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Transforming Village Economy through Introduction to Basic Accounting and Simple Financial Reports: A Case Study

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Abstract. Micro, Small, and Medium Enterprises (MSMEs) and rural communities play a pivotal role in Indonesia's economy but often face challenges in financial management and accounting practices. Limited accounting literacy results in the inability to produce accurate financial reports, hindering access to financing and economic decision-making. This community service program aimed to enhance the understanding of basic accounting principles and simple financial reporting among the people of Jatiendah Village and local MSMEs. The program utilized interactive lectures, practical simulations, and mentoring to implement financial recording. The results indicated improved participant comprehension of fundamental accounting concepts and their ability to create simple financial reports. This program not only empowered participants to manage finances more effectively but also contributed to local economic empowerment. By delivering practical and applicable accounting education, the program is expected to strengthen community-based financial governance and promote MSME sustainability.

Keywords: Basic accounting; financial reports; MSME sustainability

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1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) and rural communities make significant contributions to economic development in Indonesia. According to data from the Ministry of Cooperatives and Small and Medium Enterprises, MSMEs account for approximately 60.51% of the Gross Domestic Product (GDP) and absorb more than 97% of the national workforce (Kemenkop UKM, 2023). Additionally, rural communities, as part of the productive population, play a vital role in agriculture, crafts, and services, which form the foundation of the local economy.

The problem faced by many MSMEs in Indonesia is difficulties in developing due to a lack of knowledge about business finance. Many MSMEs are unable to implement accounting records in running their business; for example, many MSMEs still mix personal account funds with business account funds. Several previous studies have identified classic issues faced by most MSMEs in various regions, namely the absence of proper bookkeeping or financial recording for business activities (Rayyani et al., 2020; Sastrodiharjo et al., 2021; Yusuf et al., 2021; Rozi et al., 2022; Apandi et al., 2023; Janah & Nugraeni, 2023; Maulani et al., 2023; Pratami et al., 2023; Rahmiyanti et al., 2023; Susilawati et al., 2023; Nugroho & Wulandhari, 2023; Mediawati et al., 2024) and the limited knowledge of accounting among MSME actors, which results in the inability to produce financial reports (Saifudin et al., 2021; Facrul et al., 2022; Ningsih & Trisnawati, 2022; Astari & Nugraeni, 2023; Dharma et al., 2023; Djatnicka et al., 2023; Fitriany et al., 2023; Sambodo et al., 2023). These challenges make it difficult for MSME actors to obtain access to capital loans, whether from the government or financial institutions (Zuniarti et al., 2023), as they fail to meet the key requirement of submitting financial reports in loan applications. Consequently, many MSMEs struggle to expand their businesses and enhance their competitiveness. Based on a study by Rahman and Hartono (2022) 72% of MSMEs in Indonesia lack of adequate financial reports, limiting their success in accessing funding opportunities. At the village level, financial management for households and businesses is often conducted without effective planning and recording principles, leading to inefficient resource utilization.

In this context, accounting serves as a tool to improve transparency, accountability, and financial management (Sugiharto, 2020). Simple financial reporting concepts can be implemented to assist MSMEs and rural communities in preparing reports that accurately reflect their financial positions. This aligns with Article 6 of Indonesia's Law No. 20 of 2008 on Micro, Small, and Medium Enterprises, emphasizing the need to empower MSMEs through training, mentoring, and information access.

This community service initiative introduces basic accounting and simple financial reporting as a practical solution to address these challenges. The educational program not only focuses on theoretical knowledge but also on practical applications tailored to the needs of Jatiendah Village residents and MSMEs. It aims to improve financial literacy, enhance record-keeping capabilities, and help participants seize better funding opportunities. Furthermore, the long-term benefits of this program include strengthening community-based financial governance and fostering sustainable local economic growth. Thus, this initiative supports the government's agenda to empower MSMEs and rural communities while generating broader socio-economic impacts.

Most of the community services that have been conducted so far to improve the knowledge of MSMEs about accounting have only focused on teaching methods, and there have been no use of a blended method with business games. The novelty of this community service includes: 1) a simple yet engaging teaching method using simple language to make it easy to understand. The case examples provided are also tailored to the businesses they have. Thus, participants are expected to understand the material/concept more easily. 2) using mixed methods consists of teaching plus games. Participants are required to create simple bookkeeping based on the transactions carried out during the game. At the end, participants who score the highest will receive a prize.

2. METHODS

The community service program (PKM) was conducted through the following stages:

Stage 1: Planning Program

In the initial stage, identifying the needs of the villagers of Jatiendah and MSMEs through a survey to develop specific program goals, such as enhancing basic accounting knowledge and assisting MSMEs in creating simple financial reports. The next stage is preparing relevant and easy-to-understand teaching materials, including training modules, presentations, and visual aids. After that, a task force will be formed consisting of lecturers, student mentors, and local partners, such as village officials.

Stage 2: Socialization Program

At this stage, coordinate with village officials and the MSME community to introduce the program and invite participants. Next, promote the program through various media, such as posters and social media platforms.

Stage 3: Education Implementation

At this stage, interactive teaching is conducted by explaining the basic concepts of accounting and financial reporting principles. After that, a practical simulation is carried out through business games involving the participants, and at the end of the game, participants are required to prepare simple financial statements.

Stage 4: Evaluation Program

The final stage carried out is collecting participant feedback through a questionnaire. The results of the pretest and posttest are then processed using SPSS to measure the success of the program based on the increase in participants' understanding and implementation results. Based on the data processing results, conclusions are drawn, and a report is prepared for documentation and publication.

Jatiendah Village is a village in Cilengkrang District, Bandung Regency at West Java Province. Jatiendah Village currently has 19 RW and 100 RT with a total area of 128.619 hectares. The boundaries of Jatiendah Village are as follows: to the north, it borders Pasirwangi Urban Village in Bandung City, Melatiwangi Village, and Girimekar Village in Cilengkrang District, Bandung Regency; to the south, it borders Cigending Urban Village in Ujungberung District, Bandung City; to the west, it borders Girimekar Village and Pasir Endah Urban Village in Bandung City; and to the east, it borders Pasir Wangi and Cigending Urban Villages in Ujungberung District, Bandung City. Jatiendah Village is part of Cilengkrang Village, which has potential and uniqueness as a tourism village. The natural beauty and distinctive cultural arts make Jatiendah Village a tourist destination. Many villagers operate culinary businesses to cater to visitors.

This community service activity falls into the training category because it uses a mixed method of teaching and games. The tools used in this training include teaching modules, questionnaires, financial report forms, and SPSS. The success measurement of the community service activity (PKM) was conducted through pre-test and post-test assessments. The data from these tests were processed using the paired sample t-test method. This method evaluates whether there are significant differences in scores before and after the test. If the results indicate a significant difference, it can be concluded that the PKM activity effectively increased participants' knowledge of basic accounting and simple financial report preparation.

3. RESULTS AND DISCUSSION

The PKM activity was conducted in two stages, on November 5, 2024, and November 12, 2024. The activity was attended by a PKM team consisting of lecturers and accounting students from Maranatha Christian University, as well as 20 participants from Jatiendah Village during the first stage and 19 participants in the second stage. The second stage of the PKM focused on basic accounting and simple financial report preparation. Before the training began, participants were required to complete a pre-test, and after the training, they completed a post-test. The recap of the pre-test and post-test results is presented below.

Table 1. Pre-test and post-test result

Respondent	Pre-Test	Post-Test	Respondent	Pre-Test	Post-Test
1	7	8	21	6	7
2	8	9	22	4	9
3	8	10	23	4	9
4	10	9	24	3	6
5	9	9	25	5	8
6	10	10	26	5	3
7	8	8	27	5	8
8	7	6	28	2	2
9	7	8	29	4	9
10	-	10	30	3	3
11	9	10	31	1	5
12	9	10	32	4	6
13	8	9	33	3	4
14	9	9	34	3	8
15	9	10	35	2	3
16	8	9	36	4	7
17	6	7	37	2	6
18	6	8	38	4	8
19	7	8	39	6	7
20	6	7			

Based on the data in Table 1, further analysis was conducted using a paired sample hypothesis test (Purnomo, 2019). Below is the statistical hypothesis for the normality test:

H_0: The data are normally distributed.

H_a: The data are not normally distributed.

The criteria for accepting or rejecting H_0 are as follows:

If the significance value (sig) > α (0.05), H_0 is accepted, and H_a is rejected. Conversely, if the significance value (sig) < α (0.05), H_0 is rejected, and H_a is accepted. The results of the normality test can be observed in Table 2.

Table 2. Normality test

Asymp. Sig. value **(2-tailed)**	
Pre-test	0,175
Post-test	0,000

Based on the data in Table 2, it can be observed that the pre-test data are normally distributed, whereas the post-test data are not normally distributed. This is indicated by the Asymp. Sig. (2-tailed) value of the pre-test data being $0.175 > \alpha = 0.05$, and the post-test data being $0.000 < \alpha = 0.05$.

For hypothesis testing, a paired sample hypothesis test was applied, with the following statistical hypotheses:

H_0: The pre-test results are equal to the post-test results.

H_a: The pre-test results are not equal to the post-test results.

The criteria for accepting or rejecting H_0 are as follows:

If the significance value (sig) > α (0.05), H_0 is accepted, and H_a is rejected. Conversely, if the significance value (sig) < α (0.05), H_0 is rejected, and H_a is accepted. The results of the paired hypothesis test can be found in Table 3.

Table 3. Paired test result

		T	df	Sig. (2-tailed)
Pair 1	pre-test-post-test	-5.115	38	.000

Based on the data in Table 3, the Sig. (2-tailed) value is 0.000, which is less than $\alpha = 0.05$. This indicates that H_0 is rejected and H_a is accepted, meaning that the pre-test results differ from the post-test results. In other words, it can be concluded that there was an improvement in the post-test scores compared to the pre-test scores among the training participants. This result demonstrates that the training facilitated a knowledge transfer process from the instructors to the participants. Based on descriptive statistical testing, the mean pre-test score of 5.6667 increased to 7.4872 in the post-test, highlighting the effectiveness of the training.

The details of the descriptive statistical test results can be observed in Table 4.

Table 4. Descriptive test

		Mean	**N**	**Std. Deviation**	**Std. Error Mean**
Pair 1	Pre-test	5.6667	39	2.65898	.42578
	Post-test	7.4872	39	2.17488	.34826

At the end of the PKM activity, the committee asked participants to fill out a participant satisfaction survey by evaluating the implementation of the activity whether this training was useful and had met the needs of the participants. The results of the evaluation of the training participants can be shown in table 5 below:

Table 5. Participant satisfaction survey

Questions	**Answer**			
	Strongly Agree	**Agree**	**Disagree**	**Strongly Disagree**
Training topics on basic accounting concepts and financial reports are interesting for participants	7	13	0	0
Speakers can answer questions from participants well	3	17	0	0
Training materials are provided by the committee completely and systematically	9	11	0	0
the materials provided are useful to be applied in your business practices	6	14	0	0
The materials provided are according to your needs	5	15	0	0
Training activities are carried out on time	7	13	0	0
the overall service of the committee in this training is good	7	13	0	0
Total	44	96	0	0

Based on the data in table 5, the PKM activities have gone well and provided benefits for participants. Where participants experienced increased knowledge about basic accounting and how to prepare simple financial reports. Here are some photos of the 2nd phase of PKM activities on November 12, 2024.

Figure 1. PKM activity atmosphere

Figure 2. Awards for participants with the best scores

Figure 3. PKM Maranatha Accounting Study Program-thematic KKN in Jatiendah

Compared to similar community service programs, this blended method serves as an alternative approach to be applied, as it has been proven that participants are enthusiastic about engaging in business games, which allows the material to be absorbed more effectively. This can be measured by the participants' ability to accurately prepare simple financial reports.

After this community service is finished, the level of success is measured. It can be seen that almost all participants experienced a significant increase in post-test scores, indicating that the blended method of training is an effective approach to be implemented in future community service.

4. CONCLUSION

Based on the results of the pre-test and post-test as well as the participant satisfaction survey, it can be concluded that the PKM activity has run well. There has been a process of knowledge transfer from the resource person to the training participants as evidenced by an increase in participant scores during the post-test compared to the pre-test. In addition, the participant satisfaction survey showed that all participants were satisfied and felt the benefits of the training. In the long term, it is necessary to continue developing a mixed method, which includes engaging teaching combined with practical simulations in the form of business games. After the game is finished, participants are required to prepare a simple financial report to measure whether the material has been well absorbed by the participants. Also, pre-tests and post-tests should not be forgotten.

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