.

## 2. LITERATURE REVIEW

### 2.1. *Micro Small and Medium Enterprises (SME)*

Based on banking interests, microenterprises represent a market segment that can be served to enhance the intermediary function, as they possess unique factual characteristics that are not always found in non-micro enterprises. According to Law No. 20/2008, microenterprises are defined as productive businesses owned by individuals or entities that meet specific criteria:

1. Has a net worth of at most Rp. 50,000,000,- excluding land and building of the business premises
2. Has annual sales of at most Rp. 300,000,000,-

According to the Central Bureau of Statistics, microenterprises are businesses that employ 1–5 people, including unpaid family members. Bank Indonesia defines microenterprises as businesses operated by families, underprivileged communities, and those utilizing local resources and simple technology. However, based on the revised Government Regulation No. 7 of 2021 on the Facilitation, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises (PP UMKM), microenterprises are defined as businesses with a maximum capital of Rp. 1 billion, excluding land and business buildings. Business development refers to the process, method, or act of improving an existing business with the aim of enhancing its quality and advancing its growth.

According to Brown and Petrello, as cited in Irpah Rambe (2018), business development is the function of an institution that produces goods and services needed by society. As societal needs grow, business institutions must also expand and develop to meet these demands while generating profit.

## 2.2. Community Welfare

Community welfare consists of two words: welfare and community. The term welfare originates from the word *sejahtera*, which refers to a favorable condition in which people experience prosperity, health, and peace. Meanwhile, community refers to a group of individuals who are closely connected through a shared system, traditions, conventions, and specific laws that shape their collective way of life. According to Sukirno (2011) in Rukianti (2018), assessing the development of community welfare requires calculating income at a stable price. A society is considered more prosperous when per capita income, measured at constant prices or real income per person, continues to increase over time. In practice, economic progress significantly enhances employment opportunities, income levels, and overall community welfare. David Kurniawan (2020) defines community welfare as a condition in which basic needs—such as adequate housing, clothing, food, education, and healthcare—are met. It can also be interpreted as a situation where individuals can optimize their use of limited financial resources while ensuring that both their physical and mental well-being are fulfilled. Law No. 11 of 2009 defines community welfare as a condition in which citizens' fundamental material and social needs are met, enabling them to live decently, develop themselves, and fulfill their roles in society both materially and spiritually.

## 2.3. Government Efforts and Role

Government efforts refer to the actions and initiatives undertaken by the government to achieve predetermined objectives. These efforts encompass various policies, programs, and activities across multiple sectors aimed at improving public welfare, promoting economic growth, and maintaining social stability. Additionally, government efforts involve resource allocation, market regulation, supervision and control, public service delivery, policy-making, and infrastructure development. The primary goal of government efforts is to achieve the common good and provide benefits to society as a whole. According to Poerwadarminta (2006) in Muhaiyat Badrul (2018), efforts refer to attempts to convey intent, rationale, and perspective. Efforts involve undertaking actions to enhance efficiency and effectiveness in achieving specific objectives or fulfilling designated functions. Muhaiyat Badrul (2018) defines efforts as conditions, actions, or methods that systematically implement, plan, or control something to prevent undesirable outcomes. Similarly, Badrul (2018:15) states that the government's role manifests in various forms, such as setting functions, formulating policies, providing public services, executing legal responsibilities, and maintaining public order and security. Nyoman Sumaryadi (2010) emphasizes that the government plays a crucial role in ensuring fundamental security (Konst Security), addressing religious and belief-related matters, regulating the economy, and maintaining social stability. Based on the perspectives of these experts, the role of the government can be understood as the relationship between administrators and the public in achieving desired objectives. As stated by Talizu Ndraha (2011) in Muhaiyat Badrul (2018), the government's role is a process that ensures the provision of public services that have not been privatized, as well as services that cater to public needs while fostering business relationships.

## 3. RESEARCH METHOD AND MATERIALS

### 3.1. Location and Time of Research

This research was conducted on Micro, Small, and Medium Enterprise (MSME) actors in Lara Village, Karossa District, Central Mamuju Regency. The authors selected the research location based on the necessary data and information regarding the development of SME and their role in increasing community income, with the identified problem serving as the research focus. Various types of microenterprises are present in Lara Village, Karossa District, Central Mamuju Regency, and they are easily accessible for study.

### 3.2. Type of Qualitative Data

This research utilizes qualitative data, which is commonly used for studying social phenomena and their impact on society. According to Kuncoro (2022), Qualitative data provides comprehensive descriptions and is based on processes occurring within a local context. It allows researchers to follow and understand the chronological sequence of events, assess causal relationships within society, and offer valuable explanations. Qualitative data is more likely to lead researchers to unexpected discoveries, helping them move beyond initial assumptions and frameworks. In this study, the qualitative data collected includes strategies for small business development, government efforts to increase community income, and insights gathered from interviews with informants.

### 3.3. Informants

Key or main informants are individuals who possess in-depth knowledge and a clear understanding of the research topic being studied. In this research, which focuses on the Analysis of Micro Business Development in Improving Community Welfare in Lara Village, Karossa District, the key informants include business actors and village government officials. Supporting informants, on the other hand, are individuals or groups who provide additional information to complement the qualitative research. They may offer insights that key informants do not provide. In this study, the supporting informants include members of the village government and business actors in Lara Village, Karossa Sub-district, Central Mamuju Regency, specifically six business actors and village government representatives.

### 3.4. Data Analysis Method

According to Miles and Huberman (as cited in Sugiyono, 2016), data analysis is the process of systematically searching and organizing data obtained from interviews, field notes, and other sources to make it easily understandable and to effectively communicate the findings to others. Data analysis involves organizing data, breaking it down into units, synthesizing information, identifying patterns, determining which aspects are important for study, and drawing conclusions that can be shared. Miles and Huberman (as cited in Sugiyono, 2016) state that qualitative data analysis is conducted interactively and continuously until the data reaches saturation. The key activities in data analysis include data reduction, data display, and conclusion drawing/verification.

## 4. RESULTS AND DISCUSSION

Lara Village, covering an area of approximately 9,545.9 hectares, is located in Karossa Sub-district, Central Mamuju Regency. Administratively, it was established as a village in 1992. Initially, Lara Village was part of a larger administrative unit, but following the Central Mamuju Regency Government's policy to restructure villages, the number of villages increased from 54 to 82. This restructuring was based on Mamuju Regency Regional Regulation Number 7 of 2010 concerning the formation of villages and Regional Regulation Number 8 concerning the conversion of *kelurahan* into villages. As a result of this regional expansion, Lara Village was officially formed. The first village head was Nurdin Azikin, who served from 1993 to 2008, followed by Muhammad S., who held the position from 2008 to 2010.

MSME actors in Lara Village operate at different levels, with some generating monthly revenues in the millions of rupiahs, while others earn tens of millions. In this study, the author examines several informants to gain a deeper understanding of the role of SME in improving community welfare in Lara Village, Karossa Sub-district, Central Mamuju Regency. The informants in this research consist of business actors in Lara Village, Karossa District, Central Mamuju Regency, with a total of eight business actors selected as research samples. These business actors operate in the food and manufacturing industries, producing and selling specific products to consumers. The MSME sector in Lara Village is diverse, primarily focusing on food and beverage businesses, which encompass various types of enterprises.

#### 4.1. Analysis of MSME Development

The local government, both at the district and village levels, places significant attention on the development of SME. This is evident in the presence of specialized divisions within each government agency dedicated to guiding and supporting business actors. As a result, entrepreneurs can develop their businesses independently or take advantage of government programs provided by various service offices.

Several factors influence the level of MSME development, including the human resources managing the business, institutional aspects such as organizational structure and licensing, as well as production, marketing, and financing or capital aspects. Based on the author's observations, these five factors present challenges in the development of SME in Lara Village, Karossa Sub-district, Central Mamuju Regency.

MSME development is a crucial step in understanding market conditions, identifying growth opportunities, and planning effective strategies. Interviews conducted with informants regarding MSME development in Lara Village revealed that most business actors still rely on simple development methods. However, business development is essential, particularly in response to technological advancements and evolving consumer behavior in an increasingly digital landscape.

In the digital era, understanding market trends and consumer behavior is critical. Additionally, utilizing digital marketing strategies can enhance business growth. MSME actors may also benefit from digital partnerships and collaborations, such as engaging with relevant businesses or digital influencers to expand their reach and strengthen their market presence.

#### 4.2. The Role of Micro, Small and Medium Enterprises in Community Welfare

The role of Micro, Small, and Medium Enterprises (SME) is crucial in driving economic growth in Lara Village, Karossa Sub-district, Central Mamuju Regency. Recognizing their significance, the Indonesian government also acknowledges the importance of SME and actively supports their development. This support is evident in the collaboration between MSME actors and the village government, which has established dedicated programs to assist business owners. The government's strong commitment to SME highlights their role as the backbone of the small-scale economy, directly contributing to the improvement of lower-income communities.

There are three key reasons why a country should encourage the growth of small businesses. First, small businesses generally have a strong capacity to absorb and employ labor with productive performance levels. Second, with investment and the application of technology, SME can significantly improve productivity. Third, small businesses possess a higher degree of flexibility compared to large corporations, allowing them to adapt quickly to market changes. In addition to these economic contributions, SME play three major roles in supporting small communities:

- a. **Poverty alleviation** – SME generate a high rate of employment, providing job opportunities and helping lift people out of poverty.
- b. **Economic equality** – They serve as a means to reduce economic disparities among lower-income groups by creating business opportunities and fostering local economic development.

Business actors in Lara Village remain highly interested in micro-enterprises, not only because they fulfill basic needs but also because they offer opportunities for creativity and innovation while serving as a vital economic support system for improving community welfare. SME also present a potential source of significant income. However, for business owners to achieve higher revenue, business development efforts must be enhanced. Revenue growth in SME can be attained through a combination of effective strategies, product and service quality improvement, and a deeper understanding of market demands. However, increased revenue does not come easily. It requires sustainable efforts, adaptability, and consistency in planning, management, and responsiveness to market trends.

### 4.3. The Role of Village Government in Developing SME in Lara Village

Increasing the income of micro and small business actors in Lara Village, Karossa Sub-district, Central Mamuju Regency is crucial for economic growth and community welfare. The author identifies several key government roles that significantly influence the improvement and support of micro and small enterprises (MSEs). Government programs must be implemented optimally to establish a harmonious relationship with the community and encourage active participation (Amir et al., 2022) in ensuring the success of development initiatives, particularly those aimed at MSE actors in the short, medium, and long term. The government's role as a regulator in enhancing the welfare of MSE actors can be divided into two key aspects:

- a. **Regulatory Framework** – The government must establish regulations that accelerate development through sustainable community empowerment programs.
- b. **Business Policy Development** – Policies should be designed to support local entrepreneurs, enabling them to achieve financial independence, improve their quality of life, and contribute positively to their communities. Policies that prioritize small businesses not only benefit entrepreneurs but also enhance public trust in the government.

The village government plays a crucial role in microenterprise development by fostering economic growth through supportive policies and regulations. This includes streamlining business registration procedures, reducing bureaucracy, eliminating redundant licensing requirements, and providing legal certainty for micro-entrepreneurs. One of the major challenges micro-entrepreneurs face is access to capital. To address this, the government can implement microfinance programs. In Lara Village, Karossa Sub-district, Central Mamuju Regency, various forms of financial assistance have already been provided to micro-entrepreneurs in need. Additionally, the government can promote partnerships between micro businesses and financial institutions to expand access to loans and investment opportunities.

The government of Lara Village, Karossa Sub-district, Central Mamuju Regency aims to enhance business development. While many micro-entrepreneurs have already made efforts to expand their businesses, the success of these initiatives largely depends on the commitment and strategies of the business actors themselves. The village government continues to provide support and facilitate group assistance programs to help business actors develop specific products and improve their market reach. Through these roles and initiatives, the government of Lara Village, Karossa Sub-district, Central Mamuju Regency seeks to create a conducive environment for the growth of SME, ultimately enhancing community welfare and promoting sustainable economic development.

## 5. CONCLUSION

Based on the results of the research and discussion on the role of Micro, Small, and Medium Enterprises (SME) in improving community welfare in Lara Village, Karossa District, Central Mamuju Regency, the following conclusions can be drawn:

- (1) Micro, Small, and Medium Enterprises (SME) play a crucial role in improving the community's economy. MSME actors help sustain the local economy and have a direct impact on the livelihoods of lower-income groups, thereby contributing to the continuous improvement of community welfare.
- (2) The role of the Lara Village Government in MSME development includes facilitating human resource training, providing business development training, and offering support and assistance to business actors. Additionally, the village government plays a key role in providing business capital assistance to support the growth of SME in Lara Village, Karossa District, Central Mamuju Regency.

A key supporting factor in MSME development is the support provided by the village government. However, a major challenge faced by SME in their efforts to improve community welfare is the lack of sufficient business capital needed for business expansion. Based on the analysis and discussion of the above conclusions, the following suggestions can be made:

1. For the Lara Village Government in Karossa District, Central Mamuju Regency, it is hoped that various programs and policies will be prepared to improve community welfare. These programs should aim to provide convenience, protection, and empowerment for business actors in Lara Village, Karossa District, Central Mamuju Regency, ensuring sustainable economic growth and development.
2. Business actors are expected to innovate in producing goods that align with market needs, enabling their businesses to grow and remain competitive within the community. For future researchers, it is hoped that the scope of this research can be expanded to include other efforts that contribute to the development of business actors, resulting in more diverse findings.

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