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## Community-Based Financial Literacy Interventions for Empowering Micro, Small, and Medium Enterprises in Bangka Belitung

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**Abstract.** Micro, Small and Medium Enterprises (MSMEs) play a strategic role in driving economic growth and improving community welfare in Belitung Regency, Bangka Belitung Province. However, low levels of financial literacy remain a major obstacle for MSME actors, especially concerning business financial management, transaction recording, and effective financial decision-making. This community service activity adopted a Participatory Action Research (PAR) methodology, conducted as a collaborative training intervention involving the Association of Indonesian Accounting Lecturers (ADAI) and the Belitung Regency Government. The program was attended by 159 participants, including MSME partners, local residents, and regional leaders. The implementation consisted of four systematic stages namely preparation, counseling on simple financial management, interactive discussion and mentoring, and an evaluation utilizing pre-tests and post-tests. The intervention yielded a highly positive response and a measurable improvement in financial management knowledge. Evaluation results demonstrated that the average pre-test score of 44.25% increased sharply to 79.50% in the post-test. This reflects a significant average knowledge increase of 35.25%, successfully bridging the initial gap between passive theoretical knowledge and practical business application. The community-based education effectively raised MSME actors' awareness regarding the importance of financial literacy for making sound, sustainable business decisions. This enhanced capacity provides a strong foundation for better financial choices and supports local economic development. To maximize future community empowerment efforts, providing continuous post-training assistance and integrating user-friendly digital technology for financial record-keeping are highly recommended.

**Keywords:** Capacity Building; Community Empowerment; Financial Literacy; Local Economy; MSMEs; Participatory Action Research

### 1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) thrive in various business sectors, such as culinary, trade, and services, most of which are independently managed by local communities (Anatan & Nur, 2023; Jabbar et al., 2025; Tambunan, 2011). The existence of

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MSMEs not only contributes to the regional economy but also serves as a crucial means of community empowerment and strengthening the local-based economy. Furthermore, according to the Law of the Republic of Indonesia Number 20 of 2008, the empowerment of MSMEs fundamentally aims to grow and develop business capabilities in order to build the national economy (S *et al.*, 2022). These enterprises are highly flexible and capable of surviving in various economic conditions because they are based on local resources.

Financial literacy is highly essential (A. Gunawan *et al.*, 2023; Lone & Bhat, 2024; Nogueira *et al.*, 2025; Reddy *et al.*, 2025). Financial literacy is defined as an individual's ability to understand financial concepts, manage finances effectively, use financial products and services wisely, and utilize financial information to make the right decisions to achieve financial well-being. For MSMEs, financial literacy specifically encompasses simple financial record-keeping, the separation of personal and business finances, cash flow management, and financial planning (Choung *et al.*, 2025; Imjai *et al.*, 2025; Koskelainen *et al.*, 2023; Mireku *et al.*, 2023). A good level of financial literacy empowers business actors to effectively manage their finances to support business sustainability. Ultimately, this competence helps MSME actors make the right financial decisions and significantly improve overall business performance.

Extensive literature has established a strong connection between financial literacy and MSME success. Fatmawati & Hariyati (2025) demonstrated that a higher level of financial literacy is positively associated with more effective financial management practices within MSMEs. Similarly, Yustisi (2024) emphasized that financial literacy and capability directly contribute to MSME performance, particularly concerning capital management and business planning. Furthermore, Cahyawati *et al.* (2023) highlighted that financial inclusion and literacy exert a positive and significant influence on the broader development of MSMEs in Indonesia. These studies collectively confirm that financial knowledge is a vital determinant of business viability.

Factually, the economic contribution of MSMEs is massive, yet financial literacy remains a systemic challenge. Data from the National Development Planning Agency (Bappenas) in 2025 shows that MSMEs remain the backbone of the Indonesian economy (G. Gunawan *et al.*, 2021; Rudolf & Riyanto, 2025), contributing more than 60% to the GDP and employing nearly 97% of the national workforce, with a total of more than 64–65 million MSMEs. However, Indonesia's National Literacy Rate stands at 66.46% (OJK, 2025), indicating that out of 100 people aged 15-79, only about 66 possess sufficient financial literacy. Locally, based on BPS data published in early 2025 (BPS Indonesia, 2025), Belitung Regency has an estimated population of around 193,600 people, the majority of whom depend on sectors like fisheries, agriculture, trade, and SMEs. The MSME sector in Belitung has shown significant growth in line with tourism development and the increasing demand for local products.

Despite the immense economic potential and the creativity of the Belitung people in utilizing local business opportunities, severe fundamental issues persist. Many SME players still face critical obstacles regarding financial management and business administration, particularly in recording daily transactions and preparing regular financial reports. The low level of financial literacy among business players remains one of the primary obstacles faced by MSME actors in this region. Consequently, this deficiency limits their ability to understand cash flow, manage expenses, calculate profits, and plan investments effectively.

While previous literature thoroughly discusses the theoretical importance of financial



literacy, there is a distinct gap in practical, continuous educational interventions applied directly to grassroots communities in specific developing regions like Belitung. As noted by Rosnidah et al. (2025), targeted financial literacy education for MSMEs plays a crucial role in improving financial understanding and the operational efficiency of small businesses. Furthermore, Adela et al. (2024) states that direct training and assistance in simple bookkeeping effectively increase MSME actors' awareness of the importance of financial recording as a basis for business decision-making. Therefore, a proactive community service intervention is required to bridge the gap between academic financial concepts and practical, everyday applications for local business owners.

Addressing this gap is highly significant for local economic resilience. Financial literacy education is a strategic form of community education that aims to actively improve knowledge and skills in business financial management. In the context of this community service, the education is designed to be practical and applicable, ensuring it is easy for MSME players to comprehend and implement. This targeted education is expected to encourage more orderly and responsible financial behavior among participants. By increasing MSME capacity, particularly in financial aspects, business actors can manage and develop their businesses more sustainably.

Based on the aforementioned rationale, the primary objective of this community service activity is to improve the financial literacy of MSMEs through practical and simple financial management training. By specifically targeting MSME actors in Belitung Regency, the program aims to address their urgent needs to increase their financial understanding and skills. Ultimately, this community service activity, conducted in collaboration with ADAI and the local government, endeavors to strengthen the capacity of the MSME community, improve their competitiveness, and support sustainable local economic development in Belitung Regency.

## 2. Methods

This community service activity adopted the Participatory Action Research (PAR) methodology, which actively involves communities in problem-solving and decision-making to address local challenges (Purnomo et al., 2024; Puspitaloka et al., 2025; Somnuke et al., 2023). The PAR approach was specifically chosen because it aligns perfectly with the objective of empowering MSME actors to resolve their financial management issues through collaborative action. The implementation of this community service was carried out as a targeted training intervention in direct collaboration with the Association of Indonesian Accounting Lecturers (ADAI) and the Belitung Regency Government, involving educators from campuses throughout Indonesia (Herianti et al., 2025; Latifah & Ivada, 2025).

The program purposefully targeted MSME actors and the broader community in Belitung Regency, Bangka Belitung Province, focusing on their urgent need to increase their understanding and financial literacy skills. Demonstrating strong community interest, the activity was attended by 159 participants, consisting of MSME partners, residents of Kampung Damai Village, regional leaders, and accounting lecturers. The community engagement took place offline at the Technical Implementation Unit (UPT) PLUT (Integrated Business Service Centre) KUMKM office in Tanjungpandan Sub-district.

To ensure a structured and impactful PAR implementation, the activity was carried out in four systematic stages: preparation, implementation and counseling, discussion and mentoring, and an evaluation stage. The first stage was the Preparation Stage, which



included identifying specific MSME problems, compiling financial literacy counseling materials, and coordinating closely with relevant parties and MSME players. This was immediately followed by the Counseling Implementation Stage, where outreach was conducted by delivering practical material on business financial management, simple financial record-keeping, the crucial separation of personal and business finances, and basic financial planning.

Emphasizing the participatory nature of the methodology, the third phase focused on the Discussion and Mentoring Stage. During this crucial stage, interactive discussions and simple mentoring were actively conducted to assist the MSME actors. This collaborative interaction was designed to help participants thoroughly understand and apply the theoretical material that had been delivered, ensuring the concepts could be integrated in accordance with the distinct conditions and realities of their respective businesses.

The intervention concluded with the Evaluation and Results Stage to systematically measure the impact of the empowerment program. The evaluation was meticulously conducted through simple pre-tests and post-tests to measure the level of financial literacy of MSME actors before and after the extension activity. The analytical data gathered from these tests not only quantified the immediate knowledge improvement but also serves as essential material for the improvement of similar community service activities in the future. Concurrently, the academic team prepared a comprehensive activity report to document the methodologies and outcomes.



**Figure 1** Empowering MSMEs with Financial Literacy

Figure 1 presents a three-stage flowchart summarizing the process of empowering MSMEs through financial literacy. The process begins with the first stage, Preparation, which involves identifying existing problems, compiling relevant materials, and coordinating the initial steps. The flow then progresses to the second stage, Counseling, where practical financial management training is delivered directly to the MSME actors. Finally, the sequence concludes with the third stage, Discussion & Mentoring, featuring interactive sessions that allow participants to actively apply and practice the financial knowledge they have just acquired.

### 3. Results and Discussion

#### 3.1. Level of Participation and Partnership Engagement



The financial literacy training intervention achieved a remarkably broad reach, successfully engaging a diverse group of stakeholders. In total, the community service program recorded an impressive attendance of 159 participants. This high level of participation underscores the community's strong enthusiasm and the urgent collective recognition of the need to improve financial management skills. Such a substantial turnout provides a solid foundation for initiating meaningful economic empowerment in the region.

At the core of this initiative were the primary beneficiaries: the local Micro, Small, and Medium Enterprise (MSME) partners and the residents of Kampung Damai Village. Their active involvement is the most critical element of the program, as they are the direct practitioners who face daily challenges in business administration and financial recording. By directly participating, these local actors demonstrated a proactive willingness to absorb new knowledge and transform their traditional business practices into more sustainable models.

Beyond the grassroots level, the intervention was significantly bolstered by the active participation of regional leaders from Belitung Regency, Bangka Belitung Islands Province. The presence of local government officials is not merely symbolic; it represents crucial institutional backing and political will to foster a supportive environment for small businesses. Their engagement ensures that the insights and challenges identified during the training can inform future localized economic policies and continuous empowerment programs.

The program benefited immensely from the specialized expertise provided by the academic sector, specifically the Association of Indonesian Accounting Lecturers (ADAI). Comprising accounting lecturers from universities across Indonesia, the ADAI members served as the primary knowledge providers and facilitators for the MSMEs. Their involvement guarantees that the financial management concepts delivered to the MSMEs were both theoretically sound and practically applicable, effectively bridging the gap between academic accounting principles and grassroots business realities.

The convergence of these diverse participants illustrates a powerful multi-stakeholder partnership model. The synergy created by uniting local business practitioners, supportive government leaders, and academic experts establishes a comprehensive and inclusive financial literacy ecosystem. This collaborative dynamic not only enriched the interactive discussions during the training but also laid a resilient framework for the continuous capacity building of MSMEs in Belitung Regency.

**Table 1** Stakeholder Engagement in the Empowerment Program

<b>Participant Category</b>	<b>Description and Role in the Program</b>	<b>Estimated Distribution</b>
Local MSME Partners & Residents	Grassroots business actors and community members from Kampung Damai Village receiving the practical training.	120
ADAI Academics	Accounting lecturers from across Indonesia acting as expert facilitators, knowledge providers, and educators.	29
Regional Leaders	Government officials from Belitung Regency providing institutional support and policy alignment.	10



Total Attendees	Comprehensive multi-stakeholder participation	159
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Table 1 above delineates the composition of the 159 individuals who attended the financial literacy intervention, categorizing them into three distinct yet interconnected groups. It highlights how the program successfully integrated the primary target audience comprising the vast majority of attendees as local MSMEs and village residents with crucial supporting pillars, namely the regional government leaders and the academic experts from ADAI. This structural breakdown visually represents the robust collaborative partnership that drove the community service initiative, ensuring that practical grassroots needs were met with expert knowledge and vital institutional backing.

### 3.2. Significant Improvement in Financial Management Comprehension

The effectiveness of the financial literacy training was rigorously evaluated using a quantitative approach to measure the participants' cognitive improvement. Specifically, the intervention utilized a structured pre-test and post-test assessment method to gauge the initial knowledge baseline and the subsequent learning outcomes. This evaluation strategy is crucial in community service programs to provide empirical evidence of the training's direct impact on the targeted beneficiaries.

Before the delivery of the educational materials, the participants were administered a pre-test designed to assess their fundamental understanding of simple financial management. The results revealed that the average financial literacy score among the attendees stood at only 44.25%. This initial metric quantitatively validates the preliminary observation that while some basic knowledge existed, there was a substantial deficiency in comprehensive financial literacy within the MSME community prior to the intervention.

Following the pre-test, the participants engaged in intensive counseling and mentoring sessions. The expert facilitators delivered practical materials focusing on essential aspects such as simple financial record-keeping, separating personal and business finances, and managing business cash flow. The interactive nature of the training allowed the MSME actors to clarify their doubts and understand how to apply these theoretical concepts directly to their daily business operations.



**Figure 2** The Execution of Financial Literacy Counseling and Training Session for Local MSMEs, **Figure 3** The Project Implementation Team and Academic Facilitators Present in Belitung.



These figures document crucial aspects of the community service initiative aimed at empowering MSMEs in Belitung. Figure 3 captures the specialized project implementation team, comprising academic facilitators from ADAI and local organizers, highlighting the collaborative logistical effort and expert presence essential for the program's success. In contrast, Figure 2 showcases the culmination of this planning, the actual execution of the large-scale financial literacy counseling and training session, illustrating the massive audience attendance of local business partners and the active delivery of critical financial management materials.

At the conclusion of the training and mentoring phases, a post-test was conducted to measure the knowledge retention and cognitive growth of the participants. The post-test results demonstrated a remarkable and statistically notable surge in comprehension, with the average score rising sharply to 79.50%. This substantial improvement indicates a highly positive response to the educational materials and the pedagogical methods employed by the trainers.

Comparing the two assessment phases, the intervention successfully generated an average knowledge increase of 35.25% among the participating MSME actors. This measurable leap strongly signifies that the community-based education was not only well-received but highly effective in enhancing the cognitive capacity of the participants. The newly acquired financial administration skills provide a robust foundation for better business decision-making and long-term economic sustainability.

**Table 2** Summary of Financial Literacy Evaluation Scores

Assessment Phase	Average Score (%)	Description
Pre-test	44.25%	Baseline knowledge before the training intervention.
Post-test	79.50%	Comprehension level after counseling and mentoring.
Average Increase	35.25%	Total cognitive improvement achieved by participants.

Table 2 illustrates the quantitative outcomes of the financial literacy training by comparing the participants' average scores before and after the educational intervention. As depicted in the data, the baseline knowledge was initially recorded at an average of 44.25% during the pre-test phase, which reflects the participants' initial grasp of the subject. Following the comprehensive counseling sessions, this figure experienced a drastic upward trajectory, reaching 79.50% in the post-test. The resulting positive margin of 35.25% explicitly quantifies the successful impact of the community service program in elevating both the theoretical understanding and practical awareness of the MSME actors regarding simple financial management.

### 3.3. Identification of Initial Awareness Gaps

A deeper analysis of the initial evaluation phase revealed a critical nuance regarding the participants' starting point. While the pre-test established a quantitative baseline score, it also uncovered a specific qualitative gap between theoretical knowledge and



practical awareness among the MSME actors. Understanding this discrepancy is essential for tailoring effective community empowerment strategies that go beyond mere information dissemination and truly foster behavioral change.

Based on the participants' responses to specific pre-test questions, the data indicated that exactly 44.25% of the attendees already possessed a foundational understanding of simple financial management concepts. This specific finding suggests that a considerable portion of the community was not entirely starting from zero regarding financial terminology. They had likely been exposed to basic financial terms or rudimentary calculations at some point in their entrepreneurial journey.

However, possessing this basic knowledge did not automatically translate into effective or sustainable business practices. The evaluation clearly highlighted that despite this 44.25% baseline comprehension rate, these participants did not yet fully understand or appreciate the critical importance of applying this knowledge systematically. At the onset of the community service program, there was a pronounced lack of awareness regarding how orderly financial management directly impacts business survival and growth.

This cognitive disconnect meant that many MSME actors were operating their daily businesses without structured financial records, separating personal and business funds, or planning their cash flow, despite knowing what these concepts meant in theory. They had not yet integrated this foundational knowledge into their routine operational habits. Consequently, their existing understanding was dormant and failed to actively support the daily operational demands of their MSMEs.

Therefore, a primary challenge of the community service intervention was not merely to introduce entirely new financial concepts, but to transform existing passive knowledge into active, disciplined practice. By identifying this initial awareness gap, the subsequent counseling and mentoring sessions could be strategically directed towards emphasizing the practical urgency and tangible benefits of consistent financial administration. This targeted approach was vital to bridge the divide between simply knowing financial concepts and actively utilizing them to empower the local economy.

**Table 3** Initial Awareness and Knowledge Gap Assessment

Assessment Indicator		Finding / Value	Operational Implication for MSMEs
Basic Knowledge	Financial	44.25%	Participants possessed a theoretical understanding of simple financial management prior to the training.
Practical Implementation		Insufficient	Participants did not yet understand or realize the importance of applying this knowledge practically.
Awareness			
Operational Execution		Disorganized	Knowledge was not practiced in an orderly manner to support daily business operations.

Table 3 highlights the critical discrepancy between theoretical understanding and practical application observed at the beginning of the empowerment program. The data reveals that while 44.25% of the participants possessed basic knowledge of simple financial management, this theoretical foundation was severely undermined by an insufficient awareness of its practical importance. Consequently, the table underscores



that prior to the intervention, the existing knowledge was dormant and was not being utilized in an orderly manner to effectively support the daily operational needs and sustainability of the local MSMEs.

#### *3.4. Synthesizing PAR Outcomes and MSME Empowerment*

The successful engagement of 159 participants, including local MSMEs, government officials, and academic experts, exemplifies the foundational principles of Participatory Action Research (PAR). PAR emphasizes active community involvement in addressing local challenges, moving beyond traditional top-down instruction. By positioning the MSME actors not merely as passive recipients but as active collaborators, the intervention fostered a sense of ownership over the financial management solutions presented. This democratic approach to education ensures that the empowerment process is deeply rooted in the community's actual socio-economic context.

This multi-stakeholder partnership is a critical success factor in community capacity building. The collaboration between the Belitung Regency Government, ADAI educators, and local residents created an inclusive ecosystem necessary for sustainable development (Juhari & Rachim, 2023; Mayasari & Zubaidah, 2025). As community service initiatives often struggle with long-term knowledge retention, integrating institutional support with academic expertise ensures that the practical solutions discussed are reinforced by local policies. This collaborative framework acts as a vital support system, encouraging continuous learning and adaptation among local entrepreneurs.

A critical insight from the initial evaluation was the identification of a distinct knowledge-action gap. The baseline pre-test revealed that 44.25% of participants possessed basic theoretical knowledge of simple financial management. However, this knowledge was largely dormant and not actively applied to their daily business operations. This phenomenon aligns with findings by Çera et al. (2021), who emphasize that financial capability, the actual execution of financial decisions is distinct from, yet equally as critical as, basic financial literacy in driving MSME performance. Knowing the definition of cash flow is insufficient if the business owner does not systematically track it.

The PAR methodology proved instrumental in bridging this specific gap between theory and practice. The interactive discussion and mentoring stages were purposefully designed to address the lack of practical awareness directly. By facilitating hands-on exercises, such as simple bookkeeping and cash flow management, the facilitators enabled MSME actors to contextualize the knowledge within their specific operational realities. This interactive approach mirrors the assertions of Adela et al. (2024), who noted that direct training and mentoring in simple bookkeeping significantly heighten business actors' awareness of financial recording as a vital basis for effective decision-making.

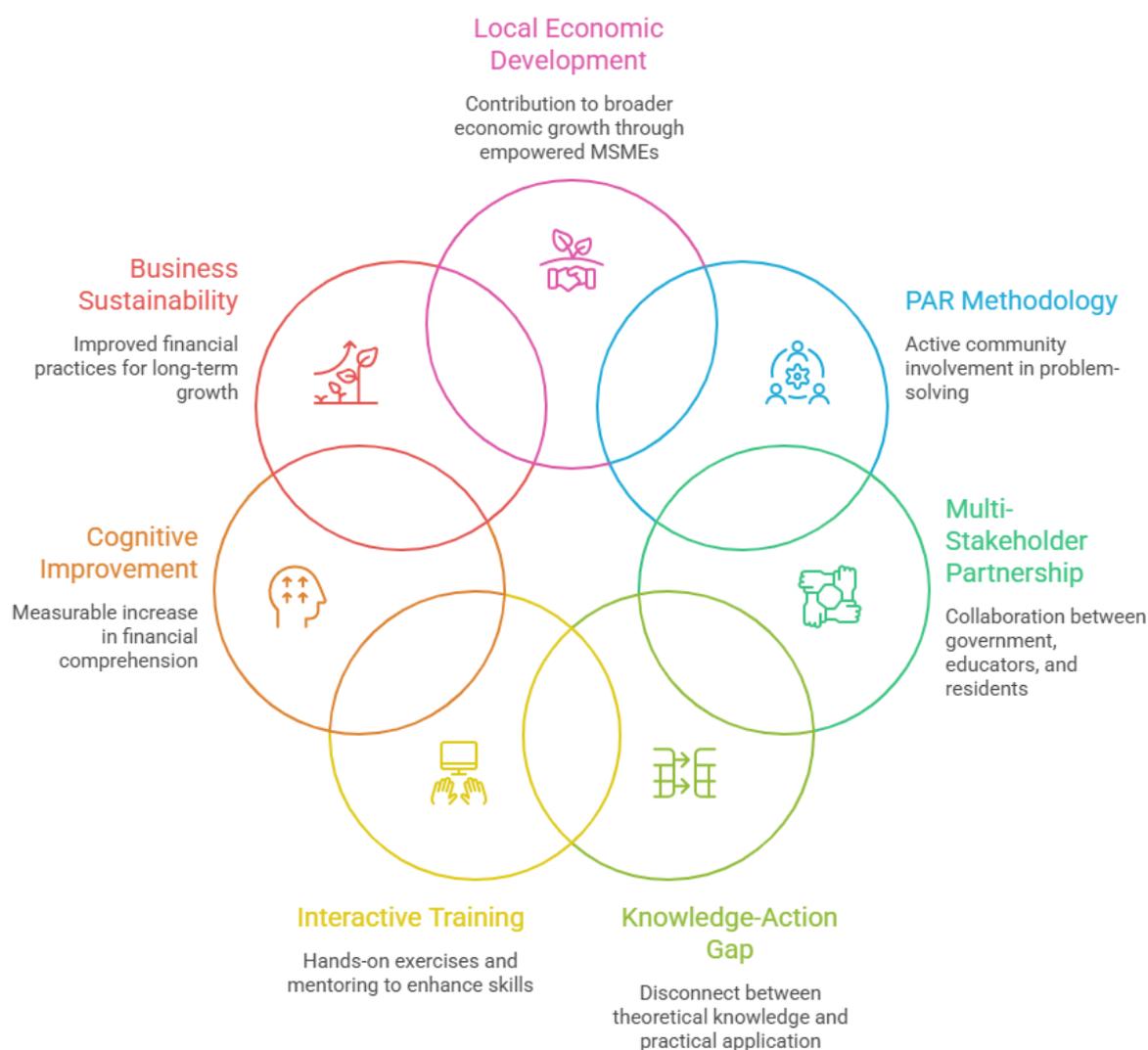
The quantitative results rigorously validate the efficacy of this participatory educational intervention. The substantial increase in average assessment scores from 44.25% to 79.50%, representing a 35.25% cognitive improvement, confirms that the targeted counseling and collaborative mentoring successfully enhanced the participants' financial comprehension. This measurable leap signifies that the transition from passive understanding to active, applied knowledge was effectively facilitated by the structured community engagement.

The elevation of these financial literacy levels has profound theoretical and practical implications for business sustainability. Rizka Ar Rahmah & Fred Ojochide Peter (2024) established that higher levels of financial literacy are positively associated with more



effective financial management practices within MSMEs. By equipping the Belitung MSME actors with the ability to separate personal and business finances and plan their budgets, the intervention directly addressed the core operational vulnerabilities that frequently hinder small business growth and scalability.

The empowerment achieved through this program extends well beyond individual business survival; it acts as a catalyst for broader local economic development. As highlighted by Permata (2023), enhanced financial literacy and financial inclusion exert a positive and significant influence on the overall development of MSMEs in Indonesia. The capacity-building efforts in Belitung Regency directly contribute to this macroeconomic goal by fostering a more resilient, financially literate grassroots economy capable of navigating market fluctuations and seizing new growth opportunities.



**Figure 4** Empowering MSMEs through PAR

Figure 4 illustrates a holistic framework for Empowering MSMEs through PAR by mapping the interconnected relationships among seven key components of community development. It demonstrates how a foundational PAR Methodology, which champions active community involvement in problem-solving, works synergistically with a Multi-Stakeholder Partnership involving collaboration between government, educators, and



residents. This robust foundation is crucial for addressing the existing Knowledge-Action Gap, the inherent disconnect between theoretical knowledge and practical application by utilizing Interactive Training that provides hands-on exercises and mentoring. As a direct result of these targeted interventions, participants experience a measurable Cognitive Improvement in their financial comprehension. This enhanced understanding naturally translates into Business Sustainability by establishing improved financial practices for long-term growth, which ultimately culminates in broader Local Economic Development driven by the successfully empowered MSMEs.

The integration of PAR into this financial literacy initiative underscores the absolute necessity of continuous, community-driven education. The initial lack of awareness regarding the importance of financial administration was effectively mitigated through collaborative learning and expert guidance. As these MSME actors continue to implement their newly acquired skills in their daily operations, the sustained partnership between academia, local government, and the community will remain vital in ensuring that this enhanced capacity translates into long-term economic prosperity for Belitung Regency.

#### 4. Conclusions

The community service intervention successfully achieved its primary objective of enhancing the financial literacy of MSME actors in Belitung Regency. The program's broad reach was evidenced by the active engagement of 159 participants, comprising local business owners, residents, regional leaders, and academic experts. The quantitative evaluation rigorously demonstrated the training's effectiveness, revealing a significant cognitive leap among the participants. Initially, the pre-test scores indicated a baseline financial comprehension of 44.25%, which was largely theoretical and lacked practical application. Following the targeted counseling and interactive mentoring sessions, the average post-test scores surged to 79.50%. This substantial average increase of 35.25% quantitatively validates that the educational intervention effectively equipped MSME actors with actionable knowledge regarding simple financial record-keeping and cash flow management.

The synthesis of these findings highlights the profound efficacy of the Participatory Action Research (PAR) methodology in addressing grassroots economic challenges. By fostering a multi-stakeholder partnership between the Belitung Regency Government, ADAI educators, and the local community, the program successfully bridged the critical gap between passive theoretical knowledge and active business practice. The interactive nature of the mentoring sessions empowered the participants to contextualize financial concepts within their daily operations, thereby transforming disorganized financial habits into structured, sustainable practices. Ultimately, this collaborative capacity-building initiative not only improved individual business resilience but also established a robust foundation for broader, sustainable local economic development in the region.

Despite these positive outcomes, this community service initiative has certain limitations, primarily its short-term duration and the reliance on manual financial recording methods. To ensure the long-term sustainability of these newly acquired skills, future community service programs must prioritize continuous, post-training mentoring to guide MSME actors consistently. Furthermore, it is highly recommended that future interventions integrate the use of user-friendly digital accounting applications. Combining foundational financial literacy with digital technology training will significantly enhance the efficiency, accuracy, and operational reach of local MSMEs, allowing them to adapt



seamlessly to the evolving digital economy.

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### Conflict of Interest

The authors declare no conflict of interests.

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