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MSMEs as a Driving Motor for Decent Work Towards a Sustainable Indonesian Economy

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy because they are able to encourage entrepreneurship, expand job opportunities, and increase productivity. In the labor market, MSMEs are the main source of employment for groups that have limited access to formal employment. This study uses a literature review method with a qualitative descriptive approach to analyze the role of MSMEs as a driver of decent jobs towards a sustainable Indonesian economy. The results of the study show that MSMEs contribute significantly to labor absorption and inclusive economic growth, especially for groups that have limited access to the formal sector. However, the quality of the work produced still faces various challenges, such as low wages, lack of social protection, and suboptimal working conditions. Therefore, policy support, human resource capacity building, and digital transformation are needed to strengthen the role of MSMEs in creating decent jobs and supporting Indonesia's sustainable economy.

1. Introduction

Inclusive and sustainable economic development currently occupies a central position in the global development agenda, as reflected in the framework of the Sustainable Development Goals (SDGs) (United Nations Department of Economic and Social Affairs, 2024; UNDP, 2024). In particular, SDG 8 emphasizes decent job creation and productive economic growth as key pillars of public welfare (United Nations Department of Economic and Social Affairs, 2024). The concept of decent work includes not only adequate wages, but also includes social security, opportunities for self-development, job security, and fair treatment in the workplace (ILO, 2013). For Indonesia, the achievement of this target is very urgent, given the high number of informal workers and income inequality that still exists in various regions (BPJS Ketenagakerjaan, 2024; UNDP, 2024).

MSMEs are the backbone of the Indonesian economy, contributing around 60% to national GDP and absorbing more than 97% of the workforce (Badan Pusat Statistik [BPS], 2025; Malau & Ekananda, 2025). The sector is highly flexible in responding to market changes, able to create new job opportunities, and encourage local economic empowerment (Hadijah & Mokodompit, 2025; Malau & Ekananda, 2025). Current trends suggest that MSMEs are also starting to adopt sustainable practices and digital innovations, which further strengthens their ability to contribute to inclusive economic growth and decent job creation (Avista et al., 2025; Khoiroh & Agustianto, 2025; Sitompul et al., 2025).

Previous studies have reviewed various dimensions of the role of Micro, Small, and Medium Enterprises (MSMEs) (Irfan et al., 2025). This sector plays an important role in increasing household income and strengthening the local economy through product innovation and distribution (Malau & Ekananda, 2025; Tambunan, 2020). In addition, the ability of MSMEs to reduce economic inequality while expanding job opportunities in remote areas has also been highlighted (Avista et al., 2025; Kuncoro, 2018). In addition, several studies have also examined sustainability aspects,

including corporate social responsibility and the implementation of environmentally friendly practices in MSME operations (Rahayu & Day, 2017).

Although literature on the contribution of Micro, Small, and Medium Enterprises (MSMEs) to economic growth and social empowerment is widely available, discussions related to the quality of jobs created are still limited (Irfan et al., 2025; Malau & Ekananda, 2025). Most studies tend to prioritize the number of jobs or macroeconomic growth, while decent work aspects such as fair wages, social security, job safety, and development opportunities have not been explored in depth (BPJS Ketenagakerjaan, 2024; United Nations Department of Economic and Social Affairs, 2024). This situation shows that there is a research gap that needs to be addressed immediately to support the achievement of Sustainable Development Goal (SDG) 8 in Indonesia (United Nations Department of Economic and Social Affairs, 2024).

On the other hand, the MSME sector still faces significant structural obstacles (Irfan et al., 2025; Sitompul et al., 2025). Factors such as limited access to capital, inadequate labor competencies, lack of use of digital technology, and suboptimal policy support, are obstacles for MSMEs to consistently provide decent work (Avista et al., 2025; Hutajulu & Islami, 2024; Irfan et al., 2025; Sitompul et al., 2025). This emphasizes that sustainable economic growth cannot be achieved solely by increasing the number of MSMEs, but must be accompanied by improving the quality of employment and strengthening the managerial capacity of business actors (Hutajulu & Islami, 2024; United Nations Department of Economic and Social Affairs, 2024).

This situation opens up opportunities for more comprehensive research. A study that integrates economic, social, and environmental dimensions is needed to understand the contribution of MSMEs in promoting decent work (United Nations Department of Economic and Social Affairs, 2024; UNDP, 2024). Through this comprehensive approach, relevant best practices and strategies can be identified, which can then be adopted by governments and the private sector to support MSMEs in creating high-quality jobs (Hadijah & Mokodompit, 2025; Hutajulu & Islami, 2024).

The main objective of this study is to investigate the role of Micro, Small, and Medium Enterprises (MSMEs) in creating decent jobs, which is an integral component of Indonesia's sustainable economic development strategy. The unique value of this study lies in its integrated analysis of indicators of economic sustainability, job quality, and MSME capacity. This approach offers a more comprehensive perspective compared to previous research that generally focused only on one specific dimension. In addition, this research is also expected to produce practical policy recommendations to support inclusive and sustainable MSME growth (Hutajulu & Islami, 2024; Irfan et al., 2025). Therefore, this study not only makes an empirical contribution to the literature on Micro, Small, and Medium Enterprises (MSMEs) and Sustainable Development Goals (SDG) 8, but also provides practical implications for policymakers, MSME actors, and other stakeholders. The results of this analysis are expected to strengthen the position of MSMEs as the main motor of decent work and support the transformation of the national economy towards a more sustainable, inclusive, and productive model (Malau & Ekananda, 2025; Pramesworo & Tehedi, 2026; United Nations Department of Economic and Social Affairs, 2024).

2. Literature Review

2.1 Theory of Entrepreneurship and Economic Growth

Within the framework of entrepreneurial theory, business activities are considered the main drivers of economic growth. Entrepreneurs function as agents of innovation that stimulate economic dynamics through innovation of products, processes, and business models (Felicetti et al., 2024). In this context,

Micro, Small, and Medium Enterprises (MSMEs) can be seen as a concrete manifestation of entrepreneurial activities that are able to create added value and open up job opportunities for the community.

This theory was further developed through the concept of entrepreneurial economics (Firdaus & Mariana, 2026). This concept emphasizes the crucial role of MSMEs in increasing economic competitiveness through innovation, flexibility, and adaptability to market dynamics. In developing countries such as Indonesia, MSMEs contribute significantly to job creation and increase local economic activity.

2.2 Labor Market Theory

Labor market theory explains that the demand for labor is influenced by the economic activity of the business sector. In this context, Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in increasing labor demand and reducing the unemployment rate. The labor market is defined as a mechanism that connects the supply of individual labor with demand from the business sector (Borjas, 2016).

In developing countries, the MSME sector is often the largest employer due to its labor-intensive nature and accessibility for people with diverse educational backgrounds and skills (Tambunan, 2019). This condition places MSMEs as a vital tool in creating job opportunities while improving public health.

2.3 Decent Work Theory

The International Labour Organization (ILO) has formulated the concept of decent work as a normative framework that serves to evaluate the quality of work in the economic system. This concept is based on four fundamental pillars, namely productive employment opportunities, social protection guarantees, fulfillment of workers' rights, and social dialogue between workers and employers (ILO, 2013). In addition, the principles of decent work are also integrated into the Sustainable Development Goals (SDGs), especially Goal 8, which prioritizes inclusive and sustainable economic growth through the provision of decent work for all levels of society. However, in the context of Micro, Small, and Medium Enterprises (MSMEs), the implementation of this concept often faces obstacles due to limited resources and management capacity of business actors.

2.4 Sustainable Development Theory

Sustainable development theory offers a conceptual foundation that prioritizes harmonization between economic, social, and environmental aspects in each stage of development. Sustainable economic development has become a critical global priority that requires a balance between economic growth, environmental sustainability, and social equity (Firdaus & Mariana, 2026). This approach emphasizes the alignment of development strategies with sustainability goals, the optimization of resource utilization, and an adaptive response to dynamic environmental challenges (Firdaus & Mariana, 2026).

Economically, this principle requires a production system that not only pursues growth, but also integrates the improvement of social welfare and environmental sustainability. Micro, Small, and Medium Enterprises (MSMEs) are considered to have a strategic role in supporting this agenda, given their characteristics of flexibility, community-rooted, and high adaptability to local market dynamics (Asriadi AP, 2022).

3. Research Methods

This study used a qualitative approach with a *library research* method to examine the role of Micro, Small, and Medium Enterprises (MSMEs) in creating decent work and supporting sustainable economic development in Indonesia. This method was chosen because the study focused on interpreting concepts, policies, and research findings obtained from secondary data without conducting direct field research.

The subjects of the study were documents and literature related to MSMEs, employment, decent work, and sustainable development. The sources included scientific journal articles, books, government regulations, statistical reports, policy documents, institutional reports, credible news, and official websites. The research location was limited to the Indonesian context, while data collection was conducted through digital academic databases and official institutional websites.

The research instruments consisted of the researcher as the main instrument, a document review guide, and a literature analysis matrix. These instruments were used to identify, classify, and compare information based on several indicators, including the contribution of MSMEs to employment, job quality, social protection, occupational safety, workforce development, digitalization, business sustainability, and policy support.

Data collection was conducted by determining relevant keywords, searching for literature, screening sources based on relevance and credibility, reviewing selected documents, and recording important information in the analysis matrix. Priority was given to recent scientific publications and official reports, while classical references were used to support fundamental theories and concepts.

The collected data were analyzed using thematic analysis. The analysis involved reading the documents, coding relevant information, grouping the codes into themes, comparing findings across sources, and drawing conclusions. The main themes included job creation, decent work implementation, economic and social contributions, sustainability practices, structural barriers, digital transformation, and government support.

The credibility of the findings was ensured through source triangulation by comparing information from journal articles, government reports, statistical publications, and international institutional documents. Conclusions were drawn inductively to explain the contribution, challenges, and strategies of MSMEs in creating decent jobs and supporting a sustainable Indonesian economy.

4. Results and Discussion

4.1 The Strategic Role of MSMEs in Improving the Indonesian Economy

Micro, Small, and Medium Enterprises (MSMEs) are the main pillars of Indonesia's national economy, as affirmed in Todaro economic development theory and Lewis' dualism. This sector absorbs massive labor, reduces unemployment and poverty, and dominates the structure of the domestic economy. Empirically, MSMEs contribute more than 60% to national GDP and are a source of livelihood for the community, with high resilience to crises such as the COVID-19 pandemic (Permana et al., 2025; Kartiko & Rachmi, 2021).

MSMEs also spur innovation, local economic development, and added value creation through their flexibility, in line with the economic theory of innovation and local-based development. Digital transformations such as e-commerce and financial technology expand market access and efficiency, while their contribution to labor absorption and income equity minimizes economic disparities (Pratama, 2025; Al-Mughni & Nahda, 2025).

Despite facing challenges such as limited financing and financial literacy, the synergy of the government, the financial sector, and business actors can optimize the multidimensional role of MSMEs. With the right policy support and digital transformation, MSMEs have the potential to become an inclusive and sustainable economic growth engine (Fadila et al., 2025).

4.2 MSMEs as *Decent Work Providers*

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in job creation in Indonesia, but the quality of jobs created remains a crucial issue in the framework of decent work, as emphasized in the Sustainable Development Goals (SDGs) 8. In terms of wages,

MSMEs often face challenges in providing fair and competitive wages. Payroll systems in this sector are generally flexible and heavily influenced by business financial conditions, so they do not always comply with the applicable minimum wage standards. This situation results in some workers, especially in the informal sector, receiving low, irregular, or even below the set threshold. Nonetheless, this flexibility in wage setting allows MSMEs to survive amid economic instability and continue to create job opportunities for low-income groups.

In addition to wages, working conditions in MSMEs also show significant variations. Many MSMEs operate in the informal sector with a work environment that has not fully met safety and health (K3) standards. Workers are often faced with long working hours, heavy multitasking loads, and a lack of adequate labor protection, especially in home industries and small-scale trades. This condition shows that safety and comfort in the workplace remain the main challenges in realizing a decent work environment.

Another challenge that is no less important is the low coverage for MSME workers. The majority of workers in this sector are not yet registered in a formal social protection system such as BPJS Ketenagakerjaan, so they are vulnerable to risks such as work accidents, illness, or income uncertainty in old age. On the other hand, MSME job security also tends to be weak. Informal employment relationships and the lack of formal employment contracts put workers in vulnerable positions regarding termination of employment, especially when business performance declines or an economic crisis occurs.

Overall, UMIKM in Indonesia has not fully met the criteria for decent work as outlined in SDGs 8, especially related to indicators such as fair wages, safe working conditions, social security, and job security. Nevertheless, the role of MSMEs remains important in providing broad access to employment and supporting inclusive economic growth.

4.3 Implications for Sustainable Development in Indonesia

Sustainable development is essentially a development approach that seeks to achieve a balance between economic, social, and environmental dimensions at the same time. This concept comes from the *Brundtland Commission's definition*, which highlights meeting the needs of the current generation without interfering with the capabilities of future generations. In Indonesia, its implementation is not separated from the dynamics of economic growth, social inequality, and environmental burdens, where without prudent resource management there is a risk of accelerating degradation and social disparities (Sachs et al., 2022; Pratama, 2025). From an economic perspective, this approach encourages the transformation to an inclusive and efficient model, in line with *the green economy*, seen in the development of renewable energy, circular economy, and environmentally friendly MSMEs despite technological and funding constraints (Rosmeli, 2024; Tambunan & Sibuea, 2025). Meanwhile, from a social perspective, he promotes equitable welfare through inclusivity, justice, and human resource improvement, such as poverty alleviation, education, education, and health programs, which are effective in reducing inequality (UNDP, 2024; Al-Mughni, 2025).

From an environmental aspect, sustainable development requires responsible management of natural resources. Indonesia, with its natural wealth, faces the challenge of maintaining harmony between exploitation and conservation, where degradation such as deforestation and pollution can hinder long-term growth and quality of life (Herispon & Hendrayani, 2021; Sachs et al., 2022) Sustainability-based policies, including ecosystem protection and carbon emission reduction, are essential to address this.

Overall, the implications of sustainable development in Indonesia emphasize the synergy of economic, social, and environmental policies. Its success depends on the commitment of the government, the private sector, and the community, so that an integrated strategy can realize resilient, inclusive, and

environmentally sound economic growth.

4.4 Challenges and Strategies for Strengthening MSMEs

The issue of strengthening MSMEs and its challenges is a major concern in Indonesia's economic development, especially in the era of digital economy transformation and fierce market competition. As a significant contributor to labor absorption and national economic growth, MSMEs face various obstacles from both internal and external factors. One of the main challenges that is often faced is limited business capital, lack of digital literacy, lack of product innovation, and limited access to the wider market. In addition, many MSME actors still experience obstacles in business management, digital marketing, and the use of modern technology so that business competitiveness is less than optimal.

The development of the digital economy also brings new challenges for MSMEs. Digital transformation requires business actors to be able to adapt to online marketing systems, digital payments, and the use of social media as a means of promotion. However, there are still many MSMEs that experience difficulties due to low technological capabilities and the availability of digital infrastructure, especially in remote areas. This condition makes it difficult for some MSMEs to compete with large businesses and foreign products that are more innovative and technology-based.

On the other hand, post-pandemic economic challenges also affect the stability of MSMEs, such as declining people's purchasing power, market instability, and high business operational costs. Discussions by the public and business actors in online forums show that many MSMEs are facing cash flow problems, declining turnover, and increasingly strong competition for imported products. To face these various challenges, a sustainable strategy to strengthen MSMEs is needed. One of the key strategies is to increase digital literacy and build human resource capacity through entrepreneurship training, digital marketing, and business management. This strategy is important so that MSME actors are able to make optimal use of technology and increase the competitiveness of their products in the digital market. Strengthening MSMEs can also be done through government support in the form of capital assistance, ease of access to financing, business assistance, and fiscal policies that support the sustainability of small businesses. Government assistance programs and collaborative strategies between the government, financial institutions, and the private sector are considered to be able to increase the resilience and development of MSMEs in Indonesia.

5. Closing

Micro, Small, and Medium Enterprises (MSMEs) are the main pillars of the Indonesian economy, with a contribution of more than 60% to GDP, massive labor absorption, poverty reduction, and strengthening the local economy and innovation, as supported by development theories such as Todaro, Lewis, and the innovation economy. This sector has proven to be resilient in the face of crises such as the COVID-19 pandemic, driven by flexibility and digital transformation (e-commerce, fintech). However, structural challenges such as limited access to financing, low financial literacy, lack of innovation, and digital adaptation hinder its potential. From the perspective of decent work (SDGs 8), MSMEs provide inclusive employment for vulnerable groups, but are still deficient in fair wages, safe working conditions (K3), social security (BPJS0 and job security). Overall, the integration of MSMEs with sustainable development that balances economic, social, and environmental dimensions (Brundtland Commission, green economy) is the key to inclusive, resilient, and environmentally friendly growth, despite regional disparities, nature degradation, and post-pandemic.

Improving the quality of decent work by encouraging compliance with the minimum wage, K3 standards, BPJS Employment registration via tax incentives, as well as formal

employment contracts for worker protection, integration of sustainable development through the promotion of green MSMEs such as circular economy and renewable energy with environmental certification, as well as pro-sustainability fiscal policies to reduce emissions and deforestation, as well as stakeholder synergy by forming a collaborative ecosystem of governments, banks, the private sector, and communities for business assistance, monitoring, and periodic evaluations, thereby enhancing global competitiveness and post-crisis economic resilience. This implementation will make MSMEs the engine of sustainable, inclusive, and competitive growth.

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