

# Sunterpreneur: The Role of MSMEs in Economic Development Innovation in Urban Areas

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**Abstract.** Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in urban economic development, particularly in filling the gaps left by large businesses. However, the centralized development of Jakarta in the central and southern regions has created significant disparities, especially in North Jakarta, characterized by high poverty rates, informal settlements, disaster vulnerability, and limited basic infrastructure. This context restricts access to inclusive economic opportunities for vulnerable groups in the urban peripheries, forming the background for the emergence of the Sunterpreneur Program. This study aims to examine the Sunterpreneur MSME innovation in Sunter Jaya Sub-District, Tanjung Priok, North Jakarta, to understand its urgency and interaction with the local socio-economic environment as a solution to opportunity and economic gaps. The program is a collaboration between the Sunter Jaya community and the Corporate Social Responsibility (CSR) of PT Pertamina Patra Niaga Integrated Terminal Jakarta. This study adopts a qualitative single case study design, with data collected through in-depth interviews, literature review, and secondary data. The findings indicate that Sunterpreneur has successfully accommodated vulnerable groups such as the elderly (15%), female breadwinners (33%), the unemployed (19%), persons with disabilities (22%), and pregnant women (11%). Future plans for digital marketing are expected to further strengthen equal opportunities for all, contributing to business sustainability and improved quality of life for vulnerable groups in Sunter Jaya.

**Keywords:** *Inclusive Economy, North Jakarta, Vulnerable Groups, Sunterpreneur, MSMEs.*

## A. INTRODUCTION

For a long time, Micro, Small, and Medium Enterprises (MSMEs) have played a significant role in urban economic development (Omowole et al., 2024). This role is crucial because economic spaces left unoccupied by larger businesses can be filled by MSMEs. Various studies have highlighted this fact comprehensively. A study by Adhitama et al. (2018) in peri-urban Pedurungan Kidul, Semarang, for instance, showed that MSMEs have contributed to the process of socio-economic transformation, whereby improvements in local community welfare, job creation, and shifts to more profitable livelihoods occurred. The growth of MSMEs also accelerated the pace of peri-urban development, positively impacting farmers who began shifting occupations to red brick production.

With further observation, based on another study by Blanchard (2020), MSMEs play an important role in the continuity and sustainability of business. The differentiated trade positions of MSMEs actually strengthen and distinguish their market positioning in specific locations, including in urban areas. This study implicitly affirms that MSMEs are part of adaptive businesses. Adaptive businesses, as other studies suggest, are not limited to urban centers. In urban peripheries, MSME innovations are no less numerous compared to those found in city centers (Deltour et al., 2017).

Urban as well as peri-urban areas thus become arenas of change for MSMEs. On one hand, cities represent the status quo of large businesses. On the other hand, behind this status quo, according to Burch et al. (2016), there exists a promising arena for MSMEs to identify deadlocks and find alternative business solutions emerging from the grassroots. At this point, this study specifically investigates Sunterpreneur, an MSME innovation that emerged in the urban periphery of metropolitan Jakarta, Indonesia, precisely in Sunter Jaya Sub-District,

Tanjung Priok District, Administrative City of North Jakarta. Sunterpreneur emerged from the vast gap between the central city economy and the peripheries, which has also restricted inclusive economic access for certain community groups, including vulnerable groups in the urban fringes.

Sunterpreneur has become a distinct arena where urban peripheral communities are seeking more inclusive economic alternatives. Interestingly, in its implementation, although large businesses have contributed to the narrowing of inclusive economic access, the private sector, particularly the Corporate Social Responsibility (CSR) unit of PT Pertamina Patra Niaga Integrated Terminal Jakarta, has also played a role in the emergence and facilitation of MSMEs under the Sunterpreneur program. At this point, a distinctive feature is found, in which private sector contributions do not weaken MSMEs but instead strengthen business growth and sustainability.

## **B. METHOD**

MSME innovation in Sunter Jaya Sub-District represents a unique and distinctive phenomenon. Sunterpreneur can be regarded as the first inclusive MSME pioneer in North Jakarta. Therefore, this study adopts a qualitative single case study design to examine and explore this unique reality in the periphery of Jakarta (Lobo et al., 2017). With a single case study design, the limitation of the empirical object, namely the Sunterpreneur Program and the community dynamics in Sunter Jaya, Tanjung Priok, becomes an added value, as it allows for a more contextual in-depth exploration (Gaya & Smith, 2016). Various economic issues in Jakarta's peripheries that are examined as entry points of the study are also used to explain why the Sunterpreneur Program emerged and what the urgency of its emergence.

Practically, data collection in this study was conducted through in-depth interviews with several groups involved in the implementation of the Sunterpreneur Program and with facilitators from CSR PT Pertamina Patra Niaga Integrated Terminal Jakarta. In addition to in-depth interviews, the study is supported by a literature review from various sources and also secondary data such as program reports and company reports. In line with the main objective of the research, which is based on a single case study, this study aims to explore, first, the Sunterpreneur Program specifically, which serves as a solution to bridge opportunity and economic gaps in the vulnerable urban peripheries of Jakarta with limited access to assets and opportunities. Second, based on the unique location of the study in the urban periphery, this research is likely to generate an in-depth understanding of how this innovative program interacts with its local social and economic environment, as well as how the sustainability of the program can address the specific challenges faced in Sunter Jaya Sub-District.

## **C. RESULTS AND DISCUSSION**

### **1. The Complexity of Problems in the Peri-Urban Areas of Jakarta**

For some people, the city is a place of opportunity to improve their economy and quality of life. With these opportunities, particularly municipal governments, they even massively plan urban development by allocating substantial budgets. However, although urban development is planned in such a manner, especially with large and well-organized budgets, improvements in the quality of life and economy of urban residents do not automatically occur (El-Kholei, 2020). Planned but concentrated and centralized urban development often creates disparities for the peripheral areas of the city as well as the surrounding regions. In addition, severe economic impacts such as inequality between the central and peripheral areas of the city are also a consequence of failed and uneven urban development planning.

Drawing from the unique case of West Baltimore, United States, for example, concentrated urban development that disregards local interests and small businesses in the area

has eliminated the very function of city planning itself. The city, which was expected to provide opportunities for better living standards and economic conditions, turned out to produce the opposite; the city instead “removed its greatest opportunity” to deliver those two aspects to the residents who needed them most (Snidal & Newman, 2022). A similar reality is evident in the metropolitan development process of Jakarta. Jakarta, as one of the largest cities in Indonesia, has been built with total commitment, as evidenced by the continuously increasing allocation of the Regional Revenue and Expenditure Budget (APBD) each year. Nevertheless, large-scale urban development budgets do not always equate to improvements in the quality of life, particularly for communities living in the peri-urban areas.

When visiting Jakarta, starting from South Jakarta to Central Jakarta and then to North Jakarta, what one finds is a striking disparity. This reality is further evidenced by a study presented by Winata and McLafferty (2021), in which, apart from the disparity between urban development in South Jakarta, including Central Jakarta, and North Jakarta, the disparity itself also reflects the failure of urban development. Winata and McLafferty (2021) elaborate on their findings with a case in the health sector in North Jakarta. In this northern coastal area, where many residents have low incomes and high unemployment rates, the availability of infrastructure and health facilities is even more limited. Public Health Centers (Puskesmas) in North Jakarta are fewer in number compared to other areas, such as South Jakarta.

This reality further illustrates the fact that disparities in urban development ultimately also contribute to the escalation of health problems in peri-urban areas (El-Kholei, 2020). The case study by Winata and McLafferty (2021) is only one among various issues surrounding the development process of Jakarta, which has produced disparities, particularly between South and Central Jakarta and North Jakarta. Based on several other studies, the issues of gaps and failed development planning have also been addressed. The following is a problem mapping table compiled from various studies highlighting the social, economic, and environmental challenges in Jakarta. This table is structured to simplify and present to the reader the crucial and complex issues that surround centralized development in South Jakarta and Central Jakarta, but which, conversely, create disparities in North Jakarta.

**Table 1. Problem Mapping in Jakarta Based on Several Studies**

No	Economic, Social, and Environmental Problems in Jakarta	References
1	<b>High Poverty:</b> overtly is the root cause of informal settlements. North Jakarta had the highest concentration of poor households, amounting to 43,480 households or 150,000 residents in 2008, and 27% of the poor population in 2011, due to the inability to afford proper housing.	(Alzamil, 2018; Padawangi, 2012; Putra, 2021)
2	<b>Proliferation of Informal Settlements ('Kampung'):</b> Jakarta has experienced a significant increase in informal settlements due to rapid urbanization, lack of housing policies, and the inability of low-income communities to access adequate housing. These settlements are often marginalized in terms of education, health, and welfare.	(Alzamil, 2018; Padawangi, 2012; Putra, 2021)
3	<b>Flooding and Sea-Level Rise (Specific to North Jakarta):</b> The northern coast of Jakarta is the most vulnerable area to increasingly severe tidal flooding, flash floods due to heavy rainfall (flooding more than 70% of the city in 2002 and 2007), and sea-level rise projected at 3–5 mm per year.	(Alzamil, 2018; Padawangi, 2012; Putra, 2021)

4	<b>Land Subsidence (Specific to North Jakarta):</b> Jakarta is experiencing land subsidence due to excessive groundwater extraction, particularly in the northern coastal areas, with a rate of 8 mm per year.	(Padawangi, 2012)
5	<b>Environmental Pollution (Specific to North Jakarta):</b> Waste from polluted rivers accumulates on the northern coast. High levels of pollution in Jakarta Bay affect fisheries and pose health risks, for example, the prohibition of green mussel cultivation due to hazardous pollutant levels.	(Padawangi, 2012)
6	<b>Lack of Infrastructure and Basic Facilities:</b> Informal settlements are characterized by a lack of wastewater management, clean water supply, solid waste management, drainage facilities, and other basic utilities, leading to unhealthy environments. Water supply infrastructure in North Jakarta is particularly inadequate.	(Putra, 2021; Alzamil, 2018; Padawangi, 2012)
7	<b>Poor Housing Conditions:</b> Most houses in informal settlements are in disrepair, do not meet modern housing environmental standards, and are often built from temporary or recycled materials. Housing services such as bathrooms and kitchens are lacking.	(Putra, 2021; Alzamil, 2018)
8	<b>Irregular Spatial Patterns:</b> The spatial layout of informal settlements is irregular, with narrow, winding, and unpaved roads that hinder emergency vehicle access. The lack of public open spaces and green areas is also problematic.	(Alzamil, 2018)
9	<b>High Disaster Risk:</b> Informal settlement areas are vulnerable to various disasters such as fires (e.g., in Kampung Bandan), floods, and even epidemics, largely due to a lack of basic infrastructure.	(Putra, 2021; Alzamil, 2018)
10	<b>Land Tenure Insecurity:</b> Residents of kampung often lack secure land ownership, as they live on government-owned or illegally occupied land. More than 50% of land parcels in Jakarta are unregistered. This disadvantages them in the urban planning process and makes them vulnerable to forced eviction.	(Alzamil, 2018; Padawangi, 2012)
11	<b>Displacement and Evictions:</b> Communities, particularly in northern coastal Jakarta, are vulnerable to evictions in the name of climate change mitigation. Many families have been displaced because their homes are considered illegal, and relocation projects often fail to meet residents' needs.	(Alzamil, 2018; Padawangi, 2012)
12	<b>Spatial and Economic Inequality:</b> Jakarta's growth has produced significant economic and social inequality, where much of the city is spatially segregated by social and economic class. Mega-projects for the upper-middle class often escape the environmental challenges faced by poor communities.	(Padawangi, 2012)
13	<b>Impact of Urban-Biased Policy (UBP) (Specific to Jakarta's Periphery such as Bekasi):</b> UBP leads to increasing economic disparities between urban and rural areas, high rural poverty, massive agricultural land conversion, as well as farmers losing land and agriculture being disconnected from industry.	(Kurnia et al., 2023)

14	<b>Environmental Degradation and Unsustainable Food Security:</b> Jakarta as a megacity faces problems of environmental degradation and unsustainable food security, partly due to farmland conversion and pressure on agricultural land.	(Kurnia et al., 2023; Padawangi, 2012)
15	<b>Non-Inclusive/Top-Down Planning Approaches:</b> City master plans that are top-down and lack community participation in the planning process perpetuate inequality and injustice, as they often fail to respond to grassroots needs or recognize the root causes of poverty.	(Putra, 2021; Padawangi, 2012)
16	<b>Impacts on Livelihoods (Fishermen) (Specific to North Jakarta):</b> Urban planning and pollution (e.g., the ban on green mussel cultivation) threaten the livelihoods of fishermen and fisheries-related workers in North Jakarta.	(Padawangi, 2012)
17	<b>Lack of Awareness and Community Participation in Planning (Specific to North Jakarta):</b> Communities in North Jakarta are unaware of the city's master plans or climate change mitigation projects (such as the giant seawall), and their informal status limits opportunities to be heard.	(Padawangi, 2012)
18	<b>Lack of Public Facilities:</b> Informal settlements are characterized by inadequate essential facilities such as shopping centers, schools, health services, recreational facilities (playgrounds, parks), security services, religious facilities, public transport, parking, sidewalks, and postal services.	(Alzamil, 2018)

**(Compiled by the Author, 2025)**

Based on the mapping table above, it is evident that the problems in Jakarta are not only numerous but also highly complex. However, the most prominent finding from the mapping of Jakarta's problems, consisting of eighteen (18) points, is that seven (7) of them explicitly highlight acute issues in North Jakarta. This indicates that urban development disparity, particularly in Jakarta, is indeed taking place. Amid the glitter of development in South Jakarta and Central Jakarta, the peripheral areas, specifically North Jakarta where Sunter Jaya Sub-District is located, still face high levels of poverty, disaster vulnerability, and eviction threats. In addition, there is still limited availability of basic infrastructure such as Public Health Centers (Puskesmas), waste and sewage management, as well as drainage facilities.

From these various issues, several livelihoods of residents that rely on coastal natural resources, such as fishing, are increasingly disappearing. Environmental degradation in North Jakarta is becoming more uncontrollable. For this reason, in a literal sense, the people of North Jakarta are not only positioned on the margins, but their living conditions and dynamics are truly being pushed to the edge. Urban development in Jakarta, concentrated particularly in the South and Central areas, does not extend to the northern periphery. On the contrary, the northern coast of Jakarta has become one of the most striking reflections of the city's development failures. Although the budget allocated for the city's development has increased year by year, the urban development process has not effectively reached the northern area. Interestingly, however, from this state of marginalization emerges a glimmer of hope, such as through the presence of economic empowerment initiatives for marginalized and vulnerable groups in Sunter Jaya, namely the Sunterpreneur Program. Within this program, the distressed economic conditions are intended to be addressed, albeit gradually.

## 2. Sunterpreneur: An Economic Solution Amid the Status Quo of Urban Big Business

Drawing from the various social, economic, and environmental issues broadly explained in the previous section, Sunter Jaya Sub-District specifically experiences nearly similar challenges. However, the economic issues in Sunter Jaya appear to be more crucial to highlight, even though the social-environmental problems cannot simply be disregarded. The economic problems are particularly important to explore because they form the basis for the emergence of the Sunterpreneur Program, initiated by the community of Sunter Jaya and supported by a partner, namely the Corporate Social Responsibility (CSR) of PT Pertamina Patra Niaga Integrated Terminal Jakarta. Like an anchor amidst the waves of increasingly difficult economic problems, the Sunterpreneur Program has slowly begun to address economic challenges and, subsequently, to also respond to the vulnerabilities of the community in Sunter Jaya. The following is a mapping of various problems in Sunter Jaya based primarily on data from PT Pertamina Patra Niaga Integrated Terminal Jakarta in 2025.

**Table 2. Mapping of Social, Economic, and Environmental Problems in Sunter Jaya Sub-District**

No.	Problems in Sunter Jaya	Source
1	<b>Economic Inequality and Limited Opportunities:</b> Economic disparity is a tangible challenge in Jakarta, with not all groups having equal opportunities to participate in economic redistribution. Vulnerable groups in Sunter Jaya have very limited access to growth and income opportunities. This is exacerbated by limited employment opportunities (economic crisis), the minimal role of women in the economy, and the lack of sufficient access to employment for the elderly and persons with disabilities.	(Profil KERAK TELOR, 2025; Dokumen Inovasi Sosial, 2025 2025; Paper Inovasi Sosial, 2025)
2	<b>Underutilization of Potential:</b> Although most residents, particularly housewives, possess basic skills in the culinary field, this potential has not been fully harnessed due to a lack of targeted training. The existing system has also failed to optimize resources such as the use of eggshell waste for organic fertilizer and the utilization of home gardens for the cultivation of cassava as a primary raw material. Furthermore, residents previously had to purchase flour as a food processing ingredient, indicating inefficiency in the system.	(Profil KERAK TELOR 2025; Dokumen Inovasi Sosial, 2025)
3	<b>Unmanaged Waste Problems:</b> Waste from food production or MSME activities has not been adequately managed. The “Kerak Telor” Program emphasizes radical innovation in the application of zero waste, implying that waste management was already a significant problem beforehand.	(Dokumen Inovasi Sosial, 2025 2025; Paper Inovasi Sosial, 2025)

4	<p><b>Conditions of Vulnerable Groups Before the Sunterpreneur Program:</b>                  Before the program, vulnerable groups faced various challenges:</p> <ul style="list-style-type: none"> <li>• <b>Elderly:</b> Lacked skills in food processing and had minimal access to MSME markets.</li> <li>• <b>Unemployed:</b> Lacked activities and income.</li> <li>• <b>Female breadwinners:</b> Did not receive adequate wages.</li> <li>• <b>Pregnant women:</b> Faced difficulties in accessing work opportunities due to pregnancy.</li> <li>• <b>Persons with disabilities:</b> Had no space or opportunities to work. In general, there was an unjust system that limited women, the elderly, and persons with disabilities from acquiring skills and income due to restrictions on their activities in public spaces.</li> </ul>	(Dokumen Inovasi Sosial, 2025 2025; Paper Inovasi Sosial, 2025)
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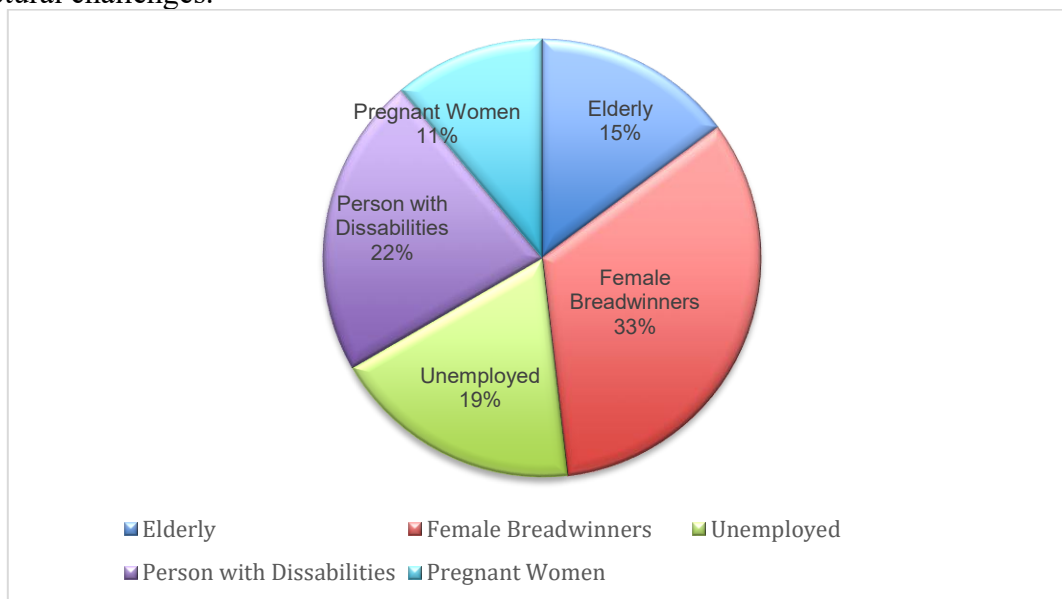
Source: Compiled by the Author (2025)

Based on the mapping of various issues in Sunter Jaya Sub-District, derived from processed data sourced from the company’s documents, it can be concluded that three (3) out of the four (4) identified issues converge on the main problems, namely economic challenges and vulnerability. This fact further demonstrates that, amidst the vibrancy of large-scale businesses in the Jakarta metropolis, such momentum does not extend to the broader coastal areas of Jakarta. On the contrary, the concentration of large businesses in the central and southern parts has exacerbated inequality, particularly in terms of economic access. The echoes of advanced economic development in Jakarta have not fully reached North Jakarta, despite its geographical position as part of the metropolitan city.

Such circumstances ultimately generate significant negative impacts, wherein access to formal employment in Jakarta’s large business sector has become extremely competitive. Yet, within this competitive environment, if examined further, it also sparks alternative economic pathways. The emergence of the Sunterpreneur Program in Sunter Jaya, originating from conditions of economic, social, and vulnerability-related pressures, represents a unique component of a complex interaction, as it arose and developed amid the city’s massive urban development, often associated with the growth of large-scale businesses (Saputra & Darmawan, 2023). The Sunterpreneur Program, implemented by vulnerable groups engaged in MSME-based food businesses, is indeed not part of such large urban enterprises. However, it has involved vulnerable groups such as the elderly, the unemployed, women as family breadwinners, pregnant women, and persons with disabilities as active agents of MSMEs. Clearly, this indicates that these small- and medium-scale businesses embody a more inclusive form of economic activity.

It is precisely this type of inclusive economic activity that is difficult to achieve even for large-scale enterprises exceeding the size of MSMEs. The reason lies in the fact that MSMEs can operate by accommodating a more diverse segment of society (Algan, 2019). For instance, in the implementation of the Sunterpreneur Program, formally referred to as the “Kerak Telor” Program (Community Food Craft, Local Economic Transformation of Sunter), vulnerable groups such as the elderly, women, and persons with disabilities, as well as low-income groups and the unemployed, can all be accommodated. Such inclusive economic activities also foster more equitable and just participation in the urban economy. The acute social, economic, and environmental inequalities in Jakarta are, at least beginning with Sunter Jaya, gradually being addressed. The percentage data of Sunterpreneur beneficiaries presented below is expected to offer a sense of optimism for readers to begin encouraging alternative

economic dynamics in urban peripheries, which are often left behind due to cultural and structural challenges.



**Figure 1. Percentage of Sunterpreneur Program Beneficiaries**

Source: Compiled by the Author (2025)

Based on the diagram above, the Sunterpreneur Program, which operates within MSME-based economic activities, comprehensively engages vulnerable groups in Sunter Jaya. Beneficiaries who previously lacked employment, faced difficulties in accessing jobs, or were discriminated against when seeking formal employment, ultimately gained opportunities for work and additional income through Sunterpreneur. The year 2025 marks the third year of participation for group members involved in this MSME business. According to the 2025 Corporate Social Innovation Document, the average monthly income of group members from these culinary MSMEs is calculated at IDR 5,325,000. This amount is considered significant, as it nearly equals the Regional Minimum Wage in Jakarta. Thus, it demonstrates that both formal businesses and MSMEs are capable of providing income to groups at nearly equivalent minimum standard levels.

Group members who previously had jobs but also joined this MSME program have also recorded an increase in income of 12.7% (Social Innovation Paper, 2025). Consequently, after three years, members involved in Sunterpreneur harbor no doubts about continuing their efforts. Access to employment through these MSME businesses has yielded results nearly equivalent to those of formal employment in Jakarta. For several group members with different abilities (persons with disabilities), this economic activity has become a major source of hope. Persons with disabilities have long faced difficulties accessing employment due to discrimination and the stigma that disabilities imply an inability to work, either because of physical limitations or differences in abilities (Anisa, 2019). At this point, MSME-based economic activities have, in fact, more often provided a fast-track pathway for accommodating these vulnerable groups, rather than large-scale businesses.

Some MSME businesses that have adopted and utilized digital platforms, for instance, have extensively involved persons with disabilities in their operations (Burhan, 2025; Ilham et al., 2024). Beyond offering hope, such implementations have contributed to sustainability and a better quality of life for groups that are frequently stigmatized as incapable of working. In reality, persons with disabilities are not unable to work; rather, they simply possess “different abilities” compared to the general population. In this regard, the implementation of the Sunterpreneur Program, which has engaged 22% of persons with disabilities in the MSME

culinary sector, demonstrates that this relatively large proportion has, in fact, contributed significantly to the program’s sustainability. This is because persons with disabilities have been among the most enthusiastic members in implementing the program. This can be further illustrated by the development of the Sunterpreneur Program’s implementation from 2023 to 2025, as follows:

**Table 3. Implementation of the Sunterpreneur Program**

<b>Year</b>	<b>Program Implementation Activities</b>
2023	Group initiation and development
	Mapping of MSME potential
	Program socialization
	Establishment of MSME groups consisting of 10 housewives in Sunter Jaya
	Basic training on food hygiene and sanitation
	Food processing training
	Provision of production equipment
	Initial legality (such as NIB and P-IRT)
	Improvement of production houses
	Utilization of MSME production residues to be processed into eco-enzyme
	Conducting annual donation drives (once per year)
2024	Product strengthening
	Development of production houses
	Provision of supporting production equipment / Diversification of production tool assistance
	Training on innovative products (including healthy food)
	Packaging improvement
	Advanced legality (such as Halal P-IRT)
	Management of eggshells as an alternative planting medium
	Conducting annual donation drives (twice per year)
2025	Market expansion
	Development of production houses
	Marketing training
	Assistance in professional packaging design
	Partnerships with business actors
	Assistance in trademark certification and obtaining trademarks from DJKI
	Obtaining Intellectual Property Rights (IPR) from DJKI
	Halal certification
	Utilization of processed eggshells for cassava cultivation
	Research and development of traditional Betawi food products with “Ongol-Ongol”
	Sale of “Ongol-Ongol” in the Sunterpreneur MSME catalog
Conducting annual donation drives (three times per year)	

Source: Compiled by the Author (2025)

Building on the explanation of the program implementation points over the past three years, there have been virtually no significant obstacles, particularly for persons with disabilities, to be intensively involved in the program. On the contrary, with the continuation of the program, which has now reached its third year, the collaboration and initiatives among diverse vulnerable groups in Sunter Jaya, along with the contribution of the partner, PT Pertamina Patra Niaga Integrated Terminal Jakarta, have provided solutions and opportunities amidst economic disparities in the periphery of Jakarta. This process has also inspired the sustainability of the program in the future, as indicated in the program roadmap for 2026, in

which the “digitalization of business systems” will be further intensified. Thus far, the marketing of MSME products, primarily food products, has relied heavily on face-to-face (offline) systems, although it has gradually extended to several online platforms such as e-commerce, Instagram, and WhatsApp. Moving forward, the use of these platforms will be more heavily relied upon for the transactions of MSME food products.

If the plan can truly be realized in the coming year, then the economic activities under the umbrella of the Sunterpreneur Program will become even more inclusive. This is because numerous studies have shown that digitalization has opened wide opportunities for the involvement of vulnerable groups, particularly persons with disabilities, to gain equal access to employment opportunities (Haq et al., 2024; Poerwanti et al., 2024). In addition to being advantageous in business processes, such praxis also enables the gradual realization of more equitable, humane, and just economic activities. Inclusive and equitable economic activities not only generate economic profit but also foster self-confidence among vulnerable groups actively engaged in these business processes. Thus, business processes that were initially driven primarily by economic objectives, in practice, can also contribute to addressing social problems, particularly vulnerability and unequal access.

### **3. Reflection: Uniqueness, Strengths, and Weaknesses of Sunterpreneur Praxis**

In the preceding section, the economic issues and vulnerabilities in Sunter Jaya were comprehensively explained in relation to the implementation of the Sunterpreneur Program to address both of these challenges. The program, which has been running for three years in Sunter Jaya, has seen significant progress from year to year in its implementation. However, such progress does not imply that Sunterpreneur has been free from ups and downs in its implementation process. In this reflection sub-section, various unique features, strengths, and weaknesses of this MSME food business praxis will be detailed through the concept of Total Quality Management (TQM). TQM, or quality management systems, are generally used to measure continuous improvement efforts, particularly concerning the actors, processes, and products of MSME businesses (Chartady, 2023).

Nevertheless, in this study, TQM is not applied through the measurement of indices with percentage-based results. Instead, the indicators commonly used in TQM are applied qualitatively to analyze how the implementation of the Sunterpreneur Program has unfolded, both in justifying its weaknesses and strengths. At least three (3) indicators are employed to assess whether MSME praxis experiences continuous improvement, referring to TQM. The first is the leadership indicator, which questions whether group leaders have thus far played a key role in at least three aspects, namely disseminating the group’s core values, enhancing the group’s skills, thereby enabling group members to utilize tools and materials to support MSME business objectives, or whether none of these have been achieved (A. R. Z. Aziz et al., 2019; R. Z. A. Aziz et al., 2017).

Reflection on the implementation of the Sunterpreneur Program reveals that these three aspects of leadership have been achieved by the MSME groups. Although the leadership of MSME groups in Sunter Jaya is not positioned as formal but informal leadership, such leadership has nevertheless become a distinctive strength. The group leader, also regarded as a local hero, Bangkit Dian Saputra, has played a vital leadership role in this MSME business process. In addition to being a representative figure emerging from the youth community, he has made numerous concrete contributions that align directly with the needs of MSME businesses. Bangkit reflects the regeneration of the group. His youthful energy and enthusiasm are directly related to his sensitivity to market preferences, particularly in the culinary sector, which demands product innovation.

Indeed, under Bangkit’s leadership, three important aspects have been achieved: first, the enhancement of culinary skills among group members; second, the innovation and diversification of culinary products; and third, the modernization of product management and marketing through digitalization. A close examination of the culinary products generated by MSME food groups in Sunter Jaya reveals that, in addition to product diversification, the products developed by the group have been highly innovative. The following table presents the diversification of MSME products in Sunter Jaya, specifically produced by Sunterpreneur group members, who themselves are vulnerable groups:

**Table 4. Diversification and Innovation of Products 2023-2025**

Year	Product Grouping
<b>2023</b>	<p><b>Development of Initial Culinary Skills and Basic Product Concepts</b></p> <p>In this year, the “Sunterpreneur” program initiated its early phase, which included mapping MSME potential, program socialization, group formation, and basic training on food hygiene and sanitation. Focus was also placed on food processing training and the initiation of preliminary legality (NIB, P-IRT). Although no specific products were explicitly identified for this year, this period served as the foundation for future product development.</p>
<b>2024</b>	<p><b>Pastries, Bread, and Other Snacks.</b></p> <p>The year 2024 was marked by group development and product strengthening, including training on innovative products and advanced legality such as Halal P-IRT. The products in this category include:</p> <ul style="list-style-type: none"> <li>• <b>Cookies and Pastries:</b> Browkies, Classic Cookies, Cheese Stick, Double Choco Cookies, Garlic Cheese Cookies.</li> <li>• <b>Bluder (Sweet Bread):</b> Chocolate Bluder, Cheese Bluder, Chocolate-Cheese Bluder, Chocolate-Peanut Bluder, Smoked Beef and Cheese Bluder.</li> <li>• <b>Muffins:</b> Chocolate Muffin, Smoked Beef and Cheese Muffin.</li> <li>• <b>Other Assorted Snacks:</b> Brownies, Chiffon Cake, Swiss Roll, Choux Pastry, Lumpur Cake, Naga Sari, Wajik, Ketan Serundeng, Pudding, Wingko, Dadar Gulung, Risssole, Curry Puff, Combro, Croquette, Sosis Solo, Lemper, Arem-Arem, Klepon, Tahu Baso, Tahu Isi, Mini Salmon Mentai, Onigiri</li> </ul>
<b>2025</b>	<p><b>Development and Sale of “Ongol-Ongol” Products</b></p> <p>In 2025, the “Sunterpreneur” program targeted market expansion and specifically mentioned the “Development of Ongol-Ongol Products” as well as the “Sale of Ongol-Ongol” in the Sunterpreneur MSME catalog.</p>

Source: Compiled by the Author (2025)

Based on the table of culinary product diversification and innovation above, it has been demonstrated that leadership and the group’s efforts to continuously improve culinary products have been effectively carried out. It can be stated that TQM, particularly in relation to leadership and product diversification, falls within the category of very good. However, what about the second indicator, namely the external aspect of “customer satisfaction,” which has not yet been addressed? The second TQM indicator, namely “customer focus,” relates to how group members develop strategies to achieve customer satisfaction and establish a customer-oriented business (A. R. Z. Aziz et al., 2019; Marwa et al., 2021). The explanation regarding product diversification above may be considered to fall under this criterion, as such efforts are also part of responding to the evolving market trends, including customer preferences.

In addition, another effort made by the group that “relates to customer focus” but is not limited to product diversification is the attempt to improve professionalism in presentation and marketing. In the implementation of MSME businesses, training in creating attractive and safe packaging was also prioritized. Training and mentoring for the design of appealing packaging were directly supported by CSR partners, PT Pertamina Patra Niaga Integrated Jakarta. Several business professionals engaged in product and packaging development were invited to train the group members. In this process, beyond achieving the goal of capacity building for group members, a unique interaction occurred. The private sector, or in other words, large businesses, did not undermine the role of MSMEs, but instead assisted and enhanced their capacities.

Furthermore, another effort related to customer focus was the commitment to meeting quality and legality standards. To date, with the presence of corporate CSR partners, applications such as Business Identification Numbers (NIB) and Household Food Industry (P-IRT) certificates have become more accessible, as the company, in collaboration with business professionals, provided information on the application process. The collaboration between the company and business professionals is also connected to the third TQM indicator, which directly concerns “the education and training of group members.” Through their continuous capacity building via the provision of education and training, the sustainability of the program is expected to be ensured (A. R. Z. Aziz et al., 2019; R. Z. A. Aziz et al., 2017; Marwa et al., 2021). During these educational and training sessions, monitoring was also conducted on the group members in terms of their use of tools, technical processes of product handling, and the extent to which they understood MSME business concepts thus far.

From 2023 to 2025, various types of training have been conducted with the support of partners, namely companies and several other stakeholders affiliated with the company. Examples include training on the safe use of gas cylinders and ovens, facilitated by the company’s Health, Safety, Security, and Environment (HSSE) function, as well as Business Model Canvas (BMC) training for group members, facilitated by the company’s General Affairs (GA) function. In addition, numerous other trainings were carried out by the Sunterpreneur group in collaboration with a wider range of stakeholders, including government actors connected to corporate CSR, such as: Basic Training on Food Hygiene and Sanitation; Processed Food Training; Marketing Training; and Product Development of “Ongol-Ongol.” Furthermore, through these training sessions, the local hero from the group has reached the stage of being able to independently transfer his knowledge in various MSME-related training activities.

At this point, referring to at least the three TQM indicators previously outlined, the implementation of the Sunterpreneur Program can be categorized as very good. Nevertheless, obstacles and challenges do not entirely disappear. There remain several aspects that require further evaluation by the group members. The first concerns the mainstreaming of marketing through digital platforms, which, according to various previous studies, is not particularly problematic for implementation by persons with disabilities. However, this digitalization is unlikely to be adopted as swiftly by group members in the elderly category. According to several studies, digitalization can indeed be an inclusive measure for vulnerable groups, particularly those engaged in MSME businesses, but it tends to be actively applied by individuals within the 17–40 age range (Rahayu et al., 2023; Sjahrudin et al., 2024).

In addition to the mainstreaming of digitalization, elderly groups themselves remain a segment that requires greater attention from the leadership and all group members. This relates to the directed mentoring of these food-based MSMEs, which is still insufficient. Looking ahead, for the elderly group, for instance, will they be able to keep pace with other group members and not fall behind in their ability to use various tools and food processing techniques? Furthermore, what strategies should the group adopt to design training that is

accessible, functional, and accommodating for members with diverse abilities, ages, and commitments?

Lastly, there remains an outstanding task that continues to require attention, namely the suboptimal management of production waste. Over the past three years, the Sunterpreneur Program has been successfully implemented with a focus on products and marketing. This culinary MSME program also holds strong potential to develop into a large-scale business. However, in the future, as the turnover of this MSME business increases significantly and generates larger volumes of food production waste, waste management will become an issue in its own right that requires a sustainable solution. The varied abilities and backgrounds of group members will again pose a challenge in terms of how they can technically acquire new knowledge in production waste management, moving toward the goal of zero waste. Both major opportunities and significant challenges stand equally before the Sunterpreneur Group.

#### **D. CONCLUSION**

Micro, Small, and Medium Enterprises (MSMEs) have long been recognized as vital pillars in urban economic development by filling economic gaps that are often overlooked by large-scale businesses. The adaptive role of MSMEs is evident in facilitating socio-economic transformation, such as improving community welfare, creating employment opportunities, and shifting livelihoods toward more advantageous conditions, both in urban centers and peri-urban areas. Nevertheless, centralized and massive urban development, as seen in the Jakarta megacity, often creates significant disparities by neglecting the needs and potential of peripheral regions. The concentration of development in central and southern Jakarta has, in fact, exacerbated inequalities in northern areas, which have thus become a critical arena for MSME innovation to address existing economic deadlocks.

This reality of disparity is particularly evident in North Jakarta, where Sunter Jaya Sub-District, Tanjung Priok, is located. Various studies highlight the complexity of problems in this area, including high poverty rates, the proliferation of informal settlements, vulnerability to disasters such as flooding and land subsidence, environmental pollution, and limited basic infrastructure and public facilities. Before intervention, the community of Sunter Jaya, particularly vulnerable groups such as the elderly, the unemployed, female breadwinners, pregnant women, and persons with disabilities, faced severe economic disparities and limited access to decent work opportunities. Local potential, such as the culinary skills of housewives and the utilization of eggshell waste, had not yet been optimized, compounded by inadequate waste management.

In response to this urgent situation, the Sunterpreneur Program emerged as an innovative solution to bridge economic gaps and create opportunities in the periphery of Jakarta, particularly in Sunter Jaya. This program is a community-driven initiative of Sunter Jaya with significant support from the Corporate Social Responsibility (CSR) unit of PT Pertamina Patra Niaga Integrated Terminal Jakarta. The uniqueness of Sunterpreneur lies in its inclusive economic character, which actively accommodates diverse vulnerable groups, including the elderly, unemployed, female breadwinners, pregnant women, and persons with disabilities, providing them with opportunities for work and income generation. The average monthly income of group members reaching Rp 5,325,000, equivalent to Jakarta's Regional Minimum Wage, reflects the program's success in creating access to informal employment on par with formal employment.

Throughout its three years of implementation, from the initiation and group development in 2023 to the expansion of marketing in 2025, the Sunterpreneur Program has demonstrated progressive evolution, encompassing basic training, provision of production equipment, business legality, improvement of production houses, as well as the utilization of

production waste and the development of innovative products such as “Ongol-Ongol.” The collaboration between vulnerable groups and the private sector has not only provided solutions to economic disparities but also fostered self-confidence among group members, especially persons with disabilities who previously faced workplace discrimination. With plans for digitalization of business systems, Sunterpreneur holds the potential to further expand access and equal opportunities, fostering a more just, humane, and sustainable economic activity in urban peripheries.

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