

## Financial Literacy Training for MSMEs Actors In Kutai Kartanegara, East Kalimantan

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### Abstrak

UMKM adalah segmen bisnis dengan persentase yang besar di Indonesia. Namun, masih banyak UMKM di Indonesia yang sulit berkembang, termasuk pelaku UMKM di Kecamatan Kembang Janggut. Salah satu pemicu lambatnya perkembangan bisnis adalah kurangnya perhatian pelaku bisnis dalam pengelolaan keuangan. Tim pendamping bekerja sama dengan PT Bara Tabang dan Pemerintah Desa untuk melaksanakan kegiatan ini pada 14 Mei 2023 di Desa Hambau. Metode kegiatan ini melibatkan sosialisasi dan pelatihan, dengan partisipasi 19 individu. Tujuan dari kegiatan ini adalah agar pelaku UMKM di Desa Hambau dapat memahami pentingnya pencatatan dan proses pembukuan dalam bisnis. Hasil akhir dari kegiatan ini menunjukkan peningkatan kemampuan dan pemahaman pelaku UMKM dalam pencatatan keuangan dan pembukuan sederhana dalam menjalankan bisnis sehari-hari.

**Kata Kunci:** UMKM; literasi keuangan; pencatatan; pembukuan

### Abstract

MSMEs represent a significant business segment in Indonesia. Yet, numerous MSMEs, especially in Kembang Janggut District, find it challenging to grow, primarily due to inadequate financial management. Collaborating with PT Bara Tabang and the Village Government, the mentoring team organized financial literacy training on May 14, 2023, in Hambau Village. This event, involving awareness campaigns and hands-on training, engaged 19 individuals. The goal was to enlighten MSMEs players in Hambau Village about the essence of bookkeeping and the recording processes in business. The outcome revealed an improvement in the MSMEs actors' proficiency and comprehension of simple financial recording and bookkeeping in their daily operations.

**Keywords :** MSME; Financial literacy; Record Keeping; Accounting



## INTRODUCTION

Entrepreneurship is one of the efforts to obtain family income (Maulani et al., 2016). Ideally, if 2% of the population in a country is engaged in entrepreneurship, the higher the chance of the country becoming a prosperous and prosperous country (Nagel, 2016). The development of various branches of industry, which leads to increased employment opportunities, is not always able to accommodate all existing labor (ARTINI, 2019). MSMEs are a business segment with a large percentage and share in Indonesia. MSMEs cannot be doubted because they have a proven ability to survive to support the economy (Rahmi et al., 2020; Finnah et al 2021; Jamitko, 2022). Even though Indonesia is in an economic crisis, MSMEs can survive. One of the reasons MSMEs can survive is because the raw materials they process are local materials available in Indonesia.

When viewed from a financial aspect, especially financial performance, only a few MSMEs players have experienced development (Saifudin et al., 2021). One of the triggers for the slow development of a business is the lack of attention of business actors in financial management. Proper financial management is one of the factors driving business progress. Financial management can be done with accounting calculations such as simple bookkeeping and recording. Bookkeeping and recording are two terms that refer to the data collection process. Bookkeeping as a recording process that is carried out in an organized and orderly manner to bring together financial data and information consisting of used assets, owned capital, costs, liabilities, income, and acquisition price (Nilasari et al., 2021). In the business world, bookkeeping is most commonly used to record the acquisition price and delivery of goods and services, which is then closed by preparing financial statements, namely the balance sheet and income statement used as a reference in annual tax payments. Meanwhile, the record in Article 28 paragraph of the KUP Law is an activity of systematic data collection as a basis for calculating the amount of sales tax or non-taxable income and or taxable income.

Implementing bookkeeping and recording in business, it provides several benefits. Some of the benefits are being able to find out transparent cash information about financial conditions at a particular time, knowing, and understanding financial performance and being able to make more careful budget planning. Encourage and support changes and developments that are expected to occur after implementing financial management following

financial principles (Yohana, 2014).

In practice, there are still many MSMEs that have not used accounting records and bookkeeping to support their businesses. Not without reason, this is not done, but MSMEs do not make records due to a lack of knowledge, accounting calculations that are considered problematic, the absence of books as a reference for learning to account and assumptions that recording and bookkeeping are not necessary. In addition, if you do not do bookkeeping and recording, it is possible that personal assets and company assets may be mixed, making it difficult for business owners to track financial flows. As a result, developments, especially regarding financial results, cannot be known. Whereas with excellent and correct bookkeeping and recording, it can produce various benefits. **Challenges Faced by MSMEs:**

1. **Lack of Financial Management:** Many MSMEs overlook the significance of structured financial management, impeding their growth trajectory.
2. **Inadequate Bookkeeping Practices:** Despite the multiple benefits, many MSMEs have yet to integrate systematic bookkeeping and recording in their operations.
3. **Knowledge Gaps:** A significant portion of MSMEs lacks foundational knowledge on bookkeeping and considers accounting calculations too intricate.
4. **Absence of Reference Materials:** Many MSMEs lack access to comprehensive reference materials for learning accounting.
5. **Misconceptions:** A prevailing misconception among MSMEs is that bookkeeping and recording are redundant, leading to its neglect.
6. **Financial Entanglement:** Without proper bookkeeping, personal and business finances often get intermingled, making financial oversight challenging.

In the village context, MSMEs are economic pillars. An active MSME sector can substantially elevate the village's economy. Hambau Village in Kembang Janggut Subdistrict, for instance, is home to multiple MSMEs. Despite their active role in fostering business activities and training, a glaring inadequacy is evident - the lack of a structured bookkeeping and recording system. The ramifications of this are multifaceted, ranging from financial entanglements to challenges in pricing due to market volatilities.

Various MSMEs in the village will undoubtedly boost the village's economy. One of the characteristics of MSMEs actors who are ready to develop is that they are actively engaged in

business activities (Munandar et al., 2018). Hambau Village, Kembang Janggut Subdistrict, is a village that has several assisted MSMEs. Hambau Village MSMEs are considered to play an active role in the implementation and training of business activities. However, almost all MSMEs players in Hambau Village have not implemented a bookkeeping and recording system. So far, MSMEs players in Hambau Village have run their businesses without detailed bookkeeping and recording so that the personal assets and business finances of MSMEs players are still combined. Under certain conditions, MSMEs actors still have difficulty setting product selling prices. Given that the prices of basic materials are not fixed, MSMEs actors sometimes stop production until prices stabilize again.

Seeing this situation, the PKM team views this situation as one of the triggers for the slow development of MSMEs in Hambau Village. Based on the existing problems, one of the solution efforts that can be provided by the PKM team to deal with this problem is to conduct simple financial training activities on financial literacy for MSMEs players in Kembang Janggut District.

By presenting simple financial training based on actual business conditions with the right approach, the audience, in this case, MSMEs actors, are expected to be able to understand the material quickly and accurately. (Kesuma et al., 2020). This activity is considered necessary because it is believed to support the increase in profits achieved by MSMEs actors so that they can be more productive and develop (Sanistasya et al., 2019). The purpose of this training activity is that MSMEs players in Hambau Village can know and understand the importance of the bookkeeping and recording process in business, the procedures for writing bookkeeping, and recording and being able to process businesses further.

## **METHODS**

### **Partner Profile**

The mentorship initiative targets Micro, Small, and Medium Enterprises (MSMEs) situated in Hambau Village, a part of the Kembang Janggut District in Kutai Kartanegara Regency. The significance of this initiative is underscored by the active participation of 19 dedicated individuals. These participants comprise 16 MSME entrepreneurs originating from

Hambau Village, known for their industrious nature and keen business acumen, and 3 specialized dragon fruit cultivators from the nearby Pulau Pinang Village. These cultivators bring their unique agricultural expertise to the mix, contributing to the diverse pool of knowledge present in the initiative.

### **Implementation Phases**

#### *Pre-Activity:*

##### *Survey:*

Before any effective solution can be implemented, understanding the problem is paramount. The mentoring team undertook a comprehensive survey to identify the challenges faced by MSME actors. Their thorough investigation revealed two primary concerns: the intricate issue of financial record-keeping and the nuanced strategies involved in product pricing. These findings laid the foundation for the subsequent phases of the initiative.

##### *Preparation:*

Recognizing the issues was just the starting point. The next step involved turning this knowledge into actionable plans. The mentoring team, in their pursuit of excellence, engaged in a collaborative dialogue with the village administration. This synergy resulted in the crystallization of the training plans. Furthermore, logistical aspects such as the confirmation of the training venue and the chosen date were finalized. To ensure maximum participation, invitations were meticulously distributed, laying the groundwork for the forthcoming activities.

##### *Activity Execution:*

##### *Training:*

The heart of the initiative was the training session. It was inaugurated with a formal introduction of the distinguished speaker, an expert in the realm of financial management. The speaker then delved deep into the foundational aspects of the financial mindset, illuminating participants with insights and best practices. The training, marked by its interactive nature, culminated in a lively Q&A session, allowing participants to clarify doubts and enhance understanding.

*Workshop:*

Theory without practice remains incomplete. Recognizing this, a workshop was organized where participants were meticulously taught the art and science of creating a basic general ledger. To facilitate this hands-on experience, the mentoring team thoughtfully provided necessary stationery and ledgers. Their continued guidance ensured that participants were adept in ledger creation and the intricate computations that followed.

*Monitoring and Evaluation:**During the Activity:*

Ensuring the effectiveness of the training was a continuous endeavor. The mentoring team, with their keen observational skills, monitored the proceedings in real-time. Their goal was to guarantee that the imparted knowledge was not only understood but also assimilated by all participants.

*Post-Activity:*

The commitment of the mentoring team extended beyond the training. In their quest for continuous improvement, they interviewed select participants post-training. This exercise was aimed at gathering invaluable feedback and gauging the overall efficacy of the training program.

**Internship Activities***Internship Phase:*

Education is enriched when complemented with practical experience. The MBKM initiative, recognizing this philosophy, introduced an internship program. This allowed students to transition from theoretical knowledge to its practical application in real-world scenarios. These student interns collaborated with PT Bara Tabang, specifically aligning with the community development department. Their primary mission was to mentor the MSME actors in Hambau Village, transferring knowledge and skills.

*Duration and Venue:*

The internship was designed as an immersive experience spanning approximately four months. This journey commenced on February 7, 2023, and concluded on May 31, 2023. The picturesque Hambau Village served as the backdrop for this transformative journey.

*Internship Methodology:**Practical Work:*

The interns were not mere observers. They played an instrumental role in supporting MSME actors, especially in navigating the intricate maze of business legality. Their assistance in acquiring vital legal documents like NIB, NPWP, and others was invaluable to the MSME actors.

*Documentation:*

To ensure that every activity, every lesson, and every interaction was captured for posterity, comprehensive documentation was maintained. This not only served as a record of the internship but also as supplementary material for the overarching activity report.

## **RESULTS AND DISCUSSION**

### **Training and Mentorship in MSMEs**

According to Aransyah et al (2022) training and mentoring are indispensable for Micro, Small, and Medium Enterprises (MSMEs) as they aim to empower small business actors to become independent and flourish. Aligning with this sentiment, our initiative in Hambau Village aimed to equip business actors with a mindset and skills that are essential to compete in this digital age. The choice of simple financial training as a primary tool was influenced by the field results which showed that most business owners in the area have a senior high school educational background (Matiin, 2021).

Training and mentoring are mandatory for Micro, Small and Medium Enterprises (MSMEs); it is intended to make small business actors become independent and develop well. With the realization of synchronized training and mentoring, it can be ensured that business actors have a mindset and skills that are qualified to compete and survive in this digitalization era.

Various kinds of training can be given to small business actors, one of which is simple financial training. Simple financial training is considered adequate for small business owners in Hambau Village, Kembang Janggut Subdistrict, Kutai Kartanegara Regency because the results in the field show that the average business owner has a senior high school education background.





**Figure 1. Documentation of simple finance training participants**



**Figure 2. Documentation of simple finance training participants**

### **Ice-breaking and Financial Literacy**

Post the mindset session, an engaging ice-breaking session was facilitated by the MSMEs development team. Such sessions, play a pivotal role in enhancing participant engagement (Agustina et al, 2021). The subsequent session, led by Poppy Alvianolita Sanistasya, focused on practical aspects like MSMEs financial literacy, simple accounting techniques, and digital financial recording applications.

Simple Financial Training, which was held on May 14, 2023, in Hambau Village, Kembang Janggut Sub-District, Kutai Kartanegara Regency, was attended by 16 (sixteen) small business actors and 3 (three) dragon fruit cultivators from Pulau Pinang Village who are PPM Assisted MSMEs of PT Bara Tabang and accompanied by PT Bara Tabang's Community Development (COMDEV) with the support of the village government and assisted by the MSMEs



development team of the Mulawarman University Business Administration Study Program.

The material of this training was directly presented by experts from the Mulawarman University Business Administration Study Program, namely Muhammad Fikry Aransyah, M.BA., BBA., and Poppy Alvianolita Sanistasya, S.AB., M.AB.



**Figure 3. Documentation of simple finance training activities**

A mindset about finance for sustainable business was given in the first session, which lasted for approximately one hour. The material about the mindset contains an introduction, basic financial concepts, budgeting, financial recording, cash flow management, debt management, saving & investment, insurance & taxes, financial management applications, and the conclusion of all the material that has been delivered. Questions and answers were also conducted by the speaker, Muhammad Fikry Aransyah, M.BA., BBA., to determine the extent of understanding of the training participants. Some participants looked enthusiastic from participating in the question-and-answer session directly with the speaker.



**Figure 4. Documentation of the delivery of material on mindset**

After the first material session on mindset was completed, the MSMEs development team of the Mulawarman University Business Administration Study Program immediately provided ice breaking to all participants so that they would not be tense and unfocused in receiving the material. The ice-breaking was filled with adjusting the breath to be more focused and ready to receive the following material; then the participants were given three interesting questions with prizes so that all participants felt relaxed, of course, the questions were packaged with jokes and light presentations following the regional accent and language. The ice breaking was presented by Muhammad Fadil Hariyanto and Nur Khasanah as the MSMEs development team.

Furthermore, after the ice-breaking was completed, the next material was presented directly by Poppy Alvianolita Sanistasya, S.AB., M.AB. The material contains MSMEs financial literacy, tips on planning and managing finances, simple accounting for MSMEs, digital financial recording applications for MSMEs, and at the end, there is a direct practice of simple bookkeeping and cost of goods produced.



**Figure 5. Documentation of the delivery of material on financial literacy**

The practice at the end of the material is given to small business actors who are directly accompanied by the entire team of MSMEs coaches of the Mulawarman University Business Administration Study Program by providing directions that are following the understanding of each business actor.



**Figure 6. Documentation of practical assistance**

Even the speaker in the first session directly assisted three dragon fruit cultivators to make simple financial reports. The material and practice were carried out for approximately one hour.



**Figure 7. Documentation of practical assistance**

When practicing in the second material, ice-breaking was again given to all participants to stay relaxed and accept the material that had been given. Two questions about the area were given and, of course, with a carrier that was more adapted to the participants. The participants were very enthusiastic when the last ice-breaking session was held, because there were prizes for each question.



**Figure 8. Documentation of the opening ice breaking**



After a series of simple financial training has been completed, the MSMEs development team directly hands over the training certificates that the participants have participated in. The handover was given directly at the residence of each PT Bara Tabang PPM-assisted MSMEs players in Hambau Village, Kembang Janggut District.

### **Monitoring, Evaluation, and Challenges**

A crucial aspect of any training program is its monitoring and evaluation (Wediawati & Aransyah, 2019; Agus et al 2022). During the program, live feedback mechanisms were employed, where participants' understanding was gauged in real-time. Post the training, feedback was collected to understand the program's impact and areas of improvement. However, some challenges were encountered. One primary challenge, as noted during the practical sessions, was the initial reluctance of some participants in adapting to digital tools for financial recording. This resistance can be attributed to their limited exposure to digital platforms (Sanjaya et al, 2021).

The hands-on practice session, especially the focus on profit and loss calculations, was an eye-opener for many participants. They realized the importance of even simple bookkeeping in understanding their business trajectory. Businesses that maintain regular financial records tend to perform better in the long run (Noor, 2020; Wati et al 2022). This training, thus, aimed to set the foundation for these MSMEs to evolve and prosper in their respective ventures.



**Figure 9. Documentation of training certificate submission**

## **CONCLUSION**

The appreciation and enthusiasm for participation given by MSMEs players in Hambau Village, Kembang Janggur Sub District, is excellent, considering their lack of knowledge about preparing financial reports. It is hoped that after this Simple Financial Preparation training, MSMEs actors can understand the importance of recording financial reports for the sustainability of their business. With this training, MSMEs actors get information and material about the recording process for preparing simple financial reports. This activity was responded to positively by the Village Government and MSMEs players, who gained knowledge and skills in financial recording that were easily applied in their businesses. It is hoped that with this skill provision, MSMEs actors can compile simple financial reports for their businesses. The existence of financial reports in their businesses can be used to help MSMEs actors analyze their finances and business growth.

In the implementation of this training, several obstacles were found, namely several MSMEs managers whose formal education level was still very minimal and relatively old MSMEs actors, so it took quite a long time to explain the material to MSMEs actors. Training activities are expected to continue to increase the knowledge of MSMEs actors in the preparation of coherent Financial Statements. Thus, they have a benchmark to determine the level of performance of their business and can improve their performance.

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