

STRENGTHENING FINANCIAL LITERACY THROUGH CASH FLOW RECORDING AT KWT GIRI ASIH CENGKEHAN

Laila Hepi Aldania^{1*}, Rahandhika Ivan Adyaksana², Sukhemi³, Nendra Mursetya Somasih Dwipa⁴, Adhi Prakoso⁵, Fitriani⁶, Muhammad Bin Shahril⁷

¹ Accounting Department, Faculty of Business and Law, Universitas PGRI Yogyakarta, Indonesia

² Accounting Department, Faculty of Business and Law, Universitas PGRI Yogyakarta, Indonesia

³ Accounting Department, Faculty of Business and Law, Universitas PGRI Yogyakarta, Indonesia

⁴ Accounting Department, Faculty of Business and Law, Universitas PGRI Yogyakarta, Indonesia

⁵ Management Department, Faculty of Business and Law, Universitas PGRI Yogyakarta, Indonesia

⁶ Management Department, Faculty of Business and Law, Universitas PGRI Yogyakarta, Indonesia

⁷ Universiti Teknologi Mara

* Corresponding Author: lailahepialdania@gmail.com

Abstract.

This community engagement initiative aims to empower rural women through financial literacy training by implementing a structured cash flow recording system for the Giri Asih Women Farmers Group (KWT) in Cengkehan, Wukirsari Village, Bantul. The primary objective is to address issues related to inconsistencies in financial records and enhance the group's capacity in managing income and expenditure transparently and accurately. The participatory-educative method was adopted, involving a six-stage approach: problem identification, program planning, technical training, mentoring, evaluation, and model replication. The training combined manual bookkeeping with digital tools to ensure accessibility and sustainability among members with varied literacy levels.

Before the intervention, only the treasurer performed financial recording, with frequent mismatches between recorded and actual cash received. After the training and mentoring, over 70% of members became involved in the recording process, monthly reporting was consistently conducted, and discrepancies in cash handling were eliminated. The program also fostered greater transparency and collaborative decision-making within the group. As a significant outcome, the community adopted the Participatory model, which integrates member rotation, system standardization, and collective evaluation. This model shows strong potential to be replicated by other rural women groups seeking to build economic resilience through sound financial practices.

Keywords: *Cash flow recording; Community empowerment; Participatory approach; Women farmers group*

I. INTRODUCTION

Rural communities tend to use traditional tools in agricultural economic activities to process their products. This is because agricultural products are still primarily focused on meeting the consumption needs of family members. Although people working in agriculture often lack sufficient

knowledge and skills to advance their farming practices, the existence of Women's Farming Groups (Kelompok Wanita Tani or KWT) serves as an alternative solution that promotes capacity building through training, cooperation, and collective activities oriented toward productivity and self-reliance. KWT is a community consisting of several women farmers or livestock keepers who come together in a group due to shared goals, motivations, and interests. These groups typically consist of rural women (usually farmers' wives) who voluntarily gather to enhance their skills, increase productivity, and improve family welfare through agricultural activities (Ardiani & Rusmala Dibyorini, 2021; Astrini, 2021; Fardhilah *et al.*, 2022).

The purpose of establishing Women's Farming Groups (Kelompok Wanita Tani or KWT) is to empower rural women to become more active and self-reliant in managing the natural resources around them. KWT also serves as a learning platform for its members to enhance their knowledge and skills in agriculture, livestock, and product processing. Through training, mentoring, and collaboration with external parties such as the government or non-governmental organizations, KWT is expected to foster local innovations that align with local conditions and encourage its members to become sustainable, productive economic actors (Balayar & Mazur, 2022). The benefits of KWT are deeply felt by rural communities, especially women. It provides a space for women to play a greater role in the economic activities of their families and communities, ultimately improving household welfare. In addition, KWT serves as a means to strengthen social bonds among members, build solidarity, and create a supportive environment for tackling agricultural and livestock challenges. With KWT, local potential can be managed more effectively, and rural women can make meaningful contributions to the economic development of their villages (Harsono *et al.*, 2025; Sumarmi, 2025).

The effort to strengthen Women's Farming Groups (Kelompok Wanita Tani or KWT) by village governments aligns with the achievement of the Sustainable Development Goals (SDGs), particularly Goal 1 (No Poverty), Goal 5 (Gender Equality), and Goal 8 (Decent Work and Economic Growth). By empowering women through KWT, village governments help reduce poverty by creating equitable economic opportunities for all members of society. Gender equality is also further reinforced when women are given the space to actively contribute to village development (Herawan *et al.*, 2024; Khanal *et al.*, 2021). Moreover, KWT's productive and market-oriented activities support the creation of decent work and stimulate local economic growth. Therefore, synergy between KWT and the village government becomes a crucial element in realizing inclusive and sustainable rural development. One concrete example of women's empowerment in rural areas is the Giri Asih Cengkehan Women's Farming Group, located in Padukuhan Cengkehan, Wukirsari Village, Imogiri Subdistrict, Bantul Regency.

The Giri Asri Women's Farming Group (Kelompok Wanita Tani or KWT Giri Asri) manages a variety of agricultural and plantation products by utilizing inherited land in Padukuhan Cengkehan RT 02, Wukirsari, Imogiri, Bantul. KWT Giri Asri was officially launched with its first joint harvest on July 3, 2023, attended by representatives from the Agricultural Training Center (Balai Pelatihan Pertanian or BPP) of Imogiri, the Wukirsari village head, and other relevant officials. The vegetables they cultivate and harvest include chili peppers, eggplants, mustard greens, tomatoes, ridge gourds, long beans, and various other commonly consumed vegetables. The establishment of KWT Giri Asri is expected to enhance development efforts focused on empowering women in agriculture and processing post-harvest products into marketable goods, thereby improving the local economy (Pemerintah Kalurahan Wukirsari, 2023).

As KWT Giri Asih continues to grow, issues related to financial record-keeping have emerged. The increasing volume of harvest sales has created internal challenges for KWT Giri Asih, particularly in tracking cash inflows and outflows. Cash flow recording is a critical tool that shows how money moves in and out of a business, helping to assess financial health, inform strategic decisions, and ensure business stability and growth. Although KWT produces agricultural and

plantation products that should be accompanied by proper records of income and expenditures, KWT Giri Asih has not maintained such documentation. Therefore, a community service initiative was implemented to assist KWT Giri Asih in establishing a system for recording cash inflows and outflows. This training introduces a more structured and transparent method for managing cash flow records, for example by using dedicated templates or systems for tracking both incoming and outgoing cash. With proper financial documentation in place, KWT Giri Asih can minimize discrepancies in record-keeping and build greater trust among members in the group's financial management.

The training on cash flow recording was conducted using a participatory approach. This method emphasizes active involvement and interaction from community members throughout the training program. It positions group members not merely as beneficiaries, but as active participants in every stage of the process—from identifying needs, implementing the training, to conducting the final evaluation (Matowo *et al.*, 2022). In the planning phase, a training needs analysis was carried out through focused group discussions to uncover real challenges in recording financial transactions, particularly issues related to discrepancies between recorded amounts and actual cash inflows. During the implementation phase, members were directly involved in hands-on practice of daily cash flow recording using simple accounting tools, such as cash-in and cash-out journals, as well as being introduced to digital bookkeeping applications. The program evaluation assessed members' improved understanding of basic cash accounting principles and the effectiveness of the implemented recording system. Ultimately, this approach is expected to enhance the group's financial transparency, accountability, and the overall reliability of its financial information (Aminah, 2022).

II. METHODS

Before the implementation of the cash flow recording training program, KWT Giri Asih Cengkehan faced several challenges in managing the group's finances. As sales of agricultural and livestock products increased, discrepancies began to emerge between recorded figures and actual cash receipts. This highlighted weaknesses in the manual recording system being used and led to uncertainty and doubt among members regarding the accuracy of financial reports—ultimately affecting trust in the management of collective funds. In addition, most members lacked a basic understanding of systematic and accountable cash recording principles. This situation revealed an urgent need to build financial record-keeping capacity to support the group's ongoing economic activities and ensure sustainable growth.

KWT Giri Asih holds significant economic potential, as its members are actively engaged in integrated farming and small-scale household livestock activities, with products already being marketed locally. However, limitations in financial administration have prevented this potential from being fully realized. The lack of organized and well-documented financial records also hinders the group's ability to access financial aid or grants from the government and other supporting institutions. Therefore, there is a need for program interventions that address not only production aspects but also financial management as a foundation for sustainable enterprise development. Through cash flow recording training, members of KWT are expected to acquire adequate administrative skills to improve accountability and strengthen the group's position within the village economic network (Fachrunnisa *et al.*, 2023)

The issues and challenges faced by KWT Giri Asih were identified through direct observation and discussions with group leaders and members. The identification process was carried out using a participatory approach with qualitative methods, such as in-depth interviews and small group discussions (FGDs), to explore real experiences and problems in financial management. From these interactions, it was revealed that discrepancies existed between the recorded cash amounts and the

actual cash received. These were largely due to inconsistent manual record-keeping and a general lack of basic accounting knowledge among members. The assessment also highlighted that the group's economic potential had not been fully realized due to limitations in financial administration. These findings formed a crucial foundation for designing a training program tailored to the specific needs and local context of KWT Giri Asih (Fitriyani, 2023; Walker et al., 2021).



Figure 1. Flowchart of Participatory Community Empowerment Approach

To address the financial record-keeping issues and achieve the goal of enabling KWT Giri Asih to implement an effective cash flow recording system, a participatory method was employed in the execution of this community engagement program. This method combines educational outreach, hands-on training, and direct field assistance tailored to the members' level of understanding and specific needs. The process began with problem identification through observation and participatory discussions, followed by the development of training materials based on real cases faced by the group, such as recording sales transactions and operational expenses (Aminah, 2022; Matowo et al., 2022; Walker et al., 2021). Next, technical training was conducted on how to document cash flow using a simple cash ledger, along with an introduction to accessible digital bookkeeping applications (Ayu Sasmita et al., 2022; Ramadhani et al., 2023).

III. RESULT AND DISCUSSION

Following the implementation of the cash flow recording training program at KWT Giri Asih, there was a significant improvement in the members' ability to record and manage finances more accurately and systematically. Prior to the training, approximately 80% of members lacked a basic understanding of cash flow recording, and there was no standardized format for documenting income and expenses. Initial observations revealed average discrepancies in cash amounts ranging from Rp50,000 to Rp100,000 per sales cycle, which could not be explained administratively due to the absence of proper documentation.

After one week of training and mentoring, 100% of the group's administrators actively used daily cash books, and the majority (around 60%) began experimenting with a simple Android-based bookkeeping app introduced during the training. The administrators also successfully compiled structured monthly cash flow reports that were easy for all members to understand and presented the results during the group's regular meetings. No discrepancies were found in the last three recording

cycles, indicating a marked improvement in the accuracy and accountability of the group's financial management.

Table 1. Summary of Conditions Before and After the Program

Evaluation Aspect	Before the Program	After the Program
Basic understanding of cash recording	20% of members understood	100% of administrators understood
Number of active members recording cash	Only treasurer (1 person)	70% of members involved on rotation
Cash recording format	Unstructured / inconsistent	Standardized book and mobile app used
Discrepancies in cash records	IDR 50,000 – 100,000 per sales cycle	None found in the last 3 cycles
Preparation of cash flow reports	Not done periodically	Prepared monthly and shared in meetings
Transparency among members	Low	Significantly improved
Participation in financial administration	Passive	Active and collaborative

The implementation of this system also led to increased member participation in financial administrative tasks, which had previously been viewed solely as the treasurer's responsibility. Through task-sharing and a rotating system for recording transactions, around 70% of members have now gained hands-on experience in documenting financial activities. This has fostered a collective awareness of the importance of financial transparency in supporting the sustainability of the group's business. These outcomes demonstrate that the educational and participatory approach used not only successfully addressed record-keeping issues but also strengthened group solidarity, accountability, and internal capacity. Figure 2 illustrates significant improvements across nearly all areas, particularly in members' understanding of cash recording, preparation of cash reports, and participation in financial administrative activities (Fachrunnisa *et al.*, 2023; Ramadhani *et al.*, 2023).

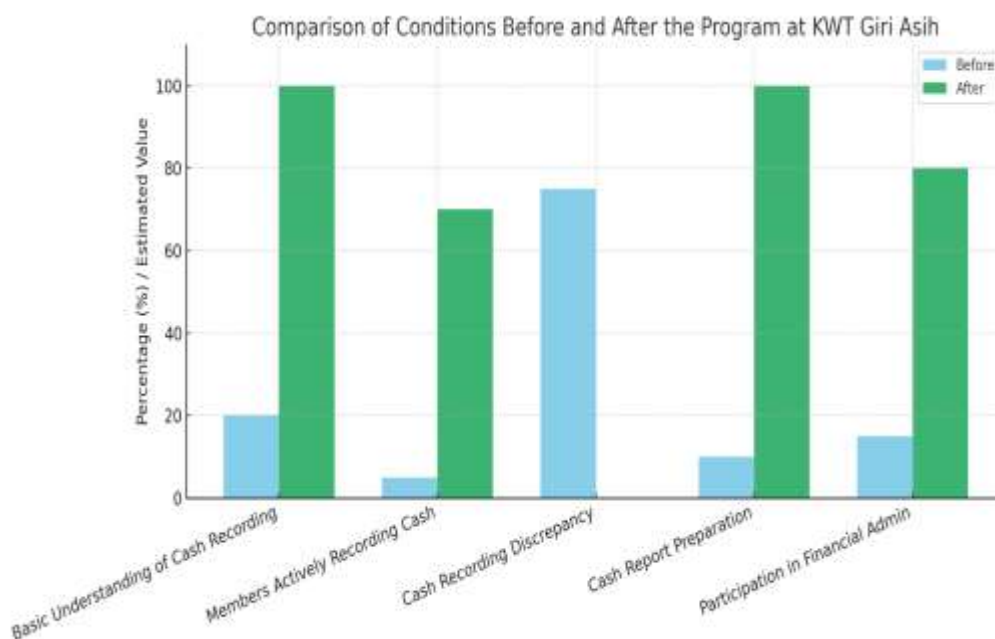


Figure 2. Comparison Chart of Conditions Before and After the Program

Table 2. Cashflow Recording Report Standard

No	Component	Description	Calculation (Simplified)	Amount (IDR)
1	Cash Receipts from Customers	Actual cash received from customers for the sale of goods/services.	Net sales \pm change in accounts receivable	xx,xxx,xxx
2	Cash Payments to Suppliers	Cash paid for purchases of raw materials, merchandise, and related services.	COGS \pm change in inventory and accounts payable	xx,xxx,xxx
3	Cash Payments for Operating Expenses	Includes salaries, rent, utilities, insurance. Adjusted by prepaid expenses and related payables.	Operating expenses \pm change in prepaid/related liabilities	xx,xxx,xxx
	Total Net Cash Flow from Operations		(1) – (2) – (3)	xx,xxx,xxx

IV. CONCLUSION

The community empowerment program implemented at KWT Giri Asih through cash flow recording training has had a significant positive impact on the group's financial administrative capacity. Prior to the program, several weaknesses were identified, including non-standardized records, discrepancies between recorded and actual cash, and low member participation in financial administration. Following the training, which utilized an educational and participatory approach, there was notable improvement in members' understanding of basic accounting, use of cash books and digital applications, and increased member involvement in rotating cash recording duties. The benefits experienced include improved accuracy of financial reports, enhanced transparency among members, and the development of a collective sense of responsibility for the sustainability of the group's business activities. Summarize the conclusions drawn from the discussion. Describe the impacts and benefits resulting from the community empowerment activities. Offer recommendations for future community empowerment efforts. Present new findings such as theories, postulates, formulas, principles, methods, models, prototypes, or related findings based on activities supported by the research data.

As a recommendation for future empowerment programs, it is important to gradually integrate financial digitalization by using community-based cash recording applications tailored to members' levels of digital literacy. Additionally, forming a simple internal audit team to review financial reports regularly would help maintain trust and accountability within the group. Looking ahead, a participatory-modular approach could be developed as a new training model, where materials are delivered in phases aligned with the group's evolving needs and based on the cycles of their economic activities. A key finding from this initiative is a model that integrates three essential elements of rural community-based financial management:

1. Collaborative roles, through a rotating system where all members participate in record-keeping;
2. System standardization, using structured cash book formats and digital tools;
3. Open evaluation, through monthly review meetings based on actual financial data.

This model can serve as a valuable reference for developing similar programs targeting women's groups in other rural areas, based on the assumption that successful financial capacity-building within communities relies heavily on a combination of practical understanding, appropriate technology, and active member participation. The findings suggest that a participatory approach,

when integrated with basic accounting education, can be an effective strategy for strengthening the economic self-reliance of community-based groups. This reinforces the idea that empowering rural women through collaborative, context-sensitive financial training can play a pivotal role in sustainable grassroots development (Balogun *et al.*, 2022; Gabriel & Gandorfer, 2023).

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