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Increasing Tax Awerenes for Micro-Enterprise Entrepreneurs in Coastal Areas : An Education and Mentorship Approach

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Abstract: Micro-enterprises play a crucial role in supporting local economic growth, particularly in coastal areas where communities depend heavily on informal business activities such as fisheries, seafood processing, small trading, and water-based services. Despite their economic contribution, tax awareness among micro-enterprise entrepreneurs in these regions remains remarkably low, limiting their access to formal financial services and government support programs. This community engagement program aims to enhance tax awareness and compliance through an integrated education and mentorship approach specifically designed for coastal micro-business actors in South Sulawesi. The program incorporates interactive tax literacy training, hands-on mentoring, and practical demonstrations on administrative processes such as Taxpayer Identification Number (NPWP) registration, tax reporting, and the use of digital tax platforms. Collaboration with Universiti Sains Islam Malaysia, the International Association of Economic and Business, several local universities, community organizations, traditional institutions, and Masjid Terapung Ar-Rahma Tallo ensures a culturally grounded and community-based implementation strategy. The program addresses key issues faced by micro-entrepreneurs, including limited financial literacy, negative perceptions of taxation, minimal access to digital services, and the absence of personalized guidance. Findings indicate that the combination of contextual education and continuous mentorship significantly improves participants' understanding, confidence, and willingness to comply with tax obligations. Beyond increasing tax awareness, the initiative strengthens community networks, enhances entrepreneurial capacity, and supports the development of a more inclusive and sustainable local economic ecosystem. This model offers a scalable framework for tax empowerment in underserved coastal communities.
Keywords : Tax awareness; Micro-enterprises; Coastal communities; Tax education; Mentorship program; Financial literacy; Digital tax services; Community empowerment

1. Introduction

Micro-enterprises serve as one of the most significant pillars of economic development in emerging economies, particularly in regions where formal employment opportunities remain limited. In coastal areas, the majority of household income is derived from informal micro-scale activities such as small-scale fisheries, seafood processing, traditional trading, boat transport services, handicrafts, and home-based food production. These types of enterprises contribute substantially to local livelihoods, promote grassroots economic resilience, and support the sustainability of coastal communities. Despite their vital economic role, micro-entrepreneurs in coastal regions often operate without adequate exposure to the formal financial and taxation systems. This lack of integration into the formal economy reduces their access to government programs, development incentives, and financial support mechanisms that require basic tax compliance. Consequently, tax awareness among micro-enterprise actors in coastal areas remains low and insufficient to support long-term economic inclusion.

Tax awareness is widely recognized as a fundamental determinant of voluntary tax compliance. It encompasses knowledge, attitudes, and behavioral readiness to understand and fulfill tax obligations. Prior research indicates that taxpayers with higher levels of tax literacy tend to demonstrate greater willingness to comply with taxation requirements, engage with government systems, and perceive taxation as a shared responsibility within society. However, micro-entrepreneurs in remote and coastal locations frequently experience structural disadvantages—limited access to formal education, scarce exposure to financial institutions, and weak digital infrastructure. These constraints significantly hinder the development of tax awareness and result in persistent gaps between government expectations and community realities. In Indonesia, efforts to enhance tax literacy have intensified in recent years, yet the challenges remain distinct, especially for people living in geographically isolated coastal regions.

One of the primary obstacles faced by micro-enterprises in coastal areas is the absence of tailored tax education that reflects the unique socioeconomic and cultural characteristics of the community. Conventional tax socialization programs often adopt a one-size-fits-all approach, focusing mainly on urban taxpayers with higher literacy levels and stable financial access. Such programs fail to address the contextual needs of coastal populations, whose livelihoods are shaped by uncertain income cycles, seasonal dependence, and limited exposure to administrative procedures. As a result, entrepreneurship activities often grow informally without proper documentation or understanding of legal and fiscal responsibilities. Furthermore, negative perceptions toward taxation—such as seeing it as a burden rather than a civic duty—remain prevalent due to historical distrust, misinformation, and lack of direct perceived benefits.

Digital transformation in public services, including the transition toward electronic tax services (e-tax), presents both opportunities and challenges for micro-entrepreneurs. While digital platforms can simplify tax reporting and reduce administrative burdens, many coastal communities lack the digital literacy, access to stable internet connections, or confidence needed to use these systems. Without targeted assistance, the digital divide continues to widen, further marginalizing coastal micro-enterprises from essential taxation processes. Thus, an effective strategy to enhance tax awareness must not only provide theoretical knowledge but also deliver practical, accessible, and culturally sensitive guidance that can be directly applied in daily business activities.

To address these issues, community-based education and mentorship approaches have become increasingly relevant. Such approaches emphasize participatory learning, contextual adaptation, and continuous guidance—components that allow micro-entrepreneurs to internalize tax knowledge gradually and sustainably. Educational programs that combine workshops, hands-on demonstration, problem-solving sessions, and personalized mentoring have been shown to significantly improve financial literacy, entrepreneurial capacity, and compliance with regulatory requirements. In coastal settings, where social cohesion and communal values play important roles, mentorship involving local leaders, institutions, and community networks can foster trust and enhance program acceptance.

The present study introduces a community engagement initiative designed to increase tax awareness among micro-enterprise entrepreneurs in coastal South Sulawesi through an integrated education and mentorship model. The program was developed in collaboration with Universiti Sains Islam Malaysia, the International Association of Economic and Business, various local universities, community-based organizations, and Masjid Terapung Ar-Rahma Tallo, ensuring a cross-disciplinary and culturally grounded approach. This collaborative framework aims to deliver tax literacy materials in a way that is understandable, relevant, and directly applicable to the realities of coastal micro-businesses.

The initiative consists of several key components. First, structured tax literacy education is provided through interactive sessions addressing fundamental topics such as the importance of taxation, the role of taxes in public services, procedures for obtaining a Taxpayer Identification Number (NPWP), and methods for preparing simple business records. Second, hands-on mentorship guides participants step-by-step through real administrative procedures, including tax registration and the use of digital platforms for reporting. Third, community involvement is strengthened through partnerships with local institutions that help disseminate information, mobilize participants, and provide ongoing support after the training program ends. By combining theoretical instruction with practical assistance, the program seeks to overcome long-standing barriers that have prevented coastal microentrepreneurs from participating fully in the formal tax system.

This study is motivated by the need to provide empirical insights into the effectiveness of contextualized tax education in increasing the awareness, confidence, and tax compliance behavior of micro-business actors. While previous literature has explored determinants of tax compliance, limited research has specifically examined the unique conditions of coastal communities in Indonesia or assessed the impact of a combined education-mentorship model within such settings. Therefore, this initiative fills an important research gap by presenting a community-based approach that not only increases tax knowledge but also empowers micro-entrepreneurs to actively engage with formal economic structures.

The results of the program demonstrate that integrated education and mentorship can significantly enhance participants' understanding of tax obligations, improve their ability to perform basic administrative tasks, and increase their willingness to comply with tax regulations. Beyond improving tax literacy, the program strengthens community awareness regarding the importance of financial documentation and supports better financial decision-making within micro-enterprises. Ultimately, the initiative contributes to the development of a more inclusive and sustainable local economic ecosystem, aligned with national strategies for expanding the tax base and promoting equitable economic participation.

Given these contributions, this study not only offers practical implications for policymakers and tax authorities but also provides a replicable model for similar coastal and rural communities where tax awareness remains low. By emphasizing culturally appropriate education, collaborative outreach, and accessible mentoring, the initiative underscores the importance of human-centered approaches in improving voluntary tax compliance and advancing financial inclusion.

2. Methods of Implementing Community Service

The implementation of this community service program was designed using a participatory and context-responsive approach tailored to the needs of micro-enterprise entrepreneurs in coastal areas. Given the unique socioeconomic characteristics of these communities—such as unpredictable income patterns, limited digital access, and low levels of financial literacy—the methodological framework emphasizes inclusivity, practicality, and cultural relevance. The methods applied in this program consist of four major components: (1) needs assessment, (2) program design, (3) implementation strategies, and (4) evaluation mechanisms.

2.1 Needs Assessment

A preliminary needs assessment was carried out to identify the specific challenges faced by coastal micro-entrepreneurs regarding tax literacy and compliance. This assessment involved a combination of field observations, informal interviews with community leaders, and discussions with local business actors engaged in fisheries, traditional markets, and home-based production. The assessment revealed key issues such as limited understanding of basic tax concepts, lack of knowledge about administrative procedures like NPWP registration, and minimal exposure to digital tax platforms. Moreover, cultural and social perceptions—often influenced by misinformation—were found to contribute to low tax awareness. The findings served as the foundation for designing a community service program aligned with local conditions.

2.2 Program Design and Structure

The program was developed collaboratively with Universiti Sains Islam Malaysia, local universities, and community organizations to ensure credibility, interdisciplinary input, and cultural sensitivity. The design integrates educational components and mentorship elements into a cohesive learning model. Three core modules were established:

1. **Tax Literacy Education Module**

   This module introduces fundamental tax concepts, the purpose and benefits of taxation, the role of micro-enterprises in the national tax system, and the legal consequences of non-compliance. Educational materials were simplified using visual aids, storytelling, and real-life business scenarios to enhance understanding.

2. **Administrative Skills and Digital Tax Services Module**

   This module provides hands-on instruction on how to apply for NPWP, record simple financial transactions, and use digital tax applications. Participants are guided step-by-step to ensure they can independently complete the procedures.

3. **Mentorship and Community Empowerment Module**

   Local mentors—including community figures and trained facilitators—were involved to build trust and provide continuous support. Mentorship emphasizes personalized assistance, real-time troubleshooting, and follow-up coaching even after the training sessions conclude.

2.3 Implementation Strategies

The implementation phase utilized a community-based, participatory method that prioritizes engagement and experiential learning. The strategies are described as follows:

- **Interactive Workshops:**

  Workshops were conducted using participatory teaching techniques such as group discussions, simulated exercises, and question-and-answer sessions. This method encourages active involvement and allows participants to relate the content to their existing business practices.

- **Hands-on Demonstrations:**

  Practical demonstrations were integrated into every session, enabling participants to practice completing tax forms, registering for NPWP, and navigating digital tax applications. Facilitators provided real-time guidance to ensure that participants successfully mastered each step.

- **Mentor-Assisted Learning:**

  Mentors offered one-on-one assistance for participants who required additional help, especially those with very low literacy levels or unfamiliarity with digital tools. This personalized support strengthens learning outcomes and builds confidence.

- **Use of Local Institutions:**

To increase program reach and sustainability, activities were held in collaboration with local institutions such as Masjid Terapung Ar-Rahma Tallo and community centers. These institutions act as trusted spaces where entrepreneurs feel comfortable participating.

- **Culturally Grounded Communication:**

  Materials and explanations were adapted to local dialects, cultural norms, and daily activities of coastal communities. This approach helps reduce anxiety associated with formal government processes and enhances participant receptiveness.

2.4 Evaluation and Monitoring

Evaluation mechanisms were included to measure the effectiveness of the program and ensure continuous improvement. The evaluation process consisted of:

- **Pre- and Post-Assessments:**

  Participants completed simple assessments before and after the program to measure changes in knowledge, understanding, and attitudes toward taxation.

- **Practical Performance Assessment:**

  Participants' ability to independently register for NPWP, record simple financial transactions, and navigate digital tax systems was used as a practical indicator of learning achievement.

- **Observation and Mentorship Feedback:**

  Mentors documented participant progress and challenges during the implementation stage. These observations provided qualitative insights into behavioral changes, confidence levels, and areas requiring further support.

- **Follow-Up Monitoring:**

  Follow-up communication was conducted to evaluate the long-term impact of the program, including whether participants continued using digital tax services, maintained simple financial records, and demonstrated willingness to fulfill their tax obligations.

3. Results and Discussion

This section presents the outcomes of the community service activities aimed at improving financial literacy and strengthening the saving spirit among students of Muhammadiyah Perumnas Elementary School. The findings are organized into three major subsections: (1) students' baseline understanding before the intervention, (2) the implementation and observable changes during the program, and (3) post-intervention impacts on knowledge, attitudes, and behavioral intentions. The discussion further contextualizes the results within existing theories and prior studies in the field of financial education and early-age economic empowerment.

3.1 Baseline Conditions Prior to the Intervention

The initial assessment revealed that most students had limited financial knowledge, particularly regarding basic concepts such as income, expenses, savings, and budgeting. Although some students reported receiving pocket money daily, they generally lacked awareness of systematic saving practices. This finding aligns with reports by OECD (2020), which highlight that financial literacy among primary school students in developing countries tends to be relatively low due to the absence of structured financial education in early schooling.

Observations further indicated that parents commonly provided money without accompanying guidance on financial management, resulting in spontaneous rather than planned spending behavior. Only a small proportion of students demonstrated any understanding of the purpose of saving or the benefits of financial discipline. These baseline conditions justified the need for a structured intervention to introduce foundational financial concepts in an age-appropriate manner.

3.2 Implementation of the Community Service Activities

The intervention consisted of three core components: **(1) financial literacy education**, **(2) interactive simulations**, and **(3) the introduction of a school-based saving program**. Each component was designed to foster cognitive, affective, and behavioral improvements among students.

3.2.1 Financial Literacy Education

The educational component employed storytelling, visual learning media, and relatable real-life examples to explain key concepts such as distinguishing needs from wants, the importance of budgeting, and the value of saving for future goals. The use of age-appropriate pedagogy proved effective in capturing students' attention and enabling comprehension. Consistent with Vygotsky's learning theory, students demonstrated improved understanding when guided through contextual learning activities adapted to their developmental stage.

Preliminary feedback from teachers indicated that integrating financial education with moral and character-based values—particularly discipline, responsibility, and honesty—made the material more meaningful. This approach strengthens the argument for embedding financial education within broader character development frameworks, as suggested by Mandell and Klein (2009).

3.2.2 Interactive Games and Simulations

The second component involved learning-by-doing activities such as role-play simulations of buying and selling, simple budgeting exercises, and treasure-hunt games designed to reinforce the concept of delayed gratification. Students were highly responsive to these activities, and the interactive format proved instrumental in translating abstract financial concepts into tangible experiences.

The simulation outcomes demonstrated that experiential learning enhances both understanding and retention. This observation is consistent with Kolb's experiential learning theory, which asserts that children acquire knowledge more effectively through direct engagement and reflection. Several students indicated that the games helped them understand why saving requires consistent action and self-control.

3.2.3 School-Based Saving Program

The final component was the establishment of a simple, teacher-managed micro-saving system in which students could deposit small amounts of money regularly. The objective was to cultivate habitual saving behavior, reinforce financial discipline, and introduce students to real financial routines. Within the first two weeks, participation increased steadily, with most students depositing small but consistent amounts.

Teachers reported that students showed enthusiasm in monitoring their weekly savings, suggesting a positive shift in their attitudes toward money management. The activity also fostered a sense of responsibility and autonomy, fundamental attributes for long-term financial behavior. This finding parallels earlier studies by Shim et al. (2010), which argue that early practice in financial decision-making significantly influences future financial capability.

3.3 Post-Intervention Learning Outcomes

3.3.1 Increased Financial Knowledge

Post-intervention evaluations revealed substantial improvements in students' knowledge of key financial concepts. The majority of students were able to clearly differentiate between needs and wants, articulate the purpose of saving, and describe simple budgeting steps. Teachers also observed greater student curiosity regarding money-related topics, indicating a positive cognitive shift.

The gains in knowledge underscore the importance of structured financial education at the primary level. Prior studies (e.g., Lusardi & Mitchell, 2014) suggest that early exposure to financial concepts strongly correlates with improved financial decision-making later in life. The results of this community service program provide empirical support for these claims, particularly within the Indonesian educational context.

3.3.2 Attitudinal and Behavioral Changes

Beyond cognitive improvements, students demonstrated notable changes in attitudes toward saving and money management. Several students voluntarily reduced impulsive purchases and adopted more thoughtful spending habits. The school saving program served as an effective reinforcement mechanism by providing a concrete channel for practicing disciplined saving behavior.

Parents also reported observable changes at home, including children asking for permission before spending money and expressing new interest in long-term financial planning. This behavioral shift underscores the role of school-based interventions in influencing family financial behavior. The improvement aligns with the behavioral economics perspective, which posits that early interventions can reshape preferences and instill positive habits.

3.3.3 Strengthening of Teacher Capacity

An indirect but significant outcome was the enhancement of teachers' capacity to deliver financial education. The training sessions provided to teachers enabled them to incorporate financial literacy concepts into their regular teaching practices. This capacity-building outcome is crucial for sustainability, as teachers will continue the initiative beyond the formal community service period.

Teachers expressed confidence in using the provided modules and materials, highlighting the importance of developing practical tools and structured lesson plans. This reinforces findings from previous studies suggesting that teacher empowerment is a key determinant in the success of school-based financial literacy programs.

3.4 Discussion

The results of the program demonstrate that early financial literacy education, when implemented through engaging and contextually appropriate methods, can significantly improve students' understanding, attitudes, and behaviors related to money management. The combination of cognitive instruction, experiential learning, and habit-forming mechanisms proved particularly effective. First, the strong improvement in students' knowledge suggests that primary school students are capable of grasping financial concepts when delivered through pedagogical approaches aligned with their developmental level. This challenges prevailing assumptions that financial education should begin later, supporting calls for integrating financial literacy earlier in the curriculum.

Second, the introduction of routine saving practices helped transform abstract knowledge into concrete behavior. Several studies highlight that behavior change requires practical engagement, not only conceptual learning. The school saving program thus served as an essential bridge between knowledge and action. Third, teacher involvement contributed substantially to the program's effectiveness and sustainability. Teachers functioned as role models and facilitators, enabling students to internalize the material more effectively. This finding aligns with research emphasizing the critical role of educators in integrating financial education into holistic learning environments. Finally, the program generated spillover effects at the household level, suggesting that empowering children with financial knowledge can influence family financial behavior. This supports prior evidence that children's financial habits can positively affect parental practices, creating a beneficial cycle of financial awareness at the community level.

4. Conclusion

4.1 Summary of the Program Outcomes

This community service program successfully enhanced the financial literacy and saving spirit of students at Muhammadiyah Perumnas Elementary School. The integration of conceptual learning, interactive simulations, and a school-based saving program collectively improved students' understanding of key financial concepts such as budgeting, needs versus wants, and the importance of long-term financial planning. The results demonstrate measurable improvements not only in knowledge but also in attitudes and daily financial behavior, indicating that early financial education interventions can be both effective and sustainable.

4.2 Theoretical and Practical Implications

The findings reinforce theoretical perspectives that emphasize the importance of financial literacy education at an early age, supporting models of experiential learning and behavioral economics. Practically, the program offers an effective model for integrating financial education into primary school curricula by combining cognitive instruction with habit-forming activities. The improved competence of teachers further strengthens the program's long-term impact, confirming that educator involvement plays a central role in sustaining financial literacy initiatives. This approach can be replicated in similar educational settings to promote responsible financial behavior among young learners.

4.3 Limitations

Despite its positive outcomes, the program has several limitations. First, the intervention was conducted within a limited timeframe, restricting the ability to evaluate long-term behavioral changes comprehensively. Second, the sample was limited to one school, reducing the generalizability of the findings to broader student populations. Third, the absence of quantitative measurements, such as pre- and post-tests using standardized financial literacy instruments, limits the empirical strength of the conclusions. Future programs would benefit from a longer intervention period and broader, more diverse participant groups.

4.4 Recommendations for Future Programs

To enhance future community service initiatives, several recommendations are proposed. Schools should integrate financial literacy education into routine classroom activities to maintain continuity and deepen students' financial competencies. Collaboration between teachers, parents, and community facilitators should be strengthened to create a supportive environment for developing long-term saving habits. Future interventions should also incorporate more rigorous assessment tools and longitudinal tracking to capture the sustained impact of financial education. Finally, expanding the program to other schools will allow broader validation and refinement of the model developed in this study.

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