

Training on Accounting Recording and Financial Management for PKK Mothers

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ABSTRACT

Household financial management often appears simple, yet many homemakers struggle to manage it well, particularly in planning expenses and maintaining accounting records. The members of the PKK (Family Welfare Empowerment) group in Deket Wetan Village, Lamongan Regency, generally still record their finances traditionally and have never attended any training on financial planning or financial reporting. This community service activity aimed to provide training on family financial management and simple accounting recording so that participants could better manage household finances and minimize debt incurred to meet daily needs. The activity was conducted over two days at the Deket Wetan Village hall and was followed by one week of intensive mentoring, employing lecture, discussion, and practice methods. Its effectiveness was measured through a pre-test and a post-test. The results showed a positive response and a clear improvement in participants' understanding, with the average score rising from 65 in the pre-test to 87.5 in the post-test, while 70% of participants were able to prepare simple bookkeeping independently. These findings indicate that training in simple financial recording effectively enhances homemakers' knowledge and skills in managing family finances. Continued training and periodic mentoring, supported by the active role of the village government, are recommended so that the acquired knowledge is applied sustainably in daily life.

Keywords: Family Financial Management, Household Finance, Financial Literacy.

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1. INTRODUCTION

Accounting is the process of recording, classifying, and summarizing financial transactions that aims to facilitate the measurement, interpretation, and communication of information about an economic activity. Accounting can also be defined as a method of recording financial transactions to produce accounting information that can be used as a basis for decision-making (Nazmi et al., 2024). In the process, accounting helps identify economic events. The economic events that occur are then recorded as a flow of financial activities. Accounting recording begins with the preparation of journals derived from the economic events that take place. In the recording, these economic events are categorized and summarized (Marpaung et al., 2022).

Managing the family economy appears simple. In reality, however, it is not as simple as it seems because many people, especially mothers, experience difficulties in managing it. This relates not only to the size of the income earned but also to how family finances are managed, particularly daily household expenses, so that household finances become more stable and sufficient. Inadequate management of a simple budget or of household accounting recording can give rise to families that fall short, so that household debt grows larger and becomes difficult to

cover. If this continues, homemakers cannot have savings or investments because of failures in financial management, even though the amount of income increases (Andrianingsih & Asih, 2022).

Family financial management concerns how to allocate finances to meet the family's present needs, future needs, and the unexpected needs that arise. Present needs are expenses that occur now, such as daily necessities, internet, and children's school needs. Future needs are expenses that will occur later, among others children's schooling up to university and land investment. Meanwhile, unexpected needs relate to expenses that arise suddenly, for example medical costs. Therefore, this situation will affect the life of a family and may cause that family to be less prosperous if it is not prepared for through financial management and its recording (Kusdiana & Safrizal, 2022).

A common problem frequently faced by homemakers is the lack of information about the importance of financial management as well as limitations in carrying out planning, financial management, and household accounting recording (Agustin et al., 2024). Homemakers generally still record finances traditionally using a notebook or personal memory, so that the financial information produced is less accurate and difficult to use as a basis for decision-making (Putri et al., 2022). The absence of daily recording of cash inflows and outflows makes monthly expenses less controllable. It is this problem that encouraged our team to step in and help with planning and financial management through to accounting recording with simple bookkeeping as a means of improving the community's standard of living and enhancing the family economy.

Our partners are the PKK mothers of Deket Wetan Village, Lamongan Regency. The problem that arose relates to the limited ability of homemakers, especially PKK mothers, to manage financial reports and to carry out family financial accounting recording. This is because almost all of them had never attended any training on financial planning or the preparation of financial reports. The next problem relates to how good financial management can be achieved, given that the Deket Wetan Village government is still weak in providing education and training to the PKK mothers.

The community service activity that our team carried out took the form of training on planning, simple financial management, and accounting recording, which we delivered to the PKK members of Deket Wetan Village, Lamongan Regency, as our community service partner. The target of this activity is to produce a service in the form of knowledge about family financial planning, management, and accounting recording, which includes knowledge about planning family financial expenditures, knowledge about implementing family financial management, and knowledge about assessing and supervising family finances through to their recording.

The objective of this community service activity is to provide training on family financial management and simple family accounting recording to the PKK mothers of Deket Wetan Village, Lamongan Regency, so that they can manage family finances and thereby minimize homemakers incurring debt to meet their daily needs. The benefit of this activity for the community service partner is to provide knowledge about how to plan household financial expenditures, implement family financial management, and assess and supervise family finances, as well as to create family welfare.

When linked to the Key Performance Indicators (IKU) Number 754 of 2020, the objectives of this activity are:

- a. IKU 2 — Students undertaking activities outside campus. This relates to the importance of students developing competencies outside campus so that they have the ability to innovate and can become solutions to problems in society, as well as involving policy stakeholders to create competitive graduates in the future.
- b. IKU 3 — Lecturers undertaking activities outside campus, encouraging lecturers to gain in-depth experience with the community.
- c. IKU 5 — the works of lecturers applied in the community. This activity will also produce a community service output, which is published in a community service journal as well as in electronic media.

The community service that our team carried out is also an application of the MBKM (Merdeka Belajar Kampus Merdeka) program because it can help students strengthen the skills aspect. It also helps students to apply knowledge as well as professional behavior, teamwork,

and communication, and ultimately can help students improve their social awareness, which should become increasingly sharpened. This can be said to support the MBKM program because this community service activity is directed not only at the vocationalization of education but also at training students' soft skills.

2. METHODS

The participants of this activity were the PKK mothers in the Deket Wetan Village area, representing each neighborhood unit (RT). The training took place over two days at the Deket Wetan Village hall, and after the training was completed, mentoring continued for one week. The implementation method began with coordination between the community service team and the village authorities to design the activity with material adapted to the conditions and needs of the local community, namely simple accounting recording. The next stage was the preparation of administrative documents in the form of a permit for carrying out the community service activity, addressed to the village authorities. After that, the team distributed invitations while also conducting initial socialization to prospective participants, and handed over modules accompanied by a brief explanation of the training to be held according to the predetermined schedule.

The participants who attended were mothers who already had families, with diverse backgrounds, but were dominated by homemakers. This condition supported the smooth running of the activity so that all participants could follow the event through to completion. The resource persons in this training were the community service team, assisted by several students, both in delivering the material and in providing guidance during the training. The activity was evaluated by providing worksheets, in which participants practiced recording a transaction in a simple manner, in order to measure the improvement in their understanding of financial reports.

The implementation of this accounting training for the PKK mothers of Deket Wetan Village used lecture, discussion, and presentation methods. These three methods were chosen because they are able to help participants apply both theory and practice. The implementation steps were as follows:

a. Step 1: Lecture

The PKK mothers of Deket Wetan Village listened to the team's presentation on the definition of accounting, the fields of accounting, the components of accounting, and the types of financial reports. This stage lasted approximately two hours.

b. Step 2: Discussion method

The team guided participants to be able to construct the accounting equation and financial reports. This stage also lasted approximately two hours.

c. Step 3: Presentation

Participants presented the results of their discussions to obtain responses from other groups. Accompanied by a variety of different cases, this activity broadened the insight of all participants.

This series of activities also provided benefits for the students, namely giving them the opportunity to practice mentoring participants in preparing simple accounting reports, in line with the competencies studied in the Introduction to Accounting course. In addition, direct involvement in the community honed the students' communication skills, teamwork, and social awareness, thereby aligning with the objectives of the Merdeka Belajar Kampus Merdeka (MBKM) program in strengthening skills and learning experiences outside campus.

3. RESULTS AND DISCUSSION

a. The Preparation and Implementation Stage of the Activity

In general, this community service activity successfully achieved its objective, namely that the PKK mothers of Deket Wetan Village could understand the importance of financial planning for the family while also practicing it through simple bookkeeping. A complete description is presented in the following four subsections.

The activity began with coordination between the community service team and the Deket Wetan Village Government. At this stage, the team explored the conditions and needs of the local community so that the material delivered would be truly relevant, and then prepared administrative documents in the form of a permit for carrying out the activity. After the permit was obtained, the team distributed invitations and conducted initial socialization to prospective participants, and handed over modules accompanied by a brief explanation of the training to be held.



Figure 1. Day One – Pre-Test
Source: Activity Results (2026)

On the implementation day, participants were gathered in the Deket Wetan Village hall, followed by the opening and the administration of the pre-test, and then the delivery of material on the importance of family financial planning and an exercise in simple bookkeeping. The participants who attended were mothers who already had families, with diverse backgrounds, but were dominated by homemakers. This relatively homogeneous composition of participants supported the smooth running of the activity so that all participants could follow the event through to completion.

Thorough preparation, particularly adapting the material to the partner's needs, became one of the important factors in the program's success. This is consistent with the finding that the level of financial literacy among homemakers is generally still relatively low, so that education designed according to their needs becomes highly relevant for improving their ability to manage family finances (Andrianingsih & Asih, 2022). Adapting the material to the participants' real conditions also made it easier for them to connect the theory they received with the financial problems they face on a daily basis.

In addition to the appropriateness of the material, the success of the activity was also supported by structured implementation, ranging from coordination with the village government, initial socialization, and module distribution, to the administration of a pre-test before the delivery of material. Such a systematic set of stages is consistent with the community

service for PKK mothers conducted by Wantu et al., (2023), who applied three stages of activity, namely preparation or planning, training implementation, and evaluation. This orderly implementation pattern made it easier for participants to follow the flow of the activity gradually, while also providing a baseline measurement through the pre-test to determine the participants' state of knowledge before the training. The emphasis on simple recording and bookkeeping in the training material is also relevant to the finding of Jummaini et al., (2023), which showed that similar activities are able to foster awareness and motivation among homemakers regarding the importance of simple bookkeeping, while also providing understanding and the practical ability to apply it in everyday transactions. Thus, the maturity of the preparation played a role not only in the development of the material but also in the entire series of activities that supported the achievement of the training objectives.

b. Implementation of the Training Using Lecture, Discussion, and Practice Methods

The training was conducted using three methods, namely lecture, discussion, and practice. In the lecture session, participants received material on the definition of accounting, the fields of accounting, the components of accounting, and the types of financial reports. The discussion session guided participants to construct the accounting equation and simple financial reports in groups, while in the practice session participants directly tried recording transactions under the guidance of the instructor.

The instructors of this activity were Devi Febrianti, S.E., M.S.A.; Ira Megasyara, S.E., M.Ak.; and Amrizal Imawan, S.E., M.S.A., assisted by three students in preparing the training materials. The students' involvement not only helped the technical smoothness of the activity but also gave them the opportunity to directly practice the competencies studied in the Introduction to Accounting course in the midst of the community.

The choice of combining these three methods proved appropriate because it merged mastery of theory with direct practice. The lecture method, complemented by demonstration and exercises, proved effective in improving participants' understanding because the material could be discussed more deeply while also being directly practiced (Diana & Wahyuni, 2021). Furthermore, an increase in financial knowledge is known to be able to encourage improvements in financial management behavior, so that this kind of training has an impact not only on the cognitive aspect but also on the participants' financial habits (Sidiq et al., 2022).

c. Improvement of Participants' Understanding and Skills

This community service activity received a positive response from the participants. The PKK mothers of Deket Wetan Village appeared enthusiastic and actively asked questions during the training. This enthusiasm was also evident from the participants' willingness to follow the entire series of activities through to completion, including the practice session that required active involvement.

Based on a comparison of the pre-test and post-test results, there was an improvement in participants' understanding of financial planning and simple bookkeeping, in which participants were ultimately able to prepare their own financial bookkeeping without the help of the instructor. The average pre-test score of 65 rose to 87.5 on the post-test, while the percentage of participants who were already able to keep books independently was 70%. This improvement shows that the material delivered was well received and that the basic skills of financial recording were successfully mastered by the participants.



Figure 2. Day Two – Mentoring and Post-Test
Source: Activity Results (2026)

These results confirm that training in simple financial recording is effective in increasing the knowledge and skills of homemakers. Similar findings were obtained in household financial management training for mothers in other areas, which showed an improvement in participants' ability to manage finances after taking part in the activity (Khasanah et al., 2023). Orderly financial recording will also produce more accurate information as a basis for family economic decision-making (Nazmi et al., 2024). The skills acquired by participants have long-term usefulness in family financial planning (Kusdiana & Safrizal, 2022).

d. Mentoring and Program Sustainability

After the training was completed, mentoring continued to be provided for one week, intensively and communicatively, both through face-to-face meetings and visits. This mentoring aimed to ensure that participants did not experience difficulties when applying simple bookkeeping independently, while also serving as a space for participants to ask questions about the problems they encountered in the field.

The team also planned a follow-up meeting together with the Deket Wetan Village Government, which acts as a mediator to monitor the effectiveness and the benefits felt by participants. Continuous mentoring and monitoring are key so that the knowledge acquired is genuinely applied in everyday life rather than stopping at the training (Siswanti et al., 2024). The involvement of village officials is also expected to strengthen the program's sustainability through similar activities in the future.

With this training and mentoring, it is hoped that awareness will grow among homemakers about the importance of financial management, so that the quality of family finances improves and contributes to realizing the welfare of the surrounding community (Andrianingsih & Asih, 2022). Ultimately, the habit of recording and planning finances in a simple way can become an initial step for families to avoid financial problems and to build household economic resilience.

4. CONCLUSION

The community service activity in the form of training on accounting recording and financial management for the PKK mothers of Deket Wetan Village, Deket Subdistrict, Lamongan Regency, was carried out well and achieved its objectives. Through the lecture, discussion, and practice methods, participants gained an understanding of the importance of family financial

planning while also being able to apply it in the form of simple bookkeeping. The activity received a positive response, marked by participants' enthusiasm during the training and an improvement in understanding evident from the comparison of pre-test and post-test results, to the point where participants were able to prepare financial bookkeeping independently without the help of the instructor.

In addition to providing benefits for the partner, this activity also became a learning vehicle for students in mentoring the community while applying the knowledge gained in their coursework, in line with the objectives of the Merdeka Belajar Kampus Merdeka (MBKM) program. Thus, this training not only improved the knowledge and skills of the PKK mothers in managing family finances but also helped foster social awareness as well as communication and teamwork skills among the students involved.

Based on the implementation of this activity, several suggestions can be offered. Similar training needs to be carried out on a continuous basis and accompanied by periodic mentoring so that the knowledge acquired is genuinely applied in everyday life. The material can also be developed to a more advanced level, for example the use of digital financial recording applications so that bookkeeping becomes more practical and accurate. In addition, it is hoped that the Deket Wetan Village Government will play an active role in facilitating and monitoring the program's sustainability, and that the scope of participants will be expanded in future activities, not only PKK mothers but also other community groups such as micro-enterprise actors, in order to improve family economic welfare more comprehensively.

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