

**The Identification of Financial Literacy Level (Accounting) of MSMEs Actors in the
Wetlands Area (Study of MSMEs Actors in Pemakuan Village, Banjar Regency)**

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ABSTRACT

This study aims to identify the accounting literacy level of MSMEs actors in the wetlands area in preparing financial statements. The Institute of Indonesia Chartered Accountants (IAI) has been provided an accounting standard to MSMEs actors in Indonesia. The financial accounting standard of Micro, Small, Medium Enterprises (MSMEs) designed by IAI aims to guide MSMEs actor in preparing financial reports and assisting in access banking. The method used in this study is descriptive qualitative. The type of data used in this study is primary data obtained through interviews with MSMEs actor in the wetlands area. Their core business is carried out in producing sago palms into wet sago in Pemakuan Village, Banjar Regency. The businessman produces sago palms into wet sago to become characteristics of the region. However, in fact, they still cannot develop better as long as limited access to banks. The results of the study stated that MSMEs actors in the wetlands area did not have knowledge in preparing financial statements. The businessman of MSMEs in Pemakuan village did not record the process of credits and debits at all. They consider that it is difficult to do bookkeeping such as recording credits and debits. Moreover, a low level of education greatly affects the assessment of the importance of recording financial activities. The SAK EMKM, which set on 1 st January 2018, will be difficult to implement by the actors of micro, small and medium enterprises that have been ratified by the Institute of Indonesia Chartered Accountants.

Keywords: Micro Small Medium Enterprises (MSMEs), Wet Lands, Sago

**CHAPTER 1
INTRODUCTION**

1.1 Background

Indonesia is a country which has enormous economic potential. It is characterized by a large number of perpetrators of micro, small, and medium enterprises (UMKM) in Indonesia. According to data from the State Minister of cooperatives and small Medium Enterprises (Kemenkop (UKM)), it is ranged from 59.2 million perpetrators of (UMKM) in the year of 2017. The role of (UMKM) towards Indonesia's economy is very large; it can be seen from the (UMKM) labour absorption rate of around 97% of the total national workforce. Beside it, the contribution of (UMKM) to the economy is in the range of 61.4%.

Micro, small, and medium enterprises (UMKM) in Indonesia are having potential and great contribution to economics and also proving the resistant to the economic crisis that has ever hit Indonesia. The economic crisis that ever happened in Indonesia did not turn out (UMKM) to be bankrupt, however, it was continued to be sustainers or wheel that drive the economy at the time of crisis. All potential and on the plus side, the (UMKM) has faced some huge obstacles to grow up and develop to be such class of a profitable business. This happened because of the (UMKM) often constrained from side to side, apart from capital to capital, the perpetrators of the (UMKM) is also constrained as to the management of the business which is economical, efficient, and effective.

Table 1.1

The Rate of UMKM in the Banking Credit

Years	UMKM	Non-UMKM	Total Banking Credit
2013	639,47	2.744,76	3.384,23
2014	767,58	3.012,54	3.780,11
2015	830,66	3.345,79	4.176,44
2016	900,39	3.605,40	4.505,79
January-April 2016	828,58	3.287,17	4.115,75

January-April 2016	899,21	3.599,20	4.498,42
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Source: Bank of Indonesia

Based on table 1.1 above, it can be seen that the perpetrators of the SMEC very little in access to credit in banking. Take a look at the year of 2016, it can be calculated that the credit distribution for UMKM in the percentage number is only in the range of 19.98 % or equivalent to 900.39 trillion. This should be become the point of attention for the perpetrators of UMKM or even the regent in the field of economy. Definitely, there are several reasons of why these issues are taken place. Such as the issues of financial administration which became a mandatory requirement for entrepreneur that want to access capital in the banking system.

Problems faced by UMKM in the form of capital issues are headed by UMKM in South Kalimantan. According to description of the Head of Trade South Kalimantan Birhasani, he says that one of the obstacles UMKM in South Kalimantan, namely the difficulty in obtaining capital from stakeholders such as from the banking itself. In conclusion, the capital difficulties faced by UMKM either because they do not martinet UMKM to accounting / financial reporting of the attempted businesses. Therefore, banks are hesitant to disburse their funds to UMKM players.

The geographical conditions in South Kalimantan surrounded by rivers both large and small, therefore, a lot of economic activity going is undertaking on the river banks. It can be seen in one of the regions in which the village of Pemakuan is taken place in Banjar Regency. There is a sago processing industry; this industry became one of the driving wheels of economy in the Pemakuan village. This industry is classified as Micro, Small, and Medium Enterprises (UMKM), which absorb employment in the village.

Sago processing industry in the Pemakuan village becomes the economic center in its place, but the Pemakuan village's sago industry is not growing rapidly. Even though, the potential for sago industry in Pemakuan village is in large amount, besides sago is also recommended by the government to replace the rice. However, this potential is not maximized by the perpetrators of the sago industry in the Pemakuan village. It is characterized by simple manufacturing processes and there is no additional value for the resulting product. It actually can be managed by looking for the solution by strengthening the capital side and the promotion of products, but UMKM on sago processing industry has the classic problems in line with the one that faced by UMKM: those are not orderly accounting / financial reporting thus impeding access to capital to expand its business.

1.2 Research Problem

- How the accounting literacy level on the perpetrators of sago processing industries in the Pemakuan village (in terms of accounting treatment?
- How sago processing industry reported its business activity?
- Is Entities Accounting Standards for Small Micro Medium Enterprises (SAK EMKM) is able to be applied to the perpetrators of sago processing industry in the Pemakuan village?

CHAPTER II LITERATURE REVIEW

2.1 Literacy Accounting

Literacy is an individual's ability in order to processing and understanding information when reading or writing. Another definition about literacy by Education Development Center (EDC) is the ability of individuals to use all the potential and skill given in his life, rather than just reading and writing.

Accounting has a lot of variety of definitions that derived from several experts. Accounting according to the American Accounting Association (AAA) is a process of identifying, measuring, and reporting economic information to enable an assessment and gaining a clear and unequivocal decision for those who use the information. Another definition stated that accounting is the art of recording, classifying, summarizing, and reporting of financial transactions that are occurring within the company (Suwardjono, 2012: 10).

Accounting literacy is an individual's ability to process and interpret the process of identifying, measuring, and reporting on the economic activities of a business entity. Accounting

literacy is one of the requirements in helping the perpetrators of Micro, Small and Medium enterprises (SMEs) for the purpose of helping the systemic administration of financial reporting.

Perpetrators of SMEs or large-scale enterprises can be divided into three based on the nature of its business, namely:

- a. Service Company
The service company is a corporation that engaged in selling services, providing service and comfort for its consumers. Some kinds of service companies are salon or repair shop.
- b. Trading Company
Trading company is a corporation gathered by perceiving activities to buy goods and sell goods without replacing the shape of the goods. An example of a trading company is a supermarket.
- c. Manufacturing company
The manufacturing company is a corporation that move in the business activity of processing raw materials into semi-finished goods or finished goods; therefore, those goods are ready to be marketed.

Financial Accounting Standards (SAK) which is drafted by the Indonesian Institute of Accountants (IAI) has several purposes, those are:

- a. For the uniformity of the financial reports, the financial reports that is both relevant and reliable.
- b. Facilitate the preparation of financial reports for there are standard guidelines so as to minimize the bias of the compiler.
- c. Facilitate the auditor in conducting the audit.
- d. It is easier for the readers of the financial reports to interpret and compare the financial reports in different entities.
- e. Users of financial reports are classified from various parties thus the authors could not explain to each user.

Indonesian Accountants Association (IAI) classified the accountant standard into five, which are:

- a. General SAK (IFRS)
SAK is prepared for the purpose of business entities that have public accountability as an open company.
- b. SAK ETAP
SAK is compiled for business entities that do not have public accountability such as "Bank Perkreditan Rakyat" (BPR) or limited partnership company.
- c. SAK Shariah
SAK shariah is intended for business entities that conducting Islamic transactions. This refers to the fatwa of Majelis Ulama Indonesia (MUI).
- d. SAK Government (SAP)
SAP or Government Accounting Standards is financial standards that take place as guidelines for compiling financial reports.
- e. SAK EMKM
SAK EMKM is the most recent standard issued by IAI for business entities that is classified as micro, small, and medium enterprises.

2.2 Accounting treatment

Common accounting treatment is utilizing recognition concept, measurement concept, recording concept, presentation concept, and disclosure concept (Pura, 2012).

- a. Recognition concept
Recognition in accounting is a process of determining the fulfillment of registration criteria of an event in the accounting records. Therefore, the incident would be a complementary part of the elements of the assets, liabilities, equity, income, and expenses.
 - Criteria:
 - There are economic benefits regarding the incidence of flowing in / out at the company.
 - Incident / event has values that can be measured reliably

- b. Measurement concept
Measurement in accounting is depositing monetary value on each financial reports stages. If the transaction in the form of foreign currency, then the storing of the postal value in the financial reports stages should be converted into rupiah currency.
- c. Recording concept
Recording is an analysis process of a transaction or financial events that occurred in the entity by installing the debit and credit system. The recording of financial transaction is utilizing the system of book-keeping-pairs (double entry). Each registration must maintain the balance of the basic accounting equation, there are $ASSETS = LIABILITIES + EQUITY$.
- d. Presentation concept
Presentation in accounting is a process of allocating a structured account in the financial statements. Account assets, liabilities, and equity are conferred in the balance sheet, while the revenue and expense accounts are presented in the profit / loss.
- e. Disclosure concept
Disclosure in accounting is the process of narrative explanation regarding the figures contained of numbers that are listed in the financial statements.

2.3 Micro small and Medium Enterprises

The constitution No. 20 on the year of 2008 regulates the Micro, Small and Medium Enterprises (UMKM). This constitution organizes the whole terms of (UMKM) in the field of definition, criteria, and classification of (UMKM).

Micro-businesses are productive businesses owned by individuals and / or entities individuals who meet the criteria micro business. Moreover, definition of Small Enterprises are productive economic activities that stand independently, carried out by an individual or business entity that is not a subsidiary or not the branch company owned, controlled, or is a part either directly or indirectly inside a Medium Enterprises or Large Enterprises that in line with the criteria for Small Enterprises. Medium Enterprises are productive economic activities that stand independently, adjusted by an individual or business entity that is not subsidiaries or branches of companies owned, controlled, or being a part of either directly or indirectly in the Small Enterprises or Large Enterprises with the number of wealth before tax or annual sales income based on regulated on this constitution. Meanwhile, *UMKM* criteria can be described as follows:

- a. Micro enterprise is business with the value of the assets is worth for 50 million and a maximum income is 300 million.
- b. Small enterprise is business with the rate of the asset is in the range of > 50 million-500 million and with the turnover of > 300 million-2.5 billion.
- c. Medium-sized enterprise is business with the asset values of > 500 million to 10 billion and the income is > -2.5 billion-50 billion.

According to Sri Winarni (2006), in general, small enterprises have the feature as follows: (1) Commonly, in the form of individual enterprises and have not incorporated within company regulation; (2) Aspects of the legality is in the state of weak; (3) The organizational structure is simple with the inequality of labor division allocation; (4) Most do not have the financial reports and no separation between personal wealth with the wealth of the company; (5) the quality of management are low and rarely have business plan; (6) The main sources of venture capital is private capital; (7) Human resources (HR) are limited; (8) The owners have a strong bond with the company, therefore, all of the obligations of the company is also the duty of the owner (<http://study-succes.blogspot.com/2013/12/perkembangan-umkm-dari-sisi-teori.html>, December 24, 2018).

2.4 Accounting Standard of Micro, Small, and Medium Enterprises (SAK EMKM) Entities

Indonesian Accountants Institute (IAI) begins to enforcing SAK EMKM 1st January 2018. SAK EMKM has created for the purpose of bridging and supporting the needs of UMKM's entrepreneurship in Indonesia in order to supervising the financial reports accurately without getting stuck on the complexities of the existing accounting standards.

Entities Accounting Standard of Micro, Small, and Medium Enterprises (SAK EMKM) has made very simply to make it easier to be figured out and applied by *UMKM* in Indonesia. One of

the examples of the simplicity, which is the basic measurement, is only using the basic principles of historical.

Financial Accounting Standards (SAK) EMKM governs the field of financial reporting for micro entities, small, and medium enterprises, which is consisting of:

- a. Report of financial position
- b. Income statement
- c. Record of Financial Statements

CHAPTER III RESEARCH DESIGN

3.1 Type of Study and Research Methods

The method in this research is qualitative method. The qualitative method is a research method according to Sugiyono (2012), qualitative research method is a research method that is based on the philosophy of post-positivism, it is utilized for the purpose of examining the condition within scientific objects, (as the opposite of experiments) where the researcher is the key instrument, the sampling techniques that is implemented in order to gather the data sources is purposive and snowball, the technique collection is the triangulation (combined) technique, the data analysis is the form of inductive or qualitative, and the result of qualitative research is more emphasize toward the significance of the generalization. Aside of uncovering and describing real events on the spot, the qualitative research also has the possibility in order to reveal the hidden values of this study. Moreover, this study is sensitive toward descriptive information and trying to maintain the integrity of the object under study. In this study, the researcher is in a position as the key instrument (Lincoln and Guba, 1985: 198).

3.2 Types of Data and Data Collection Techniques

In this study, the type of data is being used is primary data; it is when the data is obtained directly from sago processing industry enterprises in the Pemakuan Village. While the data collection techniques used in this study are:

- a. Observation
The researchers arrange the observation related to the enterprises activity of sago processing industry owners in the Pemakuan Village.
- b. Interview
The researchers conduct interview regarding the business activities of sago processing industry perpetrators in the Pemakuan Village. It is in-depth interviews to determine the level of accounting literacy of sago processing industry perpetrators in the Pemakuan Village.
- c. Documentation
The researchers undertake the documentation of business activity of sago processing industry perpetrators in the Pemakuan Village.

3.3 Data Analysis Technique

The data analysis techniques in this research is that the research team will compare the data obtained through the process ibservation, interview, and documentation with sago processing industry perpetrators in the Pemakuan Village in the following steps:

- a. Accounting Literacy in Level Analysis

The research team split out into five levels of accounting literacy level in order to assess the literacy level accounting by sago processing industry players in the Pemakuan Village. The placement of literacy degree with the relation of the object of the research is getting through a series of open interviews and processed by the researchers that can generate the accounting literacy degree of sago processing industry players in the Pemakuan Village.

Table 3.1
Accounting Literacy Degree Based on Accounting Treatment

No.	Accounting treatment	Literacy degree
1	Recognition	Very low
2	Measurement	Low
3	Recording	Low Intermediate
4	Presentation	High
5	Disclosures	Advanced

- b. The research team conducted a series of open interviews and dig out sago industry business processes. Those are expected to compile an overview of business activity reporting. Then the results of the interview will be reduced to draw conclusions regarding the struggle in implementing SAK EMKM. Drawing conclusions / verification of data in qualitative research was conducted queried continuously throughout the study. Since the beginning of entering the field and during the data collection process, researchers attempted to analyze and find out the meaning of the data collected, which is looking for patterns, themes, the relationship equation, things that often arise, hypotheses, and so forth which is fill on the tentative conclusions. However, with the increasing amount of data through continuous verification, it will be concluded as it is "grounded". In other words, any conclusions will always determine to be verified during the research, involving the interpretation of the researcher (Setiti, 2017).

c.

3.4 Population and Sample

Population is the generalization area in the form of the subject or object which is the conclusion being examined and taken (Sugiyono, 2011). While the research sample is the partial of the subject in the population are examined, which is certainly representatively able to represent its population (Wait, 2007).

In this study, the sample technique is saturated samples. All of the population in this study is used to be the sample. The samples on this research are the whole of perpetrators of industry processing sago in the village of Pemakuan.

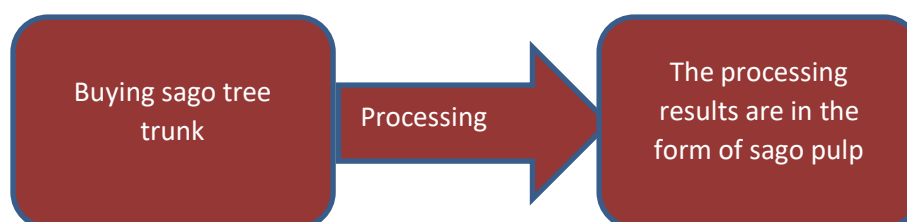
Pemakuan Village is a village located in Sungai Tabuk Sub-District, Banjar Regency, South Kalimantan Province which are the locals owning the enterprises of farming, wantilan endeavor, rent for sago manufacturing. Entrepreneurship of sago manufacturing consists of two people as the research object.

From the results of the study, the researchers classified the offender of sago processing industry based on the types of activities or nature business into manufacturing company. The manufacture company is a company which is the activities is composing the raw materials into semi-finished goods or finished goods. Generally, the researchers described the flow of the business sago processing industry principals as follows.

CHAPTER IV FINDINGS AND DISCUSSIONS

4.1 Findings

Sago Processing Business Lane



The flow above can be explained that the businessman buys the sago palm is going to be processed become sago pulp.

Based on the interviews with some respondents to prove whether you have understood in each transaction you did, the data of the interview said that some respondents understood that buying a sago palm Rp. 250,000 but the businessman does not have some equipments, so he has to rent Rp. 30,000 in each tool. Except of leasing equipment, the businessman must give the wages to the workers in Wantilan. In each worker get Rp 50,000. In every single tool need 2-3 workers. Moreover, the businessman should give Rp. 20,000 per person for daily meals. After the sago becomes porridge, then it dried to make flour. The sago flour is sold at a price of Rp. 1,300 to Rp. 2,900 per kilogram. In everyday, can be produced amount 100 - 150 kg. However, the business leader does not have an invoice of every financial transaction.

Moreover, the business leader is not the owner of the sago palm, so that to produce the sago flour must buy to the sago farmers first. The business leader does not have any financial records in each transaction whether the transaction of debet or credit. The business leader only understand the amount of money that must be pay and the amount of money that comes from the sale.

Based on the result of interviews with some business leader about accounting behavior are as follows:

- a. The businessman buys the sago palms, then it brings to the owners of Wantilan (people who have machine to process sago). The purchase price per sago palm is Rp. 250,000 (two hundred fifty thousand rupiahs)
- b. The businessman do not have their own tools so they have to rent another people's tools. The businessman of sago should rent the tools for Rp. 30,000 per tool. Then he gives wages of Rp 50,000 per employee and the food allowance of Rp 20,000.
- c. The result of processing sago is producing the sago pulp and it sold for Rp. 1,300 to Rp. 2,900 per kilogram. The results obtained as much as 100-150 kg per day.
- d. Based on the explanation above, it can also be classified that the sago processing industry is included in the SME scale. After getting the data about the type of company based on its business activities, the researchers conducted the financial administration in the form of accounting literacy levels deeply.

4.1.2 Financial Report of Sago Industry

Business leader do not conduct financial reporting because they do not have financial records.

The results of observations and interviews with business leaders as follows:

- a. Business leader having high school education
- b. Business leader consider that the records is not important
- c. Business leader is individual actors that do not have employees
- d. Business leader only think that by processing sago they can fulfill their daily needs with a simple house and having a motorcycle.
- e. Business leader does not have a desire in advancing their business due to capital and marketing limitations.
- f. Production has not been packaged properly.

From the results of interviews with the head village of Pemakuan, it turned out that Pemakuan village had not provided a counseling about financial report in accounting standards. Counseling was only carried out by the Cooperative Service to the business.

The results of observations and interviews that have been conducted by the team on the sago processing industry regarding to their business activities report, it can be stated that the sago processing industry did not have financial report of their business activities. Sago processing industry consider that financial reporting on their business is not important, since the sago industry players ignore the obligation to make financial report.

4.1.3 Accounting Standard of Micro, Small, and Medium Enterprises (SAK EMKM) Entities

Businessman do not have an understanding of financial accounting standards for micro-businesses. According to respondents, the standard is strickingly difficult to implement because there are several obstacles as follows:

- Respondents did not have the ability to make a financial record and a financial report because of low education level they have (only high school graduates)
- The respondent's mindset considered that it was not important to implement the Financial Accountant Standard (SAK) EMKM for the business that is conducted by respondent.

These two obstacles above are causes of the difficulty in making financial report based on SAK EMKM in the sago industry. Thus, it should be found for the best solution immediately, so that the sago businessman will be able to apply the SAK EMKM to make financial reports properly

4.2. Discussion

4.2.1. The Level of Accounting Literacy for Sago Processing Industry.

The results of observation and interview conducted by the team of the researcher to the sago processing industry players in Pemakuan village, Banjar Regency found that the level of accounting literacy was still low. These, can be seen in the table below

Tabel 4.1
The Analysis of Literacy Level

No	Accounting Treatment	Literacy Level	Questions	Result of Interview		Note
				Yes	No	
1	Recognition	Very Low	-Do you understand in every transaction you make?	V		Industry players understand of economic transactions to provide economic benefits either in or out of reporting entities. But not rrecording.
			-Do you give the value in every transaction you make?	V		Industry players provide values that can be measured in each transaction but limited to being remembered and there are no records
2	Measuremen t	Low	-Do you understand the placement of the value of money for every economic transaction occurs?	V		Industry players provide value for money for each transaction made (such as value for income and expenses)

3	Recording	Medium	-Do you record any financial transactions that occurs?		V	Industry players do not make notes about incoming and outgoing money
			-Do you take notes using the book layout in pairs?		V	Industry players do not record bookkeeping in pairs and do not understand about it, do not even know.
4	Serving	High	- Do you make financial reports regarding all transactions that occur in your industry?		V	Industry players do not make financial reports because they do not understand of financial statements
5	Expression	Advance	-Do you have a record of the numbers in the financial statements?		V	Industry players do not have an explanation of the numbers in the financial statements

Source: Proceed from the research result

Based on the table above, it can be concluded that the level of accounting literacy of the sago processing industry is still quite low. This can be seen on table 4.1, that the sago processing industry in Pemakuan Village is only at a low level. It can be happened because the sago processing industry just enable to measure in every economic transaction.

The measurement aspect can be seen of the point of view of accounting treatment, it has a meaning that a process of applying the value of money in recognizing and entering in each post of financial report. Financial items such as assets, liabilities and equity. If it is connected with the sago processing industry players in Pemakuan Village, it can be seen that the measurements will be:

- Placement of money value for cash in
- Placement of money value for cash out

The placement for many value for cash in, relates to income received. While the placement of money value for cash out is related to the costs incurred such as payment of worker services, electricity costs, etc.

4.2.2. Financial Reporting of Sago Industry Business Activities

The economic activities carried out by the people in Pemakuan Village that is processing of sago. Sago palm trunks are processed by the workers, then the result is become sago pulp. This business activities surely related to financial activities when a business entity conducted economic / financial activities then there will be financial records and make a financial report.

Financial and accounting report has a very close relationship. Financial report has final result of the accounting process. Financial reports have information that is very useful for various parties. The perception of the sago processing industry that they have no obligation to report their

business to anyone. This perception is actually become an obstacle in a business development to be more advanced.

One of the factors why Micro, Small and Medium Enterprises (MSMEs) could not be developed because of capital access. When talking about capital access, it is closely related to banking services. One of the banking services is providing credit for business development. Credit services can be provided by Banking itself, the first thing that must be considered is the orderliness of financial administration. This is indicated by the existence of financial records to financial reporting. The sago processing industry players will very difficult to get credit services to develop their businesses because they are constrained by the disordered financial administration. This is of course become obstacle that enable to access capital from the side of banking credit services.

Based on Sri Winarni (2006) In general, small businesses have own characteristics such as (1) Usually in the form of individual businesses and non corporate legal entities, (2) Aspects of weak business legality, (3) The simple organizational structure with division of standard labor (4) Most do not have financial report nor separated between personal wealth and company assets, (5) The Quality of management is low and do not have business plans, (6) The main source of business capital is personal capital, (7) Limited Human Resources (HR), (8) The owner has a strong inner bond with the company, so that all company obligations are also the responsibility of the owner.

CHAPTER V CONCLUSIONS AND SUGGESTIONS

5.1. Conclusions

Based on the results and discussion of this research, the conclusions can be seen as follows:

1. The level of accounting literacy in the industry of processing sago in Pemakuan Village is still low. If it viewed from the accounting process, the accounting literacy is still in the measurement stage. The measurement aspect from the point of view of accounting process means that a process of placing the value of money is to recognize and enter in each items of the financial report. The financial report items such as assets, liabilities and equity. If it is connected with the sago processing industry players in Pemakuan Village, it can be seen that the measurements as follows:

- a. Placement of money value for cash in
- b. Placement of money value for cash out

The placement of money value for cash in, is related to income received. While the placement of many value for cash out is related to the costs incurred such as payment of worker services, electricity costs, etc.

2. The sago processing industry players in Pemakuan village do not have financial reporting regarding to their business activities. The sago industry players considered that financial reporting on their business is not important, so the sago industry players ignore the obligation to make financial reporting.

This happens because of two factors, namely:

- Factors of Human Resources (HR)
- Cultural Factors / Mindset

5.2 Suggestion

Two factors above, besides the causes of the low level of accounting literacy of the sago industry players but also become an inhibiting factor in the application of Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM). SAK EMKM hopefully was arranged of helping UMKM to be easier in making financial reports. UMKM entrepreneurs must realize that the importance of having financial records and financial reports in order to make their business bigger and able to redeem of the capital access in banks. Capital is the one causes of the slow progress for UMKM business.

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