

Blue Economy: Pokdarwis Assistance In Financial Management Of The Puger Kulon Maritime Area Through A Social Accounting Framework Approach

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Abstract.

Puger Kulon Village possesses superior potential not only in processed fishery derivative products but also in the promising maritime business sector. This diversity of potential makes the village a maritime circular business with a sustainable economic concept. However, limited human resources are limited, preventing the village from mapping the development of this circular business. The Puger Kulon village community has not yet implemented structured Standard Operating Instructions (SOPs) and integrated financial planning and management. The community service program for this assisted village consists of several stages, including: 1. determining the mapping and creating SOPs for the development of the Puger Kulon Village maritime circular business sector; 2. creating and organizing social accounting-based financial reports; 3. providing education and training related to marketing the maritime business potential. The resulting outputs include the availability of Standard Operating Instructions (SOPs) and guidelines for preparing financial reports.

Keywords: *Financial Management; maritime business; blue economy; social accounting; Puger Kulon Village and sustainable economy.*

I. INTRODUCTION

Indonesia is one of the maritime countries in the world that has considerable maritime business potential. In this case, one of the supporting sectors for the country's economy is the marine sector which accounts for around 2% of total GDP (Gross Domestic Product) and has a GDP growth rate of 6.86%. This figure is higher than the GDP growth rate of other sectors such as the mining sector, manufacturing, construction, and services [1]. Industries that can be obtained from the marine sector include shipping, fish processing, and marine tourism [2]. In Indonesia, the people who depend on the maritime business sector are the people of Puger Kulon Village, Jember Regency, East Java Province. Puger Kulon Village is located in the southern sea area of Java Island which has a very large marine potential, especially maritime tourism which is quite promising as a potential maritime business. The community has not implemented a well-organized Standard Operating Procedure (SOP) in the production process and maritime business [3]. The provision of maritime tourism facilities still faces limited infrastructure. This is evidenced by the lack of provision of evacuation route instructions, "I'm Here" location markers, area maps, and gathering points. In addition, there is no integrated financial planning and management, as well as the lack of use of digital technology for the benefit of product marketing and tourism. Therefore, the application of the "Blue Economy" concept can be an effective strategy. The blue economy emphasizes the sustainable use of marine resources for economic growth, while maintaining ecosystem sustainability [4].

This concept can be applied through the modernization of capture fisheries and sustainable quota-based aquaculture and the development of maritime industrial estates that integrate production and technology research. In addition to the blue economy, the development of circular businesses in the maritime area of Puger Kulon Village can also be applied with a social accounting approach. Social accounting not only focuses on financial aspects, but also considers the social and environmental impacts of business activities [5]. Tourism business income can be applied in the maritime tourism sector by allocating most of the revenue from tourism management to assist the community in meeting basic needs, such as the provision of basic necessities. With this system, social accounting encourages transparency, accountability, and community participation in village financial management. The implementation of good social accounting can

also increase public trust in village governments and encourage active participation in sustainable development programs oriented to maritime business [6]. Social accounting focuses on the process of communication and also various social and environmental impacts due to actions and activities carried out in a company where these actions and activities cause impacts or benefits for the interests of certain groups or in the wider community [7]. With the implementation of this concept, it is hoped that it will be able to improve the welfare of the surrounding community and be able to create a sustainable economic sector in accordance with the points contained in the 2030 SDGs.

II. METHODS

This service is carried out in accordance with the development that has been carried out in the first year, where the service of the Puger Kulon Village assisted village in the second year has several stages and methods that are structured and sustainable in accordance with the design mechanism of the Puger Kulon assisted village service, which is as follows:

- a. Carry out follow-up survey activities with village officials to develop the potential of maritime business tourism supported by maritime tourism potential. Through this stage, a mapping of problems that have been identified from service in the first year is also carried out to address existing problems so that Puger Kulon Village is able to become an independent village with the development of its circular maritime business which is supported by the main potential, namely the potential of maritime tourism.
- b. Mapping and making Operational Standards (SOP) for the development of the maritime business circular area of Puger Kulon Village with village stakeholders including the Puger Kulon Village Government, BUMDES, Community Groups, and POKDARWIS.
- c. Carrying out assistance in making financial reports for maritime businesses in Puger Kulon Village which is available in the form of making financial reports on all available maritime tourism by implementing social accounting.

The service program in Puger Kulon Village in the second year is proof of the implementation of sustainability from the service program activities which are based on the annual roadmap. The steps taken by us to ensure the sustainability of the local community service program in this second phase so that its implementation can run independently are:

- a. Continuous Education and Training: Providing education and training in a sustainable manner to the local community by applying the concept of maritime business by implementing the development of maritime tourism governance, business management management based on operational standards, sop instructions, digital and conventional product marketing and planning to financial reporting, this training can be carried out periodically by involving experts, practitioners or other related parties.
- b. Strengthening Local Organizations: Supporting the formation or strengthening of local organizations such as fishermen's groups, joint venture groups, or fisheries cooperatives. These organizations can be a forum for sharing knowledge, experience, and resources, as well as for coordinating fisheries economic activities at the local level.
- c. Partnership with External Parties: Building partnerships with external parties such as research institutions, universities, non-governmental organizations (NGOs), or private companies that have expertise and resources that can support the development of the fisheries economy in Puger Kulon Village. These partnerships can provide additional access to knowledge, technology, markets, and other resources.
- d. Infrastructure and Facility Development: Improving or developing infrastructure and supporting facilities such as optimizing tourism infrastructure, providing access to technology used for product branding and maritime tourism. Adequate infrastructure will support efficiency in the maritime tourism business management process in Puger Kulon Village.
- e. Monitoring and Evaluation: Conducting periodic monitoring and evaluation of the progress and

impact of the service program. By monitoring regularly, it can identify necessary changes and opportunities for improvement.

- f. Empowerment of Women and Youth: Empowering women and youth in circular maritime business activities in Puger Kulon Village in terms of the available maritime tourism potential. They are often an important part of the fishery value chain and have great potential to play a role in the development of the local economy.

In program implementation, there are key factors needed to assess the level of success of implementation, which can be measured through the following achievement indicators:

Table 1. Indicators of Activity Success Achievement

Yes	Program	Achievement Indicators
1.	Tourism development module and tourist attraction poster	The implementation of the development of fisheries tourism infrastructure in the maritime business in Puger Kulon Village. There are signs indicating the evacuation route, I'm here, location plans and gathering points.
2.	Standard Operating Instructions (SOP)	There are operational standards that regulate maritime business aspects in Puger Kulon Village
3.	Maritime business finance preparation guide	The existence of integrated maritime business financial reporting based on the concept of social accounting

III. RESULT AND DISCUSSION

The results of the research obtained from observations and analyses in the Puger Kulon maritime area to illustrate the application of the concept of blue economy in the social and economic context of the local community, are presented as follows:

- a. The first problem is the lack of a clearly organized Standard Operating Procedure (SOP) management in all aspects of maritime business. Thus, the solution is a participatory survey involving the residents of Puger Kulon village to implement standard operating procedures for the development of circular maritime businesses. The target of this solution is the availability of Standard Operating Procedures (SOP) in the maritime tourism area in Puger Kulon Village. Based on the results obtained, the service team formulated and made a Standard Operating Procedure (SOP) which contains structural, daily operational procedures, and emergency handling. This SOP is expected to ensure that the management of beach tourism runs safely, orderly, cleanly, and comfortably for visitors.

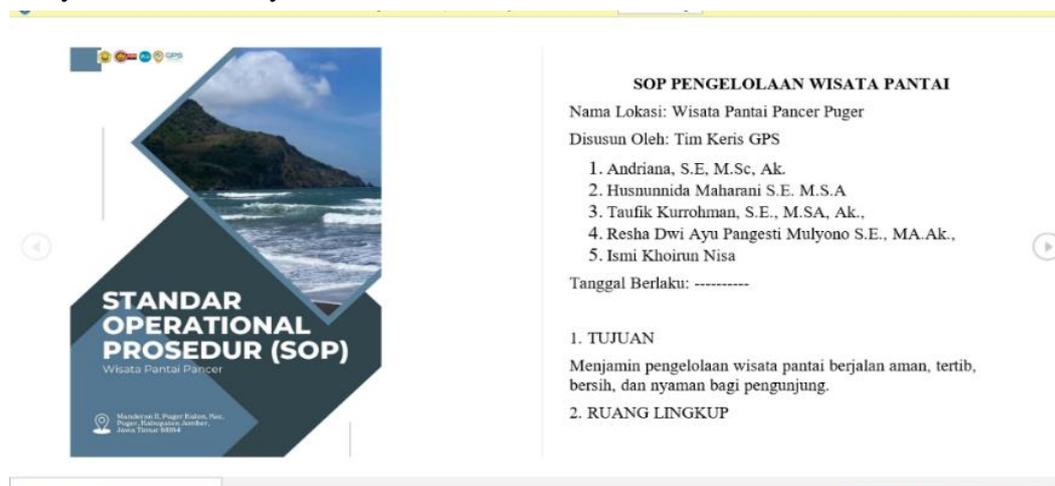


Fig 1. Standard Operating Procedures (SOP) for the Management of Pancer Puger Beach tourism

The picture is an SOP for tourism management of Pancer Puger Kulon Beach to ensure that the management of beach tourism runs safely, orderly, clean, and comfortable for visitors. The aspects include the structure of the Pancer Puger Beach POKDARWIS management, daily operational procedures (consisting of the opening of tourist areas, visitor reception, public facility services, cleanliness and security) and aspects of handling emergencies that are explained along with the situation and actions to be taken.

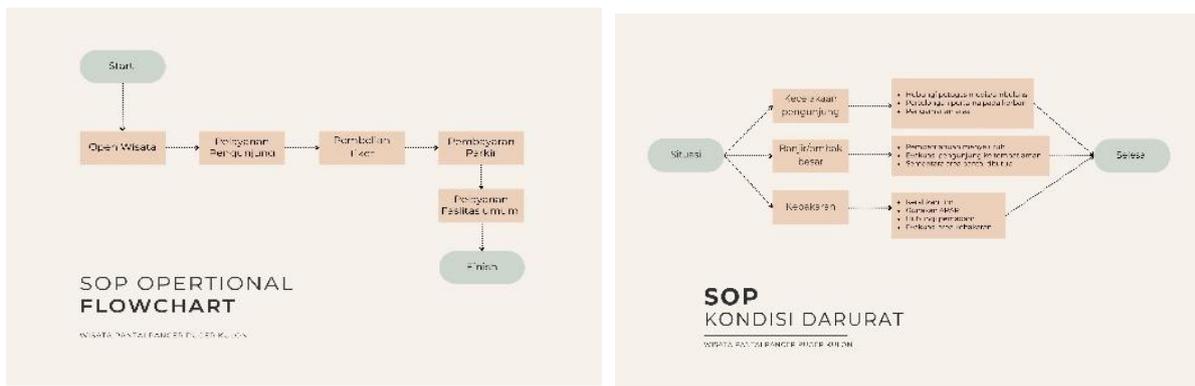


Fig 2. Flowchart SOP

The first image is a flowchart chart of Standard Operating Procedures (SOP) for tourism activities at Pancer Puger Kulon Beach. This flowchart depicts the operational stages from start to finish in the tourism service process. The process starts from the "start" stage, which is followed by the "Open Tourism" activity as the opening of the tourist area. After that, the process continues to the "visitor service" stage, where visitors get services related to their tourism needs. Furthermore, visitors make "Ticket Purchases" as a condition to enjoy the tourist facilities. Once the ticket is purchased, the next stage is the "parking payment", which signifies the management of the visitor's vehicle. Then the process continues to the public facility service stage which includes the provision and management of public facilities for the convenience of visitors. The second image is a flowchart of Standard Operating Procedures (SOP) for emergency conditions at Pancer Puger Kulon Beach tourism. *Flowchart* It explains the handling steps that must be taken when an emergency situation occurs in the tourist area so as to describe a well-structured risk management accompanied by mitigation.

According to the perspective of stakeholder theory, stakeholders will significantly improve their well-being by implementing risk management that helps address risks in the organization and ensure their well-being [8]. The process begins at the stage of the situation which includes various possible emergencies such as accidents, accidents, visitors, floods or large waves and fires. In an accident situation, visitors the procedures carried out include contacting medical officers or ambulances, performing first aid to the victim and securing the area so that the situation remains under control. For flood or large wave conditions, the steps taken are to give a thorough notice to visitors, evacuate visitors to a safe place, and temporarily close the beach area to prevent further risks. Meanwhile, in a fire situation, the actions taken include deploying a handling team, using light fire extinguishers, contacting the fire department and evacuating the burned area. The end of this entire series of activities is marked by the finish stage which shows that all operational procedures have been completed, this flowchart design uses soft colors with a rectangular shape to show the stages of the process and an elliptical shape to mark the beginning and end of the activity accompanied by dotted lines as a link between processes.

b. The second problem is that financial reporting is still not carried out so that there is no integration in all business lines in the maritime area, this causes business circular management to be not good and not well summarized. Thus, the solution provided is in the form of education by conducting empowerment and training, especially on circular and integrated maritime business financial management in Puger Kulon village. The target of this solution is the availability of social accounting-based financial reporting guidelines for circular maritime business in Puger Kulon village. Based on the results obtained, the service team has created and compiled a social accounting-based financial statement guide consisting of the main components, namely financial statement procedures, responsibilities, social value reporting procedures, and equipped with examples of social accounting-based financial statement formats. This guide aims to create uniform standards for the preparation of financial statements, increase transparency and accountability in fund management and facilitate the process of evaluating reporting and preparing strategies for the development of Pancer Puger Beach in the future.



Fig 3. Surveys, FGDs, and interviews



Gambar 2 Laporan Non-Financial (ASPEK SOSIAL)

CONTOH FORMAT LAPORAN NON-FINANCIAL WISATA PANTAI PANCER PUGER JEMBER ASPEK SOSIAL			
Aspek	Dampak	Indikator Kuantitatif	Catatan Mitigasi
Pekerjaan	Lapangan kerja bertambah	70% warga Liris lokal	Pelatihan UMKM
Solidaritas	Gotong royong meningkat	5 event keaktif/bulan	Diharapkan rutin
Budaya lokal		1 kali/bulan	Atur agar tetap lokal

Gambar 3 Laporan Non-Financial (ASPEK EKONOMI)

CONTOH FORMAT LAPORAN NON-FINANCIAL WISATA PANTAI PANCER PUGER JEMBER ASPEK EKONOMI			
Aspek	Dampak	Indikator Kuantitatif	Catatan Mitigasi
Wisata & UMKM	UMKM tumbuh	10 UMKM baru terbantu	Pelatihan bisnis
Jawa lokal	Persediaan tambahan	20/50 juta/bulan	Transparansi pembelian

Gambar 4 Laporan Non-Financial (ASPEK BUDAYA)

CONTOH FORMAT LAPORAN NON-FINANCIAL WISATA PANTAI PANCER PUGER JEMBER ASPEK BUDAYA			
Aspek	Dampak	Indikator Kuantitatif	Catatan Mitigasi
Tradisi liris	Identitas terjaga	1 event Liris Sewa/bulan	Edukasi spiritual
Interaksi wisata	Kultur & budaya dilirik	5.000 wisatawan/bulan	Promosi budaya lokal
Seni lokal	Sesuai adat tetap tampil	10 grup tampil per event	Dokumentasi seni
Kebudayaan	Solidaritas meningkat	3 gotong royong/bulan	Partisipasi
Keasrian mada	Misat budaya turunan	20% pemada terlibat	Sekolah budaya lokal

7. Contoh Forat Laporan Keuangan berbasis Social Accounting

Gambar 1 Laporan Keuangan bulanan

LAPORAN KEUANGAN WISATA PANTAI PANCER						
Triwul II s.d III Januari 2022						
NO	TRIMESTER	JANGKA WAKTU	REVENUE	EXPENSE	BALIK	NETTING
1	2021/2022	1	100.000	80.000	20.000	20.000
2	2021/2022	2	150.000	120.000	30.000	30.000
3	2021/2022	3	200.000	180.000	20.000	20.000
4	2021/2022	4	250.000	220.000	30.000	30.000
5	2021/2022	5	300.000	270.000	30.000	30.000
6	2021/2022	6	350.000	320.000	30.000	30.000
7	2021/2022	7	400.000	370.000	30.000	30.000
8	2021/2022	8	450.000	420.000	30.000	30.000
9	2021/2022	9	500.000	470.000	30.000	30.000
10	2021/2022	10	550.000	520.000	30.000	30.000
11	2021/2022	11	600.000	570.000	30.000	30.000
12	2021/2022	12	650.000	620.000	30.000	30.000
Total			3.500.000	3.000.000	500.000	500.000

Gambar 2 Laporan Non-Financial (ASPEK LINGKUNGAN)

CONTOH FORMAT LAPORAN NON-FINANCIAL WISATA PANTAI PANCER PUGER JEMBER ASPEK LINGKUNGAN			
Aspek	Dampak	Indikator Kuantitatif	Program Mitigasi
Altersi	Hilangnya daratan	1-2 m/bulan	Breakwater, penghijauan
Sampah	Pencemaran pantai	10 ton/3 bulan	Bank sampah, bersih pantai

Fig 4. Guide to Preparing Financial Statements

The student service team carried out a series of processes in the form of surveys and Forum Group Discussions (FGD) in order to plan solutions to POKDARWIS related to tourism development, especially regarding maritime business finance. Then it is followed by a thorough interview so that the output provided is in accordance with the conditions of the beach and based on valid information. After the series is carried out, we compile a Guide to Social Accounting-Based Financial Statements that are useful for coastal tourism financial management including financial reporting procedures (income, expenditure, and tourism financial recording), separation of responsibilities, and reporting procedures related to social values which consist of several aspects including social impact, local economic impact, environmental impact, cultural impact and education, each of which contains an aspect component, impacts, quantitative indicators, and mitigation notes and is equipped with sample formats from the preparation of financial statements. This guide is expected to direct POKDARWIS in managing coastal finances so that the funds used are implemented effectively and efficiently and can be a reference to assess the contribution of Pancer beach tourism to the local community, economy and culture in a measurable, systematic, and socially sustainable manner. Based on the results of the analysis, the level of community involvement not only plays a role as a recipient of policy or guideline formulation programs, but also actively participates in the process of planning and implementing activities.

This is evidenced by the implementation of a Group Discussion Forum (FGD) involving various stakeholders such as the Tourism Awareness Group (PORDARWIS) and village officials, as well as participatory surveys for mapping village potential so that this activity is intertwined in two directions. Therefore, the service activities in Puger Kulon Village, precisely on Pancer Beach tourism, have reflected the application of the theory of the community participation ladder which is running quite effectively, although it is still at a medium level in terms of community participation. Puger Kulon Village has good maritime business potential, especially in marine tourism, namely Pancer Puger Kulon Beach, Jember. However, this beach has traditional tourism governance because 80% of the beach management team comes from the elderly and the rest are local youth. The head of POKDARWIS said that this beach is also a job for residents who have retired, the elderly who are unemployed after working as fishermen, and even houses former criminals such as thieves and robbers who have left behind their bad deeds. However, Pancer Beach has managed to maintain tourism management and even foreign tourists have dominated tourist visits. As of June 2025, foreign tourist visitors have exceeded the total number last year. This proves that the beach has good potential to continue to be developed. Quality Management System is a collection of documented postures and standard practices for system management with the aim of ensuring the alignment between processes and products, both goods and services, against certain conditions or needs [9]. Therefore, tourism sustainability needs to be developed with optimal tourism management, both in terms of tourism governance or finance.

The community service team with students has provided solutions by compiling and formulating Standard Operating Procedures (SOP) and Financial Statement Preparation Guidelines based on social accounting which are expected to help develop the potential of the coast in various aspects, not only economic benefits, but also impactful social values such as social, environmental, local economy, and cultural aspects. This is in line with the principles of the Blue economy which emphasizes the efficiency of marine resources in a sustainable manner and the equitable distribution of economic benefits for local communities. These SOPs and guidelines can be a guideline for POKDARWIS in carrying out tourism activities in a transparent and accountable manner. At the stage of preparing SOPs and Financial Statement Preparation Guidelines, several obstacles were found such as limited technical understanding and the use of technological media. However, both have been packaged simply in terms of both the language and the media provided and accompanied by participatory training and discussions so that they are not only recipients of results, but also involved in the formulation of every policy step and can increase POKDARWIS' understanding of coastal tourism operations and finances. The two documents serve not only as technical guidelines, but also as an empowerment instrument that encourages local communities to actively participate in maintaining and preserving the economic potential of the coast in a responsible manner. Thus, the results of this activity make a real contribution to strengthening local institutions and the formation of an inclusive and competitive maritime economic system.

IV. CONCLUSION

POKDARWIS assistance activities in Puger Kulon Village through the Social Accounting Framework approach have strengthened maritime tourism governance based on Blue Economy principles. The preparation of the SOP for Pancer Puger Beach tourism and the guidance of social accounting-based financial statements is a strategic step in realizing a more transparent, accountable, and participatory management system. This result not only answers the problem related to the unstructured management of tourism, but also encourages community independence in managing the potential of the coastal economy in a sustainable manner. A collaborative approach between the service team and the community proves that strengthening local capacity through systematic governance can be the foundation for the development of inclusive and competitive maritime tourism.

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