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Empowering Women's MSMEs through Islamic Financial Literacy and Accountable Financial Management: A Case Study of POKSILA Mekar Indah, Semarang City

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ABSTRACT

The Elderly Group (POKSILA) Mekar Indah in Muktiharjo Kidul Village, Semarang City, has productive economic potential through processing patchwork waste into household utensils. However, this partner group faces serious challenges in the form of limited capital and the trap of high-risk illegal loans. This community service aims to provide sharia financial assistance through the Qardhul Hasan scheme to strengthen partners' capital and financial literacy. The implementation method is carried out in three stages over one year: (1) socialization and training on sharia financial management, (2) implementation of Qardhul Hasan funds through partnerships with third parties (BPRS Artha Surya Barokah), and (3) coaching, production assistance, and evaluation using the 5P of Credit principle. The results of the service show that this program has succeeded in shifting the burden of high-interest debt to soft sharia loans, improving the financial health of individual members, as well as increasing the organization's cash accumulation through product diversification such as laundry bags and doormats. The trust of local stakeholders has also increased, which is marked by the strengthening of partner product marketing networks. Overall, the Qardhul Hasan-based joint responsibility pattern has proven to be effective as a safe financial solution for the elderly in running their productive businesses.

A. INTRODUCTION

Women's economic empowerment through the MSME sector is a strategic pillar in the national economic structure to achieve the Sustainable Development Goals (SDGs), especially in the aspects of gender equality, inclusive economic growth and mitigating structured poverty as well as its role in creating jobs for vulnerable groups (Hidayah & Setywanti, 2021). In urban areas such as Semarang City, women's economic empowerment through self-help groups has become a driving force for family economic resilience. One group that shows this potential is the Elderly Group (POKSILA) - Mekar Indah in Muktiharjo Kidul Village. With

23 members consisting of retirees, housewives and widows, this group has succeeded in initiating productive economic businesses by processing rag waste into economically valuable household utensils.

POKSILA Mekar Indah However, it has great potential for creativity and economic innovation, but it has to face structural obstacles that hinder the escalation of its business. Based on the results of observations and in-depth interviews with the Elderly Group (POKSILA) - Mekar Indah in Muktiharjo Kidul Village, Semarang City, which was conducted in May 2024, several fundamental problems were found that were hampering the development of their productive economic businesses. The main problem lies in the low level of financial literacy and business management which is still conventional (Assahira & Susanti, 2023). The absence of accountable financial records makes it difficult to separate personal assets from business capital. This condition is further exacerbated by limited access to formal capital, which ultimately traps some members in illegal online lending (pinjol) practices. This phenomenon not only threatens the financial stability of businesses, but also creates psychological and social burdens for the elderly and female group members.

The problem analysis above can be mapped into three main dimensions. The first dimension is the existence of weaknesses in financial governance and business accountability. The main problem faced by the 23 members of POKSILA Mekar Indah is the lack of separation between household finances and business finances. As housewives and retirees, members tend to manage business capital mixed with daily needs. This results in the absence of standardized financial report recording. The partners do not have a cash book or simple profit and loss report, so they do not know for sure whether the patchwork business is making a profit or actually experiencing a deficit. There are difficulties in evaluating performance, namely without accountable financial data, group administrators have difficulty planning production and distributing remaining business results (SHU) fairly and transparently.

The second dimension is limited capital and the threat of exploitative financial instruments. Even though patchwork household appliance products have a potential market, partners' production capacity is often stopped due to lack of working capital (Gunanto, *et. al*, 2024). This condition is exacerbated by financial exclusion in the form of members' social status as elderly and housewives making it difficult for them to access formal banking credit because they are deemed not to meet administrative requirements (bankable). Apart from that, the trap of Illegal Online Loans (Pinjol). The pressure of economic needs captured through easy digital access means some members are trapped in illegal loans. This practice poses a serious threat to business continuity due to exorbitant interest rates and unethical collection methods, which have the potential to destroy the social fabric of the group.

The third dimension is low sharia financial literacy and risk understanding. The lack of education regarding sharia financial literacy means that partners do not have alternative financial solutions that are in line with the values they believe in (Khusna & Lestari, 2022). This includes: Ignorance of Non-Riba Schemes: Partners are not yet familiar with the Qardhul Hasan (benevolent loan) scheme which is actually very relevant for start-up MSMEs (Adnan & Furywardhana, 2006; Saputra & Lestari, 2024). Weak Risk Management: In the production and distribution aspects, partners have not implemented prudential principles (such as the 5P principle) in managing credit or capital assistance, so that the effective use of funds often does not achieve productive targets (Kasmir, 2014; Aini & Masruroh, 2022).

Sharia financial literacy is seen as a very necessary presence as an alternative solution that offers the principles of justice and transparency (Antonio, 2001). Accountable financial management based on sharia values is expected to be able to protect partners from exploitative usurious financial instruments. Therefore, this service program aims to transform POKSILA Mekar Indah's financial management through three main approaches (Sari, *et al*, 2021). First, strengthening capacity through training in accountable business financial management. Second, facilitating access to capital through the Qardhul Hasan scheme in collaboration with BPRS Artha Surya Barokah, as a funding solution without interest charges. Third, sustainable production assistance by applying the 5P principles of Credit (Party, Purpose, Payment, Profitability, and Protection) to ensure effective use of funds and business sustainability (Masyithoh & Rahayu, 2023). Through the integration of financial literacy and targeted capital support, this service is expected to not only increase the turnover of partners' patchwork waste businesses, but also realize inclusive, ethical, and sustainable women's economic independence in Semarang City.

Next, based on the background of the problem, public discussions and requests from partners to the University of Muhammadiyah Semarang (UNIMUS) community service team (PkM). So create a collaborative program to implement PkM "Empowering Women's MSMEs Through Sharia Financial Literacy and Accountable Financial Management: Case Study of Poksila Mekar Indah Semarang City".

B. IMPLEMENTATION METHOD

The four main components of community-based research in Kurt Lewin's Action Research Model—planning, action, observation, and reflection are used in implementing this community service program (Arum, et. al., 2024). Apart from that, its application in the field is also supported by the Deming Cycle (PDCA), as referred to by Ridwan, et al. (2023a), to ensure continuous improvement through an iterative process. In summary, the activity cycle can be seen in Figure 1 below:

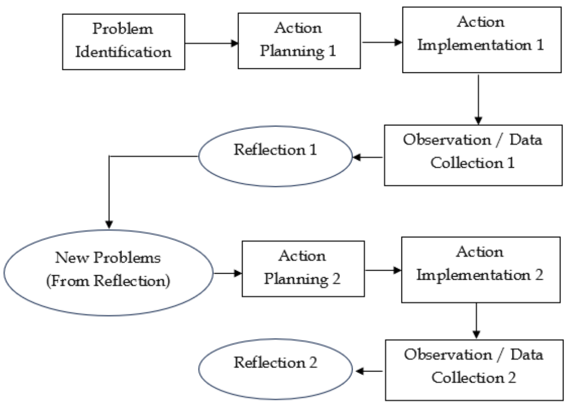

Figure 1. Community Service Implementation Flow
Source: Processed Data, 2026

This service activity is carried out with a participatory approach through a cycle flow method consisting of planning, action, observation and reflection. This program is implemented within one year with detailed stages as follows:

a. Cycle 1: Socialization and Strengthening Financial Capacity
   This stage focuses on building a foundation of partner knowledge and financial management systems.
   - Problem Identification: Carrying out in-depth mapping of members' debt structures (loan risk) and existing financial recording patterns at Poksila Mekar Indah.

- Action Planning 1 (Action Planning 1): Preparation of a simple sharia business financial management training module and daily cash book design for patchwork MSMEs.
- Implementation of Action 1 (Action Implementation 1): Implementation of sharia financial literacy workshops and accountable bookkeeping technical training (Shafira, *et. al.*, 2024; Juliyani, *et al.*, 2025). Members are taught to separate personal wallets and business wallets.
- Observation & Data Collection 1 (Observation/Data Collection 1): Monitor members' discipline in recording every daily transaction in the cash book provided.

b. Reflection & Transition (Cycles Between Stages)
- Reflection 1: Evaluate the technical obstacles faced by elderly members in recording
- New Problems: Reflection results identify the need for more intensive assistance for members who have difficulties with financial illiteracy and preparation of administrative files for access to capital

c. Cycle 2: Capital Implementation and Production Assistance

This stage aims to provide a real solution to capital limitations through the Qardhul Hasan scheme.
- Action Planning 2 (Action Planning 2): Coordination with BPRS Artha Surya Barokah for the mechanism for distributing funds without interest and determining success indicators based on the 5P of Credit principle
- Implementation of Action 2 (Action Implementation 2): Distribution of Qardhul Hasan funds to members who meet the criteria as well as technical assistance to improve the quality of household equipment production from quilt waste
- Observation & Data Collection 2 (Observation/Data Collection 2): Supervision of the use of funds (whether used for capital or consumption) and monitoring the smooth return of funds through group savings

d. Final Evaluation & Sustainability

This stage is Reflection 2: Final analysis of increasing business turnover, reducing dependence on illegal loans, and group independence in managing revolving funds.

This community service program is designed as a solution to various challenges faced by partners, as well as being a forum for interaction and brainstorming to strengthen their competencies (Pramawati & Harti, 2020). The main focus is not only on increasing skills in providing strengthening sharia-based financial management but also on optimizing access to financial services for financial institutions in the form of Qardul Hasan as a service tool that is inclusive and potentially accessible to partners (Rahman & Fitriani, 2022).

Data collected in this program includes outreach activities, FGDs, and mentoring processes involving community service teams and partners (Pujiana, *et al.*, 2024). Data analysis was carried out using a quantitative descriptive approach, which involved data sorting, classification and interpretation to achieve program objectives (Ridwan, et al., 2023b). This process is further strengthened by a theory-based interpretive approach, resulting in a comprehensive understanding of increasing participant competency.

C. RESULTS AND DISCUSSION

The implementation of the community service program in the POKSILA Mekar Indah Group was carried out in two main continuous cycles according to the program implementation method, starting from May to December 2024. This program succeeded in transforming the group's financial governance from a conventional system to a more accountable and sharia system. In detail the results are as follows:

1. Transformation of Financial Literacy and Implementation of the Qardhul Hasan Fund

In Cycle 1 which will be held at the end of the month, namely August 25 2024, the service team focuses on socializing and mapping individual members' financial problems (See Figure 2). The identification results show members' vulnerability to illegal loans. As a real solution, in Cycle 2 (5 September 2024), the team facilitated a strategic partnership with BPRS Artha Surya Barokah through the distribution of CSR funds in the Qardhul Hasan scheme (Sudianto, & Septiana, 2020). This scheme provides partners with access to initial capital of IDR 1,250,000. Of the 23 active members, 11 members were selected as early-stage beneficiaries who began to show improvements in individual financial health. This selection was not made arbitrarily, but rather through a strict evaluation process using the 5P principles of Credit (Adnan & Furywardhana, 2006), which includes:

- Person: Assessment of member character and commitment through interviews and track record in the community.
- Purpose: Ensure funds are used for working capital or to cover problematic debts so that members get out of the trap of high interest rates.
- Prospect: Assessing the sustainability of the patchwork and laundry bag craft business in generating income.
- Payment: Measures members' paying capacity based on the installment percentage of monthly income.
- Protection: Implementation of a joint responsibility system as social security and the last bastion of protection for the organization

Figure 2. Socialization and mapping of individual members' financial problems

Source: Personal Documentation, 2026

2. The Impact of Capital Strengthening on Organizational Performance

The implementation of 5P-based evaluation combined with a joint responsibility system has a double impact. Individually, members can free themselves from the burden of illegal loans. Organizationally, this system increases community solidarity and trust. This increase in trust has direct implications for business performance. It was recorded that there was an increase in sales of patchwork doormats and laundry bags to consumers in the PKK and Dasawisma circles. Maintained sales stability every month allows for greater accumulation of Qardhul Hasan funds. This discipline brought significant results in the third stage, where the organization succeeded in raising total funds of IDR 5,000,000. These funds come from the organization's pure income of IDR 4,000,000 and BPRS Artha Surya Barokah CSR fund stimulus of IDR 1,000,000.

3. Group Sustainability and Independence

The success of this program can be seen from the formation of an internal "emergency fund". POKSILA Mekar Indah now has sufficient balance to cover its members' urgent needs independently without the need to seek risky external loans (Praditasari & Rohmawati, 2021). The implementation of Qardhul Hasan funds was carried out very carefully with the prudential principle (Nisa, *et al*, 2023).

These funds are not just a financial instrument, but rather an organizational protection tool so that members are not trapped in illegal lending practices again. The group's main focus has now shifted from mere survival to sustainable production. With financial health maintained, POKSILA Mekar Indah has a strategic plan to expand its membership reach to other elderly people around Muktiharjo Kidul Subdistrict, so that the impact of this economic empowerment can be felt more inclusively and widely

In the 5P of Credit Evaluation, this step is used in the decision-making process for providing capital. The points to be considered are:

1. Person (Character): In-depth interview regarding the moral history and commitment of members in the group.
2. Purpose: Validation of use of funds; priority to pay off problem loans and capital for patchwork tools/laundry bags.
3. Prospect: Analysis of potential market uptake within the PKK/Dasawisma environment for the products produced.
4. Payment (Ability to Pay): Calculate the ratio of installments to monthly income so as not to burden basic needs.
5. Protection: Activation of the joint responsibility system as social guarantee if payment problems occur.

The integration between sharia financial instruments (Qardhul Hasan) and the principle of prudence (5P of Credit) has proven effective in restoring POKSILA Mekar Indah's financial health. The success of raising independent funds amounting to IDR 4,000,000 from business results shows that strengthening accountability is able to encourage sustainable economic independence for the elderly and women in Semarang City.

In general, there was a transformation in strengthening the organizational conditions of POKSILA Mekar Indah partners before and after the program was implemented. The details of the conditions are as follows:

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Table 1. Comparison of Financial Health Indicators and Partner Organizations

Indicator	Before Program (Pre-Test)	After Program (Post-Test)
Financial Literacy	Low; no separation between personal and business finances.	Understands Sharia principles & basic accountability.
Access to Capital	Trapped in illegal online loans & moneylenders	Access to Qardhul Hasan funds & internal emergency funds.
Guarantee System	Individual (high risk).	Collective through the Tanggung Renteng (Joint Liability) system
Total Organizational Cash	Limited/Unrecorded.	Rp 5,000,000 (Accumulated Profit + CSR).
Sales Performance	Stagnant; limited marketing.	Increased through PKK & Dasawisma networks
Mental Health	Anxious due to debt burden.	Stable; focused on craft productivity

Source: Processed data, 2026

4. Success Analysis Based on the Action Cycle (Action Research)

The successful transformation of POKSILA Mekar Indah is the result of the systematic application of the Action Research method, where each action cycle provides space for partners to learn and adapt to management changes.

1). Cycle 1 Impact: Improved financial management from "Financial Illiteracy" to Accountable Recordkeeping

Action Implementation Phase 1 on 25 August 2024 proved to be a fundamental turning point. Previously, partners were trapped in a "single wallet" management pattern, where business money and kitchen money were mixed (Wulandari & Kurniawan, 2020). Through simple bookkeeping training, members begin to be able to identify real production costs. Observation results show that discipline in recording daily cash flow gives elderly people confidence to manage capital more responsibly (Ridwan, *et al.,* 2024). The reflection stage at the end of this cycle makes partners aware that family financial "leaks" are often the main cause of business failure, so that separating assets becomes a shared commitment within the group.

2). Effectiveness of Cycle 2: Risk Mitigation through Sharia and 5P Schemes

In Cycle 2 (end of September 5 2024), the service team tackled the "new problem" that emerged, namely external debt bondage that hampered production (See Figure 3). The implementation of Qardhul Hasan funds is not just capital assistance, but a risk education tool. The use of the 5P Principles (Person, Purpose, Prospect, Payment, Protection) in the loan recipient selection process functions as an effective filtration instrument. In Person, member commitment is tested through active involvement in production. In terms of Protection, the use of the Joint Liability system creates strong social collateral. As a result, the 11 initial recipient members were able to improve their personal cash flow, which automatically lowered their psychological burden and increased their focus on the quality of sewing patchwork and laundry bags.

Figure 3. Socialization and mapping of individual members' financial problems

Source: Personal Documentation, 2026

3). Synchronization of Production and Financial Health

Integration between production assistance methods and sharia financial management creates a healthy business ecosystem (Ningsih, *et al*, 2023). The data shows that the increase in the organization's balance to IDR 5,000,000 at the end of stage three is not just a mathematical number, but rather proof of the success of sustainable mentoring methods. With an organization that is able to set aside IDR 4,000,000 from internal profits, POKSILA Mekar Indah has shifted from a fragile group to a resilient group. This independence proves that the Qardhul Hasan scheme which is managed with the principle of accountability is able to become an economic defense for the elderly group in Muktiharjo Kidul Subdistrict from the threat of illegal loans

D. CONCLUSIONS AND RECOMMENDATIONS

The community service program at the POKSILA Mekar Indah Group proves that the integration of sharia financial literacy and accountable financial management is an effective solution for women MSMEs in facing the threat of illegal loans. Implementation of the program through two main cycles has succeeded in transforming partners' financial conditions from dependence on exploitative financial instruments to financial independence.

The main results of this activity show that the implementation of the Qardhul Hasan scheme which is supported by an evaluation of the 5P principles of Credit (Person, Purpose, Prospect, Payment and Protection) is able to significantly improve the financial health of 23 active members. Through the joint responsibility system, the group not only succeeded in paying off its members' problematic debts, but was also able to improve the organization's performance as evidenced by the accumulation of funds of IDR 5,000,000, of which 80% was the organization's pure income. The increasing stability of sales of patchwork craft products and laundry bags shows that individual financial health is directly proportional to productivity and community trust in the organization.

Based on the results achieved, there are several suggestions for program sustainability in the future:

1. Institutional Development: POKSILA Mekar Indah is advised to start institutionalizing the Qardhul Hasan fund management system in the form of a simple Sharia Savings and Loans Business Unit so that capital turnover can be managed more professionally and sustainably.
2. Marketing Digitalization: Considering that production stability has been achieved, further assistance needs to be focused on expanding the market through digital marketing or e-commerce to reach consumers outside the PKK and Dasawisma networks.
3. Model Replication: The Muktiharjo Kidul Subdistrict is expected to be able to replicate this model of empowerment based on sharia literacy and joint responsibility with elderly groups or other MSMEs in the Semarang area to minimize the risk of being ensnared by illegal loans at the grassroots level.

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