



COMMUNITY EMPOWERMENT THROUGH ACCOUNTING EDUCATION TO IMPROVE FINANCIAL MANAGEMENT SKILLS

PEMBERDAYAAN MASYARAKAT MELALUI PENDIDIKAN AKUNTANSI UNTUK MENINGKATKAN KETERAMPILAN MANAJEMEN KEUANGAN

Rita J D Atawarman^{1*}, Sheilla Tijahahu², Christi Salamba³, Styven Talahatu⁴, Suwek Seftiani⁵

^{1*}Pattimura University, Email: rita.atarwaman72@gmail.com

²Pattimura University, Email: sheillavilensia24@gmail.com

³Pattimura University, Email: styvenkarl3@gmail.com

⁴Pattimura University, Email: septianisepti092@gmail.com

⁵Pattimura University, Email: christisalamba3112@gmail.com

*email koresponden: rita.atarwaman72@gmail.com

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Abstract

Improving Financial Literacy and Management Skills of Fisherman Groups Through Practical Accounting Education (Case Study: Seri Village, Ambon City). This community service program (PkM) aims to empower the fisherman groups in Seri Village, Ambon City, by enhancing their basic financial literacy and management skills using a practical accounting education approach. Weak financial management skills, especially in managing the fluctuating catch yields and income, are often the main obstacle to achieving economic stability and growth in the fisheries sector. The implementation method utilized was participatory and application-based training and mentoring, tailored to the income and expenditure patterns of the fishing community. The program involved a series of workshops that simplified basic accounting concepts, such as transaction recording. The effectiveness of the program was measured by comparing the results of a pre-test and post-test to gauge the increase in knowledge, as well as through observation and questionnaires to assess changes in financial management behavior. The results showed a significant increase in the understanding of financial management concepts among the Seri Village fishermen, evidenced by the improvement in the average post-test scores. Post-training mentoring also demonstrated positive changes in financial management practices, including the ability to set aside savings for boat/gear maintenance and the ability to control daily debt. In conclusion, practical accounting education is an effective and crucial instrument in community empowerment programs, particularly for the fishing sector. This PkM successfully equipped the fishermen with practical tools to make better and more planned financial decisions, directly contributing to the improvement of economic independence and the well-being of the fishing families.

Keywords : Fisherman Empowerment, Financial Management, Practical Accounting Education, Financial Literacy, Ambon City.



Abstrak

Peningkatan Literasi dan Keterampilan Manajemen Keuangan Kelompok Nelayan Melalui Pendidikan Akuntansi Praktis (Studi Kasus: Desa Seri, Kota Ambon). Kegiatan pengabdian kepada masyarakat (PkM) ini bertujuan untuk memberdayakan kelompok nelayan di Desa Seri, Kota Ambon, melalui peningkatan literasi dan keterampilan manajemen keuangan dasar menggunakan pendekatan pendidikan akuntansi praktis. Keterampilan manajemen keuangan yang lemah, khususnya dalam mengelola hasil tangkapan dan pendapatan yang fluktuatif, seringkali menjadi penghambat utama dalam mencapai stabilitas dan pertumbuhan ekonomi di sektor perikanan. Metode pelaksanaan program adalah pelatihan dan pendampingan yang bersifat partisipatif dan aplikatif, disesuaikan dengan pola pendapatan dan pengeluaran masyarakat nelayan. Program ini menyelenggarakan serangkaian workshop yang menyederhanakan konsep akuntansi dasar, seperti pencatatan transaksi. Efektivitas program diukur melalui perbandingan hasil pre-test dan post-test untuk mengukur peningkatan pengetahuan, serta melalui observasi dan kuesioner untuk menilai perubahan perilaku dalam pengelolaan keuangan. Hasil kegiatan menunjukkan adanya peningkatan yang signifikan dalam pemahaman nelayan Desa Seri terhadap konsep-konsep manajemen keuangan, yang dibuktikan dari peningkatan rata-rata nilai post-test. Pendampingan pasca-pelatihan juga memperlihatkan perubahan positif dalam praktik pengelolaan keuangan, termasuk kemampuan menyisihkan dana tabungan untuk perawatan perahu/alat tangkap dan kemampuan mengendalikan utang harian. Kesimpulannya, pendidikan akuntansi praktis merupakan instrumen yang efektif dan krusial dalam program pemberdayaan masyarakat, khususnya sektor nelayan. Program PkM ini berhasil membekali nelayan dengan alat praktis untuk membuat keputusan keuangan yang lebih baik dan terencana, yang berkontribusi langsung pada peningkatan kemandirian ekonomi dan kesejahteraan keluarga nelayan.

Kata Kunci : Pemberdayaan Nelayan, Manajemen Keuangan, Pendidikan Akuntansi Praktis, Literasi Keuangan, Kota Ambon.

1. INTRODUCTION

Community empowerment is a systematic effort to enhance the capacity and independence of society, particularly regarding economic and welfare dimensions. In many communities, the lack of adequate financial management skills often serves as a primary barrier to achieving stability and household economic growth. This issue is critically urgent within the context of fishing communities, specifically in Seri Village, Ambon City, where income patterns are characterized by seasonality and high fluctuations heavily influenced by weather conditions and catch yields. These extreme income fluctuations demand rigorous financial planning and management skills to ensure the sustainability of both livelihoods and business operations (Wijaya & Santoso, 2021). The socio-economic vulnerability of coastal communities is often exacerbated by a lack of capital reserves, leaving them trapped in cycles of structural poverty when the "famine season" (paceklik) arrives.

A lack of profound understanding regarding the basic accounting cycle, simple transaction recording, budgeting, and cash flow analysis can trigger suboptimal financial decisions, excessive debt risks, and a failure to develop the potential of fishery businesses. In practice, fishers often struggle to separate business capital (operational sea costs) from household expenditures. This phenomenon hinders their ability to measure real profitability, reinvest, or save effectively for lean periods or urgent gear maintenance. Without a clear demarcation between personal and business assets, household cash flows become susceptible



to undetected financial leaks, making it difficult for fishers to escalate their operations from a subsistence scale toward a more commercial and sustainable trajectory.

Scientifically and practically, there is a significant gap between formal accounting instruments and the needs of the informal and traditional sectors. Conventional accounting education tends to focus on large-scale business entities, causing essential decision-making instruments to be perceived as inaccessible or difficult to comprehend by fishing communities. Therefore, adapting these instruments into a simple, visual format relevant to the catch cycle—such as calculating the cost of goods sold based on fuel and repair costs—is a critical step that is still rarely implemented effectively in empowerment programs (Susanti et al., 2019). Integrating local wisdom into financial recording is vital so that accounting is not viewed as a complex administrative burden, but rather as an intuitive economic navigation tool for coastal societies.

Although often considered the domain of formal business, accounting education plays a crucial role in the context of empowerment. By simplifying accounting concepts into easily understood materials relevant to daily life and fishing income patterns, the community can be equipped with powerful tools to monitor, control, and plan their finances. These skills are vital for enabling them to create simple financial records for their catches, calculate operational capital, and plan emergency funds (Anggraini & Yuliasuti, 2022). Furthermore, strong financial literacy is expected to transform the mindset of fishers from mere "hunters of the sea" into fishery business managers who possess a long-term vision for capital strengthening.

Providing these skills is not merely a short-term intervention but a long-term investment in building economic independence. By mastering the basics of accounting-based financial management, fishers are expected to reduce their dependence on moneylenders or high-interest loans that often trap them in systemic poverty. Maintaining credible financial records also provides a solid data foundation for fishers to access formal financing from banks or microfinance institutions that are healthier and more transparent. Consequently, this community service activity is expected to create a sustainable multiplier effect for the welfare of fishing families, increasing local purchasing power and strengthening the village's economic structure independently.

Based on this urgency, this Community Service (PkM) activity was initiated with the conviction that practical accounting education is the key to improving the financial management skills of the fishing community in Seri Village, Ambon City. The primary focus is on delivering accounting materials oriented toward real-world needs, thereby increasing financial literacy, which in turn will positively impact financial decision-making and the economic sustainability of the target community. Moreover, this activity seeks to bridge the tactical needs of fishers with applicable accounting solutions, creating a resilient model for fishing household financial governance. Through synergy between academics and practitioners in the field, this service is expected to be a catalyst for the creation of a Seri Village fishing community that is not only tough at sea but also smart and independent in managing their financial sovereignty on land.



2. RESEARCH METHOD

This Community Service (PkM) activity was held in Seri Village, Teluk Ambon District, Ambon City, Maluku Province. This location was chosen because the majority of the population works as fishermen, whose income is seasonal and fluctuating, thus significantly necessitating improved financial management skills. The core activities, which include an initial survey, intensive training, and final evaluation, are planned to last one month (four weeks).

The intervention design used was a One-Group Pre-test-Post-test Design (Amelia et al., 2023). This design allows for measurement of program effectiveness by comparing participants' knowledge levels before and after the training intervention (Nugraha, 2025). The target population was all active adult fishermen in Seri Village who were directly involved in managing their fishing income. The sample was determined using a purposive sampling method with the following main criteria: (1) active fishermen; (2) committed to participating in the entire training series; and (3) directly responsible for business/household finances. The targeted sample size was 5 participants, selected to ensure an intensive and optimal mentoring process.

The data used is Primary Data, collected directly from fishermen through knowledge test instruments and questionnaires. Data collection techniques include: (1) Pre-test and Post-test, which are used to measure the increase in basic knowledge of accounting-based financial management. The pre-test results serve as baseline data. (2) Participatory Observation, conducted during training sessions and post-training mentoring to assess the level of participation and changes in practical behavior. (3) Documentation, in the form of photos, attendance lists, and activity recordings.

The training intervention focused on simplifying accounting concepts for the needs of fishermen, including: separating personal and business funds, techniques for recording fishing income and expenses, seasonal budget planning, and debt and savings management. Following the completion of all training sessions, a one-week post-training mentoring session was conducted to ensure the skills were applied in the field.



Figure 1. Group Photo of Respondents



Figure 2. Questionnaire Completion



Figure 3. Mentoring Implementation Process

3. RESULTS AND DISCUSSION

Based on the results of our research on 3 informants in Seri Village, we obtained a comprehensive picture of the results of the evaluation of the community service program aimed at improving financial management skills among the community, using quantitative and qualitative descriptive research methodologies.

a. Respondent Profile and Initial Knowledge Base

Analysis of respondent identities (Section A) indicates that the program has reached a segment of society in need, with the majority of respondents being self-employed/MSMEs (two out of three) and having a high school/vocational high school (SMA) or bachelor's degree. This profile confirms that participants are individuals actively involved in business activities or household management, making them ideal targets for accounting education. Furthermore, a key finding is that two out of three respondents (66.7%) stated they had previously participated in accounting training. This high level of initial experience indicates that participants are motivated and have an adequate baseline, a factor potentially influencing the high positive evaluation scores for the program, as discussed below.

Table 1. Respondent Demographic Profile (N=3)

Characteristics	Dominant Category	Frequency (N)	Persentation
Main Job	Entrepreneurs/MSMEs	2	66.7%
Last Education	High School/Vocatiol School and S1	2	66.7%
Previous Training Experience	Yes	2	66.7%

b. Self-Evaluation of Knowledge and Skills

Respondents' self-evaluations of their level of accounting knowledge (Section B) and practical financial management skills (Section C) demonstrated an exceptionally high level of confidence. Of the 20 responses available in these two sections (from N=2 respondents), 100% fell into the Agree (S) or Strongly Agree (SS) categories. This means that no respondents expressed Neutral, Disagree, or Strongly Disagree regarding the aspects of basic accounting understanding, effective financial management, or transaction recording.

In detail, 45% of the total responses were in the Strongly Agree category, while 55%



were in the Agree category. The Practical Skills (C) section showed a slightly higher level of confidence (50% SS) compared to Basic Knowledge (B) (40% SS), with the ability to analyze the financial health of a business/family being rated the strongest, with 100% of respondents choosing Strongly Agree. This high score indicates that the training design succeeded in providing a strong practical foundation, making respondents feel not only knowledgeable (knowledge), but also able to implement (skills).

Table 2. Summary of Self-Evaluation of Knowledge and Skills (N=2)

Evaluation Section	Total Responses	Percentage Strongly Agree (SA)	Percentage of Agree (A)	Total Positive (SA+A)
Knowledge (B)	10	40%	60%	100%
Practical Skills (C)	10	50%	50%	100%

c. Program Quality and Perceived Impact

Respondents' perceptions of the quality of program implementation (Section D) were highly satisfactory, with 100% agreement across all indicators. The program was deemed effective in terms of the ease of understanding of the material, the teaching methods used, the perceived competence of the instructors, and the usefulness of the modules/guides provided. This consistent score indicates that the program has met operational standards and participant expectations across the board.

The program's impact on non-economic capabilities (Section E) was also a resounding success. All respondents (100%) stated that they were better able to manage their finances, made financial decisions more easily, and felt more confident and financially independent after the training. The increased confidence and ease of decision-making indicated the successful transfer of a structured accounting mindset.

However, the impact on economic indicators is more complex. Regarding increased business revenue, 66.7% of respondents agreed, but one respondent (33.3%) was neutral. These nuanced results suggest that while the training has improved internal capabilities, economic outcomes are influenced by various external factors (such as market conditions) and may require a longer implementation time (time lag) to be fully verified.

Table 3. Summary of Program Quality and Key Impacts (N=3)

Evaluation Area	Key Criteria	Positive Impact Percentage (SA+S)	Interpretasi Kunci
Program Quality	Material, Method, Speaker Competence	100%	Program implementation meets high standards.
Capability Impact	Able to Manage Finances, Self-Confidence	100%	Absolute success in skills transfer and positive psychology.
Economic Impact	Increased Business Income	66.7% (2 Agree, 1 Neutral)	Impacts require long-term verification and are influenced by external factors.



d. Implementation Constraints and Improvement Suggestions

Qualitative data (Section F) revealed implementation gaps despite high respondent confidence. The main barriers fall into two groups:

- ✓ Systemic and Infrastructure Barriers: Respondents highlighted external issues such as general technology disruptions (“Kentara teknolog”) and specifically noted critical issues such as “tiba baati lampu dan jaringan hilang” (power outages and loss of network connection) that disrupted the digital record-keeping process.
- ✓ Behavioral and Consistency Barriers: Respondents acknowledged internal barriers such as "I've made mistakes in recording" and, more fundamentally, "I've forgotten the date for routine recording." These barriers indicate issues of discipline and inconsistency, not knowledge deficits. Suggestions for improvement align with these barriers, namely the need for a Hybrid Approach ("Technology even though manual"), which integrates technology with robust manual methods. Furthermore, respondents emphasized the importance of emphasizing routine recording and an attitude of "Pahatan dan serius devam menez" (attentive and serious in management).

Table 4. Main Obstacles and Suggestions (N=3)

Constraint Category	Major Obstacles Faced	Key Tips for Advanced Programs
Infrastructure/Technical	Technology disruptions, power outages, and network outages	Teaching a Robust Manual/Hybrid method
Behavioral/Operational	Recording errors and forgetting to record regularly	Emphasis on record keeping routines and disciplined attitudes

The results of this critical study highlight the stark contrast between high internal satisfaction with the program (100% positive) and frank admissions of fundamental implementation failures in the field (note-taking errors, forgotten notes, infrastructure disruptions). This gap indicates that the biggest post-training challenges are no longer cognitive understanding, but rather behavioral resilience and system resilience.

To address these challenges, follow-up programs must shift from a cognitive focus to Behavioral Interventions designed to address the perceived inconsistency of “forgetting to record.” Programs must explicitly teach habit-building strategies, not just theoretical routines. Furthermore, systemic infrastructure constraints demand the formal adoption of a Resilient Hybrid Model. Manual record-keeping methods should no longer be considered obsolete but should instead be positioned as fail-safe protocols activated in the event of digital system failures (such as power outages or network loss). This dual strategy—behavioral and systems—is crucial to ensuring continuity of accounting practices, which is the foundation for achieving measurable and sustainable economic impact in the future.

4. CONCLUSION

This study concludes that the community service program in Seri Village was highly effective in strengthening participants’ financial management knowledge, skills, and



confidence. The program successfully reached its intended target group, primarily MSME actors with adequate educational backgrounds and prior exposure to accounting training, which contributed to very high self-evaluation scores. Participants demonstrated strong confidence in both conceptual understanding and practical application of financial management, supported by a 100% positive assessment of program quality and non-economic impacts such as improved decision-making ability and financial independence. However, the economic impact, particularly income growth, was not uniformly perceived, indicating the influence of external factors and the need for longer observation periods. Qualitative findings reveal that post-training challenges are mainly behavioral and systemic, rather than cognitive. Therefore, future programs should emphasize habit formation, discipline in routine recording, and the adoption of a resilient hybrid financial recording model that integrates manual and digital systems to ensure sustainability and long-term economic impact..

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