

Women's Involvement in Village Financial Management in Wonokarto Village Programs for the 2023-2024 Fiscal Year

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Abstract

This study aims to explore the involvement of women in Village Financial Management in Wonokarto during the 2023-2024 fiscal year. In the context of Village Development, effective financial management is essential for the welfare of the community. Although women in rural areas are often the backbone of the family economy, they still face obstacles in making budget-related decisions. This study uses a qualitative approach with in-depth interviews and participatory observation to identify the factors that influence women's involvement as well as their impact on development programs. The findings suggest that women's empowerment through gender-responsive training and budget allocation improves people's quality of life and supports the achievement of the Sustainable Development Goals (SDGs), particularly SDG 5 on gender equality. This research provides valuable insights for more inclusive and sustainable policies in Indonesian villages.

Keywords: SDGs, Women, APBDes

Abstrak

Penelitian ini bertujuan untuk mengeksplorasi keterlibatan perempuan dalam Pengelolaan Keuangan Desa di Wonokarto pada tahun anggaran 2023-2024. Dalam konteks Pembangunan Desa, pengelolaan keuangan yang efektif sangat penting untuk kesejahteraan masyarakat. Meskipun perempuan di pedesaan sering menjadi tulang punggung ekonomi keluarga, mereka masih menghadapi kendala dalam membuat keputusan terkait anggaran. Penelitian ini

menggunakan pendekatan kualitatif dengan wawancara mendalam dan observasi partisipatif untuk mengidentifikasi faktor-faktor yang memengaruhi keterlibatan perempuan serta dampaknya terhadap program pembangunan. Temuan penelitian menunjukkan bahwa pemberdayaan perempuan melalui pelatihan dan alokasi anggaran yang responsif gender meningkatkan kualitas hidup masyarakat dan mendukung pencapaian Tujuan Pembangunan Berkelanjutan (SDGs), khususnya SDG 5 tentang kesetaraan gender. Penelitian ini memberikan wawasan berharga untuk kebijakan yang lebih inklusif dan berkelanjutan di desa-desa Indonesia.

Kata kunci: SDGs, Perempuan, APBDes

Introduction

In the context of Village Development, effective financial management is one of the key factors to achieve the overall welfare of the community. In Indonesia, villages have a very important strategic role in local economic development, especially through programs funded by village budgets designed to improve the quality of life of communities.¹ However, despite the enormous potential of villages across Indonesia, village financial management often faces complex challenges, including a lack of community participation, especially women, in decision-making processes related to budget allocation and use.² The involvement of women in village financial management is not only important to achieve gender equality, but also contributes to the strengthening of a more sustainable and inclusive local economy. According to the data in the village financial management is not only important to achieve gender equality, but also contribute to the strengthening of the local economy.

According to data from the Central Statistics Agency (BPS), women in rural areas are often the backbone of the family economy, but they still face various obstacles in access to resources and decision-making. This creates significant inequalities in Village Financial Management, which in turn can affect the effectiveness of development programs. Wonokarto village was chosen as the research site because it has unique characteristics that reflect the social and

¹ D. Aprilia and D. E. Susilo, "Pengelolaan Keuangan Desa Dalam Upaya Meningkatkan Pembangunan Desa Dan Pemberdayaan Masyarakat Desa," *Technomedia Journal*, 2022, <https://ijc.ilearning.co/index.php/TMJ/article/view/1733>.

² Nofrizal Rifandi et al., *AKUNTABILITAS ANGGARAN DANA DESA* (CV WIDINA MEDIA UTAMA, 2024), <https://repository.penerbitwidina.com/publications/568570/>.

economic dynamics in rural Indonesia.³ With a population that is predominantly made up of farmers and micro-entrepreneurs, the village faces challenges in sustainable financial management. In addition, development programs implemented in Wonokarto Village Wonokarto during the 2023-2024 fiscal year provide relevant context to explore how women are involved in financial management and their impact on the success of such programs.⁴

Rural women are often the backbone of the family economy, playing a role in a variety of productive activities, but they still face barriers to access to resources and decision-making that affect their lives. This creates significant inequalities in financial Village Financial Management, which in turn can affect the effectiveness of development programs designed to improve community welfare.⁵

The urgency of this research is increasing given the global commitment to the Sustainable Development Goals (SDGs), particularly SDG 5 On Gender Equality, which emphasizes the importance of women's empowerment in all aspects of development. This study aims to identify the factors that influence women's involvement in village financial management, as well as to explore the impact of such involvement on the effectiveness of existing development programs.⁶ By understanding the role of women in this context, it is hoped that this study can provide useful recommendations for the development of more inclusive policies and practices at the village level. Through this research, it is hoped that a deeper understanding of the importance of women's involvement in village financial management, as well as their contribution to sustainable and inclusive development in Wonokarto Village Wonokarto and other villages in Indonesia, so as to create a more equitable and prosperous society for all.

In an increasingly complex and dynamic context, women's involvement in village financial management is not just a local issue, but also part of a larger global agenda. This study aims to dig deeper into the role of women in financial

³ Lina Mustakimah, Yeni Huriani, and Eni Zulaeha, "Tantangan Mewujudkan Sustainable Development Goals (SDGs) Tentang Kesetaraan Gender Pada Masyarakat Desa," *Az-Zahra: Journal of Gender and Family Studies* 4, no. 1 (December 26, 2023): 12–29, <https://doi.org/10.15575/azzahra.v4i1.25462>.

⁴ Hasim Hartono, "Efektivitas Pelaksanaan Pembangunan Dan Pemberdayaan Masyarakat Desa Melalui Program 'Sustainable Development Goals (SDGs)' Pada Masa Pandemi Covid-19 (Studi Kabupaten Konawe)," *JiIP - Jurnal Ilmiah Ilmu Pendidikan* 6, no. 2 (February 1, 2023): 967–71, <https://doi.org/10.54371/jiip.v6i2.1634>.

⁵ Dwi Ekasari Harmadji et al., *Analisis Laporan Keuangan* (Eureka Media Aksara, 2024), <https://repository.penerbiteureka.com/publications/567734/>.

⁶ Sustainable Development, "THE 17 GOALS | Sustainable Development," accessed December 6, 2024, <https://sdgs.un.org/goals>.

management in Wonokarto village Wonokarto, taking into account various interrelated dimensions. The involvement of women in village financial management not only affects the well-being of individuals, but also has a long-term impact on the social and economic structure of the community.⁷ When women are given the opportunity to participate in financial decision - making, they can bring a different and innovative perspective. This has the potential to create a more equitable allocation of resources, reduce gender inequality, and promote inclusive economic growth. This study is expected to provide empirical data that shows a positive relationship between women's participation and improving the quality of life of rural communities.

The empowerment of women is one of the main objectives of this study. By identifying the challenges women face in financial management, the study can provide practical recommendations to overcome these barriers. Empowerment not only means improving women's access to resources, but also strengthening their position in decision-making.⁸ This research seeks to create awareness of the importance of the role of women at the village level, thereby encouraging broader social change. In today's digital and globalized era, innovation is the key to improving the efficiency and effectiveness of Village Financial Management. This research will explore new models that can be applied in village financial management by involving women as agents of change.

This research is in line with the Indonesian government's efforts to encourage community participation in village development. By examining women's involvement in financial management, the results of the study are expected to provide valuable input for policy makers. It is important to ensure that the policies formulated are not only responsive to the needs of society in general, but also pay attention to gender aspects in particular.⁹ In a global context, this research contributes to the achievement of the Sustainable Development Goals (SDGs), in particular SDG 5 on gender equality.

Taking all these aspects into account, research on women's involvement in Village Financial Management in Wonokarto Village is not only locally

⁷ Hartono, "Efektivitas Pelaksanaan Pembangunan Dan Pemberdayaan Masyarakat Desa Melalui Program 'Sustainable Development Goals (SDGs)' Pada Masa Pandemi Covid-19 (Studi Kabupaten Konawe)."

⁸ mediaindonesia.com developer, "Hari Perempuan Pedesaan Internasional Memahami Perbedaan dan Tantangan Perempuan Desa dan Kota," accessed December 6, 2024, <https://mediaindonesia.com/jelita/709076/hari-perempuan-pedesaan-internasional-memahami-perbedaan-dan-tantangan-perempuan-desadan-kota>.

⁹ Ministry of National Development Planning and Fithriyah Fithriyah, "Indonesia's Experience: Implementing Gender Responsive Planning and Budgeting," *Jurnal Perencanaan Pembangunan: The Indonesian Journal of Development Planning* 1, no. 1 (April 29, 2017), <https://doi.org/10.36574/jpp.v1i1.9>.

relevant but also has far-reaching implications for Sustainable Development and gender equality in Indonesia as well as around the world. This research is expected to be a foundation for more targeted concrete actions in empowering women and improving the financial management of the village as a whole.

METHOD

The research method that will be used in this study is qualitative, with a case study approach. Data will be collected through in-depth interviews with women and cadres in Wonokarto village Wonokarto, as partisipatif well as participatory observation of village financial management activities and existing development programs. The Data obtained will be analyzed thematically to identify factors that influence women's involvement and their impact on development programs. The research method that will be used in this study is qualitative, with a case study approach.¹⁰

Data will be collected through in-depth interviews with women economic actors in Wonokarto village Wonokarto, as well as participatory observations to understand the social and economic context in the village. Secondary Data, such as BPS data and documents related to development programs, will also be analyzed to complete the understanding. Data analysis will be conducted thematically to identify factors that influence women's involvement and their impact on development programs.

RESULTS AND DISCUSSION

Wonokarto village Wonokarto has shown significant commitment in implementing the SDGs principles, especially in the context of gender equality and women's empowerment. This is reflected in the various strategic initiatives implemented in various aspects of village development.¹¹ Through an inclusive approach, the village focuses not only on economic growth, but also on improving the quality of life of the community as a whole.

Women Empowerment Initiative

In recent years, the importance of gender-responsive budget allocation has become prominent in discourse around social welfare and development. One of the important achievements in this area is the implementation of gender-responsive budgeting, especially through the Family Welfare Empowerment

¹⁰ Askar Askar, "Dimensi Keterlibatan Masyarakat Dalam Program Pembangunan," 2019.

¹¹ Hasil analisis Dokumen APBDes Wonokarto Tahun Anggaran 2023-2024 utamanya pada Bagian Program yang mengakomodasi perempuan dan kelompok rentan.

program (PKK). This initiative is an important step to ensure that budget allocations are not only administrative but strategically directed to support programs that substantively improve the quality of life of women and children.¹²

The allocation of funds within the framework of the PKK is designed to address the unique challenges faced by women and children, recognizing their important role in the development of the family and society.¹³ For example, the increase in Budget provisions for infant nutrition and the improvement of posyandu (Integrated Health Service post) facilities are examples of serious commitments to improve maternal and child health outcomes. These investments are not only critical to meeting immediate health needs, but also play an important role in driving long-term development benefits.

By prioritizing health initiatives that directly impact mothers and children, the government demonstrates a comprehensive understanding of the interrelationships of gender equality and health. Improved access to nutrition and health services is critical in reducing maternal and infant mortality, thus contributing to the well-being of families and society as a whole.¹⁴ In addition, the budget allocation reflects a broader recognition of the importance of empowering women, as healthier mothers are more likely to invest in the health and education of their children, creating a positive developmental cycle.

By embracing gender-responsive budgeting, we can pave the way for a more inclusive society where the needs of all individuals, especially the most vulnerable, are met with the urgency and attention they deserve. The PKK serves as a model for other initiatives aimed at promoting gender equality and improving the quality of life of women and children, ultimately contributing to the broader goals of social welfare and sustainable development.¹⁵

Institutional Capacity Building

In the heart of Wonokarto village Wonokarto, the journey towards sustainable development is closely linked to the empowerment of women. At the heart of this transformation is a focus on improving institutional capacity,

¹² K. Dewi, "The City, PKK Leaders, and Women's Empowerment," *Asian Journal of Women's Studies*, 2023, <https://doi.org/10.1080/12259276.2023.2170047>.

¹³ Benedhikta Kikky Vuspitasari, Yeremia Niaga Atlantika, and Shanti Veronica br Siahaan, "Pemberdayaan Pembinaan Kesejahteraan Keluarga (PKK) Melalui Kegiatan Ekonomi Kreatif Pengolahan Potensi Lokal," *GERVASI: Jurnal Pengabdian Kepada Masyarakat*, 2023, <https://doi.org/10.31571/gervasi.v7i1.4562>.

¹⁴ Ade Nurhopipah and Primandani Arsi, "Indeks Literasi Digital Kader TP PKK," *Jurnal Komunikasi Global*, 2024, <https://doi.org/10.24815/jkg.v13i1.36633>.

¹⁵ Purnamasari Dewi, A. S. Arianty, and Ida Bagus Ketut Soma Antara, "Pemberdayaan Kelompok Wanita Dalam Pembuatan Inovasi Makanan Berbahan Dasar Komoditi Lokal Masyarakat Desa Kenderan," *Jurnal Abdi Masyarakat*, 2023, <https://doi.org/10.22334/jam.v3i2.49>.

particularly through local-level institutional and gender training programs.¹⁶ These initiatives are not just educational; they are strategic interventions designed to enhance women's understanding of gender equality while equipping them with practical skills that can significantly impact their role in society.¹⁷ Local-level gender training in Wonokarto catalyzed change, fostering a deeper understanding of gender dynamics among women. These programs study the principles of gender equality, helping participants recognize systemic barriers that have historically limited their participation in the decision-making process.¹⁸ By addressing these issues directly, women are empowered to challenge societal norms and advocate for their rights, leading to more equitable communities.

For example, training sessions often include workshops on leadership skills, negotiation tactics, and public speaking. These practical skills are essential for women who aspire to take on leadership roles in local government structures or community organizations. As women gain confidence and competence, they become more active participants in village development initiatives, ensuring that their voices are heard and their needs are met.¹⁹

Women equipped with new skills can contribute to a variety of development projects, from agricultural initiatives to health programs. One notable example of the effectiveness of this initiative in Wonokarto was the establishment of a women-led cooperative focused on handicrafts. After undergoing entrepreneurship and financial management training, a group of women launched a cooperative that not only provided them with a sustainable income but also served as a platform for sharing knowledge and resources.²⁰ This cooperative has become a model for other villages, showing how targeted training can lead to real economic empowerment.

In addition, women trained in health advocacy have successfully organized public health campaigns, raising awareness about maternal and child health issues. Their efforts have resulted in increased attendance at posyandu

¹⁶ Rocío Cárdenas-Rodríguez, Teresa Rebolledo-Gámez, and Rocío Cárdenas-Rodríguez, "Education and Gender: Strategies for Interculturality with a Gender Perspective," 2019, 135–52, <https://doi.org/10.3726/b14951>.

¹⁷ S. Salsabilla and S. Afrizal, "Peran Ibu Pemberdayaan Kesejahteraan Keluarga (PKK) Dalam Menangani Praktik Pola Asuh Anak," *EDU SOCIATA (JURNAL PENDIDIKAN SOSIOLOGI)*, 2024, <https://doi.org/10.33627/es.v7i1.2035>.

¹⁸ A. Amalia et al., "Strategi Pemberdayaan Perempuan Rumah Tangga Dalam Menyanggah Kebutuhan Rumah Tangga," *Majalah Ilmiah Pelita Ilmu*, 2023, <https://doi.org/10.37849/mipi.v6i2.365>.

¹⁹ K. Khanifah, R. Pratiwi, and L. Kholafah, "Manajemen Keuangan Desa Untuk Efektifitas Pembangunan Desa," *Jurnal Abdidas*, 2022, <https://abdidas.org/index.php/abdidas/article/view/632>.

²⁰ Wahyu Supartono, A. D. Astari, and S. B. Anoraga, "Green Activities as Tools for Improving Family Quality of Life Through Family Welfare Movement (PKK) at Klitren Village, Yogyakarta," *Proceedings of the 3rd International Conference on Community Engagement and Education for Sustainable Development*, 2023, <https://doi.org/10.21467/proceedings.151.52>.

(integrated health service posts) and improved health outcomes for mothers and children in the village.

Inclusive Social Infrastructure

1. Commitment to Gender responsive infrastructure

Investment in social facilities, such as posyandu, reflects the dedication of villagers to creating infrastructure that meets gender needs.

2. The Role Of Posyandu

- a. Medical services: providing essential health care services to the community.
- b. Empowerment and Education: acts as a space to empower women, especially mothers, and educate them about health and childcare.

3. Models for other villages

Innovative practices implemented in Wonokarto village Wonokartocan be a blueprint for other villages aiming for sustainable and inclusive development.

4. Significance Beyond Administrative Boundaries

The impact of these efforts extends beyond the village, affecting community development and broader social progress.

The framework highlights the dual role of social infrastructure in promoting health and empowerment while being a catalyst for wider community development.

The Role Of APBDes

RABDEs 2024 shows the dedication of Wonokarto village Wonokarto in improving food security by setting a budget of Rp. 210,934,000, representing about 20% of the overall Village Fund budget. This funding is intended for the maintenance of critical infrastructure, including agriculture, which is expected to increase agricultural yields and meet food needs. Simultaneously, APBD the 2023 APBDes has been formulated to enhance community empowerment through the allocation of resources for various training and capacity building initiatives. These programs seek to improve the competence of communities in managing small and medium enterprises and facilitate their involvement in the decision-making process at the village level.²¹ Through this strategy, wonokarto village Wonokarto aims to foster an environment that encourages the active

²¹ Fefi Nurdiana Widjayanti et al., "Pemberdayaan PKK Dengan Pemanfaatan Lingkungan Secara Urban Farming Untuk Pengembangan Pertanian Perkotaan," *Kontribusi: Jurnal Penelitian Dan Pengabdian Kepada Masyarakat*, 2024, <https://doi.org/10.53624/kontribusi.v5i1.494>.

involvement of all community members, especially women, in village development.

Both of these things indicate that Wonokarto village Wonokartono not only prioritizes financial allocation but also the incorporation of initiatives that actively involve the community. Involving community leaders and heads of RT / RW in the planning and implementation process fosters a strong sense of belonging among the local population. It is very important to verify that all development projects are aligned with the original requirements of the community and can be implemented efficiently.

CONCLUSION

This study highlights the important role of women in Village Financial Management in Wonokarto, which is key to achieving gender equality and sustainable development. The involvement of women not only increases the effectiveness of development programs, but also contributes to the strengthening of the local economy. Through qualitative methods and case studies, the study found that women face various challenges in access to resources and decision-making. However, with their increased participation, resource allocation can become more equitable, reduce gender inequality, and promote inclusive economic growth. The results of this study are expected to provide practical recommendations for more gender-responsive policies at the village level.

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