

## DESIGN PATTERNS OF WOMEN EMPOWERING MSMEs THROUGH FINANCIAL MANAGEMENT PLANNING AND REPORTING AND UTILIZATION OF INFORMATION TECHNOLOGY

(Study in Patukgawemulyo Village, Mirit District, Kebumen Regency)

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### Abstract

This study aims to develop a training pattern design to improve the ability of MSME actors in running their businesses. The first is to design financial planning and reporting in Patukgawemulyo Village, Mirit District, Kebumen Regency; Identify priorities for developing MSME actors in Patukgawemulyo Village, Mirit District, Kebumen Regency in fulfilling the family economy. Formulating a training pattern for female MSME actors in planning and compiling financial reports in Patukgawemulyo Village, Mirit District, Kebumen Regency. The implementation of this research uses the participatory action research (PAR) method, while the pattern is that the planning and financial reporting of MSME actors in Patukgawemulyo Village, Mirit District, Kebumen Regency is still done manually and mixes personal needs with business, so it is difficult to know the real condition of the business whether it is profitable or not. loss, the priority of developing MSME actors in Patukgawemulyo Village, Mirit District, Kebumen Regency based on the analysis is that administrative arrangements are carried out both manually and using information technology; The pattern of training for MSME actors in planning and compiling financial reports in Patukgawemulyo Village, Mirit District, Kebumen Regency begins with basic accounting equations, and can also take advantage of information technology assistance in preparing financial reports.

**Keywords:** empowerment, SMEs

### Abstrak

*Penelitian ini memiliki tujuan untuk menyusun rancangan pola pelatihan untuk meningkatkan kemampuan para pelaku UMKM dalam menjalankan usahanya. Pertama adalah merancang perencanaan dan pelaporan keuangan di Desa Patukgawemulyo Kecamatan Mirit Kabupaten Kebumen; Mengidentifikasi prioritas pengembangan pelaku UMKM di Desa Patukgawemulyo Kecamatan Mirit Kabupaten Kebumen dalam memenuhi perekonomian keluarga. Merumuskan pola pelatihan pelaku UMKM perempuan dalam merencanakan dan menyusun laporan keuangan di Desa Patukgawemulyo Kecamatan Mirit Kabupaten Kebumen. Pelaksanaan penelitian ini menggunakan metode participatory action research (PAR), adapun polanya adalah Perencanaan dan pelaporan keuangan pelaku UMKM di Desa Patukgawemulyo Kecamatan Mirit Kabupaten Kebumen masih dilakukan secara manual dan mencampurkan antara kebutuhan pribadi dengan usaha, sehingga sulit untuk mengetahui kondisi riil usaha apakah untung atau rugi, Prioritas pengembangan pelaku UMKM di Desa Patukgawemulyo Kecamatan Mirit Kabupaten Kebumen berdasarkan analisis adalah dilakukan penataan administrasi baik secara manual maupun menggunakan teknologi informasi; Pola pelatihan pelaku UMKM dalam merencanakan*

*dan menyusun laporan keuangan di Desa Patukgawemulyo Kecamatan Mirit Kabupaten Kebumen dimulai persamaan dasar akuntansi, dan dapat juga memanfaatkan bantuan teknologi informasi dalam penyusunan laporan keuangan.*

**Kata Kunci:** pemberdayaan, UMKM

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## 1. INTRODUCTION

The phenomenon of the rural community business model is always characterized by Micro, Small and Medium Enterprises (SMEs). This effort is an effort to be free from poverty. This effort is one of the efforts that has been carried out since the New Order era until now (Purwanto, 2007). The SME community as a relatively dominant community in rural areas is often associated with unplanned financial management issues and tends to confuse business and personal finances.

Other limitations possessed by SMEs are educational backgrounds that do not understand accounting, lack of discipline in carrying out bookkeeping, and the absence of sufficient allocation of funds to hire accountants or purchase accounting software to facilitate the implementation of accounting books (Rudiantoro & Siregar, 2012). Problems with planning and financial reporting, one of which is felt by the community in Kebumen Regency. Although Kebumen Regency is famous for its food crops, minerals and plantations run by SMEs, ironically the problem of financial planning and financial management is a problem that is felt by SMEs. With this reporting problem, it certainly becomes an obstacle for MSME actors, especially in getting working capital from the government through the People's Business Credit (KUR) program.

One of these conditions was experienced by MSME actors in Patukgawemulyo Village, Mirit District, Kebumen Regency, where the majority of MSME actors had high school education. In addition to not having a financial education background, generally MSME actors rarely receive training on preparing financial reports, and MSME actors are housewives. According to Kusnadi (2002), the government's efforts to overcome poverty cannot be separated from the need to include women in development policies in the sector. The involvement of women on an equal basis with men has a very important meaning for improving the community's economy. This is not only because of the strategic role of women in the household, but also because women act as a buffer for

family needs to cover the husband's uncertain and insufficient income. The same opinion was also conveyed by (Handoko et al., 2013), that women take an important position in local economic activities and fulfill the socio-economic needs of their households. It is appropriate that the position of women fishermen is considered as the subject of empowerment on an equal basis with men.

Consciously or not, the contribution of the wife's income to the total family income is very large. Their existence cannot be seen as a figure who is only able to take part in the household environment, but in fact more than that they are able to play a role in the public sector such as increasing household income (Firdaus & Rahadian, 2015). This statement is in line with the facts in Kebumen district, where the majority of housewives have a side business in the form of a household processed product industry and other businesses that are in accordance with local potential. Thus the empowerment of women is the main thing that can be developed to support the family economy.

The meaning of empowerment in the view of Santosa & Priyono (2012) is more specifically directed at increasing the ability, capacity, productivity, creativity and independence of the community to get greater opportunities to access and control various important sources of life. This is stated in more detail by Stewart (1994) that empowerment is quite simple, a highly practical and productive way to get the best from your self and your staff. The explicit meaning of some of these definitions of empowerment is not actually a development goal but a tool to achieve the targeted goals. Increasing the power of innovation in the empowerment process can be done through the following series of stages: (1) Awareness stage; (2) The stage of growing will and interest; (3) The assessment stage; (4) The stage of trying on a small scale; and (5) The stage of implementing the selected solution to solve the social problems faced.

Previous related research has been carried out by Handoko et al. (2013), in a study entitled *The Establishment of Empowerment Model of Fish Monger Woman in Under-developed Village*. In this study, the results obtained in the form of a model of women's empowerment in fishing villages. This model consists of participatory, cross-sectoral, based on friendship and gradually empowers women fishermen. The realization of the implementation of the empowerment model is participatory, coordinated across sectors (district government, BUMD, cooperatives, consultants and program targets) by

emphasizing the partnership pattern, which leads to the process of empowering women fishermen from Kampung Laut who are gradually able to become independent.

Miskawi et al. (2017) in their research entitled "Women's Role Development in Muncar: Analysis and Mapping of Resource Quality in Young Women". The results of this study are the ability and role of young women in Muncar is still low, only as fish sellers without doing any further reconditioning nor does it accommodate the potential of the area that can be worked as a source of income, does not seem creative in managing potential, has pragmatic thinking and lacks skills. and leads to consumptive behavior. The culture and values built between generations of women emphasize the role of women in supporting their husbands, but there is no logical mechanization that creativity, knowledge and expertise are very important to build a prosperous family. The existing system and network of programs related to women's development are numerous but do not have any coherence to the development goals and benefits. Here, efforts are needed to sharpen all systems and values so that dynamic changes are needed to change existing conditions.

Nurlaili & Muhartono (2017) in their research entitled "Role of Fisher's Woman in Fishery Business and Improvement of The Household's Economy in The Coastal Bay of Jakarta". This study identifies that the strategic role of women in each stage of fishery business activities makes women the fulcrum in development programs. Seeing the large role of women in fishery business activities, every community empowerment program on the coast of Jakarta Bay must involve women.

The objectives of this research include: Formulating problems of planning and financial reporting in Patukgawemulyo Village, Mirit District, Kebumen Regency , Identifying priorities for developing MSME actors in Patukgawemulyo Village, Mirit District, Kebumen Regency in fulfilling the family economy. And formulate a training pattern for female MSME actors in planning and compiling financial reports in Patukgawemulyo Village, Mirit District, Kebumen Regency.

According to Muhtar et al. (2011) disadvantaged areas are often defined as districts whose communities and areas are relatively less developed compared to other regions on a national scale. Meanwhile, according to Bappenas standards, an area is categorized as underdeveloped because:

- a. Geographically, it is relatively difficult to reach because of its remote location in the interior, hills, mountains, islands, coasts, and remote islands or because of other geomorphological factors making it difficult to reach by both transportation and communication media networks.
- b. In terms of natural resources, it does not have potential, or has large natural resources but the surrounding environment is an area that is protected or cannot be exploited by excessive natural resources.
- c. In terms of human resources, generally people in disadvantaged areas have relatively low levels of education, knowledge, skills and traditional institutions that are not yet developed.
- d. Limited infrastructure and means of communication, transportation, clean water, irrigation, health, education, and other services that make it difficult to carry out economic and social activities.
- e. Frequent natural disasters and social conflicts that result in disruption of social and economic development activities.
- f. An area becomes left behind due to several inappropriate policies, such as not taking sides in the development of disadvantaged areas, wrong approaches to development priorities, and the absence of indigenous peoples' institutions in planning and development.

Bappenas also explained that the development of disadvantaged areas needs to be adjusted to the needs and characteristics of each. At least it can be done through strategies:

- a. Local economic development, which is directed at developing the economy of underdeveloped regions based on the utilization of the potential of local resources (human resources, and physical resources) owned by each region by the government and the community, through local governments and existing area-based empowerment groups.
- b. Community empowerment, which is directed at increasing the community's ability to play an active role in social, cultural, economic, and political activities.
- c. Expanding opportunities, this strategy is directed at opening the isolation of underdeveloped regions so that they have links with developed regions.
- d. Capacity building, this strategy is directed at increasing the institutional capacity and human resources left behind.

- e. Improved mitigation, rehabilitation, this strategy is directed at reducing risks and recovering the impact of damage caused by conflicts and natural disasters as well as various aspects in border areas.

Development of underdeveloped areas is not only an economic aspect, but also a socio-cultural aspect. In this context, the development of local socio-cultural aspects of disadvantaged areas needs to receive proportional attention from local stakeholders as two complementary sides. So that economic development efforts in the local area do not erase the social and cultural values of the local community.

According to Sumaryo (2011), the development paradigm has now been colored by the concept of empowerment involving the government, the private sector, and the community, so that the three parties have a balanced responsibility in achieving development goals in all fields. The three components must synergize in planning, implementing, and assessing the results of development carried out. The government and local governments are expected to be able to coordinate various existing programs or activities, the community is expected to actively participate, and the private sector should contribute fairly in regional development as the implementation of its social responsibilities.

Community empowerment is closely related to internal and external factors. Without minimize the meaning and role of one factor, in fact the two factors contribute to and influence each other in a synergistic and dynamic way. Even though from some examples of cases mentioned earlier internal factors are very important as a form of self-organizing from society, but we also need to pay attention to external factors. Community empowerment as a mistake One central theme in community development should be placed and oriented in the same direction and step by step with the new paradigm of development approach. The old top-down development paradigm needs to be reoriented towards bottom-up approach that places communities or farmers in rural areas as development center or often known as the motto put the farmers first. The new development paradigm must also have the principle that development must first and foremost be carried out on the initiative and encouragement of the interests of the community. The community must be given the opportunity to be involved in the whole process of planning and implementing its development. This involvement includes

ownership and control of infrastructure assets so that distribution of profits and benefits will be more equitable for the community (Syahza, 2012).

Based on World Bank data, the basic causes of poverty are: (1) the failure of ownership, especially land and capital; (2) limited availability of basic necessities, facilities and infrastructure; (3) development policies that are biased towards urban and sectoral bias; (4) there are differences in opportunities among community members and a less supportive system; (5) there are differences in human resources and differences between economic sectors (traditional versus modern economies); (6) low productivity and level of capital formation in society; (7) living culture associated with one's ability to manage natural resources and the environment; (8) the absence of clean and good governance; (9) excessive and unsustainable management of natural resources (Sahdan, 2009).

According to Syahza (2012) the weakness of development in the past was due to the lack of involvement of the poor as development actors, they were more involved as unskilled laborers in the implementation of development. Limitations of thinking are also a barrier to being able to interfere in the development process. This inability causes the emergence of poor communities and poor areas. It is difficult for underdeveloped areas to improve their welfare because apart from distorting development, the rural communities are in an unfavorable position; such as low education and skills, no business capital, no land or unsuitable size and so on. In addition, these disadvantaged communities are relatively isolated with a relatively sparse population so that their potential for development is hampered. To overcome this gap, it is necessary to make a breakthrough in the form of a spatial planning program, structuring population settlements, and improving facilities and infrastructure so that the level of community welfare can be increased. High economic growth will not necessarily reflect a fair and equitable distribution of income because this economic growth may only be enjoyed by a small group of people, especially in urban areas, while rural communities receive a small portion and are left behind.

According to Syahza (2012) this gap in underdeveloped areas is getting worse due to the gap in development between sectors, especially between the agricultural sector (rural economic base) and non-agricultural (urban economy). In rural areas, the agricultural sector still makes a high contribution to the rural economy, because most

agricultural activities are still carried out conventionally. This happens not only in the scope of agricultural development in the district, but also in urban areas. In rural areas, in the development of the agricultural sector, the dominant role of collector traders and big dealers (secondary producers) is seen as the ruler of capital and regulating the trading system of agricultural commodities. As a result, farmers as primary producers are estimated to only benefit from farming and trading activities of around 5-15 percent, and often even lose. While 15-95 percent of the benefits are obtained by secondary producers.

According to Miskawi et al. (2017) in the process of empowering women, careful planning is needed and the next step is the mobilization of the necessary resources. Basically, the application of democratic values in women's empowerment programs is the same as the application of democratic values in general public programs, both for men and women. So that in essence it is in the form of (capital, human resources, technology and organizations or institutions). Empowerment strategies can be through individual, group or collective approaches by empowering women as equal partners with men by using a two-way approach, women and men respect each other as human beings, listen to and respect the wishes and opinions of others. Efforts to empower each other include efforts to awaken, support, encourage, and help develop the potential of individuals, so that they become independent human beings but still have personality. Women's empowerment can also be interpreted as the ability to participate in all aspects of life, so that they can express their opinions, are able to express their needs, can analyze and participate in planning, implementing, and monitoring the evaluation of all programs related to themselves.

Several studies related and relevant to this study are (Pandu & Maria, 2014), showed that there were several conditions experienced by women in Baruga Village, Bantaeng Regency and Passsimarannu Village, Sinjai Regency, namely low education level, main job as housewife only, and no side job. Meanwhile, the potential for natural resources is in the form of grass

sea and fish. However, these resources are managed singly and have not varied so that family income is relatively low. Another potential in the form of the number of productive women resources is greater than the number of men. However, the position of women in household economic life shows that women are only tied to their husband's production activities, namely activities as seaweed farmers and fishermen. Inhibiting



factors for women's involvement in the public sector outside the household include; low education level, low skill level, and no capital.

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## 2. METHODOLOGY

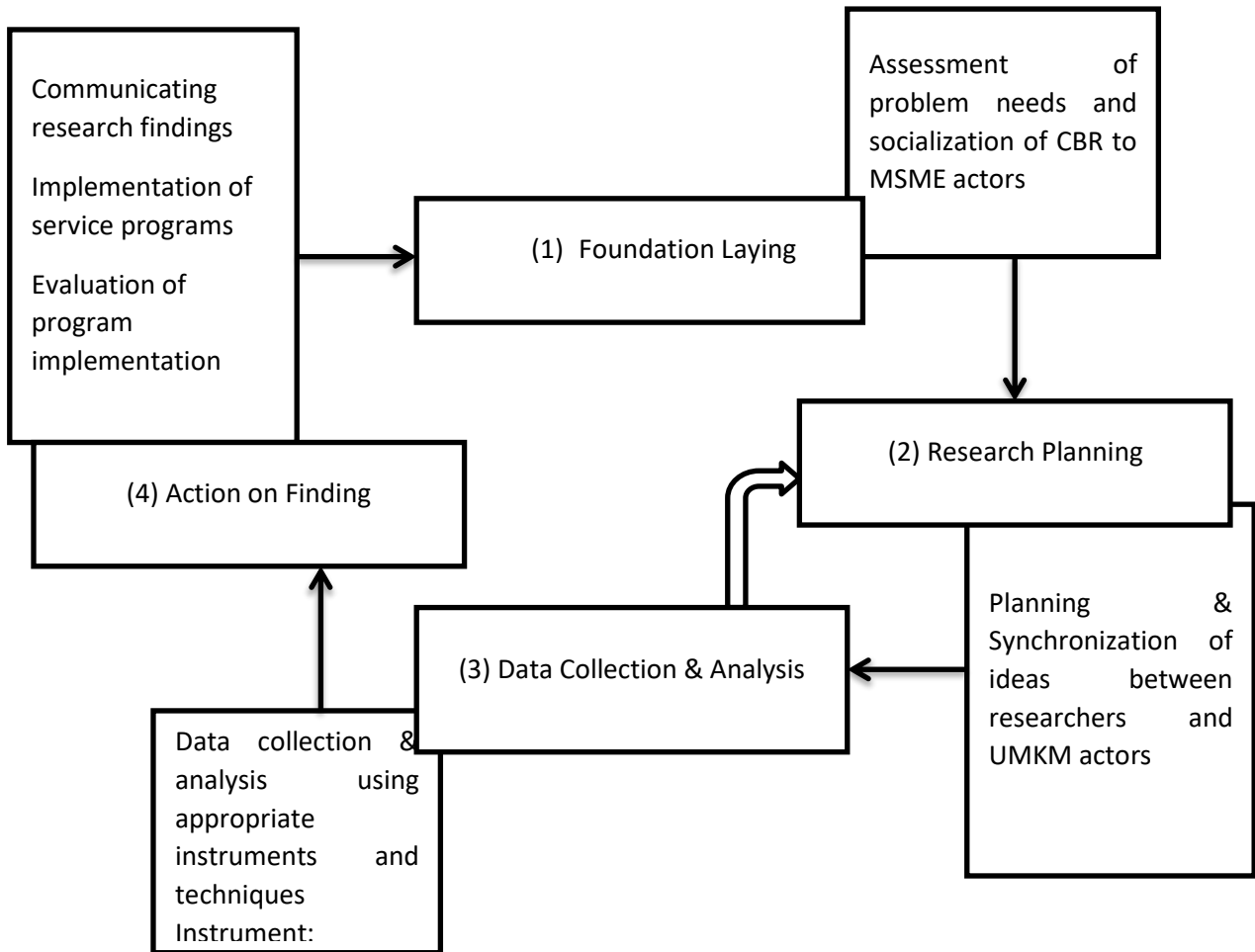
This study uses a PAR or *Participatory Action Research* approach. PAR is a participatory action research method, which aims to identify the formulation of research problems based on the needs of the subjects to be studied (Taggart, 1991). The final result of this research is a change for the subject himself, the action taken as a form of PAR research recommendations. This research is interesting, considering that other research does not focus on the research subjects, but on the wishes of the researchers themselves. In PAR research, the researcher is the facilitator who explores together the subjects to be studied about what issues are important to study related to the subject.

The issue of financial planning and reporting must be explored and studied together with The SME community. This effort is a form of awareness that must be followed up by planning together with the government. So, in this study, the community and researchers will carry out activities that can foster policy issues that support SME business actors in meeting their financial planning and reporting needs. This research is believed to be very useful for SMEs. It is very useful because the subject community knows better what problems are around them, what problems are important to explore and explore and find solutions for. Meanwhile, researchers are 'only' *outsiders* who do not necessarily know well and accurately about the problems surrounding the research subjects. PAR research is considered more humane, because subjects are valued for their dignity as human beings, not just informants and respondents whose data is taken to be used as 'dead' data. Subjects are active agents who are involved in the research process and are even involved in bringing about change in their society after the research is completed.

PAR is different from *problem-solving techniques* as people do everyday because PAR contains elements of research. This approach was chosen because it is in accordance with the characteristics of the assisted subjects, namely SMEs in Patukgawemulyo Village who need to be trained and assisted in developing the potentials of those whom we will assist after obtaining the data.

In PAR research, the researcher acts as an *interventionist*, facilitator, and activist. There is no standard technique for collecting data, but it is created creatively and participatively (Marut, 2004). Generally using *qualitative interviewing*, *field notes*, *process materials* and reports. In this PAR study, the researcher was accompanied by two assistants who acted as note-takers in charge of making field diaries. Meanwhile,

qualitative interviews and reports were carried out by the research team. Validation of data findings from the cyclical process creates a link between theory, practice, and social transformation.



Picture 1. Stages of implementation Community Based Research

PAR is a process in which social groups attempt to conduct scientific studies of problems faced in a community in order to direct, improve, and evaluate their decisions and actions. A spiral process that *includes* diagnosis - action plan - action - evaluation - reflection - diagnosis - and so on.

That the process carried out is not only describing, analyzing, and concluding, but also carrying out “social resistance” and “situation awareness” actions, so that social change occurs (Fernandes, 1993). That the whole process is genuine (authentic) participation that continues to form a continuous spiral that occurs in this in the form of interactions between researchers - SME actors - stakeholders who will be involved.

This research was conducted in the Kebumen area, namely Patukgawemulyo Village, Mirit District, when in the field, researchers will work together with the community of MSME actors who are conducting a diagnostic study of data on potentials and barriers to SMEs that can lead to empowerment. It is hoped that there will be recommendations for the following year by empowering SME actors, providing training according to their needs and potential. Then carry out an action plan in a participatory manner, meaning that people who consciously plan actions are accompanied by researchers to carry out community empowerment actions/programs, in this case skills that are in accordance with the results of the team's assessment in the field. After completing the practice of community empowerment as needed, researchers and the community carry out reflection-diagnoses and so on until awareness and full participation of SME actors and village officials are created to actually create good financial planning and reporting.

In addition, this study also analyzes the *Analytical Hierarchy Process* ( AHP ). AHP is a decision support model developed by Thomas L. Saaty. This decision support model will describe complex multi-factor or multi-criteria problems into a hierarchy, according to (Basak & Saaty, 1993), hierarchy is defined as a representation of a complex problem in a multi-level structure where the first level is the goal, followed by the factor level, criteria, sub-criteria, and so on down to the last level of alternatives. With a hierarchy, a complex problem can be broken down into groups which are then arranged into a hierarchical form so that the problem will appear more structured and systematic.

In the AHP method there are steps in determining the analysis as follows:

- a. Define the problem and determine the desired solution
- b. Create a hierarchical structure starting with the main criteria

- c. Create a pairwise comparison matrix that describes the relative contribution or influence of each element on the main criteria
- d. Define pairwise comparisons so that the total number of assessments is  $n \times [(n-1)/2]$  pieces, where  $n$  is the number of elements being compared.

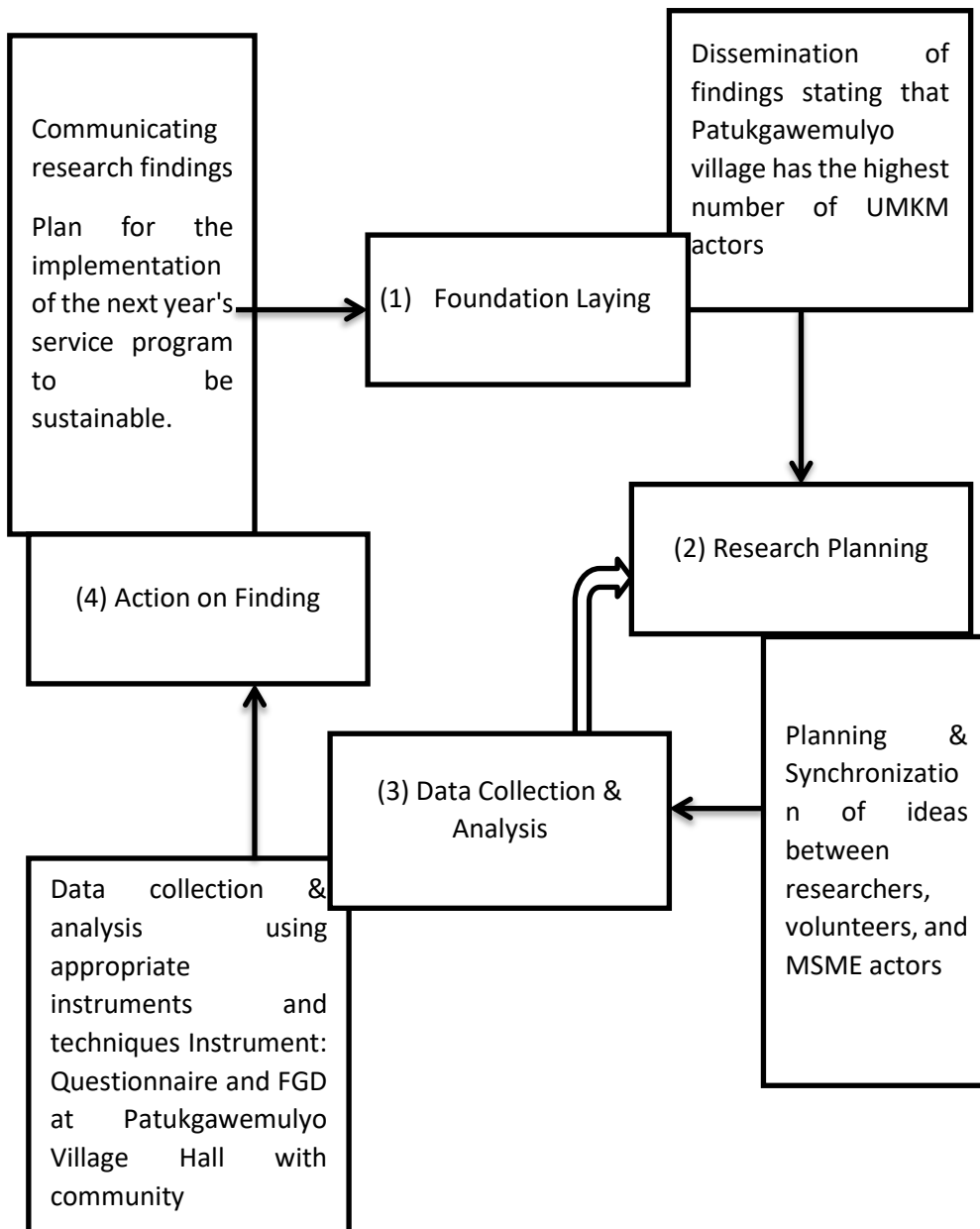
### **3. RESULTS AND DISCUSSION**

#### **Identification of the Roots of Financial Planning and Reporting Problems in Patukgawemulyo Village, Mirit District, Kebumen Regency**

Patukgawemulyo Village is one of the villages in Mirit sub-district in Kebumen Regency, Central Java. Like the village in general, the people of Patukgawemulyo village still maintain the traditional customs of the village. The majority of residents in Patukgawemulyo are still working as lanting food processors. But what is really surprising here, as Villages that have been around for decades have many SME actors, SME actors still confuse business assets with personal assets. So it is not clear whether the business being run has a profit or not. In addition, the production and financial planning process is still carried out traditionally, this has resulted in MSME business actors not having a strategic plan and clear direction for their business development.

Based on the results of surveys and interviews with several SME actors in Patukgawemulyo village, the business they run is the main source of income to meet their daily needs. This makes it difficult to identify the expenditures of SME actors, whether for purchasing household needs or for the business they run. In addition, because this business is the main source of family income, it will automatically be used to meet personal needs.

To raise awareness and assess the needs of SMEs, the researchers started by carrying out 4 stages by involving the community of MSME actors who were currently in Patukgawemulyo. Community empowerment through training to residents is carried out with the aim of digging up information about SME actors and community skills. The following are the stages of implementing CBR using the PAR approach:



Picture 1. The stages of implementing CBR using the PAR approach

## **Strategic Policy Priority Draft MSME Development in Patukgawemulyo Village, Mirit District, Kebumen Regency**

The design of policy priorities for SME development strategies in Patukgawemulyo village is based on AHP (Analytical Hierarchy Process) analysis obtained from informants with the status of local officials as well as several informants from the local community. Specifically for the AHP questionnaire, the informants referred to are those who really understand the internal and external environmental conditions in Patukgawemulyo. After the AHP analysis was carried out, the researchers then designed a strategy for developing SMEs in Patukgawemulyo which was set specifically to develop the existing economic potential in the area, as well as to grow new business potentials that would be able to develop the local community's economy in the future.

The priority design of The SME development strategy policy in Patukgawemulyo is based on the condition of SMEs and the economic conditions of the people in the region. From the condition of SMEs, policy priorities are then sorted based on 4 (four) aspects as previously explained, namely: (i) administrative aspects; (ii) management aspects; (iii) economic aspects; and (iv) service aspect. These four aspects are still macro, so researchers are still sorting out these macro aspects into several alternatives that allow the creation of MSME governance which in the future will be able to create a new economic node for The SME community in Patukgawemulyo. Priority MSME development strategy policy based on these four aspects is as follows:

### **1. Policy Priority from Administrative Aspect**

Based on the AHP analysis, the priority of policies that must be carried out in order to develop SMEs in Patukgawemulyo is to increase the knowledge and skills of SME managers in the administrative field. The improvement of human resources / SME managers is considered very important, because the success of MSME governance is in their hands. So the existence of technical training for MSME administration is very important, if necessary it is technology-based, so that it can be more flexible and transparent

### **2. Policy Priority from Management Aspect**

Based on the AHP analysis, the priority of policies that must be carried out in order to improve management aspects according to the apparatus and local economic actors



is the need for the preparation of SME management. The existence of a clear management structure, standard operating procedures (SOP), annual strategic plans, other performance references are very important to be formed in an institution. In terms of institutional management, SMEs must be managed professionally. If necessary for the management of SMEs, village officials can recruit experts in their field. Meanwhile, in its performance, SMEs must be able to grow the economy of the surrounding community. SMEs as much as possible can embrace the community and prosper.

### **3. Policy Priorities from the Economic Aspect**

Based on the AHP analysis, the priority of policies that must be carried out in order to improve the economic aspect according to the apparatus and local economic actors is that SMEs are expected to become an integrated marketing center for the home industry. This is because the problems of the home industry in Patukgawemulyo still revolve around product marketing problems. Most of the existing products are still circulating in the local area, especially for processed products. In this technological era, mastery of current marketing technology is very important. So to support the marketing performance of SMEs, they must have a special website to facilitate access to marketing and establish a network of other partners

### **4. Policy Priority from the Service Aspect**

Based on the AHP analysis, the priority of policies that must be carried out in order to improve service aspects according to the apparatus and local economic actors is to increase the speed of SME responses in providing services. Quick response here can be in terms of administrative management, business consultation, business registration, also includes being responsive to community economic conditions (community business development).

### **5. MSME Development Policy Priority**

Based on the AHP analysis, the priority of policies that must be carried out in the context of developing SMEs is to first consider the economic aspect. One of the steps in improving this economic aspect is to create new economic potentials in Patukgawemulyo by mapping the economy. This economic mapping aims to prioritize which sectors should be developed in order to improve the community's economy. In addition to economic mapping, the existence of community organizing

in the formation of business groups will also facilitate the process of economic development and assistance. Based on the results of the analysis of policy priorities for each From the above aspects, general policy priorities can be recapitulated for each aspect, starting from the administrative aspect, the management aspect, the economic aspect, and the service aspect. This priority is generally taken from the level of frequency of which policies are often mentioned by respondents. Model of Training Pattern for Women MSME Actors in Planning and Compiling Financial Reports in Patukgawemulyo Village, Mirit District, Kebumen Regency.

Based on the results of the draft policy priorities that have been carried out , it is necessary to follow up on the design. The follow-up that is quite urgent in the development of SMEs in Patukgawemulyo Village is mainly on administrative issues which include increasing the knowledge and skills of MSME managers related to the administrative system; holding technology-based (IT) bookkeeping and administration training, bookkeeping, recording, and other administrative activities with IT systems.

In addition to priorities regarding administration, the next important aspect is the economic aspect. This economic aspect is especially in product marketing. Product marketing is currently done traditionally, such as being sold to middlemen or sold directly to the market. So, for this reason, this aspect is an important aspect to pay attention to.

To realize these development priorities, it is necessary to develop a training pattern to meet these priority needs. These priorities include:

1. The first priority is to increase the knowledge and skills of MSME managers regarding the administrative system.

In meeting this priority, it is necessary to develop a simple training pattern that is carried out. To improve the knowledge and skills of MSME managers related to the administrative system. Introduced minimum administration of a business that can run. For example in the administration of recording financial statements.

- a. In administration, MSME actors are required to have proof of transactions. In this case, proof of the transaction can be obtained by purchasing a note or receipt that can be used as proof of the transaction.

- b. After having proof of transactions, MSME actors are trained in basic accounting equations whose output is to prepare simple financial reports.
2. The second priority is conducting technology-based (IT) bookkeeping and administration training.

The second pattern that can be done is to introduce MSME actors with several applications that are available in the Playstore and are ready to be used. In this pattern the flow that will be carried out is:

- a. Introduction to administration applications on android
- b. Application usage simulation
3. The third priority is to carry out bookkeeping, recording, and other administrative activities with the IT system.

This section is a continuation of patterns 1 and 2. If MSME actors are familiar with the manual administration system, then they can continue with the use of IT to tidy up the administration.

An important priority to implement is the pattern of marketing training via social media or other relevant media. This marketing training is carried out by the following process:

1. Introduction of social media that is often used in marketing products
2. Live marketing simulation through social media.

#### **4. CONCLUSION**

Based on the discussion that has been carried out in the previous chapter, it can be concluded as follows: Financial planning and reporting of MSME actors in Patukgawemulyo Village, Mirit District, Kebumen Regency is still done manually and mixes personal needs with business, so it is difficult to know the real condition of the business whether profit or loss ; The priority of developing SME actors in Patukgawemulyo Village, Mirit District, Kebumen Regency based on AHP analysis is to carry out administrative arrangements both manually and using information technology ; The pattern of training for MSME actors in planning and compiling financial reports in Patukgawemulyo Village, Mirit District, Kebumen Regency begins with basic accounting

equations, and can also take advantage of information technology assistance in preparing financial reports.

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