

# otoritas

Jurnal Ilmu Pemerintahan

Political communication of the Prime Minister of Malaysia Anwar Ibrahim on Twitter

**Firdaus Muhammad, Andi M. Faisal Bakti, MD. Rozalafri Johori, Sadhriany Pertiwi Saleh**

Digital dilemma: technology in the vote counting process for general elections and local head elections in Indonesia

**Muhammad Habibi, Alam Mahadika, Widia Astuti**

Bridging the gender gap: women in fisheries industry policy on the North Coast of West Java, Indonesia

**Dewi Indriasih, Sri Mulyantini, Aminul Fajri, Teguh Rimbawan**

Fulfillment of women's political rights through mainstreaming gender quotas in Election Supervisory Board

**Ricky Santoso Muharam, Ari Pradhanawati, Fitriyah Fitriyah, Supratiwi Supratiwi**

Governing green open space in Indonesia: barriers and opportunities to enhancing environmental quality

**Muhamad Yusuf, Denok Kurniasih, Anggara Setya Saputra**

Institutionalizing local government accountability: a case of Nabire, Indonesia

**Petrus Izaach Suripatty, Edyanto Edyanto**

Developing e-government policy through social media platform in Makassar city, Indonesia

**Yusmanizar Yusmanizar, Nur Alim Djalil, Yulhaidir Yulhaidir, Alyas Alyas**

Trade finance evolution: a comparative study of regulatory reforms in factoring policies for SMEs in India and China

**Amit Kumar Kashyap, Simran Lunagariya**

The impact of innovation policy and the bureaucratic structure reform of organizational citizenship behavior (OCB) of the government agencies in Padang city, Indonesia

**Haira Zulfia, Syamsir Syamsir**

Successes and failures of conflict governance: Lessons from Aceh, Indonesia and Moro, Philippines

**Muhammad Nasir Badu, Syafhendry Syafhendry, Christine B. Tenorio**

Navigating digital platforms: a comparative study into Turkish political communication strategies on tiktok and twitch

**Canan Uyumaz, MD Nazmul Islam**

COVID-19 pandemic and population density problem in Indonesia: transmigration policy as an alternative program

**Arifin Saleh, Rizal Khadafi, Achmad Nurmandi, Mujahiddin, Agung Saputra, Soritua Ritonga, Sigit Hardiyanto**

OTORITAS

JIP

VOL. XIII

NO. 3

PP. 364-541

December 2023

P-ISSN 2088-3706

E-ISSN 2502-9320



Department of Government Studies  
Faculty of Social and Political Sciences  
Universitas Muhammadiyah Makassar



sinta

S2



Web of  
Science  
Group



# otoritas

Jurnal Ilmu Pemerintahan

Political communication of the Prime Minister of Malaysia Anwar Ibrahim on Twitter  
**Firdaus Muhammad, Andi M. Faisal Bakti, MD. Rozalafri Johori, Sadhriany Pertiwi Saleh**

Digital dilemma: technology in the vote counting process for general elections and local head elections in Indonesia  
**Muhammad Habibi, Alam Mahadika, Widia Astuti**

Bridging the gender gap: women in fisheries industry policy on the North Coast of West Java, Indonesia  
**Dewi Indriasih, Sri Mulyantini, Aminul Fajri, Teguh Rimbawan**

Fulfillment of women's political rights through mainstreaming gender quotas in Election Supervisory Board  
**Ricky Santoso Muharam, Ari Pradhanawati, Fitriyah Fitriyah, Supratiwi Supratiwi**

Governing green open space in Indonesia: barriers and opportunities to enhancing environmental quality  
**Muhamad Yusuf, Denok Kurniasih, Anggara Setya Saputra**

Institutionalizing local government accountability: a case of Nabire, Indonesia  
**Petrus Izaach Suripatty, Edyanto Edyanto**

Developing e-government policy through social media platform in Makassar city, Indonesia  
**Yusmanizar Yusmanizar, Nur Alim Djalil, Yulhaidir Yulhaidir, Alyas Alyas**

Trade finance evolution: a comparative study of regulatory reforms in factoring policies for SMEs in India and China  
**Amit Kumar Kashyap, Simran Lunagariya**

The impact of innovation policy and the bureaucratic structure reform of organizational citizenship behavior (OCB) of the government agencies in Padang city, Indonesia  
**Haira Zulfia, Syamsir Syamsir**

Successes and failures of conflict governance: Lessons from Aceh, Indonesia and Moro, Philippines  
**Muhammad Nasir Badu, Syafhendry Syafhendry, Christine B. Tenorio**

Navigating digital platforms: a comparative study into Turkish political communication strategies on tiktok and twitch  
**Canan Uyumaz, MD Nazmul Islam**

COVID-19 pandemic and population density problem in Indonesia: transmigration policy as an alternative program  
**Arifin Saleh, Rizal Khadafi, Achmad Nurmandi, Mujahiddin, Agung Saputra, Soritua Ritonga, Sigit Hardiyanto**

OTORITAS

JIP

VOL. XIII

NO. 3

PP. 364-541

December 2023

P-ISSN 2088-3706

E-ISSN 2502-9320



Department of Government Studies  
Faculty of Social and Political Sciences  
Universitas Muhammadiyah Makassar



sinta S2



Web of Science Group



Clarivate



# otoritas

Jurnal Ilmu Pemerintahan

Volume 13 • Number 3 • 2023

# **OTORITAS : Jurnal Ilmu Pemerintahan**

Published by the Department of Government Studies,  
Faculty of Social and Political Sciences, Muhammadiyah University of Makassar

For further information, please visit: <https://journal.unismuh.ac.id/otoritas>

**ISSN: 2088-3706 (Print) | 2502-9320 (Online) | DOI : 10.26618**

First published in April 2011

Please send all articles, essays, reviews, and documents to:

## **Regular Mail:**

Department of Government Studies  
Faculty of Social and Political Sciences  
5th Floor of Menara Iqra, Muhammadiyah University of Makassar  
Jl. Sultan Alauddin No.259 Makassar, 90221  
South Sulawesi, Indonesia

## **E-Mail:**

[otoritas@unismuh.ac.id](mailto:otoritas@unismuh.ac.id)

OTORITAS : Jurnal Ilmu Pemerintahan is an internationally peer-reviewed open access journal published triannual in April, August and December, aims to publishes significant and cutting-edge research drawn from all areas of politics and governmental studies and promotes scholarly, theoretical, pragmatic, and contemporary research, which makes a clear conceptual and methodological contribution to existing international literature.



*OTORITAS : Jurnal Ilmu Pemerintahan indexed by :*



OTORITAS : Jurnal Ilmu Pemerintahan have been double blind-reviewed by international peer reviewers. The decision on whether the scientific article is accepted or not in this journal will be the Editorial Board's right based on peer reviewer's recommendation.

## **About the Journal**

**OTORITAS : Jurnal Ilmu Pemerintahan**, with registered number ISSN 2088-3706 (Print), ISSN 2502-9320 (Online), is an internationally peer-reviewed open access journal published triannual in April, August and December by Department of Government Studies, Faculty of Social and Political Sciences, Universitas Muhammadiyah Makassar in collaboration with Muhammadiyah's College Association of Government Studies (AIPPTM) and Asia Pacific Society for Public Affairs (APSPA).

**OTORITAS : Jurnal Ilmu Pemerintahan** aims to publishes significant and cutting-edge research drawn from all areas of politics and governmental studies and promotes scholarly, theoretical, pragmatic, and contemporary research, which makes a clear conceptual and methodological contribution to existing international literature.

**OTORITAS : Jurnal Ilmu Pemerintahan** Starting from 2015 it is available in e-journal version and has been currently indexed by both national and international indexer institutions such as: ESCI Web of Science (International), DOAJ (International), ASEAN Citation Index (International), Dimensions (International), Garba Rujukan Digital (National), Google Scholar (International), Crossref (International), BASE (International), SINTA (National), and Indonesia One Search (National).

**OTORITAS : Jurnal Ilmu Pemerintahan** Starting from 2016 and for the upcoming years, the process of manuscript submission and other management processes will be conducted online through Otoritas : Jurnal Ilmu Pemerintahan website and for the betterment of the quality and quantity of Otoritas : Jurnal Ilmu Pemerintahan qualified reviewers and editors are recruited. Besides that in the same year we collaborated with Muhammadiyah's College Association of Government Studies (AIPPTM) on the publication of this journal.

**OTORITAS : Jurnal Ilmu Pemerintahan** Starting from 2018, we collaborated with Asia Pacific Society for Public Affairs (APSPA) on the publication and has been accredited by National Journal Accreditation (ARJUNA) Managed by Ministry of Research, Technology, and Higher Education of Republic Indonesia.

## ***Focus and Scope***

**Otoritas: Jurnal Ilmu Pemerintahan** (Journal of Political Science and Government) promotes scholarly, theoretical, pragmatic, and contemporary research, making a clear conceptual and methodological contribution to existing international literature. Its specific aim is to enhance the broad scholarly understanding of governance, public administration, public law, religion and politics, comparative politics, and democratic institutions in emerging countries.

**Otoritas : Jurnal Ilmu Pemerintahan** (Journal of Political Science and Government) is committed to disseminating rigorous, high-quality research and debate with a scientific influence on the international society. To that purpose, the Editorial team follows a meticulous editorial procedure, bringing the most sophisticated research on modern politics and governance to the academic community and policymakers. The journal is online and has open access, and its internal publication procedure enables it to distribute its research findings internationally promptly.

# **Editorial Board**

## **EDITOR-IN-CHIEF**

**Andi Luhur Prianto**, Scopus ID: 57208214401, Universitas Muhammadiyah Makassar, Indonesia

## **MANAGING EDITORS**

**Nur Khaerah**, Scopus ID: 57708938300, Universitas Muhammadiyah Makassar, Indonesia

## **ACCOCIATE EDITORS**

**Abel Kinyondo**, Scopus ID: 55293738000, University of Dar Es Salaam, Tanzania

**Abel Polese**, Scopus ID: 57201804952, Dublin City University, Ireland

**Ilyas Mohammed**, Scopus ID: 57221933986, University of Liverpool, United Kingdom

**Michael Hatherell**, Scopus ID: 56433408300, Deakin University, Australia

**Nursaleh Hartaman**, Scopus ID: 57395318100, Universitas Muhammadiyah Makassar, Indonesia

**Riccardo Pelizzo**, Scopus ID: 6507727385, Nazarbayev University, Kazakhstan

## **INTERNATIONAL EDITORIAL**

**Adam Tyson**, Scopus ID: 35337925000, University of Leeds, United Kingdom

**AKM Ahsan Ullah**, Scopus ID: 10043791400, Universiti Brunei Darussalam, Brunei Darussalam

**Ahmad Harakan**, Scopus ID: 57203222670, Universitas Muhammadiyah Makassar, Indonesia

**Andreas Ufen**, Scopus ID: 24280605600, German Institute of Global and Area Studies, Germany

**Farida Tadjine**, Scopus ID: 57678049100, University of Kasdi Merbah Ouargla, Algeria

**Mergen Dyussenov**, Scopus ID: 57190342068, National University of Singapore, Singapore

**Mohd Afandi Salleh**, Scopus ID: 55582821500, Universiti Sultan Zainal Abidin, Malaysia

**Mubashar Hasan**, Scopus ID: 45861188500, Oslo University, Norway

**Muh Firyal Akbar**, Scopus ID: 57210750267, Universitas Muhammadiyah Gorontalo, Indonesia

**Ni Putu Tirka Widanti**, Scopus ID: 57970637000, Universitas Ngurah Rai, Indonesia

**Nuryanti Mustari**, Scopus ID: 57395318000, Universitas Muhammadiyah Makassar, Indonesia

**Önder KUTLU**, Necmettin Erbakan Üniversitesi, Turkey

**Rudi Hardi**, Scopus ID: 57395626900, Universitas Muhammadiyah Makassar, Indonesia

**Wolfgang Drechsler**, Scopus ID: 36840148600, University College London, United Kingdom

## **EDITORIAL ASSISTANTS**

**Abdillah Abdillah**, Scopus ID: 57697035900, Universitas Muhammadiyah Makassar, Indonesia

**Hamrun Hamrun**, Scopus ID: 57395116400, Universitas Muhammadiyah Makassar, Indonesia

# Table of Contents

Political communication of the Prime Minister of Malaysia Anwar Ibrahim on Twitter **364-376**

**Firdaus Muhammad<sup>1\*)</sup>, Andi M. Faisal Bakti<sup>2</sup>, MD. Rozalafri Johori<sup>3</sup>,  
Sadhriany Pertiwi Saleh<sup>4</sup>**

<sup>1,4</sup> Department of Communication and Islamic Broadcasting, UIN Alauddin Makassar, Indonesia

<sup>2</sup> Department of Communication and Islamic Broadcasting, IUN Syarif Hidayatullah Jakarta, Indonesia

<sup>3</sup> Departement of English & Communication Universiti Islam Selangor (UIS), Malaysia

Digital dilemma: technology in the vote counting process for general elections and local head elections in Indonesia **377-389**

**Muhammad Habibi<sup>1\*)</sup>, Alam Mahadika<sup>2</sup>, Widia Astuti<sup>3</sup>**

<sup>1</sup> Center for Research, Development, Education and Training; Election Supervisory Board, Indonesia

<sup>2</sup> Departement of Politics Regional and Etnopolitict, Kazan Federal University, Rusia

<sup>3</sup> Department of Public Administration, Universitas Muhammadiyah Makassar, Indonesia

Bridging the gender gap: women in fisheries industry policy on the North Coast of West Java, indonesia **390-405**

**Dewi Indriasih<sup>1\*)</sup>, Sri Mulyantini<sup>2</sup>, Aminul Fajri<sup>3</sup>, Teguh Rimbawan<sup>4</sup>**

<sup>1,3</sup> Department of Accounting, Universitas Pancasakti Tegal, Indonesia

<sup>2</sup> Department of Management, UPN Veteran Jakarta, Indonesia

<sup>4</sup> Department of Accounting Politeknik Muhammadiyah Tegal, Indonesia

Fulfillment of women's political rights through mainstreaming gender quotas in Election Supervisory Board **406-423**

**Ricky Santoso Muharam<sup>1\*</sup>, Ari Pradhanawati<sup>2</sup>, Fitriyah<sup>3</sup>, Supratiwi<sup>4</sup>**

<sup>1,2,3,4</sup> Department of Politics and Governance Studies, Faculty of Social and Political Sciences, Universitas Diponegoro, Indonesia

Governing green open space in indonesia: barriers and opportunities to enhancing enviromental quality **424-439**

**Muhamad Yusuf<sup>1\*)</sup>, Denok Kurniasih<sup>2</sup>, Anggara Setya Saputra<sup>3</sup>**

<sup>1</sup> Department of Public Administration, Universitas Muhammadiyah Palangka Raya, Indonesia

<sup>2</sup> Department of Public Administration, Universitas Jenderal Soedirman, Indonesia

<sup>3</sup> Department of Public Administration, Universitas Wijayakusuma, Indonesia

Institutionalizing local government accountability: a case of Nabire, Indonesia **440-453**

**Petrus Izaach Suripatty<sup>1\*)</sup>, Edyanto<sup>2</sup>**

<sup>1</sup> Department of Government Studies, Universitas Satya Wiyata Mandala, Nabire, Indonesia

<sup>2</sup> Department of Government Studies, IISIP YAPIS Biak, Indonesia



Developing e-government policy through social media platform in Makassar city, Indonesia 454-468

**Yusmanizar<sup>1\*)</sup>, Nur Alim Djali<sup>2</sup>, Yulhaidir<sup>3</sup>, Alyas<sup>4</sup>**

<sup>1,2,3</sup> Department of Communication Studies, Universitas Fajar, Indonesia

<sup>4</sup> Department of Public Administration, Universitas Muhammadiyah Makassar, Indonesia

Trade finance evolution: a comparative study of regulatory reforms in factoring policies for SMEs in India and China 469-485

**Amit Kumar Kashyap<sup>1\*)</sup>, Simran Lunagariya<sup>2</sup>**

<sup>1</sup> Centre for Corporate Law Studies, Institute of Law, Nirma University, India

<sup>2</sup> Peter A. Allard School of Law, University of British Columbia, Canada

The impact of innovation policy and the bureaucratic structure reform of organizational citizenship behavior (OCB) of the government agencies in Padang city, Indonesia 486-499

**Haira Zulfia<sup>1\*)</sup>, Syamsir<sup>2</sup>**

<sup>1,2</sup> Department of Public Administration, Universitas Negeri Padang, Indonesia

Successes and failures of conflict governance: Lessons from Aceh, Indonesia and Moro, Philippines 500-510

**Muhammad Nasir Badu<sup>1\*)</sup>, Syafhendry<sup>2</sup>, Christine B. Tenorio<sup>3</sup>**

<sup>1</sup> Department of International Relations, Universitas Hasanuddin, Indonesia

<sup>2</sup> Department of Government Science, Universitas Islam Riau, Indonesia

<sup>3</sup> Department of Public Administration, Bukidnon State University, Philippines

Navigating digital platforms: a comparative study into Turkish political communication strategies on tiktok and twitch 511-526

**Canan Uyumaz<sup>1\*)</sup>, Md. Nazmul Islam<sup>2,3,4,5</sup>**

<sup>1</sup> Department of Media and Communication Studies, Faculty of Communication, Ankara University, Ankara, Turkey

<sup>2</sup> Department of Political Science and Public Administration, Faculty of Political Science and Türkiye, Asia, and Indo-Pacific Studies (TAIPS), Institute of International Relations and Strategic Research (ULISA), Ankara Yildirim Beyazit University, Turkey

<sup>3</sup> Department of Media Management, Faculty of Social Sciences, Media and Communication, University of Religions and Denominations, Iran

<sup>4</sup> Department of Media and Communication Studies, Faculty of Communication, Ankara University, Ankara, Turkey

<sup>5</sup> Jimmy and Rosalynn Carter School for Peace and Conflict Resolution, George Mason University, USA

COVID-19 pandemic and population density problem in Indonesia: transmigration policy as an alternative program 527-541

**Arifin Saleh<sup>1\*)</sup>, Rizal Khadafi<sup>2</sup>, Achmad Nurmandi<sup>3</sup>, Mujahiddin<sup>4</sup>, Agung Saputra<sup>5</sup>, Soritua Ritonga<sup>6</sup>, Sigit Hardiyanto<sup>7</sup>**

<sup>1,4</sup> Department of Sosial Welfare, Universitas Muhammadiyah Sumatera Utara, Indonesia

<sup>3</sup> Jusuf Kalla School of Government, Universitas Muhammadiyah Yogyakarta, Indonesia

<sup>2,5</sup> Department of Public Administration, Universitas Muhammadiyah Sumatera Utara, Indonesia

<sup>6</sup> Department of Public Administration, Universitas Muhammadiyah Tapanuli Selatan, Indonesia

<sup>7</sup> Department of Communication Science, Universitas Muhammadiyah Sumatera Utara, Indonesia

# Article Guidelines

**Article Title:** Segoe UI, 14pt Bold, alignment centered, single-line spacing and All Caps. Article title should be written briefly and clearly. It shows exactly the issue to be discussed and should not create misinterpretations. Article title is written in capital letters symmetrically and does not contain unusual abbreviations. Express the main idea of a new article and followed by another explanation.

**Author Details:** Segoe UI, alignment centered, Article title, author's name (without academic degree(s)), and author's affiliate address are written in the center on the first page under the article title. The distance between title and author's name is double-spacing; meanwhile the distance between author's affiliate address and abstract title is single-spacing. Keywords should be written under abstract for each language. It is arranged alphabetically and separated by a semicolon consisted of 3-5 words. For Indonesian article, the title is translated into English at the beginning of English abstract (see the example above).

Corresponding Author should be marked with an asterisk and followed by a comma "\*" as the example above. At the bottom of the left column on the first page/abstract, it is written the Corresponding Author's mark and his/her email address (see example). Article revisions and final decisions will only be communicated through the Corresponding Author's email.

If there is more than one author, write the authors' names separated by a comma (,). If the author's name consists of two words, the first name should not be abbreviated. If the author's name consists of only one word, write his/her actual name in one word. However, the online version (HTML) will be written in two words consisting of the same name (repeatedly) for metadata indexation purpose (Camdali & Tunc, 2006; Fridman, 2008).

**Introduction:** Introduction consists of (in sequence) general background, state of the art as the basis for the scientific novelty statement of the article, scientific novelty statement, and research problem or hypothesis. In the end, introduction should mention the purpose of article review. Literature review is not allowed in the scientific article format, so it is replaced by the state of the art to prove the novelty of the article.

**Research Methods:** Method is implemented to solve problems, including analytical method. The method used to solve the research problems is described in this section.

**Results and Discussion:** This section consists of results and discussion. Every result should be supported by sufficient data. Then, result should be able to answer the research question or hypothesis stated earlier in the introduction.

**Conclusion:** Conclusion states the answer of the hypothesis and/or research objective or scientific finding. Conclusion is not the repetition of findings and discussion, but it is the summary of findings as expected in the objective or hypothesis. If necessary, conclusion can also be ended with the next idea to be implemented to the study.

**Acknowledgment:** Acknowledgment are primarily addressed to research funders or donors. Acknowledgment can also be dedicated to people who contribute in the study.

**References:** All references used in the article should be listed in the References section. References should contain reference literature originating from primary sources (scientific journals at least 80% of the entire references) published in the last 10 (ten) years. Each article contains at least 10 (ten) references. It is better to write the reference system in the article and in the references section using the reference management programs such as Mendeley, EndNote, Zotero, or others.

# ***Publication Ethics***

**Otoritas : Jurnal Ilmu Pemerintahan**, with registered number ISSN 2088-3706 (Print), ISSN 2502-9320 (Online) is a peer-reviewed journal, available in print and online and published two times a year. This statement clarifies ethical behaviour of all parties involved in the act of publishing an article in this journal, including the author, the chief editor, the Editorial Board, the peer-reviewer and the publisher (Department of Government Studies, Faculty of Social and Political Sciences, Universitas Muhammadiyah Makassar in collaboration with Muhammadiyah's College Association of Government Studies (AIPPTM) and Asia Pacific Society for Public Affairs). This statement is based on COPE's Best Practice Guidelines for Journal Editors.

## **ETHICAL GUIDELINE FOR JOURNAL PUBLICATION**

The publication of an article in a peer-reviewed **Otoritas : Jurnal Ilmu Pemerintahan** is an essential building block in the development of a coherent and respected network of knowledge. It is a direct reflection of the quality of the work of the authors and the institutions that support them. Peer-reviewed articles support and embody the scientific method. It is therefore important to agree upon standards of expected ethical behaviour for all parties involved in the act of publishing: the author, the journal editor, the peer reviewer, the publisher and the society. Department of Government Studies, Faculty of Social and Political Sciences, Universitas Muhammadiyah Makassar in collaboration with Muhammadiyah's College Association of Government Studies (AIPPTM) and Asia Pacific Society for Public Affairs as publisher of **Otoritas : Jurnal Ilmu Pemerintahan** takes its duties of guardianship over all stages of publishing seriously and we recognize our ethical and other responsibilities. We are committed to ensuring that advertising, reprint or other commercial revenue has no impact or influence on editorial decisions.

## **PUBLICATION DECISIONS**

The editor of the **Otoritas : Jurnal Ilmu Pemerintahan** is responsible for deciding which of the articles submitted to the journal should be published. The validation of the work in question and its importance to researchers and readers must always drive such decisions. The editors may be guided by the policies of the journal's editorial board and constrained by such legal requirements as shall then be in force regarding libel, copyright infringement and plagiarism. The editors may confer with other editors or reviewers in making this decision.

## **FAIR PLAY**

An editor at any time evaluate manuscripts for their intellectual content without regard to race, gender, sexual orientation, religious belief, ethnic origin, citizenship, or political philosophy of the authors.

## **CONFIDENTIALITY**

The editor and any editorial staff must not disclose any information about a submitted manuscript to anyone other than the corresponding author, reviewers, potential reviewers, other editorial advisers, and the publisher, as appropriate.

## **DISCLOSURE AND CONFLICTS OF INTEREST**

Unpublished materials disclosed in a submitted manuscript must not be used in an editor's own research without the express written consent of the author.

## **DUTIES OF REVIEWERS:**

### ***Contribution to Editorial Decisions***

Peer review assists the editor in making editorial decisions and through the editorial communications with the author may also assist the author in improving the paper.

### ***Promptness***

Any selected referee who feels unqualified to review the research reported in a manuscript or knows that its prompt review will be impossible should notify the editor and excuse himself from the review process.

### ***Confidentiality***

Any manuscripts received for review must be treated as confidential documents. They must not be shown to or discussed with others except as authorized by the editor.

### ***Standards of Objectivity***

Reviews should be conducted objectively. Personal criticism of the author is inappropriate. Referees should express their views clearly with supporting arguments.

### ***Acknowledgement of Sources***

Reviewers should identify relevant published work that has not been cited by the authors. Any statement that an observation, derivation, or argument had been previously reported should be accompanied by the relevant citation. A reviewer should also call to the editor's attention any substantial similarity or overlap between the manuscript under consideration and any other published paper of which they have personal knowledge.

### ***Disclosure and Conflict of Interest***

Privileged information or ideas obtained through peer review must be kept confidential and not used for personal advantage. Reviewers should not consider manuscripts in which they have conflicts of interest resulting from competitive, collaborative, or other relationships or connections with any of the authors, companies, or institutions connected to the papers.

## **DUTIES OF AUTHORS**

### ***Reporting standards***

Authors of reports of original research should present an accurate account of the work performed as well as an objective discussion of its significance. Underlying data should be represented accurately in the paper. A paper should contain sufficient detail and references to permit others to replicate the work. Fraudulent or knowingly inaccurate statements constitute unethical behaviour and are unacceptable.

### ***Originality and Plagiarism***

The authors should ensure that they have written entirely original works, and if the authors have used the work and/or words of others that this has been appropriately cited or quoted.

### ***Multiple, Redundant or Concurrent Publication***

An author should not in general publish manuscripts describing essentially the same research in more than one journal or primary publication. Submitting the same manuscript to more than one journal concurrently constitutes unethical publishing behaviour and is unacceptable.

***Acknowledgment of Sources***

Proper acknowledgment of the work of others must always be given. Authors should cite publications that have been influential in determining the nature of the reported work.

***Authorship of the Paper***

Authorship should be limited to those who have made a significant contribution to the conception, design, execution, or interpretation of the reported study. All those who have made significant contributions should be listed as co-authors. Where there are others who have participated in certain substantive aspects of the research project, they should be acknowledged or listed as contributors. The corresponding author should ensure that all appropriate co-authors and no inappropriate co-authors are included on the paper, and that all co-authors have seen and approved the final version of the paper and have agreed to its submission for publication.

***Disclosure and Conflicts of Interest***

All authors should disclose in their manuscript any financial or other substantive conflict of interest that might be construed to influence the results or interpretation of their manuscript. All sources of financial support for the project should be disclosed.

***Fundamental errors in published works***

When an author discovers a significant error or inaccuracy in his/her own published work, it is the author's obligation to promptly notify the journal editor or publisher and cooperate with the editor to retract or correct the paper.

## **Bridging the gender gap: women in fisheries industry policy on the North Coast of West Java, Indonesia**

**Dewi Indriasih<sup>1\*)</sup>, Sri Mulyantini<sup>2</sup>, Aminul Fajri<sup>3</sup>, Teguh Rimbawan<sup>4</sup>**

<sup>1,3</sup>Department of Accounting, Universitas Pancasakti Tegal, Indonesia

<sup>2</sup>Department of Management, UPN Veteran Jakarta, Indonesia

<sup>4</sup>Department of Accounting Politeknik Muhammadiyah Tegal, Indonesia

### **Abstract**

*The purpose of the study is to examine the model of women's empowerment in creating financial independence. The research method uses a qualitative descriptive approach, data collection is carried out through in-depth interviews with relevant stakeholders, namely women's mobilization shops in fishing villages in 11 sub-districts and 32 villages in Indramayu, Manpower Office, Fisheries and Marine Service, Social Service, Environment Office. Data analysis using the help of Nvivo 12 Plus software for visualization and mapping data conclusions. The result of this study is the strategy of empowering women in creating financial independence, showing that the empowerment of women in fishing villages in North Coast, West Java uses a partnership strategy. The research result that awareness and socialization were carried out by village cadres who had been trained by several agencies. The government agencies that appointed to carried out several empowerments program for women's groups, namely by the Manpower Agency, Fisheries and Marine Agency, Social Service Agency, Environmental Affairs Agency with utilizing the potential of local resources. Strategies to increase the capacity of women empowerment are carried out training and mentoring around financial and business literacy and strengthening social capital, as well as environmental awareness.*

**Keywords:** *women empowerment, fisheries industry, policy, financial independence*

\*) corresponding author

E-mail : [dewi.indriasih@gmail.com](mailto:dewi.indriasih@gmail.com)

### **Introduction**

Regulation of the Minister for Women's Empowerment of the Republic of Indonesia No. 1/2008 has become the basis for the Guidelines for the Implementation of Improving the Quality of Life of Women. Improving the quality life of women is an effort to improve the physical and mental condition of women in fulfilling their rights and needs as part of human rights from various fields of development, such as education, health, economy, science and technology, socio-culture, politics, law and environment.

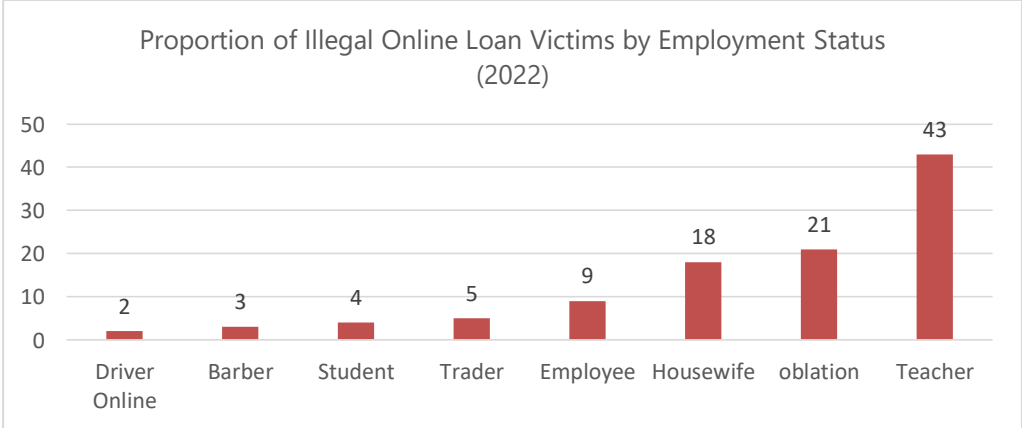
According to Law Number 6 of 2014 on Villages, Village Community Empowerment is an effort to develop community self-reliance and welfare by increasing knowledge, attitudes, skills, behavior, abilities, awareness, and utilizing resources. The establishment of policies, programs, activities, and assistance in accordance with the essence of the problem and the

priority needs of the community. Meanwhile, among some of its obligations are carrying out democratic life and gender justice; develop the economy of the village community; fostering and preserving the socio-cultural values of the village community; empowering communities and community institutions in the village; as well as developing the potential of natural resources and preserving the environment (Raimi et al., 2019).

Law number 6 of 2014 on village is the umbrella policy in realizing the ideal conditions of rural communities. However, the fact is that the program has not run optimally, there are still many community groups, especially rural women, who do not have economic and financial independence, many of whom have not been touched by the program they dream of, so they are so weak. The constraint is mainly on identifying the needs and interests of rural communities, especially marginalized groups, who do not have strong power and relationships within the village development planning and budgeting framework. Marginalized groups, namely women, the poor, and people with disabilities, can be said to have received less attention from various parties. They experience barriers in expression, voice, and opinion on their experiences, they are marginalized and do not have access to village policy determination (Palaniswamy et al., 2019).

Empowerment is born from activities and efforts to strengthen social capital in a group or community. Community empowerment is an effort to improve the dignity of certain groups of people who are in conditions of poverty and underdevelopment (Utama & Gunartha, 2020). Meanwhile, Falah et al., (2022) elaborates that empowerment comes from activities and efforts to strengthen the social capital owned by a community group. On the other hand, community empowerment also includes the concept of economic development that contains social values. This concept reflects a community-centered, participatory, empowering, and sustainable way of development. Empowerment is the provision of resources, opportunities, knowledge, and skills to community members to improve their ability to determine their own future and participate in efforts to influence the lives of their groups (Jung, 2020).

BPS data shows that 90% of the population working in the fisheries sector are fishermen, with welfare levels that are far from established and become the poorest profession in Indonesia. This condition will worsen with the threat of financial crime, especially illegal investment products, illegal loans and pawns, as shown in figures 1.



**Figure 1.** Data on the Proportion of Victims of Illegal Online Loans by Employment Status in 2022  
*Source: Website databoks*

In Figure 1 Housewives rank third in victims of illegal loans, after teachers and victims of layoffs. Regarding financial education, several programs that have been run by the Cirebon OJK Office include running strategic programs for financial education through socialization to young people, with the hope that they will be able to educate their colleagues and families, other socialization is in tourist villages to avoid illegal borrowing.

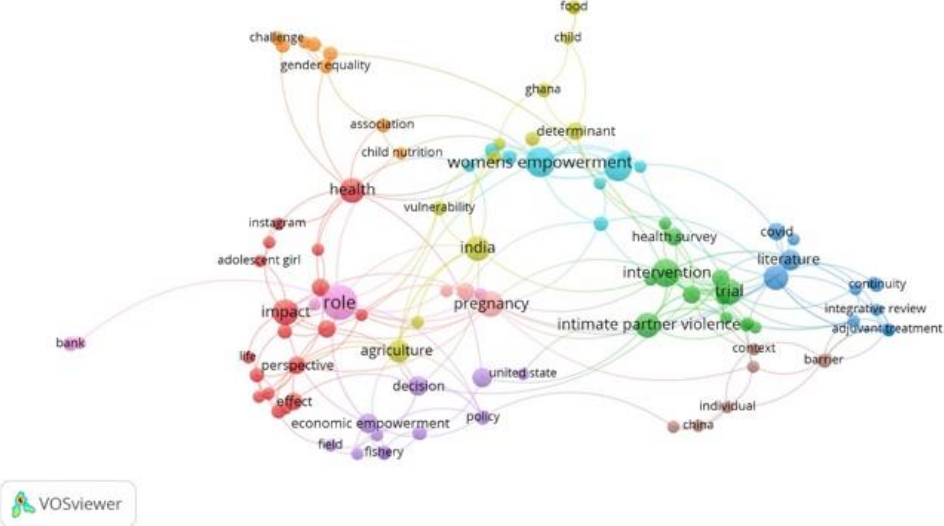
Based on the above problems, there needs to be an empowerment strategy for women. As an effort to increase access and control to resources, economic, political, social, and cultural, increase self-confidence, be able to play a role and actively participate in solving problems. In addition, serious and continuous action is needed, by searching, paying attention, and considering the factors that cause it. The empowerment strategies needed are those that lead to increased family financial independence. Such as government support, through subsidies for fishermen's losses, business training, and fishermen's work safety campaigns (Afriana et al., 2022). Studies that highlight causes of financial fragility, such as economic crises (Bialowolski et al., 2021). The problem of poor patterns of financial behavior, (Anderloni et al., 2012). Accumulation or arrears of debt (Lusardi et al., 2020). There is a shock/disruption of income and wealth due to a large amount of credit collateral Family breakup problems; factors of low education, lack of communication, and employment and age, (Ali et al., 2020); (Lusardi et al., 2020). Socioeconomic factors, (Noerhidajati et al., 2021). (Daud et al., 2019). Low financial, digital, and internet literacy, (Sleeper et al., 2019). Especially women where the majority of them find it difficult to understand the concept of financial independence, due to the heavy burden of responsibility on the family (International Labor Organization, 2018). In addition, there is a gender gap in receiving income. Low financial freedom. in financial decision-making. Women's lack of financial independence is exacerbated by the lack of formal education and time spent in unpaid work. Women also have responsibility for all household chores. The lack of financial independence for women is an urgent issue to address. So there are research opportunities related to Empowerment Strategies that form resilience and towards financial independence that raise financial literacy factors that emphasize the ability to set aside and utilize income through entrepreneurship, and strengthen social capital and environment awareness, with a sample of fisherwomen that has not been widely done.

The purpose of the study is to find out how empowerment strategies can shape resilience, towards creating financial independence for women fishermen in the North Coast of West Java. Furthermore, we want to know the determinants of Financial Resilience of women fishing villages in the North Coast area of West Java and how the impact of Financial Resilience on financial independence. This research is useful for local government policies as a model of empowerment strategies that can shape resilience, towards creating financial freedom for women fishermen. For future researchers, this research aims to expand the horizon of developing financial independence for other marginalized community groups such as the poor, farmers, laborers, and other community groups.

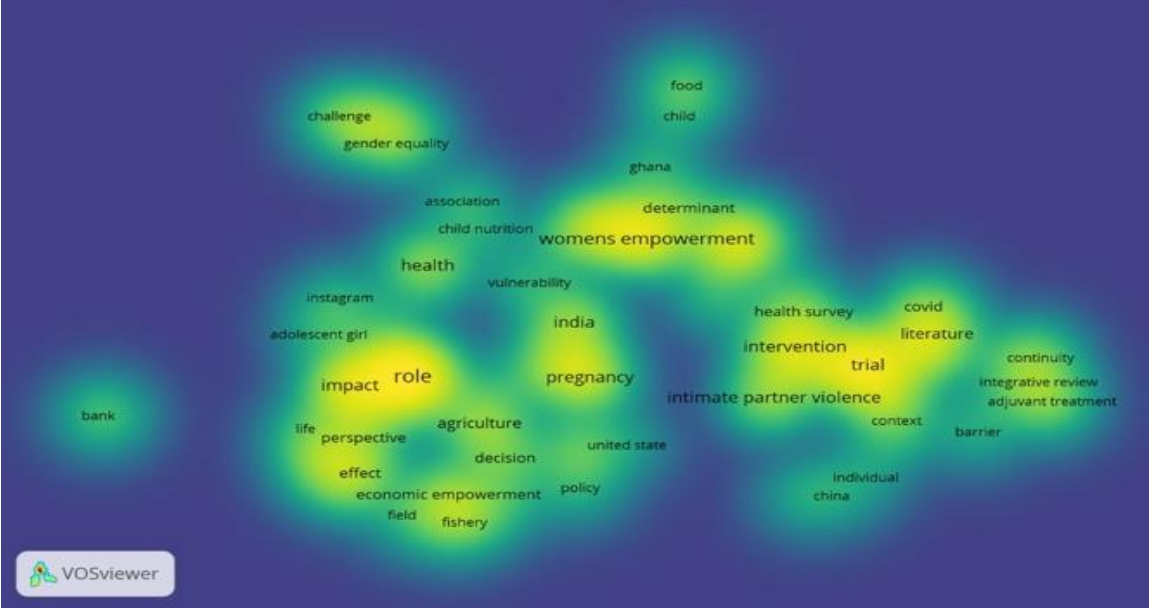
On the other hand, the research We tried to explore articles that also examine the problem of women's empowerment in the world through articles indexed by Scopus with a span of the last 10 years, there are around 210 articles that we found, for the results of visualization can be seen in figure 2 below, but unfortunately there are not many articles discussing the issue of financial independence in the model of women's empowerment, especially women fishermen. So we see that there is great potential that this study still has a



place and reconstruction in supporting scientific development, especially in modeling women's empowerment.



**Figure 2.** Mapping Research on Women’s Empowerment  
*Source: Processed by Researchers using Vos Viewer*



**Figure 3.** Mapping Research on Women's Empowerment  
*Source: Processed by Researchers using VosViewer*

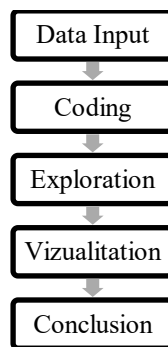
Figure 3 shows the depth of the study. Maps that show light or yellow colors indicate that the theme is the main theme that is widely researched. While the dark or blue map shows fewer supporting themes discussed than the light-colored themes. Figure 3 highlights the main focus on the theme of women's empowerment, indicating a broad discussion in the context of this research. In addition, two supporting themes, economic empowerment and fisheries, also appear in the analysis. The prevalence of these themes suggests a nuanced relationship between women and economic empowerment in the region. This finding implies that women play an important role in influencing the economic dynamics of communities

(Putri & Anzari, 2021), which may suggest that women's empowerment has a positive impact on the broader economic landscape. This underscores the linkages between women's empowerment, economic development, and specific sectors such as fisheries, providing valuable insights for policymakers and stakeholders looking to scale up local empowerment initiatives. So we see that there is great potential that this study still has a place and reconstruction in supporting scientific development, especially in modeling women's empowerment.

### Research Methods

The research uses a qualitative descriptive approach; the purpose of using the approach is to see the depth of error and existing material. The location of the study was in the North Coast of West Java with samples of Fisherman Village Women who entered the Indramayu Regency area, which included 11 districts, namely Sukra, Kandanghaur, Patrol, Losarang, Cantigi, Pasekan, Indramayu, Balongan, Juntinyuat, Karangampel and Krangkeng which had 32 villages, as well as related agencies, such as the Manpower Office, Fisheries and Marine Service, Social Service, Environmental Service. The data collection process is through in-depth interview methods with informants to find out the perception of existing policies regarding the empowerment model of women in fishing villages. In analyzing the data, researchers used the Nvivo 12 Plus software tool in the process of data visualization and also concluding. Here's the data analysis process through Nvivo 12 Plus.

Nvivo is a software application designed to facilitate the development, support, and management of projects involving qualitative data analysis. This program utilizes automatic coding to analyze the data in this research, and presents the results of the data analysis in the form of tables, graphs, and diagrams.

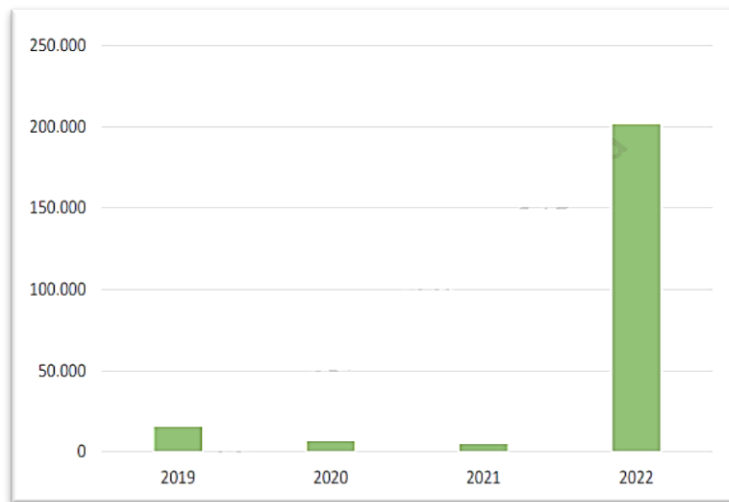


**Figure 4.** Process Data analysis using Nvivo

*Source : processed by author*

### Results and Discussion

Indramayu Regency The entire area is lowland to coastal. The number of people who work as housewives is 242,054 out of a total of 664,110 women. While the number of Small Medium Enterprises (MSEs) for the last 4 years, namely 2019, was 15 438; in 2020 as many as 6 429 ; 2021 as many as 4 648 ; and in 2022 there were 201 604. Where 2022 experienced a high spike.



**Figure 5.** Number of MSMEs in Indramayu Regency, 2020-2022

*Source: Cooperatives, SMEs, Trade and Industry Agency of Indramayu Regency*

The absorption of Fisheries Sector Labor in 2018-2022 consists of Fishermen and Employers, Lkan Farmers in Ponds, Lkan Farmers in Ponds, Cultivators in the Sea, Lkan Catchers in Public Waters, Fishery Product Processors, Lkan/Lkan Basket Traders, People's Salt Cultivators. The largest number are as Fishermen and Bosses. Meanwhile, the status of fishermen until 2017 is the most as fishermen (Source: Fisheries and Marine Service of Indramayu Regency).

### **Empowerment Strategies that Create Financial Independence and Security for Women Fishermen**

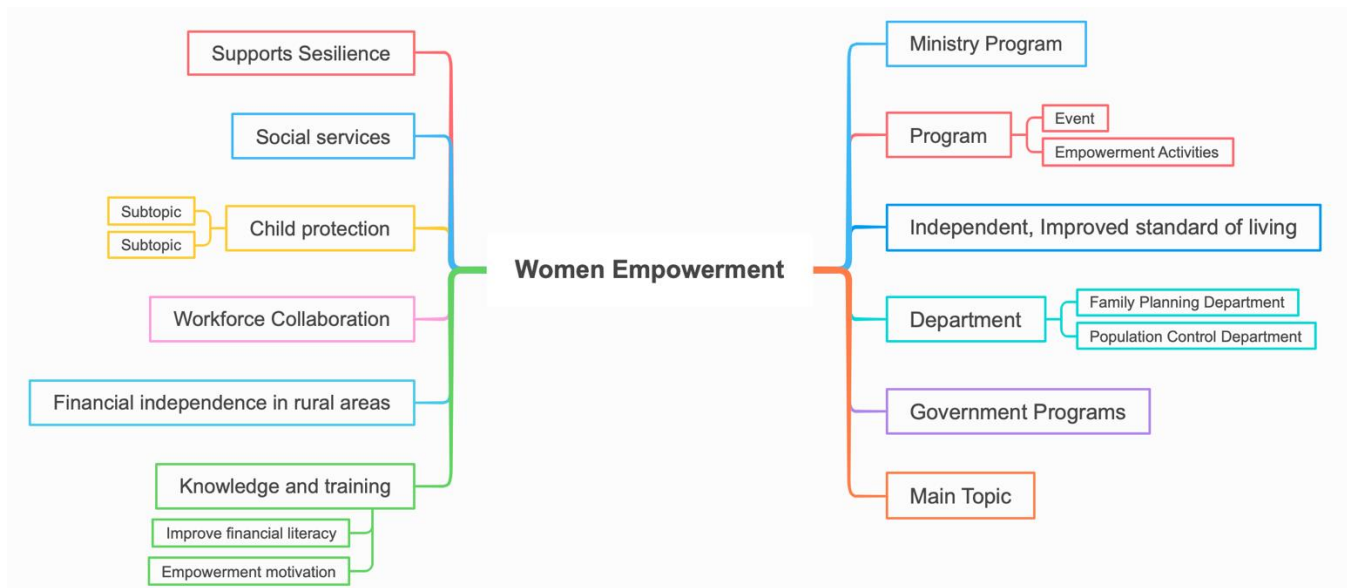
The fact that women play an essential role, both as housewives, wives, family nurses, and career women, who develop themselves and professions, with formal education achievements, and work with the aim can help and shape a better family life. Women also want to be able to support themselves without family financial assistance, have financial freedom with indicators of being free from debt, be able to deal with unexpected expenses, even though debt is a source for investment.

The rising cost of living, the cost of family education, and stagnant wages make it difficult for many women to meet their daily expenses. It needs a strategy to be able to generate financial freedom. The results of the study provide several opinions, for example, financial literacy will lead to awareness and independence, and the practice making financial planning (Lusardi & Mitchelli, 2007). However, the majority of women find it difficult to understand financial freedom, as they generally spend more than three times the amount of time men with unpaid work, which hinders their ability to earn income and achieve financial security. According to the International Labor Organization 2019, women, on average, earn 20% less than men worldwide. Even for financial independence, women with sufficient income or comfortable living can still be financially limited. This is mainly because many of them lack decision-making power over their income. Thus, they have lower financial literacy than men. That almost 70% of working women depend on family members for personal investment decisions (Rink et al., 2021).

A person is considered to have financial independence when they have sufficient funds, freedom, and skills to manage their financial resources independently. Furthermore the

lack of financial independence is exacerbated by social factors such as, low formal education, and time spent in unpaid work. Therefore, it needs the support of families and parents, communities from the education system, and government in a sustainable manner, which allows women to continue their education and achieve financial independence, especially focusing on young mothers and adolescents creating strong pillars when positive social change occurs, accordingly (Parker, 2018). Women must have the ability and fighting power, have an entrepreneurial orientation and intention by considering the socio-cultural environment. (Anggadwita et al., 2021). So it needs a financial education program targeted at young adults aged 18-23 (Xiao et al., 2014). That there is a direct and indirect meaningful relationship between the spirit of learning, inner control, independence in the workplace, risk-taking, creativity, innovation, determination and perseverance variables with entrepreneurship and financial independence Women (Li et al., 2022). Thus, women's lack of financial independence is an urgent issue to address. Today, women contribute to family financial goals, through savings with their spouses that are useful for fertilizing emergency funds. For example, when illness is recurrent and prolonged, they face powerlessness on access to the cost of care, especially on conditions of economic instability (Meyer et al., 2021). In many cases, women have to hand over all or half of their income to the head of the family or their spouse. So that the legal system has a significant influence on women's financial independence. It can be concluded that economic factors, such as income, assets, employment status and educational attainment are positively related to financial independence. Some psychological factors such as money management ability and problem-solving ability, are also positively related to financial independence.

The empowerment strategy related to financial independence that has been carried out involves several District apparatus institutions, namely related agencies. For the District Government level, the empowerment strategy focuses more on women who work as migrant workers or female workers abroad who are often called Indonesian Migrant Workers. Indramayu Regency is the largest overseas migrant worker employment area in West Java. Meanwhile, West Java ranks highest in Indonesia in 2022. This gives the country an advantage in terms of the foreign exchange they generate. But in addition to the foreign exchange profits generated, the fact shows that there are many social problems, which are a burden for local governments. For example, irregularities in the delivery process, placement abroad, or when they are retired PMI. The Indramayu district government responded to the problem by launching the *Perempuan Berdikari (PE-RI)* program. Which is one of the 10 flagship programs of the Indramayu Regency Government. *Perempuan Berdikari (PE-RI)* Namely a program to encourage women's empowerment through knowledge facilities and entrepreneurship training, which aims to improve the family economy. This program is a response to Indonesian Migrant Workers from Indramayu who are affected by the Covid-19 pandemic as well as for those who are retired from Indonesian Migrant Workers. *Perempuan Berdikari* is an effort to improve the dignity of women who are retired Indonesian Migrant Workers to become women who have skills and knowledge in entrepreneurship. This program provides ease of training, assistance and access to capital through Bank BJB Banking. The types of entrepreneurship training and assistance in the program include entrepreneurship motivation materials, skills training, financial and capital management training, product legality, product packaging and marketing. This program will touch 317 villages and sub-districts throughout Indramayu Regency, as stated in the Regional Medium-Term Development Plan for 2021-2026.



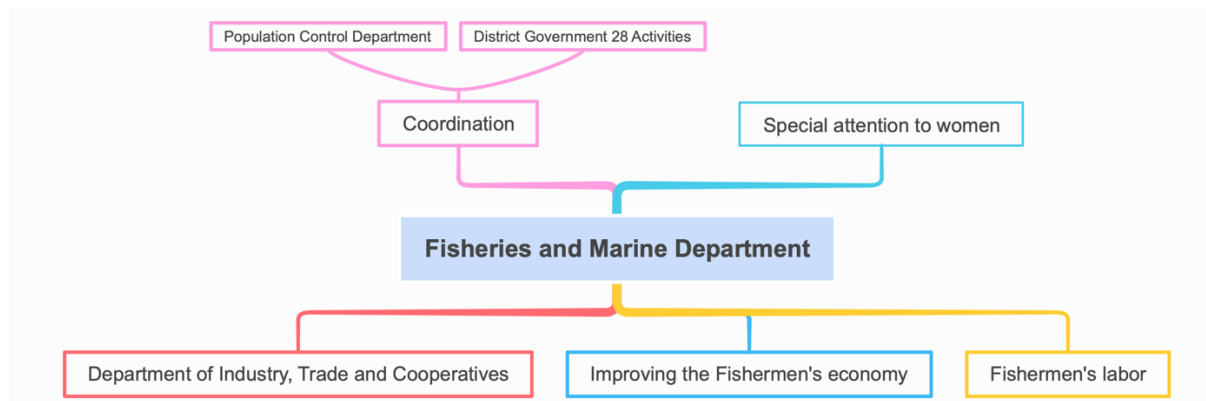
**Figure 6.** Women's Empowerment Analysis Cluster

Source: Processed by Researchers using Nvivo 12 Plus

Figure 6 shows that women's empowerment is the duty of the women's and child protection office and other related agencies such as social services and manpower offices. Figure 8 proves that all relevant agencies have coordinated with each other and facilitated knowledge and training programs on women's empowerment such as building motivation and increasing financial literacy to build resilience and financial independence.

In addition, the district government has also appointed several Office Offices related to the task of implementing women's empowerment, including The Manpower Agency has the task of assisting the program for women who work as migrant workers and has strengthened the program by establishing a Fairy House, where the implementation is the Job Training Center. Rumah Peri itself is a creative house, Skill Development Center (SDC), E-Commerce Fairy stall, Fairy shop, product display and business center intended for alumni of the Peri program and alumni of BLK Indramayu training participants. In its implementation, Indramayu Regency received an award as the West Java SGDS Award 2022 Best Practice from the West Java Provincial Government, showing the district government's serious attention to migrant workers. Meanwhile, The Social Agency has implemented a special entrepreneurship empowerment program for elderly women, namely production training (salted egg making), according to its duty, which is to serve the community in general. What is also done is the handling of human trafficking cases that often occur in migrant workers. on the other hand, Marine and Fisheries Agency, It is the office closest to the fishing community. The agency has provided empowerment to women fishermen in the form of home industry business training in the form of shrimp stripping, which has only been carried out in several sub-districts. This is due to budget constraints, and has been aided by international funding although the amount is still very lacking. The Office also has limited human resources so that it is not able to serve as a whole. Efforts are made by building networks or groups in each sub-district.

In addition, there is also Socialization of Labor Protection Benefits for Ship Crews for the protection of fishermen's families, then there is also training on how to process catfish into various foods to the community in Arahau and Cantigi Districts, which are harvested from Bioflok.



**Figure 7.** Fisheries and Marine Service Analysis Cluster

*Sumber: Processed by Researchers using Nvivo 12 Plus*

Figure 7 shows a cluster analysis that proves that the Fisheries and Marine Service has paid attention to women fishermen through training to increase local income. Empowerment activities carried out by stakeholders (academics) help regional development in Indramayu Regency, several programs have been launched by UPN Veteran Jakarta through activity stages, starting with a visit to Indramayu Regency for a Focus Group Discussion with the Indramayu Regional Revenue Agency by offering activity plans and technical guidance regarding various problems in Indramayu Regency related to infrastructure, Public Health, Education, Fisheries and Maritime Affairs, Animal Husbandry, Tourism, Trade and Industrial Cooperatives, Environment, Employment, Social Population Control and Women's Empowerment, Agriculture, and Food Security. These activities will be carried out through research and academic activities. Apart from that, there are also activity agreements with several universities in the field of community service in Indramayu Regency such as Telkom University, Indramayu Polytechnic, and Jakarta State University. Also Training to Increase Digital Literacy Awareness with MARA Malaysia Technology University with the Indramayu Regency Community and Village Empowerment Service.

At the end of the program, a presentation of the results of research and community service was carried out which was delivered as input for the development policy of the district government. Several selected sub-districts and villages have carried out guidance, training and mentoring for women's groups in the Indramayu Regency area including coastal villages as a result of the collaboration between the Regency Government and the University in Jakarta carried out by lecturers and students. The training covers aspects of marketing, production (such as processed seafood products), information systems that support business, finance through the establishment of cooperative institutions, social aspects such as child-friendly villages, legal aspects such as early marriage law, health and nutrition aspects, development of tourism village potential and many more. The program will be implemented simultaneously in 2022. However, the village government does not seem to oversee and continue the empowerment program that has been carried out to become a better program. Including the use of equipment provided for people who need it. This is certainly unfortunate, considering that many efforts have been made. Need a sustainability program from the academic side by increasing the commitment of cooperation in the future.

Female fisherman have not received any empowerment initiatives from either the local village government office or the program, as perceived by the user. The program of this service is highly restricted and leads to less efficient participant selection. Participants are frequently the outcome of abrupt appointments and have undergone repetitive training. In

addition, the implementation lacks sustainability and the training materials do not align with the needs of the community. The training provided includes instruction on yard land utilization and batik training utilizing mangrove leaves. The outcomes of this training have not undergone assessment, thereby preventing its implementation and adoption by the community thus far. Meanwhile, the empowerment of academics according to them is good, because they come directly to every designated village. They are directly involved, discuss, share and even conduct Focus Group Discussions to find solutions to problems faced by the community. They expect similar empowerment programs in the future.

It can be concluded that women need training from academics and want support from the village government, not the other way around and there is no continuation. In fact, according to Law Number 6 of 2014 concerning Villages Article 26 paragraph 1 in carrying out his duties, the Village Head has the authority: to foster and improve the village economy and integrate it in order to achieve a productive scale economy for the greatest prosperity of the village community. Meanwhile, among some of its obligations are carrying out democratic life and gender justice; develop the economy of the village community; empowering communities and community institutions in the village. It can be concluded that empowerment will be beneficial if there is commitment from the village government, related parties and the community itself.

### **Empowering fisherwomen with financial and commercial expertise**

The government disseminates financial literacy instruction to the public community through outreach operations across various media platforms, facilitated by the Financial Services Authority. The outcomes of these projects are disseminated nationwide via questionnaires. The following excerpt is taken from conversations conducted with local sources associated with the Financial Services Authority.

Concurrently, female fishermen have undergone training and empowerment initiatives to enhance their business acumen. Specifically, they have received training and practical experience in processing marine products, particularly crab. This initiative aims to establish a home-based industry and stimulate economic growth among regional fishermen. by the Fisheries and Marine Service of the Indramayu Regency. These initiatives have extended to multiple sub-districts and villages, despite constraints in finance and human resources, and have received support from foreign financing programs. The Department has also endeavored to establish networks or associations in each sub-district to streamline the provision of services.

Academic institutions provide empowerment in business and financial literacy through training programs focused on seafood business, digital marketing, and raising awareness about financial institutions and products. Nonetheless, the absence of a reaction from the village authority poses a hindrance to the long-term viability of the initiative. In addition to that, other barriers encompass the limited degree of formal education and the absence of women's access to knowledge regarding regional and village government programs.

The research findings indicate that effective management of money derived from migrant work can serve as a cash source for the business venture pursued by the woman, her husband, and their family. The findings from observations of former migrant workers in various regions indicate that they are encountering significant economic challenges. Specifically, it is evident that they no longer possess disposable income and are burdened

with debt. Despite possessing opulent riches during their time as migrant workers, their children do not attend school. Evidently, when they are employed, their earnings are predominantly allocated towards purchasing.

The district government has prioritized financial resilience by implementing effective programs that foster collaboration with regional Financial Services Authorities, as well as financial institutions including banks, pawnshops, insurance companies, and private corporations through corporate social responsibility (CSR) initiatives. During the Covid-19 pandemic, a task team was established comprising regional financial services authorities, law enforcement agencies, prosecuting bodies, financial institutions, and universities. Conducting oversight and management of communities impacted by financial crime fraud. The Indramayu Regency government has prioritized financial autonomy and resilience, particularly for women, by implementing innovative programs. The implementation is conducted by the Heads of relevant Departments in other institutions, such as the OJK, other financial institutions, law enforcement personnel, and academics, through the means of empowerment, training, and outreach.

### **Financial resilience techniques that empower women fishermen by raising environmental awareness through financial literacy**

Financial literacy is the ability to read, understand and process financial information and act on it when making financial choices, Zokaityte (2017, p. 5). Financial literacy is knowledge of facts, concepts, principles, and technology so that everyone is smart in managing their finances. Which includes: General or Basic Knowledge of Finance, Saving and Borrowing, Insurance, Investment, according to Chen & Volpee (1998); Measuring financial literacy can use questions that assess basic knowledge of four basic concepts in financial decision making, namely: interest rates, interest compounding, inflation, and risk diversification (Klapper & Lusardi, 2020), Women, poor adults, and low-educated respondents are more likely to suffer from financial knowledge gaps. (Klapper & Lusardi, 2020). According to (Klapper & Lusardi, 2020), The relatively low level of financial literacy exacerbates consumer and financial market risks as increasingly complex financial instruments enter the market. Although credit products, with high interest rates and complicated terms and conditions, are now increasingly easy to obtain. Although only about half of adults in developing countries use credit cards or borrow from financially literate financial institutions. Women's self-help groups that are members and involved in Self Help Groups, can fight poverty, enable members to voice opinions, help gain freedom, confidence, self-identity to gain power over decision-making in the household (Kapoor, 2019), and financial literacy for the elderly, women, and the less educated, has a strong and positive impact on various aspects of retirement preparation, as well as long-term financial plans, through insurance (Niu et al., 2020). As for girls and girls, financial literacy leads to higher ability to frugality, and is more likely to save. (Clark et al., 2018). By having financial literacy, a person can improve the ability to cope with daily financial problems and help in making financial decisions. To improve the financial literacy of women in fishing villages, there is already a program from the Ministry of Women's Empowerment and Child Protection in collaboration with *Women's World Banking (WWB)* to launch the *Women Digital Financial Inclusion Coalition*.

Conducting research on environmental awareness is crucial, as it encompasses the perception of the environmental impacts resulting from human actions. Environmental awareness can be defined as the inclination to respond to environmental issues in a specific



manner. Environmental awareness refers to an emotional disposition towards the environment and its values, resulting in a deep respect, care, and responsible treatment of the environment. Environmental awareness refers to the cognitive process through which individuals perceive, comprehend, and restructure environmental stimuli. Environmental awareness refers to the cognitive process via which individuals store, perceive, and restructure environmental stimuli. While the factor that shapes environmental awareness is regulation, the role of suppliers who can act is to reduce waste, (Gadenne et al., 2009). In addition, attitudes and knowledge as well as high levels of policy effectiveness. (Fu et al., 2020). As well as knowledge, attitudes, practices, and action interventions. Furthermore, sociodemographic variables, knowledge and impact of pollution can predict pro-environmental behavior (Soares et al., 2021). Furthermore, the impact of increasing environmental awareness will encourage the intention of pro-environmental behavior.(Yang et al., 2021). That the factors influencing the aesthetic behavior of villagers are 'place attachment' and the aesthetic behavior of the villagers' environment. (Mohammadi-Mehr et al., 2018). If environmental awareness is built it will then be the basic foundation towards a smart village, where according to (Park & Lee, 2019), The main policies relevant to rural smart village development are building regional innovation systems, diversifying rural economic activities and integrating industrial support, improving welfare by improving residential conditions, and encouraging rural-urban interaction. Based on the background and literature review, the following frame of mind can be made.

Based on the Indramayu Regent Regulation Number 28 of 2022, which deals with the structure and procedures of the Indramayu Regency Environmental Service. The primary responsibility of the Environmental Service is to support the Regent in managing government activities related to the environment, as mandated by the Region and assigned assistance tasks in the environmental sector. A collaborative effort between the Regional Government, the Business World, and the community is underway to address the catastrophic coastline erosion caused by wave action. This initiative involves implementing a mangrove reforestation program. Some of them have now even transformed into tourist attractions, serving as habitats for fish and sites for environmental conservation. Local batik craftsmen have been trained and provided with outreach programs to make goods using mangrove raw materials. The establishment of mangrove forests is anticipated to enhance the economic worth for the community and fishermen at large.

The actions of the Nadran Ceremony also serve as a representation of people's affection for the sea, namely in preserving fish resources to ensure their sustained availability. They have the belief that this event has the potential to bestow favors in the form of plentiful marine goods, as it serves to safeguard fish resources. Indramayu Regency now possesses 24 trash Bank Units, which are part of a program aimed at managing and mitigating pollution caused by trash through the analysis of national waste bank data. There are six primary waste banks. West Java Province currently has a total of 4058 Waste Bank Units. The greening movement has conducted outreach and training programs for the community and village women cadres, focusing on tree planting and utilizing yard land. According to extensive interviews with informants, there is currently no trash bank established in the community to serve as a hub for waste reduction and management operations. In order to address this environmental concern, the local government has conducted training sessions for housewives on hydroponic cultivation techniques. However, the implementation of these techniques was hindered by wind disasters due to the proximity to the sea. Academics have provided

instruction on the handling of organic waste. The community is eagerly anticipating a more prompt and efficient response from the village authority in relation to this program.

## Conclusion

The technique developed to empower women in fishing communities in the North Coast of West Java involves forming partnerships with academics. These partnerships facilitate conversations and focus group discussions (FGDs) to address the specific challenges faced by these women. The approach to enhance women's capabilities involves providing training and mentorship in financial and business literacy, bolstering social connections, and promoting environmental consciousness, with the assistance of scholars. Establishment of an online processed seafood enterprise and implementation of internet-based marketing strategies. Empowerment is implemented among cohorts of women who already possess entrepreneurial ventures as a means to develop economic autonomy. Academic support not only offers training but also furnishes practical resources and instruments. The empowerment phase for environmental factors include the utilization of beneficial flora in domestic gardens and the conversion of organic waste through processing. In order to preserve ancestral traditions, the village government has made efforts to uphold social customs through the organization of maritime alms accompanied by ceremonial rites and folk celebrations in various villages. Additionally, child-friendly villages and libraries have been established to cater to the needs of the younger population.

Partnerships used as empowerment tactics are highly beneficial in attaining financial resilience and independence, with sustainability being a crucial factor. The continued involvement of local governments, namely sub-districts and villages, is crucial in order to maintain their commitment. This can be achieved by including it into their work programs. An effective program will be assimilated and implemented by participants, resulting in a beneficial influence on society. An assessment of the necessity for empowerment is required, taking into account the disadvantaged state of society in terms of education and information accessibility.

## References

- Afriana, W., Abdulkadir, A., & Azis, H. (2022). Covid-19 Pandemic and Welfare of Fishermen Kamal Muara. *Journal of Business and Behavioural Entrepreneurship*. <https://doi.org/10.21009/jobbe.005.2.05>
- Ali, L., Khan, M. K. N., & Ahmad, H. (2020). Financial Fragility of Pakistani Household. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-020-09683-y>
- Anderloni, L., Bacchiocchi, E., & Vandone, D. (2012). Household financial vulnerability: An empirical analysis. *Research in Economics*. <https://doi.org/10.1016/j.rie.2012.03.001>
- Anggadwita, G., Ramadani, V., Permatasari, A., & Alamanda, D. T. (2021). Key determinants of women's entrepreneurial intentions in encouraging social empowerment. *Service Business*. <https://doi.org/10.1007/s11628-021-00444-x>
- Bialowolski, P., Weziak-Bialowolska, D., & McNeely, E. (2021). The Role of Financial Fragility and Financial Control for Well-Being. *Social Indicators Research*. <https://doi.org/10.1007/s11205-021-02627-5>

- Brown, S., & Taylor, K. (2008). Household debt and financial assets: Evidence from Germany, Great Britain and the USA. *Journal of the Royal Statistical Society. Series A: Statistics in Society*. <https://doi.org/10.1111/j.1467-985X.2007.00531.x>
- Brunetti, M., Giarda, E., & Torricelli, C. (2016). Is Financial Fragility a Matter of Illiquidity? An Appraisal for Italian Households. *Review of Income and Wealth*. <https://doi.org/10.1111/roiw.12189>
- Cavalletti, B., Lagazio, C., Lagomarsino, E., & Vandone, D. (2020). Consumer Debt and Financial Fragility: Evidence from Italy. *Journal of Consumer Policy*. <https://doi.org/10.1007/s10603-020-09458-w>
- Clark, S., Paul, M., Aryeetey, R., & Marquis, G. (2018). An assets-based approach to promoting girls' financial literacy, savings, and education. *Journal of Adolescence*. <https://doi.org/10.1016/j.adolescence.2018.07.010>
- Daud, S. N. M., Marzuki, A., Ahmad, N., & Kefeli, Z. (2019). Financial Vulnerability and Its Determinants: Survey Evidence from Malaysian Households. *Emerging Markets Finance and Trade*. <https://doi.org/10.1080/1540496X.2018.1511421>
- Dunne, C., Sietto, C., & Wilson, P. (2021). Investigating the economic visibility and contribution of UK women in agriculture through a systematic review of international literature. *Journal of Rural Studies*, 86. <https://doi.org/10.1016/j.jrurstud.2021.06.012>
- Falah, A. N., Ratmaningsih, N., & Sumantri, Y. K. (2022). Implementation of Social Capital in Community Empowerment (Case Study in Komunitas Ketimbang Ngemis Bandung). *International Journal Pedagogy of Social Studies*, 7(2), 71–80. <https://ejournal.upi.edu/index.php/pips/article/view/32756>
- Fu, L., Sun, Z., Zha, L., Liu, F., He, L., Sun, X., & Jing, X. (2020). Environmental awareness and pro-environmental behavior within China's road freight transportation industry: Moderating role of perceived policy effectiveness. *Journal of Cleaner Production*. <https://doi.org/10.1016/j.jclepro.2019.119796>
- Gadenne, D. L., Kennedy, J., & McKeiver, C. (2009). An empirical study of environmental awareness and practices in SMEs. *Journal of Business Ethics*. <https://doi.org/10.1007/s10551-008-9672-9>
- Gupta, M. (2020). Role of NGOs in women empowerment: case studies from Uttarakhand, India. *Journal of Enterprising Communities*, 15(1). <https://doi.org/10.1108/JEC-04-2020-0066>
- Jung, W. (2020). Two models of community-centered development in Myanmar. *World Development*, 136, 105081. <https://doi.org/10.1016/j.worlddev.2020.105081>
- Kapoor, S. (2019). Entrepreneurship for economic and social empowerment of women: A Case Study of Self Help Credit Program in Nithari Village, Noida, India. *Australasian Accounting, Business and Finance Journal*. <https://doi.org/10.14453/aabfj.v13i2.8>
- Klapper, L., & Lusardi, A. (2020). Financial literacy and financial resilience: Evidence from around the world. *Financial Management*. <https://doi.org/10.1111/fima.12283>

- Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A., & Pandey, S. (2021). The power of the collective empowers women: Evidence from self-help groups in India. *World Development*, 146. <https://doi.org/10.1016/j.worlddev.2021.105579>
- Lee, M. P., & Sabri, M. F. (2017). Review of Financial Vulnerability Studies. *Archives of Business Research*. <https://doi.org/10.14738/abr.52.2784>
- Li, C. K. W., Liu, J., & Chen, X. (2022). Chinese Women's Financial Independence and Their Intimate Partner Violence Victimization Experiences. *Violence Against Women*, 0(0). <https://doi.org/10.1177/10778012221097143>.
- Li, Y., Chen, H., & Peng, X. (2022). Effect of physical frailty on elder mistreatment in a national survey: Examining psychological vulnerability, housework involvement, and financial independence as mediators. *International Psychogeriatrics*. <https://doi.org/10.1017/S1041610221000739>
- Lusardi, A., & Mitchell, O. (2007). Financial literacy and retirement preparedness: Evidence and implications for financial education. *Business Economics*, 42(1), 35–44. <https://doi.org/10.2145/20070104>
- Lusardi, A., Mitchell, O. S., & Oggero, N. (2020). Debt and Financial Vulnerability on the Verge of Retirement. *Journal of Money, Credit and Banking*. <https://doi.org/10.1111/jmcb.12671>
- Meyer, L., Schneider, A., Williams, S., Villanueva, M., Lowenstein, L., Williams, L. A., & Sun, C. (2021). A qualitative exploration of the impact of ovarian cancer on the well-being of women: evaluating the intersection and influences of social determinants of health. *Gynecologic Oncology*. [https://doi.org/10.1016/s0090-8258\(21\)00789-7](https://doi.org/10.1016/s0090-8258(21)00789-7)
- Mohammadi-Mehr, S., Bijani, M., & Abbasi, E. (2018). Factors affecting the aesthetic behavior of villagers towards the natural environment: The case of Kermanshah province, Iran. *Journal of Agricultural Science and Technology*.
- Niu, G., Zhou, Y., & Gan, H. (2020). Financial literacy and retirement preparation in China. *Pacific Basin Finance Journal*. <https://doi.org/10.1016/j.pacfin.2020.101262>
- Noerhidajati, S., Purwoko, A. B., Werdaningtyas, H., Kamil, A. I., & Dartanto, T. (2021). Household financial vulnerability in Indonesia: Measurement and determinants. *Economic Modelling*. <https://doi.org/10.1016/j.econmod.2020.03.028>
- Ortiz-Ospina, E., & Roser, M. (2018). Economic inequality by gender - Our World in Data. *OurWorldInData.Org, March*.
- Palaniswamy, N., Parthasarathy, R., & Rao, V. (2019). Unheard voices: The challenge of inducing women's civic speech. *World Development*, 115. <https://doi.org/10.1016/j.worlddev.2018.10.007>
- Park, J., & Lee, S. (2019). Smart Village Projects in Korea: Rural Tourism, 6th Industrialization, and Smart Farming. In *Smart Villages in the EU and Beyond*. <https://doi.org/10.1108/978-1-78769-845-120191011>

- Parker, J. (2018). Factors impacting the financial independence of women who were teenage mothers. In *Dissertation Abstracts International: Section B: The Sciences and Engineering*.
- Putri, A. S., & Anzari, P. P. (2021). Dinamika peran ganda perempuan dalam keluarga petani di Indonesia. *Jurnal Integrasi Dan Harmoni Inovatif Ilmu-Ilmu Sosial (JIHIS)*, 1(6), 757–763. <https://doi.org/10.17977/um063v1i6p757-763>
- Raimi, M., SULEIMAN, R. M., Odipe, O. E., Tolulope, S. J., Oshatunberu, M., Olalekan, A. S., & Makanjuola, C. B. (2019). Women Role in Environmental Conservation and Development in Nigeria. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3425832>
- Raviprasad, S. (2019). A study of financial independence of women with reference to innovations in banking system. *International Journal of Social and Economic Research*. <https://doi.org/10.5958/2249-6270.2019.00051.5>
- Rink, U., Walle, Y. M., & Klasen, S. (2021). The financial literacy gender gap and the role of culture. *Quarterly Review of Economics and Finance*, 80, 117–134. <https://doi.org/10.1016/j.qref.2021.02.006>
- [Rughoobur-Seetah, S.](#), [Hosanoo, Z.](#) and [Balla Soupramanien, L.D.](#) (2022), "Financial independence of women – the impact of social factors on women empowerment in small island developing states (SIDS)", *International Journal of Organizational Analysis*, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/IJOA-10-2021-2980>
- Sleeper, M., Matthews, T., O'Leary, K., Turner, A., Woelfer, J. P., Shelton, M., Oplinger, A., Schou, A., & Consolvo, S. (2019). Tough times at transitional homeless shelters: Considering the impact of financial insecurity on digital security and privacy. *Conference on Human Factors in Computing Systems - Proceedings*. <https://doi.org/10.1145/3290605.3300319>
- Soares, J., Miguel, I., Venâncio, C., Lopes, I., & Oliveira, M. (2021). Public views on plastic pollution: Knowledge, perceived impacts, and pro-environmental behaviours. *Journal of Hazardous Materials*. <https://doi.org/10.1016/j.jhazmat.2021.125227>
- Utama, M. S., & Gunartha, I. D. K. A. (2020). Community Empowerment Strategy in Poverty Treatment. *American Journal of Humanities and Social Sciences Research (AJHSSR)*, 4(9), 332–344.
- Xiao, J. J., Chatterjee, S., & Kim, J. (2014). Factors associated with financial independence of young adults. *International Journal of Consumer Studies*. <https://doi.org/10.1111/ijcs.12106>
- Yang, M. X., Tang, X., Cheung, M. L., & Zhang, Y. (2021). An institutional perspective on consumers' environmental awareness and pro-environmental behavioral intention: Evidence from 39 countries. *Business Strategy and the Environment*. <https://doi.org/10.1002/bse.2638>