

Enhancing Financial Capability Through the Socialization of Sharia Accounting at the Selaras Pinang Masak People's Craft Center, Jambi

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ABSTRACT

This Community Service Program aims to strengthen the financial capabilities of MSME actors at BKR Selaras Pinang Masak through intensive socialization and practical training in Sharia Accounting. The method used involves a comprehensive approach, including a pre-test, in-depth delivery of material on Sharia accounting principles, the practice of simple financial recordkeeping, a post-test, and evaluation. The results show a significant improvement in the participants' understanding of Sharia accounting concepts, financial recording accuracy, and awareness of Sharia-compliant financial management. This program successfully provided a foundation for MSMEs to manage their finances more transparently and ethically, improving their eligibility for Sharia-based financing and supporting the sustainability of their businesses. These findings highlight the importance of targeted, appropriate, and practical Sharia Accounting socialization programs to strengthen MSMEs financial capacity.

Keywords: Financial Capability, Sharia Accounting, MSMEs

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INTRODUCTION

MSMEs are the backbone of the national economy because of their ability to absorb a substantial amount of labor and contribute significantly to the Gross Domestic Product (GDP) (Safitri dkk., 2025). This potential is also evident in Jambi Province, particularly within the traditional craft sector that is spread across various production centers. One important contributor is the Selaras Pinang Masak People's Craft Center, which functions as a hub for local artisans and a platform for developing culturally based creative works. BKR Selaras Pinang Masak is a development and marketing center for Jambi batik and various other creative products. It serves not only as a production space but also as a place for training, development, and collaboration among MSME actors to improve product quality, competitiveness, and business sustainability. Through its role as a center for creative economic empowerment, BKR Selaras Pinang Masak helps MSMEs expand marketing networks, enhance business management, and preserve the cultural identity of Jambi in every product, thereby strengthening the local economy.

Despite their important economic role, MSMEs often face various internal challenges, particularly weak financial management (Erisanti & Albeta, 2025). Many business owners have not implemented structured and systematic transaction records, making it difficult to accurately monitor cash flows. Additionally, personal and business finances are often not separated, causing confusion in determining the operational costs, business capital, and actual profits. The inability to prepare accurate financial statements is also a major obstacle, as these statements form the basis for evaluating business performance, planning development strategies, and meeting administrative financial requirements (Djamil, 2023). This condition not only complicates decision making but also limits access to formal financing such as banks and other financial institutions, thereby constraining business growth potential (Hasugian & Silaen, 2025).

In the context of the development of Islamic Economics in Indonesia, the application of Sharia Accounting is increasingly crucial as a foundation for building more ethical, transparent, and sustainable business management. Sharia Accounting does not only emphasize technical aspects of recording but fundamentally prioritizes Islamic moral principles such as justice (*al-'adl*), honesty and transparency (*ash-shiddiq*), and Sharia compliance, which strictly avoid *riba*, *gharar*, and *maysir* (Yuwanda & Firdaus, 2024). This relevance becomes even stronger when associated with the Selaras Pinang Masak People's Craft Center in Jambi, operating within a community deeply rooted in Islamic values reflected in the philosophy "*Adat Bersendi Syarak, Syarak Bersendi Kitabullah*." This indicates that Islamic values have long guided the social and economic lives in Jambi, including business practices. Therefore, implementing Sharia Accounting is appropriate and aligned with the local character, as it not only improves technical financial governance but also ensures that business

activities adhere to spiritual and cultural values. Consequently, financial recording and reporting systems based on Islamic principles enhance MSMEs' financial capabilities, facilitate access to safe Sharia financing, and strengthen external stakeholders' trust in the credibility of their businesses (Rianhadi, 2025).

Based on preliminary observations at BKR Selaras Pinang Masak Jambi, most MSME actors have a very limited understanding of Sharia Accounting concepts and practices. Many still rely on very simple conventional recordkeeping, and some do not keep records at all, resulting in unstructured financial information that is difficult to use in decision-making. This indicates a significant knowledge gap related to Sharia-based accounting practices which could support more transparent and efficient business management. Therefore, this Community Service Program was designed to address these issues through practical, relevant, and easily applicable socialization and training activities on Sharia Accounting. Through this program, it is expected that participants' understanding, recording capability, and overall financial capacity will improve and be measured systematically to evaluate program effectiveness.

METHOD

This Community Service Program was implemented at the Selaras Pinang Masak People's Craft Center and involved 20 batik artisans and cultural-based creative craftsmen operating actively in the area. The method used was a participatory and educational approach divided into four main stages:

1. Preparation and Licensing Stage

This stage includes coordination with BKR management, scheduling, and developing training modules tailored to the specific needs of artisans.

2. Initial Measurement (Pre-test)

A pre-test was conducted using a questionnaire to measure the participants' initial understanding of basic Sharia Accounting concepts, Sharia principles in transactions, and their current financial recording practices.

3. Core Socialization and Training Stage

This stage is the core of the program, conducted over two intensive days, this stage covered:

- a. Socialization of Basic Sharia Accounting Principles: Explanation of al-adl, ash-shiddiq, and the prohibitions of riba, gharar, and maysir, as well as a brief introduction to PSAK 101 (Presentation of Sharia Financial Statements).
- b. Practical Training on Simple Financial Recording: Focus on daily transaction records, separation of business and personal cash, and preparation of a simple income statement.
- c. Mentoring: One-on-one sessions to help participants apply the records to their respective businesses.

4. Evaluation and Final Measurement (Post-test):

A post-test was conducted using the same questionnaire as the pre-test to measure understanding. In-depth interviews were conducted with several participant representatives to obtain qualitative feedback on the effectiveness of the training materials and methods.

Data analysis used both quantitative and qualitative methods pre- and post-test results assessed learning improvements, while observations and interviews identified obstacles in implementing Sharia Accounting. The activity flow involved needs identification, training, mentoring, periodic monitoring and evaluation.

Dokumentasi



RESULTS AND DISCUSSION

1. Results of Understanding Improvement

The Sharia Accounting socialization program at BKR Selaras Pinang Masak Jambi produced positive impacts on MSMEs financial capability, particularly in understanding and applying the basic principles of Sharia-based recordkeeping. This is evident from the significant improvements in the pre- and post-test results.

Table 1. Results of the Sharia Accounting Socialization Program

Measurement Aspect	Pre-test Avg.	Post-test Avg.	Increase
Understanding of basic Sharia accounting principles	39,5%	86,5%	47%
Understanding of Sharia compliance (riba,gharar,maysir)	41%	82%	41%
Ability to record business transactions and simple financial statements	30%	80%	50%
Awareness of transparency and financial ethics	35%	84%	49%
Ease of financial management	20%	87%	67%

The above data show that the average increase in participants' understanding reached over 40% across all aspects, with the greatest improvement in understanding basic Islamic accounting principles and ease of financial management. These results indicate that the socialization method implemented to improve financial capabilities is effective for transferring knowledge and practical skills to MSMEs.

2. Qualitative Impacts on Financial Capability

Based on interviews and observations, the program's qualitative impacts include:

- a. **Increased Financial Transparency:** Participants began to practice separating business and personal cash. They also demonstrated enthusiasm for preparing a simple profit and loss statement, something they had never done before. This aligns with the principle of ash-shiddiq (transparency) in Sharia accounting.
- b. **Improved Access to Sharia Financing:** Several participants expressed interest in applying for financing from Islamic Financial Institutions after understanding that accurate and Sharia-compliant financial records are a key prerequisite. This understanding opens up opportunities for them to obtain capital without usury constraints.

- c. Improved Business Ethics: Socialization of the principles of al-adl (justice) and the prohibition of gharar (uncertainty) encourages MSMEs to be more careful in determining prices, managing product quality, and interacting with stakeholders (suppliers and customers).

3. Discussion

The improvement of MSMEs financial capability through Sharia Accounting socialization aligns with previous studies showing that Sharia accounting implementation enhances financial management and MSMEs performance (Rohmah dkk., 2025). This program proves that MSME constraints are not solely due to capital limitations but also due to low financial literacy (Wati dkk., 2025)

Through a simple and applicable training approach tailored to the participants' business context, this activity was able to bridge this gap by providing a clearer understanding of the importance of structured, transparent, and sharia-compliant financial records. Furthermore, the success of this program was evident in the increased awareness of MSMEs regarding the importance of separating personal and business finances as well as their ability to prepare basic financial reports, which had not been done previously. The positive response of participants, enthusiasm in direct practice, and visible changes in the way they manage daily transactions are strong indicators that this outreach not only provides new knowledge but also encourages changes in better financial behavior. Thus, this program can be categorized as successful because it was able to provide a direct, measurable, and relevant impact on improving the governance and financial capabilities of MSMEs at BKR Selaras Pinang Masak Jambi.

Conclusion dan Recommendations

1. Conclusion

The Sharia Accounting Socialization Program at BKR Selaras Pinang Masak Jambi significantly improved the financial capabilities of MSME actors. This success is reflected in the post-test results, which showed a significant increase in the understanding of the basic principles of Sharia Accounting, from the concepts of fairness and transparency to Sharia compliant recording practices. In addition to understanding the theory, participants also experienced improved practical skills in compiling transaction records, separating personal and business finances, and creating simple, accurate and accountable financial reports. This positive impact also strengthens the MSME ecosystem to become more transparent, ethical, and professional, thus providing greater opportunities for them to access Sharia financing and establish partnerships with financial institutions that require good financial governance. Overall, this program makes a real contributes to supporting the realization of MSMEs that are more competitive, sustainable, and aligned with Sharia-based economic values.

2. Recommendations

- a. Program Continuity: Regular follow-up mentoring programs should be held to ensure that the implementation of Sharia Accounting that has been taught is maintained and becomes a habit.
- b. Technology Integration: Subsequent training can integrate the use of simple Sharia-compliant financial recording applications to simplify and expedite the financial reporting process for MSMEs.
- Strategic Partnerships: BKR Selaras Pinang Masak should establish strategic partnerships with local Sharia Financial Institutions to facilitate access to financing for MSMEs that have demonstrated a commitment to implementing Sharia Accounting

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