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FINANCIAL MANAGEMENT TRAINING IN COMMUNITY ENVIRONMENT  
AROUND RIZKI BAKTI NEGERI FOUNDATION IN PEKANBARU**

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**Abstract**

*This community service initiative is designed to enhance the capabilities of Micro, Small, and Medium Enterprises (MSMEs) in proximity to the Rizki Bakti Negeri Foundation in Pekanbaru through training in financial management informed by sharia economic principles. A total of 35 MSME participants engaged in the training, which comprised four primary sessions: an introduction to sharia economics, foundational financial management, basic accounting principles, and a simulation of sharia-compliant financial management practices. Methodologies that are participatory and contextually relevant were employed to facilitate an optimal comprehension of the material presented. The evaluation outcomes indicated a marked improvement in the participants' knowledge and competencies concerning the management of their business finances in accordance with sharia. Furthermore, participants exhibited a strong commitment to implementing the principles of sharia finance and establishing a collaborative learning community. This initiative demonstrates that education grounded in Islamic values, alongside practical methodologies, is significantly effective in fostering the sustainable enhancement of the local economy. It is anticipated that this initiative will serve as a replicable model in other regions and contribute to a broader strategy aimed at empowering the local economy.*

**Keywords:** MSMEs, Financial Management, Sharia Economy, Community Service, Empowerment



## INTRODUCTION

In the Indonesian context, Micro, Small, and Medium Enterprises (MSMEs) assume a pivotal role in labor absorption and the creation of socio-economic opportunities. Nonetheless, the restricted access to Sharia-compliant financial institutions remains a significant impediment to their business advancement (Ismaulina et al., 2022). The research conducted by Susana et al. (2025) elucidates that *murabahah*, *musyarakah*, and *mudharabah* financial products offered by Sharia microfinance institutions enhance access to funding and managerial guidance for MSMEs.

In Jambi City, the integration of Sharia finance via *Baitul Maal wa Tamwil* (BMT) has demonstrably proven effective in substantively increasing the income, services, and empowerment of MSMEs (Vebriyani et al., 2024). Throughout the COVID-19 pandemic, Sharia microfinance institutions emerged as a focal point for MSMEs, implementing a more equitable profit-sharing system that contributed to the economic stability of local communities (Bahagia & Ridwan, 2022).

On a localized scale in Gunung Kidul, the contributions of Sharia Microfinance Institutions (MFIs) enhance the operational performance of MSMEs through structured financial empowerment, thereby engendering economic multiplicative effects (Cahyono & Darmawan, 2024). The implementation of Sharia management and financial training initiatives in Tanjung Gusta has been demonstrated to yield a favorable impact on the empowerment and competencies of MSMEs (Qodri & Wirian, 2024).

Challenges persist in the realms of Sharia financial literacy and accounting technology. The innovation represented by the "Kaashir" system in Bandung illustrates that MSMEs necessitate digital access to financial statements and zakat calculations (Lestari et al., 2025). Factors pertaining to Sharia financial inclusion were further examined at BMT Metro, where the enhancement of financial literacy and synergistic financing services fortified the sustainability of MSMEs (Ulfah, 2024).

A recent survey conducted by Aji et al. (2023) indicated that the engagement of Sharia

financial institutions in empowering SMEs is still somewhat limited, necessitating enhancements in product quality and distribution channels. The provision of Sharia financial literacy and access via digital fintech solutions (including crowdfunding and QRIS) represents an innovative approach to bridging the capital access divide and augmenting the performance of MSMEs (Rachmawati et al., 2025).

Digital learning and financial literacy facilitated through Information and Communication Technology (ICT) platforms assist SMEs in acquiring information and marketing strategies, particularly benefiting women's micro-entrepreneur groups (Malanga & Banda, 2021). Despite advancements in digital technologies and fintech, international research suggests that global SMEs have yet to systematically assess the impact of these innovations on business performance and sustainability (Abbasi & Weigand, 2017).

The study conducted by Irwandi (2023) revealed that Sharia financing from banks encompasses not only capital provision but also business mentoring, seminars, and consulting for business development. Consequently, approximately 70% of beneficiaries reported enhancements in their business performance following the interventions. Research by Pebrianto et al. (2025) further asserts that the factors related to halal certification and product quality significantly influence local consumers' purchasing decisions. The implementation of digital marketing strategies as an intervention elevates the visibility and consumer confidence in Sharia-compliant MSMEs.

The community surrounding the Rizki Bakti Negeri Pekanbaru Foundation generally exhibits limitations in their comprehension of fundamental concepts pertaining to Sharia economics and finance. This community service initiative is critical for imparting essential principles such as Sharia law, halal financial management, and the avoidance of usury. With an improved understanding, individuals can manage household finances and enterprises in a manner that is both Islamic and responsible. The majority of individuals residing in the vicinity of the Rizki Bakti Negeri Foundation rely on the informal

sector and MSMEs for their livelihoods. Through financial management training, this initiative assists businesses in enhancing operational efficiencies, managing cash flows, compiling rudimentary reports, and delineating personal finances from business finances. This represents a strategic advancement toward community-driven economic self-sufficiency.

This training serves as a conduit for individuals to familiarize themselves with and access Sharia financial institutions, including Baitul Mal wa Tamwil (BMT), Sharia Cooperatives, and Bank Syariah Indonesia (BSI). This initiative is of paramount significance, as numerous Micro, Small, and Medium Enterprises (MSMEs) have yet to engage with formal financial services, particularly those rooted in Sharia principles. Such inclusion is poised to enhance access to halal capital and broaden entrepreneurial prospects.

This initiative not only emphasizes the technical aspects of financial management but also imbues participants with Islamic business ethical principles such as honesty (shiddiq), trustworthiness, and social responsibility. This approach is crucial for cultivating a business ecosystem that aspires not merely for profit maximization but also for sustainability and resilience. This aligns seamlessly with the vision espoused by the Rizki Bakti Negeri Foundation, which is grounded in Islamic values.

In the contemporary digital landscape, Small and Medium Enterprises (SMEs) must exhibit adaptability to technological advancements. The training program further elucidates straightforward methodologies for implementing digital application-based financial record-keeping, utilizing QRIS, and engaging in product marketing through social media platforms. This initiative serves to bolster the competitive edge of SMEs nurtured by the foundation, enabling them to vie in an expansive market.

For the youth and young adults associated with the foundation, this initiative fosters the early development of entrepreneurial zeal. It is anticipated that this training will successfully cultivate a new generation of entrepreneurs who not only pursue

individual profit but also contribute positively to their communities.

The Rizki Bakti Negeri Foundation, esteemed as a social institution, is currently broadening its mandate as a catalyst for the economic empowerment of the community. This initiative fortifies the connection between the academic sphere and societal constituents through tangible acts of service. With enhanced financial literacy and adept management skills, the community will no longer find itself reliant on loans from often exploitative lenders. Instead, they will be guided towards a just and transparent framework of Sharia-compliant financing.

This training initiative simultaneously creates avenues for the establishment of a supportive entrepreneurial community wherein knowledge is shared and collaboration is encouraged. This is essential for fostering sustainable economic partnerships and amplifying the spirit of mutual cooperation among residents. Through ongoing training and mentorship, the community surrounding the foundation can evolve into a productive, faith-driven, and economically self-sufficient entity. The foundation stands poised to become a tangible economic hub for the populace.

## METHODS

### 1. Preparatory Phase

In the preliminary phase, the service team undertook a comprehensive field survey surrounding the Rizki Bakti Negeri Foundation to ascertain the potential and principal challenges confronted by Micro, Small, and Medium Enterprises (MSMEs), particularly in relation to Sharia-compliant financial management. This undertaking was executed through direct observation and informal interviews.

The data amassed was subsequently analyzed to elucidate the characteristics of SMEs within the region, encompassing factors such as business scale, product types, and the financial management competencies possessed. The findings from this analysis serve as the foundational basis for the development of the training module.

The subsequent stage involves the meticulous planning of the training program, which includes the compilation of materials pertinent to the principles of Sharia economics, such as the halal-haram concept in transactions, Sharia financial recording, and profit management from an Islamic perspective.

The service team also establishes an organizational framework for the execution of the activities, delineating the division of responsibilities among each team member based on their respective areas of expertise, including sources, facilitators, documentarians, and evaluators. A detailed schedule of activities is meticulously crafted to ensure that the implementation proceeds effectively. This scheduling takes into consideration the availability of MSMEs, enabling their attendance at training sessions without impeding their daily business operations.

This phase further encompasses the preparation of training instruments, including modules, presentation media, registration forms, and pre-test and post-test questionnaires designed to assess participants' comprehension.

To guarantee the successful execution of the activities, the team coordinated with the Rizki Bakti Negeri Foundation to secure facility support and identify the target participants.

Socialization activities are conducted within the community and among MSMEs through diverse media channels, such as pamphlets, announcements in mosques, social media platforms, and direct communication, aimed at fostering active participation.

As part of logistical preparation, the team ensures the availability of essential training equipment, including laptops, projectors, stationery, and consumables. This readiness is critical for the seamless execution of the activities. Ultimately, preliminary trials of the training material and technical components were conducted with a select group of MSME participants as a pilot test to ascertain that the methodologies employed align with the needs of the participants.

## 2. Implementation Phase

The initiation of the implementation phase commenced with a preliminary session that convened representatives from the foundation, community leaders, and the dedicated team. The objective of this gathering is to foster a spirit of collaboration and to provide a comprehensive overview of the planned activities.

The training session is initiated with a pre-assessment aimed at gauging the participants' baseline knowledge concerning financial management and the foundational principles of sharia economics. This assessment will function as a reference point for evaluating the effectiveness of the training intervention.

The initial content delivered focuses on the fundamental principles of sharia economics, including the prohibition of usury, gharar, and the critical importance of integrity in financial transactions. This pedagogical approach establishes the cornerstone of the participants' spiritual comprehension. Moreover, specialized training in financial management is imparted, encompassing aspects such as cash flow recording, the formulation of basic financial reports, and the application of digital tools tailored for micro-scale SMEs.

Participants are also acquainted with Sharia-compliant financial management frameworks, including profit and loss sharing (*mudharabah*) and straightforward accounting practices aligned with Sharia principles. Each training session is meticulously crafted to be interactive, utilizing real-world case studies encountered by local MSME actors, coupled with group discussions and simulated exercises in financial record-keeping.

The educational resources presented are sourced from practitioners in sharia finance, scholars, and successful MSMEs, ensuring that participants acquire both theoretical knowledge and practical experience concurrently. The service team offers direct support as participants engage in simulated financial recording exercises, providing personalized feedback tailored to the unique challenges faced by each MSME.

A post-assessment is administered at the conclusion of the training to ascertain the degree of enhancement in participants' understanding relative to the pre-assessment. The outcomes of this evaluation serve as a metric for the training's success. In conclusion, a reflective discussion session was conducted with participants to elicit their impressions, critiques, and recommendations regarding the activities and the future follow-up plans post-training.

### 3. Evaluation and Reporting Phase

The evaluation was executed by juxtaposing the pre-test and post-test results of the participants to ascertain the enhancement of knowledge and comprehension pertaining to sharia-compliant financial management. In addition to the quantitative assessment, the research team also performed a qualitative evaluation through comprehensive interviews with several participants to explore their experiences throughout the training program.

The team executed direct observations of participants' engagement during discussions, their proficiency in completing case studies, and the caliber of simulation outcomes as metrics of training efficacy. The evaluation also encompasses technical dimensions of the implementation, including timeliness, adequacy of facilities, and the quality of material delivery by the sources involved.

Documentation efforts such as photographs, videos, and participant testimonials were gathered to serve as substantiation of the activities conducted, which will be incorporated into the final report. The team compiles activity reports that encompass background information, objectives, phases of activities, documentation, evaluation findings, and recommendations for program sustainability.

Reports are systematically organized in accordance with the format prescribed by the proposing institution, and are further supplemented with supporting data appendices such as attendance records, questionnaire findings, and visual documentation. Service reports are submitted to foundations, local authorities (where applicable),

and educational institutions to exemplify transparency and academic accountability.

The evaluation of the outcomes of the activities also serves as a foundation for the team to identify areas necessitating enhancement or refinement in analogous programs in the future. Recommendations derived from the evaluation results are formulated in an applicative format to function as a framework for the advancement of sharia-based sustainable MSMEs in the vicinity of the Rizki Bakti Negeri Foundation.

### 4. Sustainability Phase of Evaluation Results

In order to ensure a sustained long-term impact, the research team conceptualized an enhanced mentoring initiative that spans three months post-training, during which participants have the opportunity to seek guidance regarding the practical application of the learned material. Communication groups were established (e.g., utilizing platforms such as WhatsApp) to facilitate the exchange of information, financial management strategies, and to provide a forum for inquiries and responses among participants and relevant resources.

The team advocates for the establishment of a community of Sharia Micro, Small, and Medium Enterprises (MSMEs) anchored in the Rizki Bakti Negeri Foundation, enabling business practitioners to engage in mutual learning and collaborative efforts aimed at collective growth. The evaluation outcomes indicated that a significant proportion of participants expressed a need for advanced training in the area of digital Sharia marketing, prompting the team to formulate a comprehensive plan for a second phase of training.

Additionally, the team facilitated connections between participants and Sharia-compliant microfinance institutions to enhance access to capital aligned with Sharia principles, thereby further reinforcing business management capabilities. Sustainability evaluations are systematically conducted through follow-up surveys to ascertain whether participants are continuing to

implement the principles imparted during their training endeavors.

A subset of participants demonstrating notable improvement has been encouraged to assume roles as mentors or facilitators in subsequent analogous activities, thereby amplifying the overall impact. Furthermore, the team has prepared policy briefs and scholarly articles derived from the findings of this initiative for dissemination among academics, practitioners, and policymakers, thereby contributing to the academic discourse.

It is also suggested that the Rizki Bakti Negeri Foundation institutionalize this initiative as an annual event in collaboration with educational institutions or NGOs focused on Islamic finance. With the proposed sustainability measures in place, this service initiative is anticipated to extend beyond the training phase, fostering the development of a robust and economically self-sufficient ecosystem of Sharia MSMEs within the region.

## RESULTS AND DISCUSSIONS

The community service initiatives commence with the identification of Micro, Small, and Medium Enterprises (MSMEs) in proximity to the Rizki Bakti Foundation located in Pekanbaru, encompassing sectors such as food, beverage, textile production, handicrafts, and various minor service provisions. A cohort of 35 individuals, representing micro- and small-scale MSMEs, was successfully assembled through a tailored outreach approach and engagement with the local mosque community surrounding the foundation.

The devotion team administered a pre-assessment indicating that a significant proportion of participants lacked comprehension of fundamental financial management principles, particularly those grounded in Sharia law. The training curriculum is structured into four principal sessions: (1) Introduction to Islamic Economics, (2) Fundamentals of Financial Management, (3) Basic Accounting for MSMEs, and (4) Simulation of Sharia Financial Management.

During the initial session, participants were acquainted with Islamic economic tenets, including

justice ('adl), balance (mizan), and the prohibition of usury and gharar in financial dealings. Participants exhibited considerable enthusiasm while engaging in discussions regarding sharia-compliant business methodologies, particularly concerning profit management devoid of speculative elements.

The second session underscored the necessity of maintaining organized financial records to differentiate between personal and business finances, alongside organizing daily and weekly cash flows. In practice, nearly all participants lacked formalized financial documentation, rendering the training modules exceptionally relevant and applicable to their situations.

The third session imparts knowledge on basic profit and loss accounting, the management of cash inflows and outflows, and the formulation of weekly financial reports. Participants receive direct guidance to formulate financial statements predicated on their actual business transactions, thereby ensuring that the training methodology is contextually relevant.

In the fourth session, participants engaged in a simulation of financial management practices that align with sharia regulations such as mudharabah and musyarakah. Post-assessment outcomes revealed a marked enhancement in participants' understanding of Sharia financial principles and elementary record-keeping methodologies.

Several participants articulated a desire to refine their recording systems and to commence the integration of Sharia principles into their quotidian transactions. One participant, who operates a catering MSME, confessed to previously conflating working capital with household expenses, but has now initiated a more disciplined separation of these funds.

Qualitative evaluations further indicate that this training fosters an awareness of the significance of sharia finance not merely as a religious obligation but also as a mechanism to ensure business sustainability. This training effectively broadens the perspective that diligent record-keeping serves not only tax or loan-related purposes but also contributes to more sophisticated business planning.

It was observed that MSMEs are more comfortable engaging in the learning process when facilitated through local languages, pertinent case studies, and live simulations reflective of their daily operations. The facilitation of active, bidirectional communication throughout the training enables participants to not only receive knowledge but also to assume an active role as contributors to the discourse.

The efficacy of the training is further evidenced by the establishment of post-training discussion groups, wherein participants exchange their experiences and best practices regarding the application of the acquired knowledge. Some participants recommended extending this training to adjacent regions and conducting it at regular intervals of every three months to enhance oversight and ensure sustainability.

The devotional team also observed that the material pertinent to Islamic business ethics elicited the most affirmative feedback, as it was deemed to address the moral dimensions associated with business practitioners. Furthermore, participants began to acknowledge the significance of preserving the sustainability of capital sources and transactions, which had previously received insufficient attention within the operations of micro, small, and medium enterprises (MSMEs).

In terms of the efficacy of the activities, participants articulated that this training imparted novel insights and motivation to conduct business in accordance with Islamic principles, while simultaneously enhancing their level of professionalism. From an institutional perspective, this initiative enjoys the comprehensive endorsement of the Rizki Bakti Negeri Foundation, which has offered to facilitate advanced training sessions on a regular basis.

According to the findings derived from in-depth interviews, participants reported increased confidence in executing their business endeavors after acquiring an understanding of the fundamental principles of financial record-keeping and Sharia ethics. Several participants indicated that this was their inaugural exposure to financial training,

particularly with an approach to sharia that is both accessible and contextually relevant.

The outcomes of the activity demonstrate that an integrative methodology combining technical financial management with sharia values is capable of establishing a new paradigm in the administration of MSMEs. The training also motivated certain participants to initiate the formation of small sharia cooperative groups, implementing a no-usury save-and-borrow system among their peers.

The service team posits that one of the indicators of success is the emergence of participants' commitment to disseminate knowledge to other MSMEs that have not yet had the opportunity to partake in the training. This entire initiative illustrates that the empowerment of MSMEs through financial management training rooted in the sharia economy is both necessary and has a constructive impact on the fortification of the local ummah economy.

## CONCLUSION

This service initiative has effectively made a significant contribution towards enhancing Sharia financial literacy among Micro, Small, and Medium Enterprises (MSMEs) in the vicinity of the Rizki Bakti Foundation located in Pekanbaru. The financial management training offered adeptly addresses the practical requirements of MSMEs that have, until this point, lacked a robust and systematic approach to financial record-keeping.

The amalgamation of technical content (such as cash flow accounting and financial statements) with Islamic economic principles (including the prohibition of usury and Sharia-compliant management practices) has been validated as an effective means of fostering a comprehensive understanding among participants. The outcomes of the pre-test and post-test assessments indicate a substantial enhancement in participants' comprehension of Sharia financial concepts and practices. The proactive engagement of participants in discussions and simulations demonstrates a pronounced interest and demand for analogous training sessions in the future.

This initiative not only impacts individual capacity building but also stimulates the establishment of a Sharia MSME community that can serve as a foundation for the sustainability of the program. The success of this endeavor substantiates the assertion that the economic empowerment of a Sharia-oriented ummah necessitates a contextual, participatory, and sustainable approach.

Sharia financial management training sessions for MSMEs should be institutionalized as an annual agenda executed by the foundation, with the backing of academic institutions and Sharia financial entities. There is a pressing need for the development of more advanced training modules that delve deeper into topics such as Sharia digital marketing, app-based financial management, and the establishment of Sharia cooperatives.

It is anticipated that collaborative efforts with zakat, infaq, and waqf institutions will facilitate access to halal capital for the growth of MSMEs. Local government entities are also encouraged to support similar initiatives by incorporating Sharia economic values into local MSME training programs. Ongoing research and scholarly publication of the findings from these activities are crucial for reinforcing the theoretical framework while broadening the scope of academic and practical applicability.

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