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A Study of Feminine Accounting in Household Financial Management Practices: A Case Study of Housewives in RT 005 RW 006, Kelurahan Gumuruh

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Abstract: This research aims to explore the adaptation of feminine accounting in household financial management practices among housewives in RT 005 RW 006 Kelurahan Gumuruh. A qualitative approach using case study methods was employed to understand how feminine accounting can create a more inclusive and gender-responsive financial management system. Data were collected through interviews, observations, and document analysis. The results show that feminine accounting enables more equitable and gender-sensitive household financial management. Additionally, the adaptation of feminine accounting supports family welfare by enhancing women's participation in financial decision-making. This study recommends training and education on feminine accounting to strengthen housewives' roles in effectively managing family finances.

Keywords: Feminine Accounting, Household Accounting, Financial Management, Gender Equality

INTRODUCTION

In Indonesia, the role of women in household financial management is central to the economic and social well-being of families. Historically, Indonesian women, especially housewives, have been responsible for organizing and managing family finances, including budgeting, expense allocation, and making key financial decisions (Purwaningsih, 2021). This role is pivotal, as the household serves as a fundamental economic unit that supports the broader economy. Despite the significance of these responsibilities, traditional accounting practices often fail to recognize the unique contributions of women in household financial management. As a result, gender biases in financial decision-making and management remain prevalent, where women's efforts are often underappreciated or undervalued (Ilah et al., 2021).

In conventional accounting, financial practices are typically governed by principles that emphasize objectivity, rationality, and quantitative analysis. These characteristics, while effective in corporate settings, do not necessarily align with the nuanced and empathetic approach required in household financial management, where considerations often extend beyond mere numerical accuracy. Conventional accounting practices are criticized for being inherently masculine, focusing on hierarchical, profit-driven metrics that may not capture the more holistic, collaborative, and qualitative aspects of household management (Komori, 2012). Feminist scholars argue that such biases in accounting contribute to gender inequality by ignoring the invisible labor and emotional effort that women invest in maintaining family well-being (Bebbington et al., 2017).

The concept of feminine accounting has emerged as a response to these limitations, advocating for a more inclusive and gender-sensitive approach to financial management. Feminine accounting introduces a framework that values empathy, collaboration, and responsiveness, which are essential traits in household management (Komori, 2012). This approach emphasizes that accounting practices should not solely focus on financial efficiency but also on meeting the specific needs of household members, particularly women, who play a significant role in managing family resources (Tindangen et al., 2020). Feminine accounting is not only about recognizing the role of women in economic activities but also about creating systems that support their unique responsibilities and empower them to participate in financial decision-making more effectively.

In Indonesia, housewives frequently act as both household managers and additional income earners, especially in low- and middle-income families where financial pressures are high. Women contribute to family income by engaging in informal sector activities, such as small-scale businesses and home-based work. This dual role places additional demands on housewives, who must balance their domestic responsibilities with their economic contributions (Setyoningrum & Nindita, 2020). However, these informal contributions are often not captured in conventional accounting systems, leading to an undervaluation of women’s economic roles within their families and communities (Susanti & Hayat, 2022). Feminine accounting seeks to address this gap by acknowledging and incorporating the full spectrum of women’s financial contributions, both formal and informal, into household financial management practices.

Feminine accounting promotes a holistic approach, where financial management is not merely about balancing expenses with income but also about creating a sustainable environment that supports the well-being of all family members. In this context, financial decisions are made not only based on economic criteria but also on relational and social factors that influence family dynamics. This approach aligns with feminist accounting perspectives, which argue that financial practices should reflect the realities of women’s lives and address the structural inequalities they face (Baker & Bettner, 1997). Studies on feminine accounting in various cultural contexts, such as Komori’s (2012) research on Japanese households, have shown that this approach allows for a more inclusive, equitable, and responsive financial management system. The findings indicate that when women are given a more active role in financial decision-making, households experience improved financial stability and better alignment of financial practices with family values (Yosevin, 2020).

This study focuses on the adaptation of the feminine accounting concept in household financial management in RT 005 RW 006, Kelurahan Gumuruh, Bandung City. This area was chosen as it represents a typical Indonesian neighborhood where the majority of women actively contribute to family income through small businesses or informal sector work, in addition to fulfilling domestic responsibilities. These housewives face various challenges, such as income uncertainty and less structured financial management, which make it difficult to maintain consistent household budgets and plan for long-term needs. By applying the principles of feminine accounting, this study aims to explore how a more inclusive and responsive approach can enhance the financial stability and overall well-being of families in such communities.

Furthermore, the introduction of feminine accounting practices in RT 005 RW 006 could offer practical solutions to the challenges faced by housewives in managing their household finances. Studies indicate that when financial management incorporates feminine values, such as empathy, inclusivity, and a focus on collective well-being, families are better equipped to handle financial stress and adapt to changing economic conditions (Setyoningrum & Nindita, 2020). This approach is especially relevant in areas where families rely on fluctuating incomes from informal sector work, as it allows for more flexible and adaptable financial planning.

Thus, this research aims to answer the question: ‘How can feminine accounting be adapted in household accounting practices to meet the needs of housewives in RT 005 RW 006, Kelurahan Gumuruh?’. This study is expected to contribute both theoretically and practically to the development of a more inclusive accounting approach. Theoretically, it seeks to expand the understanding of feminine accounting by providing empirical insights into its application within Indonesian households. Practically, it aims to offer recommendations for housewives to improve their financial management practices, increase their financial resilience, and ultimately enhance family welfare. By acknowledging and addressing the specific needs and challenges of women in household financial management, this study hopes to promote gender equality and empower women in their roles as both caregivers and economic contributors.

METHOD

This research uses a qualitative approach with a case study method. The qualitative approach was chosen because this study aims to understand a complex social phenomenon, specifically the adaptation of feminine accounting in household financial management among housewives in RT 005 RW 006, Kelurahan Gumuruh. The case study method was employed to delve deeply into how feminine accounting is applied in a specific context and to provide a comprehensive understanding of the situation being studied.

This research is designed as a descriptive qualitative study, where the researcher seeks to depict the adaptation of feminine accounting in household financial management in a thorough and holistic manner. The goal of this design is to generate a detailed and comprehensive understanding of the application of feminine accounting by housewives in the study area. The research location is RT 005 RW 006, Kelurahan Gumuruh, in Bandung City. The majority of residents in this area consist of low- to middle-income families, with many housewives also acting as additional breadwinners. The research subjects are housewives who actively participate in managing household finances and operate small businesses as a supplementary income source.

The data sources in this study consist of primary and secondary data. Primary data were obtained through in-depth interviews with selected housewives as informants. In addition, participant observation was conducted to gain a deeper understanding of the financial management practices carried out by these housewives. Secondary data includes documentation from previous studies, literature related to feminine accounting, and relevant theories regarding household financial management.

The data collection techniques used in this study include several methods. First, in-depth interviews were conducted directly with housewives to obtain information about how they manage household finances, particularly in terms of the application of feminine accounting. Second, participant observation allowed the researcher to be directly involved in the daily activities of respondents to gain a more detailed understanding of how they manage family finances. Third, document analysis was performed, involving the use of documents such as household financial records, simple financial reports, and other supporting materials to reinforce the data obtained through interviews and observations.

Data analysis was conducted using the approach of Miles and Huberman (1984), which consists of three main stages: data reduction, data display, and conclusion drawing and verification. Data reduction involves summarizing, focusing on relevant information, and filtering data that aligns with the research objectives. Data display is conducted in the form of descriptive narratives, diagrams, and tables to facilitate interpretation. After the data is presented, the researcher draws conclusions based on the patterns found, and verification is conducted through triangulation to ensure data validity.

The validity of the data was tested using source triangulation. In this technique, the researcher compares and verifies data obtained through interviews, observations, and document analysis. Additionally, credibility testing was conducted through member-checking with informants to ensure that the researcher's interpretation of the data was accurate according to the informants, thereby maintaining data accuracy throughout the study.

RESULT AND DISCUSSION

The following are research findings taking into account the context and problem formulation:

Feminine Accounting

Feminine accounting is a concept rooted in feminist theory, which seeks to address gender biases in traditional accounting practices by recognizing and valuing the economic contributions of women, particularly within the household. Traditional accounting is often critiqued as being inherently masculine, emphasizing rationality, objectivity, and quantitative metrics, which may not fully capture the nuanced and relational aspects of household financial management (Komori, 2012; Baker & Bettner, 1997). Feminine accounting, in contrast, incorporates values such as empathy, inclusivity, and collaboration, reflecting the roles and responsibilities that women typically assume in managing family resources. It challenges the notion that financial management must be purely numerical, suggesting instead that household accounting should encompass qualitative aspects, including social and emotional considerations (Komori, 2012).

In her research on Japanese household accounting, Komori (2012) found that women’s financial practices in the home often extend beyond mere record-keeping to include relational and long-term planning dimensions. This approach enables women to make financial decisions that prioritize family welfare, considering factors like health, education, and emotional support. Feminine accounting thus creates a more holistic financial system, one that values women’s perspectives and experiences. This concept also aligns with feminist accounting theory, which advocates for an inclusive view of accounting that reflects the diverse experiences of women and acknowledges the invisible labor they contribute to the household economy (Bebbington et al., 2017).

Furthermore, feminine accounting challenges conventional economic structures by emphasizing the ethical and moral dimensions of financial decisions. As Tindangen et al. (2020) argue, feminine accounting can support sustainable development by fostering decision-making that values care, community, and social well-being over individual profit. This shift has implications not only for family dynamics but also for broader economic practices, as it calls for financial systems that are more responsive to the social roles that women play. Feminine accounting therefore offers a transformative perspective, providing a pathway to more equitable and gender-sensitive financial management within households.

Household Accounting

Household accounting encompasses the practices of tracking, planning, budgeting, and financial decision-making within the family. These practices are crucial for maintaining household stability and financial security, particularly for low- and middle-income families, where resource constraints require careful management (Yulianti, 2016; Rozzaki & Yuliati, 2022). Effective household accounting allows families to manage their finances proactively, identify savings opportunities, and allocate resources to both current and future needs. The practice often involves budgeting for essential expenses like food, utilities, education, and health care, as well as planning for potential emergencies or unexpected costs.

Rozzaki & Yuliati (2022) highlight that structured household accounting practices enable families to avoid common financial challenges, such as excessive debt or lack of savings. By establishing a clear budget and monitoring expenditures, families can make informed decisions and adjust their spending according to their income. This approach is especially important for families with variable or unpredictable incomes, as consistent financial management provides a buffer against economic shocks. Additionally, household accounting promotes transparency and accountability within the family, as it encourages all members to be aware of financial priorities and contribute to maintaining financial health (Setyoningrum & Nindita, 2020).

Household accounting is not solely about meeting immediate needs but also involves planning for long-term goals. According to Bebbington et al. (2017), financial planning within the household is critical for achieving family aspirations, such as funding children's education or securing a stable future. This aspect of household accounting aligns closely with the principles of feminine accounting, which considers the broader implications of financial choices on family welfare. By integrating elements like empathy, sustainability, and collective well-being, household accounting can be seen as an extension of feminine accounting principles in practice.

The Role of Women in Household Financial Management

In many cultures, including Indonesia, women are often the primary managers of household finances. This role involves tasks such as budgeting, expense monitoring, and decision-making, which are essential for maintaining family welfare. Women frequently act as both caretakers and financial stewards, managing the day-to-day needs of the family while also considering future financial stability (Setyoningrum & Nindita, 2020). Research shows that women's involvement in household financial management contributes significantly to family well-being, as they bring a relational and holistic perspective to financial decisions that consider the needs of all family members (Susanti & Hayat, 2022).

Despite their critical contributions, women's roles in household financial management are often undervalued or overlooked within traditional economic frameworks. The invisible labor that women provide—such as budgeting, saving, and planning—is typically not acknowledged in conventional accounting systems, which prioritize formal employment and income generation (Baker & Bettner, 1997). Feminist accounting scholars argue that this oversight contributes to gender inequality by failing to recognize the full spectrum of women's economic contributions, both within and outside the household (Yosevin, 2020). Feminine accounting seeks to address this gap by providing a framework that includes and values the economic work performed by women, acknowledging their role as key economic agents within the household.

Studies have shown that when women are given an active role in financial decision-making, households benefit from greater financial stability and improved family cohesion. For instance, Susanti & Hayat (2022) found that households where women play a central role in budgeting and planning are better equipped to handle financial uncertainties, such as sudden income loss or unexpected medical expenses. The relational approach that women often bring to financial management, which considers the welfare of the entire family, is central to maintaining financial health over the long term.

Moreover, the role of women in household finance has evolved in response to economic pressures. Many women now also serve as supplementary income earners, especially in low-income families where additional resources are essential for meeting basic needs (Ilah et al., 2021). This dual role requires women to balance traditional domestic responsibilities with economic contributions, underscoring the need for a financial management system that supports their multifaceted roles. Feminine accounting provides an adaptable approach that allows women to integrate their economic activities within household financial planning, fostering a more resilient and supportive financial environment.

Feminine Accounting and Gender Equity in Household Finance

A core objective of feminine accounting is to promote gender equity by validating women’s roles in household financial management. Traditional accounting systems often reinforce gender hierarchies by excluding women’s contributions to family economics, which are typically unpaid and therefore invisible in formal financial records (Komori, 2012; Tindangen et al., 2020). Feminine accounting addresses this issue by recognizing the economic value of women’s work within the household and providing tools that empower them to participate in financial decision-making on equal terms with their partners.

Studies indicate that when feminine accounting principles are applied, family dynamics shift toward a more egalitarian model, where financial responsibilities and decision-making are shared. This shift enhances family cohesion and supports a collaborative approach to financial planning (Komori, 2012; Bebbington et al., 2017). By fostering an environment where both partners contribute to financial discussions, feminine accounting promotes transparency and builds trust within the household. This collaborative model not only benefits women but also strengthens the overall financial resilience of the family.

The literature on feminine accounting, household accounting practices, and the role of women in financial management underscores the importance of inclusive financial systems that reflect the realities of women’s lives. Feminine accounting offers a transformative framework that addresses the limitations of conventional accounting, providing an approach that values empathy, collaboration, and inclusivity. As households become more reliant on the economic contributions of women, feminine accounting emerges as a critical tool for achieving financial stability and gender equity in family finance.

Discussion

This literature review will be discussed based on the history of the topic, research objectives, and problem formulation:

1. Overview of Respondents and Their Financial Context

The study respondents, all housewives from RT 005 RW 006, Kelurahan Gumuruh, Bandung City, present a socio-economic profile that is representative of low- to middle-income households in Indonesia. Most respondents play dual roles: managing household affairs and contributing economically, primarily through small-scale, informal businesses. The economic activities undertaken by these housewives are essential for meeting household needs, given the limitations in their husbands' earnings or the instability of informal sector incomes. For instance, respondents engage in activities such as selling homemade foods, running small retail kiosks, or participating in local craft-making, which generate supplementary income.

The financial management of these households often lacks structure due to irregular income flows. Unlike salaried workers, these women face considerable financial uncertainty, which complicates budgeting and saving. This scenario reveals a critical need for a financial management system that can accommodate fluctuations in income. Feminine accounting, which emphasizes adaptability and inclusivity, is particularly well-suited to address these needs. By promoting a flexible approach to household finance, feminine accounting can help housewives manage their responsibilities more effectively under challenging economic conditions.

2. Household Financial Management Practices

The respondents' financial practices largely revolve around informal methods of tracking income and expenditures. Simple record-keeping is common, with most housewives maintaining written logs of expenses in notebooks or using small ledgers. For instance, Mrs. Ida and Mrs. Hernita systematically document daily expenses, which allows them to track spending patterns over time. These records typically include categories such as food, utilities, children's education, and health-related expenses. However, due to a lack of formal financial education, the level of detail and consistency in these records varies across respondents.

For some, financial management goes beyond simple record-keeping. Planning is often conducted with a monthly outlook, where a portion of income is allocated for essential needs, and small amounts are set aside as savings for emergencies. However, these savings are often minimal and may be quickly depleted in the event of unexpected expenses, such as medical emergencies or school fees. The lack of a structured savings plan highlights a gap that feminine accounting could address by introducing disciplined yet flexible budgeting practices that align with the respondents' income realities.

In contrast, respondents like Mrs. Pipih and Mrs. Syerli manage household finances more casually, relying on mental calculations and informal practices. These housewives reported challenges in tracking cash flows accurately, leading to occasional overspending or difficulties in prioritizing expenses. This informal approach illustrates the need for an accessible and practical financial system that encourages consistent record-keeping and budgeting without requiring complex knowledge or tools.

3. Implementation of Feminine Accounting

Feminine accounting, characterized by an inclusive and empathetic approach, has shown potential in transforming household financial practices among the respondents. Unlike traditional accounting, which often prioritizes objectivity and quantitative precision, feminine accounting recognizes the importance of relational and social factors. This approach resonates with housewives, as it encourages them to consider not only the financial but also the emotional and social implications of their decisions.

The application of feminine accounting has enabled respondents to take a more active role in household budgeting and decision-making. For instance, Mrs. Syerli and Mrs. Atik reported feeling more empowered and involved in planning family finances, a role that was previously dominated by their husbands. This shift has led to a more collaborative decision-making process, where both partners contribute to budget discussions, evaluate financial needs, and decide on spending priorities. The inclusive nature of feminine accounting allows women to share financial responsibilities and fosters a sense of partnership, where the household operates as a cooperative unit rather than a hierarchical structure.

Through feminine accounting, respondents have also developed a more holistic view of household financial management. Rather than simply recording transactions, they consider the long-term impacts of their choices, balancing immediate needs with future goals, such as saving for their children's education or preparing for health-related expenses. Feminine accounting has proven to be a valuable tool for these housewives, as it enables them to adapt their financial practices to their family’s unique needs and values, creating a more sustainable and supportive environment for financial decision-making.

4. Impact of Feminine Accounting on Family Welfare

The implementation of feminine accounting has had a positive impact on family welfare among the respondents. By encouraging systematic financial management practices, such as regular budgeting, record-keeping, and goal setting, feminine accounting has allowed families to achieve greater stability and security. For example, respondents who consistently track their income and expenses are able to identify potential savings and make adjustments to their spending habits. This control over household finances helps reduce the risk of overspending and allows families to maintain a small financial buffer for emergencies.

Additionally, feminine accounting has promoted psychological benefits, as housewives report feeling more in control and less stressed about financial uncertainties. Mrs. Hernita expressed relief in knowing exactly how much she spends each month on household needs, which gives her confidence in planning for future expenses. This sense of control has a positive ripple effect on family dynamics, as financial security contributes to a harmonious household environment. When financial worries are reduced, respondents can focus more on nurturing family relationships and supporting their children's development.

Moreover, feminine accounting empowers women to take on a central role in financial matters, which fosters gender equality within the family. Traditionally, financial decision-making in households has been dominated by men, with women's contributions often overlooked. However, by involving women in budgeting and planning, feminine accounting validates their role as financial partners. This acknowledgment enhances their sense of agency and reinforces the importance of their contributions to family welfare. The resulting gender equality benefits not only the women themselves but also strengthens family unity, as both partners share responsibilities and work collaboratively toward common financial goals.

5. Challenges in Adopting Feminine Accounting

Despite its benefits, the adoption of feminine accounting faces several challenges. One significant barrier is the limited financial literacy among respondents, many of whom lack formal education in financial management. Without foundational knowledge in budgeting, record-keeping, and financial planning, housewives may find it challenging to implement structured accounting practices. This limitation is evident in cases like Mrs. Pipih, who expressed difficulty in maintaining consistent financial records due to her unfamiliarity with accounting concepts.

Another challenge is income instability, especially for respondents who earn additional income through informal sector work. Unlike salaried employees, these housewives often experience fluctuations in their earnings, which complicates the budgeting process. For example, Mrs. Ida, who sells homemade food, noted that her income varies significantly depending on market demand and seasonal factors. This variability makes it difficult to establish a consistent budget and plan for long-term expenses, as any financial shortfall can disrupt savings and spending plans. As a result, respondents may struggle to balance their budgets and are forced to prioritize immediate needs over future goals.

Furthermore, there is limited access to community resources that support financial education. The respondents expressed a desire for training or workshops that could enhance their financial literacy and provide them with practical tools for managing household finances. However, the absence of such resources within the community limits their ability to fully benefit from feminine accounting principles. This lack of support underscores the need for community-based financial education initiatives that could empower housewives with the knowledge and skills necessary to manage family finances effectively.

6. Recommendations for Strengthening Feminine Accounting Practices

Based on the findings, this study recommends that community-based programs be developed to provide housewives with basic financial management skills. Such programs should focus on practical aspects of feminine accounting, including budgeting, expense tracking, and planning for irregular income. By equipping housewives with these foundational skills, feminine accounting practices can be more effectively implemented, leading to greater financial security and enhanced family welfare.

Furthermore, the adoption of a participatory approach to financial decision-making within households is encouraged. By involving both partners in budgeting and spending discussions, feminine accounting promotes a sense of shared responsibility and respect for women's roles in household financial management. This inclusive approach can help reduce gender-based disparities in financial matters and create a balanced partnership that benefits all family members.

Another recommendation is to establish peer support groups or community workshops that facilitate the exchange of insights on feminine accounting. These groups could provide a platform for housewives to learn from one another, share best practices, and collectively address challenges. By fostering a supportive network, community workshops can empower women to feel more confident in their financial roles and encourage continuous learning.

Finally, it is recommended that local government or non-profit organizations collaborate to create financial literacy resources tailored to the specific needs of housewives. Such resources could include simplified guides on budgeting, expense management, and saving strategies, which would enable housewives to build a more structured approach to household finance. With access to appropriate tools and training, feminine accounting can become an accessible and sustainable practice that empowers women and enhances family welfare.

CONCLUSION

This study shows that the application of feminine accounting in household financial management among housewives in RT 005 RW 006, Kelurahan Gumuruh, can create a more inclusive, equitable, and responsive financial management system that addresses the needs of all family members, especially women. Feminine accounting not only provides a gender-equitable approach but also increases women's involvement in household financial decision-making. This contributes to the overall welfare of the family, resulting in more effective budgeting, regular financial record-keeping, and wiser financial decision-making.

However, challenges remain in implementing feminine accounting within the community, including a lack of understanding of the importance of systematic financial record-keeping and income instability. To address these challenges, continuous education and training on feminine accounting are needed, especially to empower housewives to manage family finances more effectively.

As a recommendation, developing basic accounting education programs that emphasize the importance of record-keeping, planning, and sustainable financial management is essential. This study also encourages the adoption of a participatory approach in household financial decision-making, where women have an equal role in budgeting and financial allocation within the family. With appropriate training programs, housewives are expected to manage household finances more effectively and improve their family's welfare.

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