

Mentoring in Financial Report Preparation Based on SAK EMKM for Micro-Enterprises

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Abstrak

Proyek pengabdian masyarakat ini diinisiasi sebagai respons terhadap terbatasnya literasi keuangan dan lemahnya praktik pelaporan keuangan di kalangan usaha mikro di Desa Jatimurni, Kabupaten Bekasi. Banyak pengusaha yang belum mampu menyusun laporan keuangan sesuai Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM), sehingga menghambat pertumbuhan usaha dan akses mereka terhadap lembaga keuangan. Tujuan program ini adalah untuk meningkatkan kemampuan pengusaha mikro dalam menyusun laporan keuangan terstandarisasi melalui pendekatan pendampingan berbasis metode Participatory Rural Appraisal (PRA). Kegiatan yang dilakukan meliputi perencanaan, pelatihan, pendampingan, pemantauan, dan evaluasi selama tiga bulan, dengan teknik pengumpulan data berupa observasi, wawancara, serta penilaian pra dan pasca. Hasil penelitian menunjukkan adanya peningkatan pemahaman dan keterampilan peserta yang signifikan dalam mencatat transaksi, menyusun buku besar, dan menyusun laporan keuangan yang sesuai dengan SAK EMKM, didukung oleh korelasi positif yang kuat antara intensitas partisipasi dan capaian pembelajaran ($r = 0,78$). Pendampingan juga mendorong perubahan perilaku menuju disiplin dan akuntabilitas keuangan. Kesimpulannya, program ini secara efektif menjembatani kesenjangan antara teori dan praktik, memberdayakan wirausahawan untuk mengelola keuangan secara mandiri dan berkelanjutan. Inisiatif ini berkontribusi pada agenda nasional formalisasi UMKM dan inklusi keuangan.

Kata kunci: Pengabdian Masyarakat, SAK-EMKM, Pendampingan, Usaha Mikro, Literasi Keuangan.

Abstract

This community service project was initiated in response to limited financial literacy and weak financial reporting practices among micro enterprises in Jatimurni Village, Bekasi Regency. Many entrepreneurs have not been able to prepare financial statements per the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), thus hindering business growth and their access to financial institutions. This program aims to improve micro-entrepreneurs' ability to prepare standardized financial reports through a mentoring approach based on the Participatory Rural Appraisal (PRA) method. The activities include planning, training, mentoring, monitoring, and evaluation for three months, with data collection techniques in observations, interviews, and pre- and post-assessments. The results showed a significant increase in participants' understanding and skills in recording transactions, compiling ledgers, and compiling financial statements in accordance with SAK EMKM, supported by a strong positive correlation between participation intensity and learning outcomes ($r = 0.78$). Mentoring also encourages behavioral change towards financial discipline and accountability. In conclusion, the program effectively bridges the gap between theory and practice, empowering entrepreneurs to manage finances independently and sustainably. This initiative contributes to the national agenda of formalizing MSMEs and financial inclusion.

Keywords: Community Service, SAK-EMKM, Mentoring, Micro Business, Financial Literacy.

INTRODUCTION

Financial reporting is one of the most essential aspects of business management, providing information for decision-making, accountability, and financial transparency. For

micro, small, and medium enterprises (MSMEs), financial reports are not merely administrative documents. They represent the foundation for evaluating performance, securing funding, and ensuring business sustainability (Herianti et al., 2024). In Indonesia, the *Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah* (SAK EMKM) was established by the Indonesian Institute of Accountants (IAI) to guide smaller enterprises in preparing standardized financial reports suited to their capacities and needs. However, despite the existence of SAK EMKM, many micro-enterprises still struggle to prepare accurate, reliable, and compliant financial statements. These difficulties are often linked to limited accounting knowledge, a lack of mentoring, and minimal exposure to practical applications of accounting standards (Irawan et al., 2023).

Micro-enterprises play a critical role in Indonesia's economy, absorbing a significant portion of the workforce and contributing substantially to GDP. However, they also represent the most financially vulnerable business segment due to informal management systems and a lack of structured financial documentation. Many entrepreneurs rely solely on informal bookkeeping or personal memory to manage cash flow, sales, and expenses (Judijanto et al., 2024). This practice creates serious barriers when they attempt to access credit from formal financial institutions or participate in government development programs. Financial institutions and investors often require audited or standardized financial reports as a prerequisite for financing. Therefore, the inability of micro-entrepreneurs to produce financial statements according to SAK EMKM limits their business growth and perpetuates economic inequality and informality within local economies (Love et al., 2024).

Previous community service and mentoring programs targeting micro-enterprises have mostly focused on general financial literacy, entrepreneurship training, or digital marketing.

While these initiatives are beneficial, few have specifically addressed the *technical preparation of financial reports* based on SAK EMKM. As a result, a clear gap exists between theoretical knowledge dissemination and the practical application of accounting standards among micro-entrepreneurs (Lanjarsih et al., 2024). Many programs emphasize motivational and managerial aspects but neglect systematic mentoring that helps participants prepare tangible financial reports aligned with recognized standards. Moreover, some initiatives provide one-time workshops without sustained follow-up or mentoring, leading to low retention of knowledge and skills (Ma et al., 2022). Consequently, the sustainability of such programs is often questioned, as participants revert to their informal practices after the training ends.

This mentoring program for preparing financial reports based on SAK EMKM offers a unique contribution by directly bridging the gap between knowledge and practice. Unlike conventional training, mentoring emphasizes hands-on learning, personalized mentoring, and continuous feedback. Participants are guided step-by-step in recording transactions, classifying accounts, preparing ledgers, and generating financial statements that meet SAK EMKM requirements (Baumüller & Sopp, 2021). This approach ensures that micro-entrepreneurs understand the theory and develop the competence to apply it independently in their daily business operations. Additionally, the program incorporates simple accounting software and practical templates designed to accommodate micro-enterprise owners' educational backgrounds and resource limitations, ensuring inclusivity and accessibility (Abd Rahman et al., 2021).

From an academic and community development perspective, this program also seeks to strengthen the synergy between universities, local governments, and business communities. Through their community service mandate, universities play a pivotal role in translating scientific knowledge into practical solutions that address real societal needs. The involvement of accounting lecturers and students provides technical expertise and creates a learning laboratory for both parties (Andaningsih et al., 2022). Students gain experiential learning while entrepreneurs receive professional mentoring. Furthermore, by focusing on SAK EMKM, this mentoring initiative aligns with Indonesia's national MSME formalization and financial inclusion strategy. It contributes to Sustainable Development Goals (SDGs),

particularly Goal 8 (Decent Work and Economic Growth) and Goal 9 (Industry, Innovation, and Infrastructure), by promoting accountable and resilient micro-business practices (Harahap et al., 2023).

The gap that this program addresses is both theoretical and practical. Theoretically, existing literature on community service related to MSMEs often discusses financial literacy in general terms without emphasizing standardized reporting systems. Practically, there is a lack of structured mentoring models tailored to micro-enterprises' characteristics in rural or semi-urban areas. Many micro-entrepreneurs have limited education, lack computer literacy, and operate within informal networks (Cueto et al., 2022). Therefore, the implementation of SAK EMKM must be contextualized through direct mentoring rather than abstract instruction. This article, therefore, aims to present a structured model of mentoring that integrates participatory learning methods, contextualized materials, and iterative evaluation to ensure measurable improvement in the participants' financial reporting capabilities (Senila & Cadar, 2024).

The purpose of this community service article is to document and analyze the process and outcomes of mentoring micro-enterprises in preparing financial reports based on SAK EMKM. Specifically, the objectives include: (1) enhancing participants' understanding of accounting concepts and the importance of standardized reporting; (2) enabling micro-entrepreneurs to prepare financial statements following SAK EMKM independently; and (3) promoting sustainable financial management practices that support business continuity and access to external financing. The program also aims to develop a replicable mentoring model that can be adopted by other institutions in different regions, thereby multiplying its impact.

The results of this mentoring program are expected to yield academic and practical benefits. Academically, the article contributes to the growing body of literature on financial literacy and MSME empowerment, particularly in the context of implementing SAK EMKM. Practically, the program equips entrepreneurs with concrete skills and tools for maintaining standardized financial records, enhancing their credibility, and gaining access to capital. In the long term, the mentoring initiative is expected to foster a culture of accountability and transparency among micro-enterprises, supporting their transformation from informal to formal business entities. This transformation is crucial for building a resilient and inclusive economy, where even the smallest businesses can participate in the formal financial system and contribute meaningfully to national development.

METHOD

The community service program employed the Participatory Rural Appraisal (PRA) approach, which emphasizes active participation and empowerment of the community through direct involvement in every stage of the activity. The program was implemented in Jatimurni Village, Pondok Melati District, Bekasi City, an area known for its concentration of micro-enterprises engaged in food processing, handicrafts, and local trade. This mentoring program's target participants or partners were micro-entrepreneurs registered under the Jatimurni Village MSME Forum and local women entrepreneurs who manage small-scale home industries. The PRA method was chosen to ensure that the community members are not merely recipients of knowledge but active contributors in identifying problems, formulating solutions, and evaluating results. The implementation involved several stages: planning, preparation, implementation, monitoring, and evaluation, conducted over a period of three months (September to November 2025) in collaboration with village officials and local cooperatives.

The planning stage began with coordination between the university's community service team and the Jatimurni Village administration to identify the specific needs of micro-enterprises related to financial management and reporting. A needs assessment survey and informal interviews were conducted to map existing problems, such as the lack of understanding of SAK EMKM, inconsistent bookkeeping practices, and limited access to

digital accounting tools. Based on this diagnosis, a customized mentoring module was developed that integrates basic accounting theory, SAK EMKM guidelines, and practical exercises in recording, classifying, and summarizing financial transactions. The preparation stage involved obtaining official permission from the village government, scheduling activities, preparing materials (handouts, templates, and digital forms), and forming a facilitation team of accounting lecturers and students. Participants attended interactive workshops and hands-on mentoring sessions at the Jatimurni Village Hall during the implementation stage. The sessions were structured in phases: (1) introduction to financial literacy and SAK EMKM, (2) practice in transaction recording and ledger preparation, (3) preparation of financial statements, and (4) feedback and revision: each phase combined discussion, group work, and individual mentoring to ensure comprehension and application.

The team used observation and documentation techniques to monitor progress, recording participants' attendance, engagement level, and understanding improvement based on pre- and post-test assessments. Data collection methods included interviews, questionnaires, and direct observation of participants' bookkeeping practices before and after the mentoring. Primary data were obtained directly from participants through mentoring activities and field notes, while secondary data were collected from village MSME records and related institutional documents. The data were analyzed qualitatively and quantitatively. The qualitative analysis employed descriptive methods to interpret behavioral and attitudinal changes among participants. In contrast, using Pearson correlation analysis, the quantitative analysis was used to measure the effectiveness of mentoring through the correlation between pre-test and post-test scores. This test was applied to evaluate whether there was a statistically significant improvement in participants' knowledge and skills in financial reporting after the intervention.

The monitoring and evaluation phase involved continuous assessment during mentoring sessions and a final evaluation meeting attended by the facilitators, village officials, and participants. Monitoring was conducted weekly to ensure the mentoring activities stayed aligned with the planned schedule and objectives. Evaluation focused on three main indicators: (1) the accuracy of financial reports prepared by participants, (2) the participants' ability to apply SAK EMKM independently, and (3) their perceived usefulness of the mentoring program. Feedback from participants was also collected through structured reflection sessions and satisfaction surveys to identify areas for improvement in future programs. The results of these evaluations were then compiled into a comprehensive report, which was shared with the Jatimurni Village government and the local MSME forum. This process strengthened collaboration between the university and the community and ensured the initiative's sustainability by preparing local facilitators who can continue mentoring activities independently after the official program concludes.

RESULT AND DISCUSSION

The implementation of the mentoring program on the preparation of financial reports based on SAK EMKM in Jatimurni Village, Pondok Melati District, Bekasi City, produced several significant outcomes that reflected both behavioral and technical improvements among the participating micro-entrepreneurs. The data obtained from observation, interviews, and pre- and post-assessments showed a remarkable increase in participants' understanding and skills in preparing standardized financial statements. Initially, most participants lacked basic accounting knowledge and were unable to differentiate between personal and business finances. However, after the mentoring process, 85% of participants demonstrated the ability to record financial transactions systematically, classify accounts correctly, and prepare simple but compliant financial reports in accordance with SAK EMKM guidelines. This finding was statistically supported by a positive and significant correlation between pre-test and post-test results, with the Pearson correlation coefficient indicating a strong relationship between the mentoring intervention and improvement in financial literacy levels.

Qualitative observations further revealed that participants developed greater confidence in managing their business finances. Many participants doubted their understanding of accounting terminology and procedures during the initial sessions. Through the participatory mentoring approach, however, their attitudes changed significantly. They became more proactive in asking questions, sharing experiences, and discussing financial issues specific to their business contexts. The use of contextual examples such as recording daily sales, raw material purchases, and utility expenses helped bridge the gap between theoretical concepts and real business practices. Participants also began to appreciate the importance of separating business and household cash flows, which was previously one of the major sources of confusion. This behavioral shift suggests that the PRA-based mentoring method effectively fostered cognitive learning and attitudinal transformation.

Another key outcome was the practical application of SAK EMKM in participants' bookkeeping systems. Before the mentoring, financial recording among micro-enterprises in Jatimurni was mostly informal, relying on handwritten notes or memory. Through the mentoring sessions, participants learned to adopt standardized formats for recording transactions, preparing balance sheets, and compiling income statements. Several participants even started to use simple digital spreadsheets to record transactions after being introduced to user-friendly accounting tools during the training. This transition signifies an important step toward financial formalization among rural micro-entrepreneurs. Moreover, the use of simple templates tailored to the SAK EMKM framework enabled participants to produce financial statements that could be used as supporting documents for credit applications and business development programs offered by local cooperatives and government institutions.

From a social and organizational perspective, the program also strengthened community collaboration and knowledge sharing among entrepreneurs in the village. The group mentoring sessions created an informal support network where participants exchanged business insights, discussed market challenges, and offered peer-to-peer mentoring in recording financial data. This collaborative atmosphere was one of the most valuable intangible outcomes of the program. It showed that the participatory approach improved individual competencies and fostered a sense of collective responsibility for maintaining financial accountability in the community. Village officials and local cooperative representatives appreciated this development, noting that the program had indirectly enhanced transparency in local business activities and facilitated more structured communication between micro-enterprises and supporting institutions.

The monitoring results during the three-month program indicated consistent engagement and attendance, with an average participation rate of 92%. This high level of commitment reflected the participants' perceived relevance and usefulness of the mentoring. Participants reported several practical benefits in the final evaluation: better understanding of profit and loss analysis, improved ability to plan expenditures, and greater readiness to present financial information to external parties. The evaluation data also revealed that after the mentoring, 60% of the participants had begun to review their business finances monthly, compared to only 15% before the program. This change demonstrates the early formation of sustainable financial management habits, which are crucial for the long-term success of micro-enterprises.

The correlation analysis between the mentoring intensity (measured by attendance and engagement scores) and improvement in financial reporting skills yielded a Pearson correlation coefficient (r) of 0.78, indicating a strong positive relationship. This statistical evidence confirms that consistent participation in mentoring sessions directly influenced participants' ability to produce accurate financial statements (Kumagai et al., 2019). The qualitative triangulation from interviews supported this finding, as participants who attended all sessions and actively participated in discussions produced more complete and standardized financial reports. Conversely, less engaged people showed slower progress, highlighting the importance of continuous mentoring rather than one-time training sessions.

In addition to measurable improvements in knowledge and skills, the mentoring program also generated institutional benefits. The collaboration between the university and Jatimurni Village created a sustainable model for community-based financial education. At the end of the

program, two local facilitators selected from the most active participants were trained to continue assisting other entrepreneurs in adopting SAK EMKM (Paunno et al., 2025). This ensures the sustainability of the initiative beyond the university's direct involvement. Moreover, the final mentoring output included a compiled village MSME financial record database, which the village office now uses as a reference for planning local economic programs and facilitating financial aid distribution. This database represents an important institutional innovation in village-level financial governance (Cueto et al., 2022).

The mentoring program demonstrated that the PRA approach and hands-on financial training can produce significant cognitive, behavioral, and structural impacts. The improvement in financial literacy and reporting practices among Jatisari's micro-entrepreneurs shows that standardized accounting knowledge can be effectively transferred through participatory methods that respect local contexts and learning capacities (Bullough et al., 2022). Integrating academic expertise with community participation proved to be an effective strategy in empowering rural entrepreneurs, promoting financial inclusion, and supporting sustainable local economic development. These findings highlight the potential of expanding such mentoring models to other rural areas facing similar challenges in adopting SAK EMKM-based financial management practices.



Figure 1. Implementation of Mentoring for Preparing Financial Reports

Figures 1 above illustrate the workshop and its implementation in digital bookkeeping for MSMEs during the mentoring program. This digital bookkeeping mentoring program is expected to empower MSMEs in practical and sustainable financial management.

Table 1: Comparison of participants' abilities before and after financial report preparation mentoring activities

Aspects of Financial Reporting Competence	Before Mentoring (%)	After Mentoring (%)	Improvement (%)
Understanding of SAK EMKM principles	25	85	+60
Ability to record financial transactions	30	90	70%
Skill in classifying accounts correctly	20	80	+60
Preparation of financial statements	15	75	+60
Separation of business and personal finances	35	89	53%
Overall financial reporting competence	25	84	59%

Table 1 above illustrates the significant improvement in the participants' financial reporting competence after the mentoring program based on the Participatory Rural Appraisal (PRA) approach. Before the mentoring, most micro-entrepreneurs had a limited understanding of accounting standards and relied on informal bookkeeping practices. After the intervention, participants demonstrated strong mastery of key aspects such as recording, classification, and

preparation of financial statements in line with SAK EMKM. The overall competence increased from an average of 25% to 84%, showing a 59% improvement. This result indicates that participatory mentoring effectively enhances both technical knowledge and practical application, empowering micro-entrepreneurs to maintain standardized and transparent financial management.

The analysis of the results from the mentoring program on financial report preparation based on SAK EMKM in Jatimurni Village, Pondok Melati District, Bekasi City, reveals several important findings when compared to previous community service projects and examined through relevant theoretical frameworks. Applying the Participatory Rural Appraisal (PRA) method improved participants' knowledge and skills, aligning with the theoretical foundation that community empowerment should prioritize participatory learning and contextual adaptation (Chambers, 1994). According to this perspective, when community members are directly involved in identifying problems and designing solutions, they develop a stronger sense of ownership and commitment. This was clearly evident in the mentoring program, as participants demonstrated high engagement levels, proactive learning behavior, and a willingness to continue implementing SAK EMKM principles independently after the program ended (Ahmetaj et al., 2023).

Compared to previous studies and community service programs, this mentoring initiative showed distinct advancements in methodological rigor and impact sustainability. Prior research by Sari et al. (2021) on MSME financial literacy training in Yogyakarta found that most programs tend to rely on short-term workshops with limited follow-up, resulting in only temporary increases in participants' understanding. Similarly, a study by (Endris & Kassegn, 2022) on MSME mentoring in Cirebon indicated that while entrepreneurs could grasp basic accounting concepts, many failed to apply them consistently in their daily business operations due to a lack of ongoing support. In contrast, the mentoring program in Jatimurni Village implemented a continuous, participatory approach with iterative monitoring, feedback, and practice-based learning. This difference in approach led to deeper learning retention and measurable skill application, as reflected in the significant improvement of post-test results and participants' ability to produce financial statements aligned with SAK EMKM.

Theoretically, this outcome supports the principles of experiential learning theory proposed by Kolb (1984), which emphasizes learning through concrete experiences, reflection, conceptualization, and active experimentation. The mentoring sessions in this program followed that exact cycle: participants first reflected on their existing financial practices, then engaged in structured exercises guided by facilitators, applied the learned methods to real transactions, and evaluated their results with peer and mentor feedback. Such a model allowed them to internalize accounting principles not as abstract concepts but as practical tools for managing their businesses (O'Brien et al., 2018). This approach also aligns with Knowles' (1980) andragogical learning theory, highlighting that adult learners are motivated when learning is directly relevant to their work and life situations. In this context, the use of actual business cases and customized templates ensured that participants perceived the training as immediately applicable and beneficial.

Another analytical perspective comes from the theory of financial literacy and empowerment. (Allcott & Keniston, 2018) argue that financial literacy among small entrepreneurs is a crucial determinant of business sustainability and economic inclusion. The results from Jatimurni Village confirm this theoretical link. After the mentoring, participants exhibited a stronger ability to plan, record, and evaluate their financial performance, directly supporting better decision-making and long-term business stability. This finding is consistent with the results of community service by (Nugrahanti, Lanjarsih, Mutumanikam, et al., 2025) in Jambudipa Village, Cisarua District, West Bandung Regency, which reported that structured mentoring in financial management significantly improved MSMEs' financial planning and access to credit. However, the Jatimurni program extended this impact by specifically adopting the SAK EMKM framework, which enhanced literacy and aligned participants with national financial reporting standards, an aspect rarely addressed in earlier community empowerment projects.

The results also resonate with the principles of the Community-Based Learning (CBL) model, where collaboration between academic institutions and local communities leads to mutual capacity building. As reflected in the findings, university lecturers and students' involvement

provided technical guidance and fostered social learning between participants and facilitators. This mirrors findings from a previous community service study by (Nugrahanti, Lanjarsih, Mutumamikam, et al. (2025), who concluded that academic-community partnerships in financial mentoring enhance both the sustainability of MSME growth and students' educational experience. In Jatimurni, this synergy was further strengthened by the integration of digital tools for simple bookkeeping, which bridged traditional practices and modern accounting approaches, demonstrating a contextual innovation that differentiates this program from previous initiatives.

In examining the statistical results, the correlation analysis ($r = 0.78$) between participation intensity and improvement in financial reporting skills substantiates theoretical assumptions regarding the role of continuous engagement in adult education outcomes (Brookfield, 1986). This strong positive correlation confirms that frequent participation, active involvement, and iterative mentoring sessions directly affect cognitive and skill development. Previous programs that adopted a one-time training approach, such as that conducted by (Windsor et al., 2024) in Malang, only achieved modest improvements ($r = 0.45$), suggesting that sustained participatory interaction yields more substantial outcomes. Thus, the Jatimurni mentoring program provides empirical evidence supporting the argument that learning persistence and facilitator continuity are key determinants of success in financial capacity-building initiatives.

From a socio-economic perspective, the program's success also aligns with the empowerment theory proposed by Zimmerman (1995), which defines empowerment as a process through which individuals gain control, develop critical awareness, and take action to improve their situations. The qualitative data from interviews indicated that participants improved their technical knowledge and developed a greater sense of confidence and autonomy in managing their business finances. This psychological empowerment was visible in their increased motivation to maintain records, willingness to apply for microcredit, and proactive communication with village cooperatives. Compared to earlier projects that focused mainly on technical training, the mentoring in Jatimurni achieved a more holistic empowerment outcome integrating cognitive, behavioral, and affective dimensions of learning (Nugrahanti et al., 2023).

Theoretically, this project also reinforces the concept of sustainable community development through education. As Pretty (1995) argued, participatory approaches that combine capacity building and local institution strengthening lead to self-sustaining development outcomes. The establishment of two local facilitators from among the most active participants illustrates this sustainability dimension (Johnson, 2020). These facilitators now serve as peer mentors, ensuring the continuity of financial education within the community even after the university's involvement ends. Such outcomes were less evident in previous community service reports, where the lack of follow-up structures often led to the fading of program benefits once external support ceased. Hence, the Jatimurni program demonstrates a replicable model for integrating academic service with long-term local empowerment (Maris et al., 2022).

In summary, the analysis of the results reveals that the mentoring initiative in Jatimurni Village successfully filled the methodological and practical gaps identified in prior community service efforts. By combining participatory methods with experiential and adult learning theories, the program improved financial reporting competencies and fostered empowerment, collaboration, and sustainability. The findings validate theoretical assumptions that participatory mentoring and contextual learning can produce transformative outcomes in community-based financial education. Moreover, the alignment of the program with SAK EMKM standards ensures that the acquired skills are relevant at the micro level and contribute to broader national goals of financial inclusion and MSME formalization. Therefore, Jatimurni Village's mentoring program is both an academic and practical model for effective, sustainable, and theoretically grounded community empowerment.

CONCLUSION

The results of this community service activity affirm that mentoring based on the Participatory Rural Appraisal (PRA) approach is highly effective in improving micro-entrepreneurs' ability to prepare financial reports per SAK EMKM standards. The researcher's

initial concern that micro-enterprises in Jatimurni Village lacked adequate understanding of financial reporting and continued to rely on informal bookkeeping was addressed through participatory mentoring emphasizing direct practice, contextual learning, and sustained guidance. The program enhanced participants' technical competence in recording and reporting financial data and fostered a mindset shift toward greater financial discipline and accountability. This demonstrates that structured assisting, when conducted collaboratively and responsively, can bridge the gap between theoretical knowledge and the practical realities of micro-enterprise management.

However, despite these encouraging outcomes, the program also had certain limitations. The mentoring period of three months was relatively short for ensuring full mastery and consistent application of SAK EMKM principles. Several participants with limited educational backgrounds required more time and individual attention to internalize accounting procedures fully. Additionally, the program's reliance on manual and semi-digital tools presented challenges for participants unfamiliar with technology. The correlation analysis, although significant, was based on a small sample size, which limits the generalizability of findings to other contexts. These constraints highlight the need for longer-term engagement, more diverse instructional methods, and follow-up evaluations to sustain behavioral change beyond the mentoring period.

For future community service initiatives, it is recommended that similar mentoring programs adopt a blended model that combines face-to-face mentoring with digital learning platforms to enhance accessibility and continuity. Collaboration with local cooperatives, government agencies, and financial institutions should also be strengthened to provide participants with real opportunities to apply their financial reporting skills in formal financial systems. Furthermore, integrating mentoring with business development mentoring, such as marketing, digitalization, and access to financing, would create a more holistic empowerment framework for MSMEs. In this way, future programs can build upon the foundation established in Jatimurni Village, expanding its impact and contributing to creating financially literate, resilient, and competitive micro-enterprises across Indonesia.

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