

PEOPLE'S ECONOMY EDUCATION AS AN INSTRUMENT FOR ACHIEVING THE SDGS: A STUDY OF SDG 8, SDG 10, AND SDG 12

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Abstract. The global economy is currently facing major problems such as social inequality, environmental damage, and lack of access to economic education for the people. Economic education for the people is an important way to achieve inclusive sustainable development in this regard. This article aims to examine how economic education for the people helps achieve the three Sustainable Development Goals (SDGs). SDG 8 relates to economic education for the people, decent work, and economic growth; SDG 10 relates to reducing inequality; and SDG 12 relates to responsible consumption and production. According to this study, economic education for the people has the potential to shape economic behavior that is oriented towards sustainability, cooperation, and independence. This is based on a literature review conducted by various national and international sources. Since micro, small, and medium enterprises (MSMEs) in Indonesia employ around 97% of the workforce and contribute more than 61% of GDP, there is ample evidence that the people's economic base plays a strategic role in supporting SDG 8. Economic education that emphasizes economic democracy, equal access, and social solidarity also helps reduce inequality (SDG 10) and encourages more sustainable production and consumption practices. This article also emphasizes that the people's economy must be further integrated into formal and non-formal education systems as a long-term policy strategy. Therefore, people's economy education is beneficial for both national development and fair, inclusive, and sustainable global development plans.

Keywords: People's Economic Education, SDGs, Sustainable Development, People's Economic Education, Decent Work, Inequality, Responsible Consumption

Abstrak. Penelitian ini bertujuan untuk mengkaji peran pendidikan ekonomi kerakyatan sebagai instrumen strategis dalam mencapai Tujuan Pembangunan Berkelanjutan (SDGs), khususnya SDG 8 (Pekerjaan Layak dan Pertumbuhan Ekonomi), SDG 10 (Pengurangan Ketimpangan), dan SDG 12 (Konsumsi dan Produksi yang Bertanggung Jawab). Metode yang digunakan adalah studi literatur dengan pendekatan kualitatif melalui analisis sistematis terhadap berbagai sumber nasional dan internasional. Hasil penelitian menunjukkan bahwa pendidikan ekonomi kerakyatan berkontribusi dalam memperkuat kapasitas UMKM, meningkatkan inklusi ekonomi, serta mendorong perilaku konsumsi yang berkelanjutan. Selain itu, pendidikan ini mendukung inklusi keuangan dan sistem ekonomi berbasis koperasi dalam mengurangi ketimpangan. Pendidikan ekonomi kerakyatan juga mendorong penerapan ekonomi sirkular dan kewirausahaan hijau. Penelitian ini menekankan pentingnya integrasi pendidikan ekonomi kerakyatan dalam sistem pendidikan formal dan nonformal untuk mewujudkan pembangunan yang inklusif dan berkelanjutan.

Kata Kunci: Pendidikan Ekonomi Kerakyatan, SDGs, Pembangunan Berkelanjutan, Pendidikan Ekonomi Masyarakat, Pekerjaan Layak, Ketidaksetaraan, Konsumsi Bertanggung Jawab

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INTRODUCTION

Environmental crises, increasing social inequality, and growth patterns that tend to be exclusive are the main challenges facing global economic governance today. More than 3.3 billion people still live under economic pressure and the impact of climate change (UNDP, 2023). Ironically, the accumulation of extraordinary wealth exacerbates this crisis, as the conventional economic system has not succeeded in creating equitable prosperity. (Hilmi Rahman Ibrahim, 2017) (Oxfam, 2024) states that the richest 1% of the world's population now controls nearly half of total global assets, indicating that structural inequality is widening.

These conditions show that efforts to achieve the Sustainable Development Goals (SDGs), particularly SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequalities), and SDG 12 (Responsible Consumption and Production), still face major challenges (Rupert, 2019). Therefore, the economic development paradigm needs to be changed towards a more transformative and inclusive approach. Education must be at the center of this change through the integration of economic, social, and environmental values in learning, as emphasized by (Rieckmann, 2012) that Education for Sustainable Development (ESD) is key to building a sustainable society (ILO, 2023).

Micro, Small, and Medium Enterprises (MSMEs) and cooperatives serve as the backbone of the people's economy that supports national development. Data from the (Kementerian Koperasi Dan UMKM Republik Indonesia, 2024) shows that MSMEs contribute more than 61.9% to the national GDP and provide employment for around 97% of Indonesia's workforce. This shows that the people's economic base is very important in achieving SDG 8, especially in creating inclusive growth and employment (Kementerian Koperasi Dan UMKM Republik Indonesia, 2024).

Income inequality remains a serious structural problem. Although the Gini ratio has been declining, it still shows a large disparity between urban and rural areas (BPS, 2025). In this context, economic education for the people is important to promote education for sustainability (EfS) and instill the values of economic democracy as outlined in Article 33 of the 1945 Constitution (ILO et al., 2021); (Malau, 2016); (Firdaus & Nugraheni, 2024); (Roziika & Nurwati, 2020). People's economy education does not only focus on technical skills, but also on critical awareness of economic practices that contribute to social welfare and environmental sustainability (Dzhunushalieva & Teuber, 2024); (Malau, 2016). Although many studies have highlighted the relationship between education and the SDGs, few studies have comprehensively linked people-centered economic education to the three main pillars of SDGs 8, 10, and 12 (Geissdoerfer et al., 2017); (Yasmin et al., 2016); (Suryono & Hidayat, 2020);

(Sachs et al., 2025). Most research still focuses on conventional entrepreneurship education that emphasizes economic growth, without considering the dimensions of sustainability and social justice.

To bridge this gap, this study proposes a new conceptual framework that positions people's economy education as a strategic tool in promoting (1) the creation of decent jobs (SDG 8), (2) the strengthening of solidarity and inclusion (SDG 10), and (3) behavioral transformation towards a circular economy (SDG 12) (Geissdoerfer et al., 2017); (Hasan, 2018). This integrative model combines sustainability literacy, collective solidarity, and economic democracy, and provides relevant guidance for policymakers to develop an education system that is in line with the local context of Indonesia and the global development agenda.

Based on this background, this study seeks to fill a gap in the literature by critically assessing the role of economic education for the people in supporting the achievement of SDGs 8, 10, and 12. This study is expected to provide conceptual, practical, and policy contributions, as well as help strengthen the direction of sustainable development based on social justice and economic participation of the people.

RESEARCH METHOD

This study employs a systematic literature review with a qualitative approach to comprehensively analyze the role of people's economy education in achieving Sustainable Development Goals (SDGs), particularly SDG 8, SDG 10, and SDG 12. A systematic literature review is used to ensure a transparent, structured, and replicable process in synthesizing existing knowledge and minimizing bias (Snyder, 2019).

The data collection process was conducted through a systematic search of academic databases, including Google Scholar, Scopus-indexed journals, and national scientific portals (Garuda). The search utilized keywords such as *“people's economy education”*, *“sustainable development goals”*, *“MSMEs”*, *“financial inclusion”*, and *“circular economy”*. To ensure relevance and up-to-date findings, the literature was limited to publications from 2015 to 2025. The selection of literature followed inclusion and exclusion criteria. Inclusion criteria comprised: (1) peer-reviewed journal articles, (2) reports from credible institutions such as ILO, UNDP, and Bappenas, and (3) studies directly related to economic education, MSMEs, and SDGs. Meanwhile, exclusion criteria included: (1) non-academic sources, (2) articles lacking methodological clarity, and (3) studies not aligned with the research objectives. This selection process is essential to ensure the validity and reliability of the synthesized findings (Paré et al., 2015).

After screening, relevant data were extracted and analyzed using thematic analysis, which involves categorizing findings into key themes corresponding to SDG 8 (economic growth and decent work), SDG 10 (inequality reduction), and SDG 12 (sustainable consumption and production). The thematic approach allows for identifying patterns, relationships, and research gaps across studies (Braun & Clarke, 2006). Furthermore, this study adopts a conceptual synthesis approach, integrating various theoretical perspectives such as economic democracy, sustainability literacy, and social solidarity economy into a unified analytical framework. This approach enables the development of a comprehensive understanding of how people's economy education functions as a multidimensional instrument in achieving sustainable development.

RESULTS AND DISCUSSION

People's Economic Education and SDG 8 (Decent Work and Economic Growth)

SDG 8, which focuses on creating decent work and sustainable economic growth, can be achieved through people's economic education that strengthens entrepreneurial capacity at the grassroots level (ILO, 2018). The Micro, Small, and Medium Enterprises (MSME) sector plays an important role in the Indonesian economy, absorbing more than 97% of the national workforce and contributing around 61.9% to the Gross Domestic Product (GDP) (Marsudi, 2022); (Bappenas, 2025); (Kementerian Koperasi dan UMKM Republik Indonesia, 2024).

Economic education for the people plays an important role in improving business literacy, managerial skills, and entrepreneurial competence among MSME actors. Improving these skills has been proven to contribute to increased competitiveness and productivity in the informal sector (Malau, 2016); (Sulistiyowati & Radiana, 2024). However, reports from the (ILO, 2023) highlight that most jobs in developing countries, including Indonesia, are still concentrated in the informal sector, which has limited social protection and access to education. This is a significant obstacle to achieving the target of “decent work for all” as mandated in SDG 8 (ILO, 2018).

People's economy education has the transformative potential to overcome these obstacles by developing vocational skills and financial inclusion (Dzhunushalieva & Teuber, 2024); (Roziika & Nurwati, 2020). Through this approach, economic education not only strengthens technical capabilities but also instills values of solidarity and cooperation, which are the basis for the formalization of small businesses and improved community welfare (Tambunan, 2022).

The success of MSMEs in the digital era is also largely determined by their ability to integrate digital literacy into business practices (Ashari et al., 2022). According to (Handini & Choiriyati, 2022), digitalization enables MSMEs to increase productivity, expand markets, and

participate in global value chains. The MSME digitization program run by the (Kementerian Koperasi Dan UMKM Republik Indonesia, 2024) is a concrete example of how technology-based economic education can promote inclusive growth.

Recent research also shows that entrepreneurship education integrated with digital transformation can accelerate MSME adaptation to the digital economy and increase global competitiveness (Agustin et al., 2023). In a world undergoing continuous digitalization, digital transformation is considered one of the ways for businesses to remain competitive (Marczewska & Weresa, 2023). Therefore, strengthening digital-based economic education is key to building a resilient, equitable, and sustainable economy.

People's Economy Education and SDG 10 (Reducing Inequality)

Serious action is needed to address economic inequality in Indonesia, as measured by the Gini coefficient, which remained at 0.375 in 2025 (BPS, 2025). According to reports from around the world, the amount of wealth owned by the very rich continues to increase (Oxfam, 2024). According to Tambunan (2022), this phenomenon is exacerbated by the dominance of large business groups in the national economy, which often neglect the role of MSMEs. Popular economics education provides a philosophical foundation, rooted in the spirit of economic democracy in Article 33 of the 1945 Constitution, which opposes the centralization of assets and promotes collective production for shared prosperity (Malau, 2016). Through people's economy education, the community is equipped with a basic understanding of economic rights and managerial skills that improve their bargaining position in an unequal market structure (Mujtaba, 2022).

The cooperative model has proven to be an effective redistributive instrument. Research Anugrah & Putra (2025) shows that large-scale cooperatives in various parts of the world have succeeded in distributing profits more evenly among their members. This concept is reinforced within the framework of the Social and Solidarity Economy (SSE), which is now globally recognized as an alternative model to counter neoliberal hegemony and reduce inequality (Mustika Rini & Rohman, 2024). Advancing this model is greatly influenced by people's economic education. People's economic education strengthens people's economic institutions by instilling participation, transparency, and democratic control. To accelerate the achievement of the SDGs and realize a more equitable economy, international policy emphasizes the importance of incorporating SSE principles into education programs and research agendas and that enhancing existing social impact is a process that must be carried out collaboratively between stakeholders (Salathé-Beaulieu, 2019); (Lee, 2020); (Borzaga et al., 2019).

To achieve SDG 10, financial inclusion is an important sustainable step (Wuryandani et al., 2014). Studies in Indonesia show that economic education for the people contributes directly to increasing the financial knowledge of MSMEs (Hilmawati & Kusumaningtias, 2021). In addition, this knowledge helps encourage small communities to obtain formal financing such as People's Business Credit (KUR) with low interest rates (Tambunan, 2022). It should be emphasized that economic education driven by financial literacy also helps communities identify and eliminate the main obstacles or barriers that exacerbate inequality. Dependence on informal moneylenders, high interest rates, and corruption are some of these obstacles. Economic education helps communities break out of the cycle of poverty and injustice by providing sufficient knowledge and access. The socioeconomic differences between urban and rural areas are one of the most obvious forms of inequality in Indonesia (Ibrahim, 2017). Studies show that disparities in social mobility and economic achievement are exacerbated by differences in resources and access to education between villages and cities.

To address these differences, institutional strengthening at the village level through Village-Owned Enterprises (BUMDes) is crucial (Kushartono, 2016) (Ridlwani, 2015). The BRILiaN village, for example, which supports entrepreneurship education and digital literacy, has shown positive results (Puspitorini et al., 2021). When combined with the strengthening of BUMDes, economic education helps democratize resources and build local economic resilience. This specifically supports SDG 10's target of reducing interregional inequality.

People's Economy Education and SDG 12 (Responsible Consumption and Production)

Unsustainable global consumption and production patterns are the main drivers of the environmental crisis. The Global Footprint Network notes that humanity is using natural resources 1.75 times faster than the Earth's regenerative capacity (Rupert, 2019). The transition from a linear economic model (take-make-dispose) to a Circular Economy (CE) is an absolute necessity to achieve SDG 12 (Geissdoerfer et al., 2017). People's Economy Education, which is in line with Education for Sustainable Development (ESD), is an important foundation for changing people's mindsets and behaviors. Education is the most effective way to instill ecological awareness from an early age, encouraging adaptation to recycling practices, reuse of materials, and resource efficiency (Perwitasari et al., 2023); (Purnamasari & Hanifah, 2021).

People's economy education fundamentally encourages the emergence of green entrepreneurship oriented towards environmentally friendly innovation and efficient resource utilization (Panuju & Bakri, 2024). Studies show that Green Consumption Commitment and Green Design are strong predictors of green entrepreneurship (Rupert, 2019). Green product

design, which emphasizes resource efficiency and sustainable product development, is vital to achieving SDG 12 targets.

In Indonesia, People's Economy Education supports the emergence of eco-MSMEs, such as environmentally friendly batik MSMEs or those in the organic agriculture sector, which have been proven to increase consumer loyalty and reduce waste (Rashid, 2019). Through people's economy education, MSMEs are empowered to adopt green production principles, thereby boosting competitiveness while minimizing their carbon footprint (Rashid, 2019). Excessive and inefficient consumption patterns are crucial issues in the context of sustainable development in Indonesia. This condition is reflected in the high rate of Food Loss and Waste (FLW), which reaches 23–48 million tons per year (Bappenas, 2024), equivalent to 4–5% of the Gross Domestic Product (GDP). This high figure indicates the low efficiency of the national food system and reflects the consumption behavior of a society that is not yet fully responsible.

The phenomenon of FLW not only causes significant economic losses but also impacts the environment through increased greenhouse gas emissions, land degradation, and waste of natural resources such as water and energy (KPP Nasional, 2023). In addition, the high level of food loss and waste has implications for the decline in national food security and the lack of alignment with the Sustainable Development Goals (SDGs), particularly Goal 12 on responsible consumption and production. Comprehensive intervention through a multi-sectoral approach is needed to reduce FLW in Indonesia. These strategies include improving the efficiency of the food supply chain, educating the public about sustainable consumption, and strengthening policies and economic incentives that support effective food waste management. Thus, reducing FLW can contribute significantly to improving food security, resource efficiency, and environmental sustainability at the national level.

People's economic education plays a significant role in promoting awareness of responsible consumption, support for local production, and community-based waste management. However, most existing studies tend to frame this role in a normative and idealistic manner, without sufficiently examining the structural constraints that limit its effectiveness in practice. For instance, while education is often assumed to automatically lead to behavioral change, empirical evidence suggests that consumption patterns are also strongly influenced by income level, market accessibility, and cultural habits, which are not easily transformed through education alone (Rupert, 2019). This indicates that the impact of people's economic education on sustainable consumption is context-dependent and requires institutional support. In the Indonesian context, the adoption of sustainable practices among MSMEs remains uneven, particularly due to limited access to green technology, financial resources, and

market incentives. As a result, education alone is insufficient without being accompanied by supportive ecosystems, including policy incentives and infrastructure.

Furthermore, government initiatives such as the Green Economy and Circular Economy programs introduced by Bappenas (2024) demonstrate strong macro-level commitment. Nevertheless, a critical gap exists between policy formulation and grassroots implementation. These policies often assume a linear transition toward sustainability, whereas in reality, MSMEs and households face significant barriers in adopting circular practices, including lack of technical knowledge and economic feasibility. In this regard, people's economic education should not merely function as a tool for raising awareness, but must be repositioned as a transformative mechanism that integrates knowledge, skills, and institutional support. It serves as a bridge between top-down policies and bottom-up practices, but its effectiveness depends on how well it is embedded within local socio-economic contexts. Therefore, a more integrated approach that combines education, policy intervention, and economic incentives is essential to ensure meaningful progress toward SDG 12.

By equipping communities with ecological literacy and green entrepreneurship, people-centered economic education ensures that macro initiatives are supported by responsible micro-level behavior. This makes people-centered economic education a catalyst that transforms awareness into concrete action, thereby accelerating the achievement of SDG 12 in a tangible way.

Synthesis, Contributions, and Policy Implications

This literature review concludes that Economic Education should be viewed as a multidimensional policy instrument that has a positive domino effect on the three main pillars of the SDGs:

- SDG 8 (inclusive economy): economic education for the people strengthens economic resilience by strengthening MSMEs and BUMDes, encouraging increased managerial capacity, and facilitating formalization, resulting in more stable and inclusive growth
- SDG 10 (social justice): strengthening cooperative institutions and improving financial literacy driven by economic education for the people acts as an effective redistributive mechanism, directly addressing structural inequalities and reducing regional disparities.
- SDG 12 (environment): people's economic education instills a deep ecological awareness that encourages green entrepreneurship and wise consumption practices, while bridging the government's green economic policies with community behavior at the micro level.

Thus, people's economy education has proven to have a holistic impact: the resulting economic growth is inclusive (SDG 8), based on justice (SDG 10), and respects the planet's ecological limits (SDG 12).

Theoretical Contributions and Research Limitations

The main theoretical contribution of this study is the provision of a conceptual framework that integrates economic education for the people, economic democracy, and sustainability literacy as a strategic whole in the context of the sustainable development agenda. This framework offers a richer perspective than partial approaches that focus only on conventional entrepreneurship. However, this study has limitations because it uses a structured literature review method rather than empirical field research. Therefore, the resulting policy recommendations need to be further tested for validity and effectiveness through case studies or action research at the community level.

Transformational Policy Recommendations

Based on the synthesis of findings, a series of transformational policies are recommended to strengthen the role of economic education in achieving the SDGs:

- Comprehensive integration of the people's economy curriculum: the government, through the Ministry of Education, Culture, Research, and Technology, needs to explicitly integrate the people's economy, social entrepreneurship, and circular economy principles into both formal (such as the Merdeka Belajar Kampus Merdeka program) and non-formal education.
- Strengthening local institutions as SSE centers: the managerial capacity of village-owned enterprises (BUMDes) and cooperatives must be strengthened through education, making them not only business entities but also forums for community entrepreneurship education that function as centers of Social Solidarity Economy (SSE).
- Innovation of inclusive and sustainable financing schemes (green financing): OJK and Bank Indonesia need to expand green financing schemes or Green KUR for MSMEs and cooperatives that are committed to sustainable production practices. The OJK's consolidation policy for BPR/BPRS (SPP) must be directed towards supporting green financial inclusion.
- Improving inclusive digital literacy: The MSME go digital and smart village programs must be expanded with an emphasis on technology education to ensure global market access and production efficiency, which are relevant to supporting SDG 8 and SDG 12.

- Participatory consumption and production regulations: the government needs to strengthen regulations related to eco-labeling and incentives for environmentally friendly producers. The success of this policy must be supported by public education that builds critical awareness among the public as responsible consumers.

CONCLUSION

This study finds that economic education for the people is an important and strategic tool in supporting the achievement of SDG 8, SDG 10, and SDG 12 in Indonesia. By strengthening MSMEs, promoting social justice and equitable access through cooperative models and financial literacy, and instilling the ecological awareness necessary for responsible consumption and production, people's economic education creates the foundation needed for inclusive economic growth. If people's economic education is fully incorporated into national development policies, it will accelerate Indonesia's progress towards sustainable development that is fair, inclusive, and resilient to global challenges.

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