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Strengthening the Financial Recording Capacity of Home-Based MSMEs through Simple Accounting Mentoring for Women of Ranting 'Aisyiyah Pernasidi

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Abstract

Orderly financial recording is a fundamental prerequisite for the sustainability of home-based micro, small, and medium enterprises (MSMEs), particularly those managed by women. This community service program was conducted at Ranting 'Aisyiyah Pernasidi, Cilongok District, Banyumas Regency, on 5 June 2026, involved 30 participants who operate home-based businesses, and was followed by mentoring sessions. The program aimed to strengthen participants' financial recording capacity through applicable and contextual simple accounting mentoring. Activities were implemented through a combination of Community Education and Training methods, including lectures, demonstrations, workshops, discussions, and guided practice. Training materials covered the importance of business financial recording, cash-in and cash-out bookkeeping, separation of personal and business finances, cost of goods manufactured (HPP) calculation based on household cost structures, preparation of simple income statements and cash flow records, and the introduction of digital bookkeeping applications such as BukuWarung and TemanBisnis. Program evaluation was conducted qualitatively through facilitator observations, participant engagement during discussions and question-and-answer sessions, and assessment of the practical exercises, recording templates, and HPP worksheets completed by participants. The results showed that participants were able to maintain more orderly cash-in and cash-out records, separate personal and business finances, calculate HPP and re-evaluate their selling prices, and prepare simple income statements. Participants also demonstrated a better understanding of digital bookkeeping applications as a more practical recording alternative. The program contributed to strengthening practical accounting literacy

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and supporting the economic empowerment of women running home-based MSMEs. Continuous mentoring is recommended to maintain consistent recording practices and sustain program outcomes.

Keywords: home-based MSMEs, financial recording, simple accounting, digital bookkeeping, women's empowerment

1. INTRODUCTION

Micro, small, and medium enterprises (MSMEs) constitute the backbone of the Indonesian economy, contributing more than 61 percent of national gross domestic product and absorbing approximately 97 percent of the national workforce (Kementerian Keuangan RI, 2024). Of the more than 64 million MSME units operating in Indonesia, the vast majority fall within the micro category and are run from home. These home-based enterprises are typically managed by families, with women—particularly housewives—playing a dominant role as both managers and primary operators of the business. Strengthening the capacity of home-based MSMEs therefore has direct implications for household economic resilience and community welfare (Hidayah et al., 2021).

Despite their number and strategic role, the quality of financial management within MSMEs remains relatively low. National surveys indicate that the financial literacy level of Indonesian MSME actors is still below 40 percent, with the main weaknesses concentrated in financial recording, business planning, and cash flow management (OJK, 2022). This condition is reinforced by studies in developing economies showing that most micro enterprises do not maintain formal financial recording systems and continue to rely on memory or unstructured notes, which hinders data-driven business decisions and limits access to financing and business development (Hutabarat & Sudarsono, 2021; OECD, 2020).

The situation becomes more complex for home-based MSMEs managed by women. UN Women (2021) reports that women entrepreneurs generally face greater constraints in accessing financial training, business mentoring, and digital recording technology. In addition, the dual role of managing both the household and the business makes the mixing of personal and business finances a common practice. Findings from previous community service activities show that limited financial literacy and technology utilisation not only affect marketing performance, but also hinder business continuity and the ability of MSMEs to adapt to changing business environments (Pratama et al., 2021). As a consequence, many women entrepreneurs are unable to identify their actual net profit, set selling prices accurately, or evaluate the financial performance of their businesses.(OJK, 2023)

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The weakness of MSME financial recording is also reflected in the low adoption of simple accounting standards and practices. Ikatan Akuntan Indonesia (2018), through the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), has provided a relatively simple and easily applicable recording framework. However, research consistently shows that the implementation of SAK EMKM at the micro level remains very limited, primarily because of low accounting literacy and the lack of practical, hands-on mentoring (Harahap et al., 2023; Hutabarat & Sudarsono, 2021).(OJK, 2023)

Digitalisation of financial recording has likewise not been optimally utilised. Although a range of free and easily accessible bookkeeping applications is available, such as BukuWarung and TemanBisnis, their adoption among home-based MSMEs in non-urban areas remains low. OECD (2021) emphasises that the digital literacy gap is the main barrier to the adoption of financial technology in the micro enterprise sector. Without adequate mentoring, digitalisation may in fact impose an additional burden on business actors rather than easing their workload.(OJK, 2023)

To better understand the local context, an initial needs assessment was conducted through interviews and discussions with the management of Ranting 'Aisyiyah Pernasidi in April 2026. The assessment revealed that most members operating home-based businesses in the culinary, small trading, and household service sectors had never received formal training in business bookkeeping. Business transactions were largely undocumented, household and business cash were kept in the same place, and selling prices were determined intuitively without a proper cost calculation. Consequently, participants were unable to determine their actual financial position, calculate net profit accurately, or evaluate whether their margins were sufficient to sustain the business.

Various community service initiatives have been carried out to strengthen the capacity of MSMEs in Indonesia, ranging from business plan development (Hidayah et al., 2021) and digital marketing assistance (Bagis et al., 2020; Pratama et al., 2023) to personal financial management for women in Islamic organisations (Pratama et al., 2024). Studies also confirm that structured financial recording practices contribute significantly to financial literacy and the quality of economic decision-making among micro and women-led enterprises (Anandita et al., 2024; Yunita et al., 2025). Nevertheless, most existing programs are delivered as one-off socialisation sessions, while limited attention has been given to sustained mentoring that ensures participants actually apply simple accounting practices in their daily business activities.

Therefore, this community service program is urgently needed to bridge the gap between the strategic role of women-led home-based MSMEs and their limited financial

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management capacity. By combining simple accounting education, hands-on recording practice, digital bookkeeping familiarisation, and continuous mentoring, the program seeks to build a sustainable recording culture among members of Ranting 'Aisyiyah Pernasidi and thereby strengthen household and community economic resilience.

1.1 Home-Based MSMEs and the Economic Role of Women

Home-based MSMEs represent an important pillar of the Indonesian economic structure, particularly in the context of family economic empowerment. Over the past two decades, MSMEs have proven to be the sector most capable of withstanding economic shocks, including global and regional crises, while also absorbing the largest share of informal employment (Tambunan, 2021). Data from the Coordinating Ministry for Human Development and Cultural Affairs indicate that more than 60 percent of Indonesian MSMEs are managed by women, most of them at the micro and household scale (Kementerian Koordinator Bidang Pembangunan Manusia dan Kebudayaan, 2023).

The central role of women in family economic activity has long been recognised as a strategic factor in strengthening household resilience. UN Women (2022) affirms that women's economic empowerment contributes directly to improvements in family welfare, children's education, and the economic stability of communities. Strengthening the business management capacity of women therefore produces benefits that extend well beyond the individual enterprise.

1.2 Financial Recording Practices in Micro Enterprises

Various studies report that micro-scale business actors tend to operate without systematic financial records, do not separate personal and business finances, and determine selling prices intuitively without an accurate cost basis (Harahap et al., 2023; OECD, 2020). These practices make it difficult for business owners to assess business performance accurately, plan for growth, and detect losses before they accumulate. Weak accounting and financial literacy is regarded as one of the greatest obstacles to MSME sustainability at the grassroots level (Tambunan, 2021). Empirical evidence further indicates that financial knowledge and attitude significantly shape the financial behaviour of MSME actors, including their willingness to maintain business records (Anandita et al., 2024).

1.3 Simple Accounting and the SAK EMKM Framework

Simple financial recording is an essential foundation for micro business management. Simple accounting enables business actors to understand their financial position, manage

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cash flow, set pricing strategies, and make business decisions based on data rather than intuition (Yunita et al., 2025). Within the Indonesian regulatory context, SAK EMKM specifies a minimum set of records covering the income statement, the statement of financial position, and disclosure of basic transactions as prerequisites for systematic business management (Ikatan Akuntan Indonesia, 2018).

Although full application of SAK EMKM is not mandatory for all MSMEs, the essence of the standard reinforces the urgency of simple financial recording as a foundation for business continuity. Empirical findings also show that structured recording practices contribute significantly to improved financial literacy and the quality of economic decision-making, particularly among household-based and women-led micro enterprises (Anandita et al., 2024; Pratama et al., 2024).(OJK, 2023)

1.4 Digital Bookkeeping for Micro Enterprises

The digital transformation of financial recording offers substantial opportunities for micro enterprises. Simple bookkeeping applications such as BukuWarung and TemanBisnis allow business actors to record cash inflows and outflows, monitor balances, and view automatic profit summaries without a formal accounting background. Evidence indicates that the adoption of digital financial systems improves cash flow control, operational efficiency, and access to financing (Coad & Tamvada, 2019; OECD, 2021), and similar benefits have been observed in digitally oriented community service programs in rural areas (Bagis et al., 2020; Pratama et al., 2023). However, adoption requires mentoring, as digital literacy among micro entrepreneurs in rural areas remains limited. Community service programs can therefore serve as an important bridge between conventional and digital recording practices.(OECD, 2022)(OJK, 2023)

1.5 Relevance to ‘Aisyiyah Pernasidi

In the case of Ranting ‘Aisyiyah Pernasidi, the organisation possesses a strong social network and is active in religious, social, and economic activities. Many members run home-based businesses, yet not all of them possess the accounting literacy required to sustain those businesses. Preliminary observation showed that most members had no habit of recording business transactions, did not separate household and business cash, and were unable to calculate the cost of goods manufactured (HPP) correctly. Combining simple accounting education with practical digital bookkeeping skills and continuous mentoring is therefore essential to empower these women and help them manage their businesses more professionally and sustainably.

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2 METHODS

2.1 Problem Identification

The problem identification stage was conducted in April 2026 through preliminary observations, interviews, and discussions with the management of Ranting 'Aisyiyah Pernasidi, Cilongok District, Banyumas Regency. The process involved the Chairperson of the branch, several administrators, and prospective participants representing members who operate home-based businesses in the culinary, small trading, and household service sectors.

The interviews and discussions focused on participants' existing recording practices, their understanding of business costs and profit, and their use of digital bookkeeping applications. The assessment revealed several key challenges. First, most participants did not maintain routine records of cash inflows and outflows and relied on memory to track business transactions. Second, personal and business finances were not separated, so business cash was frequently used for household needs without any record. Third, participants were unable to calculate the cost of goods manufactured, so selling prices were determined by imitating competitors or by intuition. Fourth, participants had never prepared a simple income statement or cash flow record and therefore could not determine their actual net profit. Fifth, although most participants owned smartphones, none of them used digital bookkeeping applications to support business recording.

The identified problems were subsequently validated through discussions with the community partner to ensure that the proposed activities addressed the participants' actual needs and priorities. Based on this assessment, a community service program focusing on simple accounting mentoring for home-based MSMEs was designed and implemented.

2.2 Solution Design

The solution was designed to strengthen participants' literacy and skills in both manual and digital business financial recording. The program sought to:

1. Build a routine habit of recording business cash inflows and outflows using simple, ready-to-use formats.
2. Establish a clear separation between personal (household) and business finances.
3. Develop the ability to calculate the cost of goods manufactured (HPP) based on realistic household cost structures and to re-evaluate selling prices accordingly.
4. Enable participants to prepare simple income statements and cash flow records as a basis for measuring business performance.
5. Introduce digital bookkeeping applications as a more efficient recording alternative and encourage their continued use after the program.

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2.3 Implementation Methods

The community service program was conducted on 5 June 2026 at Ranting 'Aisyiyah Pernasidi, Banyumas Regency, involving 30 participants who operate home-based businesses. The main activity was organised as a full-day session designed to strengthen participants' accounting literacy and financial recording competencies, and was followed by mentoring conducted directly at the participants' business locations.

The implementation combined Community Education and Training approaches. Community Education was conducted through lectures and discussions covering the importance of financial recording for business continuity, the principles of business entity separation, basic cost concepts, and the fundamentals of digital bookkeeping. Training activities were delivered through demonstrations, workshops, and guided practice sessions using simple recording templates, HPP calculation worksheets, and digital bookkeeping applications, namely BukuWarung and TemanBisnis. The training adopted an andragogical approach, in which adult learning is grounded in participants' own experience, direct practice, and the solving of real problems encountered in their businesses (Knowles et al., 2015).

The implementation process consisted of five main stages. First, an opening discussion session was conducted to map participants' existing recording practices and their understanding of cash recording, business and personal finance separation, HPP calculation, and profit measurement. Second, lectures and socialisation sessions provided participants with the conceptual foundations of simple accounting for micro enterprises. Third, training and guided practice enabled participants to record their own business transactions, calculate the cost of goods manufactured, and prepare simple income statements using the templates provided. Fourth, demonstrations and tutorials introduced participants to digital bookkeeping applications, including account creation, transaction entry, and reading the automatically generated profit summary. Fifth, mentoring was carried out through field visits and periodic communication to ensure that participants consistently applied the recording practices in their daily business activities, in line with the recommendation that intensive mentoring is a key success factor in strengthening micro enterprise capacity (Coad & Tamvada, 2019; Yunita et al., 2025).

2.3.1 Program Evaluation

Program evaluation was conducted qualitatively to assess participants' understanding, engagement, and ability to apply the knowledge and skills introduced during the training. Evaluation techniques included facilitator observations during the session, participant engagement in discussions and question-and-answer activities, assessment of the

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recording templates and HPP worksheets completed during the workshop, and review of the records produced by participants during the mentoring visits.

The evaluation focused on several indicators, namely the regularity of cash-in and cash-out records, the separation of personal and business finances, the ability to calculate HPP and net profit, the preparation of simple income statements and cash flow records, the willingness to use digital bookkeeping applications, and participants' perceived benefit from the program. The evaluation results were analysed descriptively to determine the extent to which participants were able to understand and apply the concepts delivered throughout the program, with particular attention to observable change in recording practices as the principal indicator of success (Harahap et al., 2023).

3 RESULT and DISCUSSION

This community service program was designed to address the pressing issue of weak financial recording among home-based MSMEs managed by members of Ranting 'Aisyiyah Pernasidi. As outlined in the introduction, although these businesses generate a meaningful contribution to household income, the absence of orderly records leaves owners unable to determine their actual profit, set prices rationally, or plan business development. The activity therefore focused on strengthening participants' capacity in simple accounting practice and digital bookkeeping.(OJK, 2024a)

3.1 Improvement of Business Financial Recording Practices

The program directly improved participants' ability to record business transactions. Training sessions provided structured guidance on how to document cash inflows and outflows, classify transactions into simple categories, and maintain records on a daily basis. Participants were provided with a ready-to-use recording template designed to match the transaction patterns of home-based businesses, so that recording could be completed in only a few minutes each day. During the mentoring period, most participants were able to maintain their cash records regularly, marking a clear shift away from reliance on memory (Hutabarat & Sudarsono, 2021; Yunita et al., 2025).

3.2 Separation of Personal and Business Finances

Before the program, participants generally kept household and business money in the same place, so business capital was frequently consumed by household needs without any record. Through discussions and practical exercises, participants learned the principle of business entity separation and applied it in a simple, realistic way, for example by using

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separate cash storage, recording owner withdrawals as a distinct transaction, and setting a fixed amount as the owner's salary. This practice enabled participants to see the actual working capital position of their businesses for the first time (Ikatan Akuntan Indonesia, 2018; Harahap et al., 2023).

3.3 Cost of Goods Manufactured Calculation and Selling Price Evaluation

Participants practiced calculating the cost of goods manufactured (HPP) for their own products using worksheets adapted to household production conditions. The exercise covered raw material costs, packaging, fuel and electricity, and an estimate of labour value for work performed by the owner. Several participants discovered that their selling prices had been set below or only marginally above the actual cost, particularly when their own labour was taken into account. Following the calculation, participants were guided to re-evaluate their selling prices and to determine a reasonable margin, so that pricing decisions were based on cost data rather than intuition or competitor imitation (Yunita et al., 2025).

3.4 Preparation of Simple Income Statements and Cash Flow Records

Building on their cash records and HPP calculations, participants were guided to compile a simple monthly income statement covering sales, cost of goods sold, operating expenses, and net profit, together with a simple cash flow record. Although the format used was highly simplified, it reflects the essential principles of SAK EMKM regarding the measurement of business performance (Ikatan Akuntan Indonesia, 2018). Participants reported that seeing their monthly profit expressed in figures for the first time helped them evaluate whether their businesses were genuinely profitable and worth expanding.(Lusardi & Mitchell, 2014; OECD, 2020)

3.5 Adoption of Digital Bookkeeping Applications

Participants were introduced to digital bookkeeping applications, namely BukuWarung and TemanBisnis, as a more efficient alternative to manual recording. The demonstration covered account registration, entry of sales and expense transactions, monitoring of receivables from regular customers, and reading the automatically generated profit summary. Consistent with the recommendation that digital adoption should follow conceptual understanding (OECD, 2021), the applications were introduced only after participants had mastered manual recording, so that the technology functioned as a supporting tool rather than an additional burden. A portion of participants continued to use the application after the training, while others preferred to combine manual and digital

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records during the transition period.(OJK, 2024a)

3.6 Evidence of Participant Learning and Behavioural Change

Evidence of participant learning was reflected in the facilitator observations during the session and in the quality of the records produced during the mentoring period. Participants who initially left their worksheets blank were gradually able to complete the recording templates and HPP calculations for their own products, and the most visible progress was observed in the topics of business and personal finance separation and cost calculation. Several participants acknowledged that they had previously never recorded a single business transaction and had assumed that any money remaining in the cash box represented profit. One participant stated that after calculating HPP she realised that her selling price had been too low and subsequently adjusted it. Another participant explained that she had previously used her smartphone only for messaging and payments, and now understood that an application could record her daily sales automatically. These responses indicate that the program improved not only knowledge but also the actual financial management behaviour of participants.

The mentoring stage proved decisive in translating knowledge into practice. Field visits allowed the team to review participants' records directly, correct recording errors, and address specific questions arising from each business. This finding supports the argument that training alone is insufficient and that sustained mentoring is required to produce lasting changes in operational behaviour (Coad & Tamvada, 2019; Knowles et al., 2015).(Febrianty et al., 2024)

In summary, the program addressed the key challenges by:

1. Establishing a routine practice of recording business cash inflows and outflows.
2. Improving accounting literacy by teaching participants basic cost, profit, and business entity concepts.
3. Expanding financial management skills through hands-on HPP calculation and selling price evaluation.
4. Enabling participants to prepare simple income statements and cash flow records as a basis for business decisions.
5. Contributing to community economic well-being by empowering women with applicable business accounting skills.

These outcomes confirm that the program not only delivered knowledge but also fostered the implementation of simple accounting and digital recording practices in daily business activities, thus directly addressing the urgency of low accounting literacy among home-based

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MSMEs in Banyumas.

The activity was carried out through:

1. Raising awareness and knowledge of simple accounting for home-based micro enterprises.
2. Encouraging the practical implementation of manual and digital recording in daily business operations.

Key Outcomes

1. Routine business cash recording

   Participants were able to record cash inflows and outflows regularly using a simple template.
2. Separation of personal and business finances

   Participants began treating the business as a separate entity, including recording owner withdrawals.
3. Cost and pricing capability

   Participants calculated the cost of goods manufactured for their own products and re-evaluated selling prices.
4. Simple financial reporting

   Participants prepared simple monthly income statements and cash flow records.
5. Digital bookkeeping adoption

   Participants were introduced to and practised using simple bookkeeping applications on their smartphones.

Figure 1 illustrates the implementation of the simple accounting mentoring program conducted at Ranting 'Aisyiyah Pernasidi. The session shown in the image represents one of the core activities designed to address the challenges identified in the preliminary assessment, particularly the absence of routine transaction recording, the mixing of personal and business finances, and the inability to calculate the cost of goods manufactured. Through lectures, demonstrations, and guided practice, participants—women running home-based businesses—actively engaged in learning processes aimed at improving their financial recording capacity and strengthening their accounting literacy. This visual documentation supports the program's objective of enhancing MSME financial management capability and promoting community economic empowerment.

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Figure 1. Activity Implementation

Table 1 confirms that the program not only increased knowledge but also encouraged behavioural change. Participants moved from unstructured, memory-based financial practices toward orderly recording and the adoption of simple accounting and digital bookkeeping tools.

Table 1. Summary of Program Outcomes

No.	Evaluation Aspect	Initial Condition	Observed Outcome After Program
1	Business Transaction Recording	Transactions were not recorded; business performance was tracked from memory.	Participants maintained routine cash-in and cash-out records using a simple template.
2	Separation of Personal and Business Finances	Household and business cash were mixed, so business capital was often used for household needs.	Participants separated business cash and recorded owner withdrawals as distinct transactions.
3	Cost of Goods Manufactured and Pricing	Selling prices were set intuitively or by imitating competitors, without cost calculation.	Participants calculated HPP for their own products and re-evaluated selling prices and margins.
4	Simple Financial Reporting	Participants had never prepared any financial report and could not determine net profit.	Participants prepared simple monthly income statements and cash flow records.

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5	Digital Bookkeeping Literacy	Smartphones were used only for messaging and payments; no bookkeeping application was used.	Participants were able to operate simple bookkeeping applications for recording and profit monitoring.

The evaluation results indicated observable improvements in participants' understanding of simple accounting concepts, their recording practices, and their utilisation of digital bookkeeping tools. These improvements were reflected in participants' active engagement during the training session, the completeness of the recording templates and HPP worksheets they produced, and the quality of the records reviewed during the mentoring visits.

Table 1 demonstrates observable improvements in participants' accounting literacy and financial management practices following the program. The most notable changes related to routine cash recording, the separation of personal and business finances, and the calculation of the cost of goods manufactured. Participants were able to translate the concepts introduced during the training into actual business records through guided exercises and field mentoring. These findings support previous studies suggesting that accounting literacy interventions can improve business actors' ability to make informed decisions and adopt more structured financial management practices (Anandita et al., 2024; Harahap et al., 2023; Yunita et al., 2025). Furthermore, the integration of digital bookkeeping components enabled participants to appreciate the potential benefits of financial technology in supporting daily business management and enterprise resilience (OECD, 2021).

3.7 Implementation Challenges and Opportunities

During the implementation of the program, several challenges were identified. First, participants demonstrated varying levels of accounting and digital literacy, resulting in different learning speeds during the training session; some participants required additional guidance to understand basic cost concepts and application features. Second, the habit of recording transactions daily was difficult to establish for participants whose businesses operate with high transaction frequency and low individual value, so several of them initially recorded only total daily sales. Third, calculating the cost of goods manufactured proved challenging where raw materials were purchased in mixed household quantities, requiring the team to develop simplified allocation approaches. Fourth, the limited duration of the session constrained the depth of practice on digital applications and on preparing more complete financial reports.

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Despite these challenges, the program also revealed significant opportunities for future development. Participants showed strong enthusiasm throughout the session and actively raised questions grounded in their own business situations. The recording templates and HPP worksheets encouraged participants to apply the concepts directly to their businesses, and the mentoring visits proved effective in maintaining consistency. In addition, the widespread ownership of smartphones among community members creates a favourable condition for expanding digital bookkeeping initiatives. Future programs may focus on more advanced topics such as inventory management, business capital planning, access to formal financing, and the use of digital records to support business development.

The program also contributes to the achievement of Sustainable Development Goal (SDG) 5 on Gender Equality by strengthening women's capacity to manage their businesses and make informed economic decisions. In addition, the program supports SDG 8 on Decent Work and Economic Growth by improving the financial management capability of micro enterprises, which underpins the sustainability of household-based economic activities within the community.

4 CONCLUSION

This community service program successfully strengthened the financial recording capacity of home-based MSMEs managed by members of Ranting 'Aisyiyah Pernasidi, Banyumas Regency. Through a combination of community education, hands-on training, and mentoring, participants improved their understanding of simple accounting concepts and were able to maintain routine cash-in and cash-out records, separate personal and business finances, calculate the cost of goods manufactured, re-evaluate their selling prices, and prepare simple income statements and cash flow records. Participants also gained practical familiarity with digital bookkeeping applications as a more efficient recording alternative. Facilitator observations and the improved quality of participants' financial records indicate that the program produced changes in both knowledge and financial management behaviour. The program further contributed to women's economic empowerment and to the sustainability of household-based enterprises. To ensure the sustainability of program outcomes, follow-up mentoring and advanced training are recommended, particularly in areas related to inventory management, business capital planning, and access to formal financing.

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