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Accounting Education for MSMEs: Enhancing Financial Literacy in the Menari Tourism Village, Semarang Regency

Noer Sasongko[1], Erma Setiawati[2], Lulu Hardina[3], Nurlita Arum S[4]
[1,2,3,4]Universitas Muhammadiyah Surakarta
email: ns243@ums.ac.id

ABSTRACT

This community service activity aims to enhance the understanding of Micro, Small, and Medium Enterprises (MSMEs) in Desa Wisata Menari, Semarang Regency, regarding the importance of accounting in managing business finances. Many MSME owners still lack adequate knowledge of financial recording, which hinders efficiency and decision-making. Through socialization sessions and interactive discussions, participants were introduced to basic accounting concepts and simple bookkeeping practices applicable to their businesses. The results showed an increased awareness of the importance of accounting and an initial ability to perform basic financial recording.

Keywords: accounting, financial literacy, MSMEs, community service

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) represent one of the most significant sectors contributing to Indonesia's national economy (Kusuma et al., 2025; Mustafa, 2023). Their role extends beyond supporting economic growth — MSMEs also serve as a primary driver for employment generation and the improvement of community welfare. According to data from the Ministry of Cooperatives and Small and Medium Enterprises (2023), MSMEs account for more than 60% of the national Gross Domestic Product (GDP) and absorb approximately 97% of the total workforce. This condition highlights the strategic importance of MSMEs in strengthening an inclusive and equitable people-centered economy (Arifin et al., 2022; Sangkala et al., 2024).

Flexibility and adaptability are key characteristics that enable MSMEs to survive amidst dynamic economic changes. Entrepreneurs in this sector possess the ability to innovate, adjust marketing strategies, and utilize digital technology in accordance with their needs and capacities. However, despite these advantages, MSMEs continue to face several fundamental challenges, one of which is the low level of accounting literacy and limited capability in managing business finances professionally (Kusumawardhani et al., 2023).

Sound financial management is an essential element in ensuring business sustainability. As stated by Setyaningrum (2019), MSMEs that are able to prepare and present financial reports transparently and accurately will gain positive impacts on decision-making, operational efficiency, and external stakeholder trust. In practice, many MSME actors in Indonesia still lack sufficient understanding of the functions and benefits of accounting. Most of them record financial transactions in a simple manner, limited to cash inflows and outflows, without proper transaction classification, income statement preparation, or financial position evaluation.

A preliminary survey conducted by the Community Service Team of the Master of Accounting Program at Universitas Muhammadiyah Surakarta revealed similar conditions among MSME groups in Menari Tourism Village, Semarang Regency. Most MSME actors in this area have not implemented bookkeeping systems that comply with basic accounting principles. Their financial management is still manual and poorly documented. The lack of understanding regarding the importance of financial statements has made it difficult for them to measure business performance, assess production efficiency, or develop long-term financial planning.

Menari Tourism Village itself is well-known as a cultural tourism destination in Semarang Regency, with a growing local economy. One of the main economic activities in this village is the production of herbal-based products by local MSME groups, such as natural soaps and herbal powder made from ginger, turmeric, and other medicinal plants. These products hold both economic and health value and align with the increasing consumer trend toward natural and sustainable goods. However, this economic potential has not yet been fully supported by adequate managerial and accounting capabilities, which limits the MSMEs' ability to expand production capacity and market reach.

The situational analysis indicates that the main problems faced by the partner community lie in two aspects: (1) the bookkeeping practices that are not yet aligned with accounting principles, and (2) the low awareness among business owners regarding the importance of accounting. The limited understanding of financial information has caused MSME actors to overlook the fact that accounting is not merely a recording tool, but also a foundation for performance evaluation, strategic decision-making, and the measurement of profitability and business sustainability.

Based on these findings, the implementing team designed a community service program focusing on accounting education and mentoring for MSME groups in Menari Tourism Village. The primary objective of this activity is to enhance the participants' understanding of basic accounting concepts and promote the implementation of a simple yet standardized bookkeeping system. Furthermore, the program aims to raise awareness of the importance of accounting in fostering transparency, accountability, and sustainable business planning. By improving accounting literacy, MSME actors are expected to manage their business finances more effectively, thereby increasing competitiveness and strengthening their contribution to both local and national economic growth.

Figure 1. Profile of Menari Tourism Village , Semarang Regency

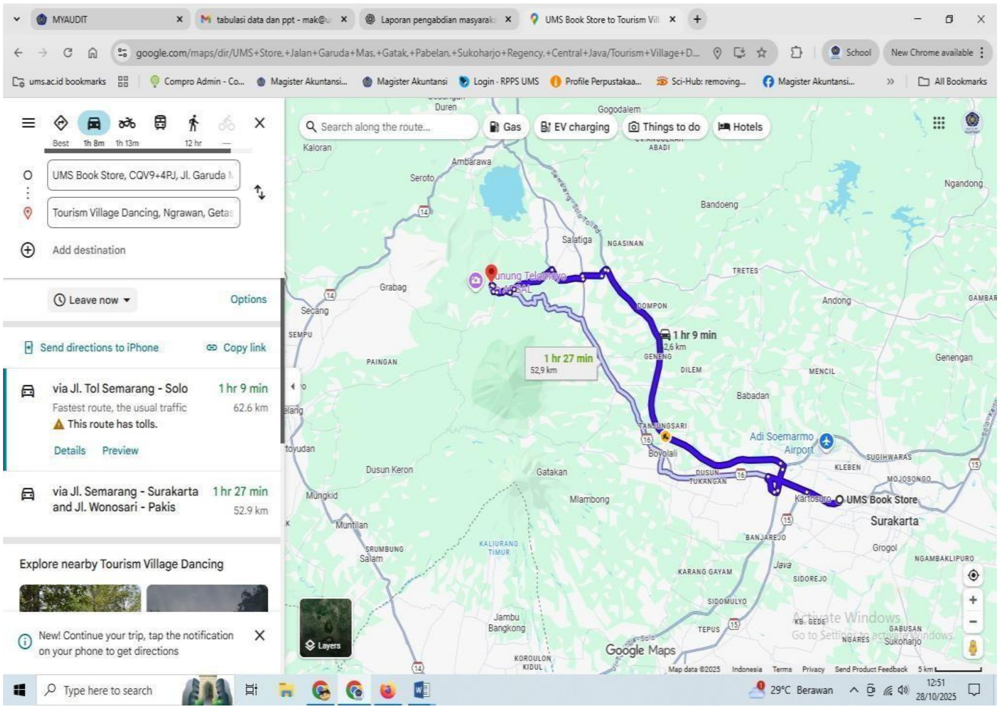

Figure 2. Map of the Community Service Program (PID) Location

2. Methode

The community service activity carried out for the MSME group in Desa Wisata Menari, Semarang Regency, was designed in the form of socialization and interactive discussions focusing on the importance of accounting in managing small and medium enterprises. The program aimed to enhance the participants' understanding of proper accounting practices so that they would be able to prepare accountable and transparent financial statements that could serve as a basis for sound business decision-making.

The implementation began with a socialization session delivered by a qualified resource person in the field of accounting — a lecturer from the Master of Accounting Program, Universitas Muhammadiyah Surakarta. During this session, participants received explanations about basic accounting concepts, the benefits of systematic financial recordkeeping, and the importance of financial statements in ensuring business sustainability. The session utilized a PowerPoint presentation to facilitate participants' understanding and was accompanied by printed learning materials and a simple accounting handbook for MSMEs.

After the socialization session, the activity continued with an open discussion and Q&A session between the speaker and the participants. This interactive forum provided an opportunity for MSME actors to express various challenges they faced in financial recordkeeping and to receive practical solutions that could be directly applied to their business activities.

As a follow-up to the activity, the speaker provided contact information, including a phone number and email address, so that participants could seek further consultation on accounting issues in the future. This initiative was intended to foster a sustainable relationship between academics and local entrepreneurs, allowing for continuous mentoring and guidance even after the completion of the community service program.

Overall, this activity is expected to assist the MSME group in Desa Wisata Menari, Semarang Regency, in implementing a financial recording system aligned with basic accounting principles. Consequently, MSME actors can produce accountable, transparent, and reliable financial reports, thereby improving the effectiveness of their business management in the future.

Figure 3. Socialization Session with MSME Entrepreneurs in Menari Tourism Village, Semarang Regency

3. Result and Discussion

The implementation of the community service program in Menari Tourism Village, Semarang Regency, has produced a significant impact on improving the knowledge, skills, and accountability of financial management among MSME partners. Overall, the activity ran smoothly and received a positive response from participants. Their enthusiasm was reflected in the active participation during both the presentation and discussion sessions. Based on observations, interviews, and post-activity evaluations, several key outcomes were identified as follows:

1. Enhancement of Accounting Knowledge and Understanding
   Prior to the activity, most MSME actors in Menari Tourism Village had limited knowledge of accounting and its importance in business management. Financial recording was generally done in a simple manner, with some entrepreneurs relying solely on memory to track transactions. Through the socialization and interactive discussion sessions led by competent accounting experts, participants gained a better understanding of basic accounting concepts, transaction recording, and the benefits of systematic financial reporting. This foundational knowledge encouraged participants to recognize the importance of transparency and accuracy in financial information to support the sustainability of their businesses.
2. Implementation of Simple Financial Recording Practices
   After acquiring basic accounting knowledge, participants were guided to practice simple financial recording using a daily cash book format. This template included columns for income, expenses, and ending balance, which were easily adaptable to micro business contexts. With direct assistance from the community service team, participants were able to identify various types of business transactions and record them according to relevant categories. As a result, most participants began to apply simple bookkeeping independently and showed improved consistency in maintaining financial records. This step serves as an important foundation for MSME actors to develop more comprehensive accounting systems in the future.
3. Improved Business Accountability and Transparency
   Another tangible impact was the increased level of accountability and transparency in business management. Through more structured financial recording, MSME owners now have a stronger basis for evaluating business performance, calculating profit and loss, and assessing operational efficiency. The simple financial reports they produced also serve as valid administrative evidence for various purposes, such as applying for business assistance, forming partnerships, or accessing financial institution funding. This improvement reflects an enhancement in administrative capacity and professionalism among local MSME entrepreneurs.
4. Establishment of Collaborative Networks between Academia and MSMEs
   Beyond the direct benefits to business owners, this program successfully fostered collaborative networks between academia and local MSME communities. This relationship is expected to become a foundation for future activities, such as thematic training, accounting digitalization mentoring, and applied research aligned with the partners' needs. The synergy between academics and entrepreneurs ensures that the community engagement initiative will not only be a one-time event but will continue to generate sustainable impacts for the local economic development.

Overall, the results demonstrate that the approach of combining socialization and direct mentoring proved effective in enhancing MSME actors' knowledge, skills, and awareness of the importance of accounting. These positive outcomes are expected to continue through ongoing mentoring programs and support from relevant stakeholders.

4. Conclusion

The community service program conducted by the Master of Accounting Study Program, Universitas Muhammadiyah Surakarta, in Menari Tourism Village, Semarang Regency, was successfully implemented and received positive responses from local MSME participants. The program effectively enhanced participants' knowledge and basic understanding of simple accounting practices, particularly in recording financial transactions and preparing accountable and transparent financial reports.

Through socialization and interactive discussion, participants gained valuable insights into the importance of accounting as a management tool for business operations. Additionally, the program facilitated continuous consultation between participants and resource persons through communication channels established during the activity, ensuring sustained collaboration between academia and the community.

Overall, this community service activity has provided substantial benefits in improving the human resource capacity of MSME actors and strengthening financial governance in village-level microenterprises. The results of this program are expected to serve as a foundation for future development initiatives, particularly in the implementation of digital accounting systems and modern financial recording practices that promote efficiency and sustainability.

AI Disclosure Statement

The authors acknowledge the use of artificial intelligence (AI) tools, specifically ChatGPT, to assist with language refinement, paraphrasing, and improving manuscript clarity. The use of AI was limited to editorial support and did not involve the generation of core research ideas, data analysis, original findings. All content has been carefully reviewed, revised, and validated by the authors to ensure its accuracy, originality, and academic integrity.

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