

**The Role of Economic Education in Improving Financial Management Literacy in the Implementation of the Free Nutritious Meal Program (MBG) in Makassar City**

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**ABSTRACT**

*The Free Nutritious Meal Program (MBG) is a strategic government policy aimed at improving the quality of human resources by meeting the nutritional needs of students. The success of this program's implementation is determined not only by budget availability but also by the quality of transparent, accountable, and efficient financial management. Economic education plays a crucial role in fostering financial management literacy among program implementers at the school level and nutrition service management units. This study aims to analyze the role of economic education in improving financial management literacy in the implementation of the MBG Program in Makassar City. The study used a descriptive qualitative approach, with data collection techniques including interviews, observation, and documentation. The informants included MBG program managers, educators, and technical implementers at beneficiary schools. The results indicate that economic education contributes significantly to improving understanding of budget management, operational cost planning, fund use control, and program financial reporting. Good financial management literacy has been shown to increase the effectiveness of the MBG program's implementation on an ongoing basis. This study recommends strengthening economic education-based training for program implementers to improve the quality of financial governance of the MBG program in Makassar City.*

Keywords: Economic Education; Financial Literacy; Financial Management; MBG; Public Program Governance

**ABSTRAK**

Program Makan Bergizi Gratis (MBG) merupakan kebijakan strategis pemerintah dalam meningkatkan kualitas sumber daya manusia melalui pemenuhan kebutuhan gizi peserta didik. Keberhasilan pelaksanaan program ini tidak Hanya ditentukan oleh ketersediaan

anggaran, tetapi juga oleh kualitas pengelolaan keuangan yang transparan, akuntabel, dan efisien. Pendidikan ekonomi memiliki peran penting dalam membentuk literasi manajemen keuangan bagi pelaksana program di tingkat sekolah maupun unit pengelola layanan gizi. Penelitian ini bertujuan untuk menganalisis peran pendidikan ekonomi dalam meningkatkan literasi manajemen keuangan pada pelaksanaan Program MBG di Kota Makassar. Penelitian menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Informan penelitian terdiri dari pengelola program MBG, tenaga pendidik, serta unsur pelaksana teknis di sekolah penerima manfaat. Hasil penelitian menunjukkan bahwa pendidikan ekonomi berkontribusi signifikan dalam meningkatkan pemahaman pengelolaan anggaran, perencanaan biaya operasional, pengendalian penggunaan dana, serta pelaporan keuangan program. Literasi manajemen keuangan yang baik terbukti meningkatkan efektivitas pelaksanaan program MBG secara berkelanjutan. Penelitian ini merekomendasikan penguatan pelatihan berbasis pendidikan ekonomi bagi pelaksana program guna meningkatkan kualitas tata kelola keuangan program MBG di Kota Makassar.

Kata Kunci: Pendidikan Ekonomi; Literasi Keuangan; Manajemen Keuangan; MBG; Tata kelola Program Publik

## INTRODUCTION

The Free Nutritious Meal (MBG) Program is one of the government's strategic policies in an effort to improve the quality of human resources through meeting the nutritional needs of students from school age. This program is designed as a form of state intervention in strengthening the quality of education and health of the young generation simultaneously. From the perspective of economic development, investment in improving the nutritional quality of students is an important step in creating productive, competitive, and highly competitive human resources in the future. This is in line with the views of Todaro and Stephen C. Smith who stated that human resource development is the main factor in encouraging sustainable economic growth in developing countries.

The implementation of the MBG Program in various regions, including in Makassar, requires the support of effective financial management governance so that program objectives can be achieved optimally. The success of the implementation of public programs is not only determined by the amount of budget allocation, but also greatly influenced by the quality of financial management carried out by program implementers in the field. According to Abdul Halim (2020), public sector financial management is a process of planning, implementing, supervising, and being accountable for the use of the state budget which must be carried out in a transparent, accountable, and results-oriented manner. Thus, good financial management is an important prerequisite in supporting the effectiveness of the implementation of the MBG program.

In the context of managing public programs based on the state budget, financial management literacy is an important factor that determines the quality of program implementation. Financial management literacy is not only related to technical skills in

compiling financial statements, but also includes understanding the principles of efficiency, effectiveness, transparency, and accountability in the use of budgets. According to Annamaria Lusardi and Olivia S. Mitchell (2017), financial literacy has an important role in improving the quality of individual and organizational economic decision-making, especially in the management of limited resources. In the context of the implementation of the MBG program, the ability of program managers to understand the principles of financial literacy is a determining factor for the success of the program's implementation in a sustainable manner.

Economic education has a strategic role in improving financial management literacy for MBG program implementers. Economic education not only serves as a means of transferring knowledge about economic concepts, but also plays a role in forming rational attitudes in economic decision-making and improving the ability of individuals to manage resources effectively. According to N. Gregory Mankiw (2019), economic education helps individuals understand how to make the right decisions in conditions of limited resources so that they are able to maximize the benefits obtained from the use of these resources. Therefore, economic education is an important instrument in shaping the behavior of program managers who are professional and responsible in managing the MBG program budget.

In addition, economic education also contributes to forming a transparent and accountable organizational culture in the management of government programs. Transparency in public budget management is one of the important indicators in increasing public trust in government programs. This is in line with the opinion of the Organisation for Economic Co-operation and Development (2021) which states that financial literacy is an important component in strengthening transparent and accountable public financial governance. With the increase in financial literacy of MBG program implementers, the quality of program budget management is expected to increase.

In the implementation of the MBG Program in Makassar City, schools have a strategic role as a program implementing unit that interacts directly with students as beneficiaries. The school not only functions as a formal educational institution, but also as an implementing organization of government programs that is responsible for managing various forms of social educational assistance. Therefore, the ability of school managers to understand the principles of financial management is an important factor in supporting the successful implementation of the MBG program in a sustainable manner. According to Paul A. Samuelson and William D. Nordhaus (2018), economic education plays a role in shaping the ability of individuals to efficiently allocate resources to achieve optimal goals.

However, the reality on the ground shows that the level of financial management literacy of MBG program implementers still varies. Some program managers have good skills in budget planning and program financial reporting, but others still face limitations in understanding the administrative mechanism of systematic budget management. These conditions have the potential to affect the quality of the overall program implementation, especially in the aspect of transparency in the use of the budget and the effectiveness of the distribution of program benefits to students.

In addition, strengthening financial management literacy through economic education also plays an important role in improving the quality of decision-making in the management of the MBG program. Program managers who have a good understanding of economics tend to be able to determine the priorities for budget use appropriately in accordance with the real needs of program implementation in the field. This is in line with the opinion of Michael P. Todaro (2018) who states that improving the quality of human resources through economic education will improve the ability of individuals to make rational and effective economic decisions.

Furthermore, economic education also plays a role in increasing the awareness of program implementers on the importance of efficient use of resources as part of professional responsibilities in the management of public programs. Budget use efficiency is not only related to cost savings, but also to the ability to allocate resources appropriately according to the priority needs of the program. In the context of the MBG Program, the efficiency of budget use is very important to ensure the sustainability of the program in the long term and improve the quality of nutrition services to students as the main beneficiaries of the program.

Thus, strengthening the role of economic education in improving financial management literacy for MBG program implementers is a very important need in supporting the successful implementation of programs in Makassar City. Increasing the capacity of program implementers through economic education is expected to be able to create a more transparent, accountable, effective, and results-oriented financial management system. Therefore, research on the role of economic education in improving financial management literacy in the implementation of the MBG Program in Makassar City is important to be carried out as an effort to make an academic contribution as well as practical recommendations in strengthening sustainable public program governance

## **METHODS**

This study uses a descriptive qualitative approach with the aim of understanding in depth the role of economic education in improving financial management literacy in the implementation of the MBG program in Makassar City. The qualitative approach was chosen because it was able to provide a comprehensive picture of social phenomena that occurred in the field.

The research location was carried out in several schools implementing the MBG program in Makassar City which is a representation of the implementation of the program at the education unit level. The research informants consist of school principals, school treasurers, economics teachers, and MBG program managers who are directly involved in program management.

The data collection technique was carried out through in-depth interviews, direct observation of the implementation of the program, and documentation studies of the financial statements of the MBG program. The data obtained was analyzed using qualitative descriptive analysis techniques through the stages of data reduction, data presentation, and conclusion drawn.

The validity of the data is carried out through source triangulation techniques and triangulation methods to ensure the validity of research results.

## RESEARCH RESULTS

The results of the study on the Role of Economic Education in Improving Financial Management Literacy in the Implementation of the Free Nutritious Meal Program (MBG) in Makassar show that economic education makes a significant contribution to improving the ability of program implementers to understand and apply financial management principles effectively. The results of this research were obtained through in-depth interviews, field observations, and documentation studies on the implementation of the MBG program in several educational units that are the location of the research.

### 1. Improving Understanding of Financial Planning of the MBG Program

The results of the study show that program implementers who have a background in understanding economic education tend to be better able to prepare budget planning for MBG activities in a systematic and directed manner. This can be seen from the ability of program managers to prioritize budget needs based on the main activity components such as the procurement of nutritious foodstuffs, food distribution management, and other program operational needs.

In addition, program managers are also able to estimate cost needs more rationally so that the preparation of budget plans becomes more realistic and in accordance with the conditions of program implementation in the field. Good financial planning has a positive impact on the smooth implementation of MBG program activities because the use of the budget can be adjusted to the real needs of the program.

### 2. Improving the Ability to Control the Use of the MBG Program Budget

The results of the study show that economic education plays a role in improving the ability of program implementers to control the use of the budget effectively. Budget control is carried out through regular monitoring of the use of funds and adjustment of budget use with predetermined activity plans.

Program implementers who have good financial management literacy are able to identify potential budget waste and take appropriate control measures to ensure that the use of funds remains within the planned limits. This shows that economic education makes a real contribution to improving the quality of internal supervision of the use of the MBG program budget.

### 3. Improving the Quality of Financial Reporting of the MBG Program

The results of the study also show that economic education contributes to improving the ability of program implementers to prepare financial reports systematically and accountably. Program implementers who have a good understanding of financial literacy are able to prepare budget usage reports in a more structured, clear, and in accordance with the administrative provisions of financial management of government programs.

Good financial reporting not only serves as a form of administrative accountability, but also as a means of evaluating the implementation of the program as a whole. With well-organized financial reports, program managers can assess the effectiveness of budget use and plan improvements in program implementation in the next period.

### 4. Improving the Quality of Financial Decision Making of the MBG Program

The results of the study show that economic education plays a role in improving the quality of decision-making of program implementers in determining the priority use of the MBG activity budget. Program managers who have a good understanding of economics tend to be able to determine program needs objectively based on the scale of activity priorities that have a direct impact on improving the quality of student nutrition services.

The ability to determine the priority use of the budget is an important factor in ensuring that the implementation of the MBG program can run effectively and on target. It also shows that financial management literacy obtained through economic education makes a real contribution to improving the overall quality of program governance.

## 5. Increasing Transparency and Accountability in Financial Management of the MBG Program

The results of the study show that economic education plays a role in forming a transparent and accountable attitude of program implementers in managing the MBG budget. Transparency in budget management is reflected in the disclosure of information on the use of program funds to schools, activity implementation teams, and other related parties involved in the implementation of the program.

In addition, accountability in budget management can also be seen from the suitability between the budget use plan and the realization of activities in the field. The program implementers show a high commitment to maintaining financial administration order as a form of responsibility for the use of the state budget.

Overall, the results of the study show that economic education has a significant role in improving financial management literacy of MBG program implementers in Makassar City. The increase in literacy has a positive impact on the quality of financial planning, control of budget use, preparation of financial statements, financial decision-making, and transparency and accountability of sustainable program management

## DISCUSSION

The discussion of this research is focused on analyzing the role of economic education in improving financial management literacy in the implementation of the Free Nutritious Meal Program (MBG) in Makassar. Financial management literacy is one of the important factors in determining the success of the implementation of public programs because it is directly related to the ability of program implementers to plan, control, report, and evaluate the use of the budget effectively and accountably. Based on the results of research that have been obtained through observations, interviews, and documentation studies, economic education has been proven to make a significant contribution to improving the quality of financial governance of the MBG program at the education unit level.

First, economic education plays an important role in improving the quality of financial planning for the MBG program. Financial planning is the initial stage in the budget management cycle that determines the direction of the overall program implementation. Program managers who have a good understanding of economic education tend to be able to prepare budget needs plans systematically and based on the priorities of the main activities. This ability is very important considering that the implementation of the MBG program involves various financing components such as the

procurement of nutritious foodstuffs, food distribution, operational costs of activities, and program reporting administration. This is in line with the opinion of N. Gregory Mankiw (2019) who states that economic education helps individuals understand the rational decision-making process in conditions of limited resources so that they are able to determine the priorities of budget use effectively.

Second, economic education also contributes to improving the quality of controlling the use of the MBG program budget. Budget control is an important part of ensuring that the use of program funds is in accordance with the activity plan that has been set. The results of the study show that program implementers who have good economic literacy are able to monitor budget use in a more structured manner so that the potential for budget waste can be minimized. This is in line with the theory of public sector financial management put forward by Abdul Halim (2020) which states that budget control is an important instrument in creating transparent, accountable, and results-oriented public sector financial governance.

Third, economic education plays a role in improving the quality of financial reporting of the MBG program. Financial reporting is a form of administrative accountability for the use of the state budget as well as an instrument for evaluating program implementation. Program managers who have good financial management literacy tend to be able to compile budget usage reports in a systematic, transparent, and in accordance with the administrative provisions of public sector financial management. This is in line with the opinion of Annamaria Lusardi and Olivia S. Mitchell (2017) who stated that financial literacy has an important role in improving the quality of organizational financial management through improving the ability of individuals to understand the concept of budget management appropriately.

Fourth, economic education also plays a role in improving the quality of financial decision-making in the implementation of the MBG program. Proper decision-making is indispensable in determining the priority use of the budget, especially in conditions of limited resources. Program managers who have a good understanding of economics tend to be able to conduct an objective needs analysis so that the use of program funds can be directed to activities that have a direct impact on improving the quality of nutrition services for students. This is in line with the views of Paul A. Samuelson and William D. Nordhaus (2018) who affirm that economic education assists individuals in allocating resources efficiently to achieve optimal goals.

In addition, economic education also plays a role in forming a transparent and accountable organizational culture in the management of the MBG program. An organizational culture based on transparency will encourage the creation of a more orderly and structured financial management system so that the potential for administrative errors and irregularities in budget use can be minimized. Transparency in budget management also contributes to increasing public trust in the implementation of government programs. This view is reinforced by the Organisation for Economic Co-operation and Development (2021) which emphasizes that financial literacy is one of the important instruments in strengthening transparent and accountable public financial governance.

Overall, the discussion of the research shows that economic education has a strategic role in improving financial management literacy of MBG program implementers

in Makassar City. The increase in literacy is reflected in the quality of more systematic budget planning, more effective control of the use of funds, more transparent financial reporting, and more rational and needs-based decision-making programs. Thus, strengthening economic education for program implementers is an important step in improving the quality of governance for the implementation of the MBG program in a sustainable manner and ensuring that the benefits of the program can be optimally felt by students as the main beneficiaries

## CONCLUSIONS AND SUGGESTIONS

Based on the results of the research, economic education has a strategic role in increase financial management literacy of the implementation of the Free Nutritious Meal Program (MBG) in Makassar. The increase in literacy can be seen in the ability of program implementers to prepare budget planning systematically, control the use of funds efficiently, and prepare financial reports in a transparent and accountable manner. Good financial management literacy also supports the right decision-making so that the implementation of the program runs more effectively and sustainably.

Therefore, it is recommended to strengthen economic education through continuous training and mentoring for MBG program managers at the school and implementation unit levels. In addition, it is necessary to increase coordination between stakeholders and structured supervision so that the financial governance of the program is more optimal and able to support the success of the program in a sustainable manner

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