



Women As Household Financial Managers: An Accounting Analysis And The Development Of The MLPK-RT Model

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ABSTRACT

Household financial management plays an essential role in maintaining family welfare and economic resilience, particularly in households where housewives act as the primary financial managers. This study aims to examine household financial management practices among housewives in the Ciayumajakuning region and to develop a practical financial reporting model suited to their socio-economic conditions and levels of financial literacy. Employing a descriptive qualitative approach, data were collected through in-depth interviews, observations, and documentation involving 15 housewives from low-, middle-, and high-income households across five districts and cities. The findings indicate that household financial management is generally conducted in an informal and intuitive manner, with limited documentation regardless of income level. Although income differences influence planning, control, and saving behavior, they do not necessarily lead to systematic financial recording and evaluation. To address this issue, the study proposes the Household Financial Management Report Model (MLPK-RT), a simple, practical, and adaptive framework that integrates basic accounting principles into daily household financial practices. This model contributes to making accounting more accessible to housewives, while offering practical implications for improving financial discipline, empowering women, and supporting sustainable family welfare.

INTRODUCTION

The family is the most fundamental socio-economic unit and plays an essential role in shaping individual character, social welfare, and economic resilience at both community and national levels (Riyono, 2022; Rahman & Ramadhan, 2024). Beyond its function as a social

institution, the household operates as a basic economic unit where financial decisions directly influence living standards, access to education and healthcare, and the ability to cope with economic uncertainty. Household economic stability therefore becomes a key determinant of sustainable family welfare and reflects broader socio-economic conditions (Yulianti & Ihsan, 2016).

In the Indonesian household context, the responsibility for managing family finances is predominantly carried out by housewives. Previous studies consistently highlight women's central role in managing household cash flows, including budgeting, allocating income for daily consumption, recording expenses, and planning long-term financial needs such as savings, children's education funds, and emergency reserves (Kodariah et al., 2024; Rafidah et al., 2024; Noviriani et al., 2022; Hanifah et al., 2020; Rahman & Ramadhan, 2024). Through this role, housewives act as the primary economic managers who balance household income and expenditure. However, in practice, household financial management is generally conducted without formal or structured accounting systems and relies largely on personal habits and experiential knowledge (Mediaty et al., 2021; Mulyani et al., 2024).

Despite their strategic position, housewives often face structural challenges in managing household finances. While they are responsible for key financial decisions, their level of financial literacy and financial inclusion remains relatively limited. This condition encourages intuitive and unsystematic financial practices, characterized by minimal recording and evaluation. Consequently, households are more vulnerable to financial mismanagement, irregular cash flows, and insufficient preparedness to face economic shocks or domestic financial crises (Suarni & Sawal, 2020). This situation indicates a mismatch between the financial responsibilities borne by housewives and the availability of appropriate financial management tools that align with their literacy levels and socio-cultural context (Kokot-Blamey, 2021; Hanlon et al., 2022; Masrunik et al., 2024).

This gap becomes more evident when linked to female human development indicators. Data from the Human Development Index (HDI) in the Ciayumajakuning region during 2021–2023 reveal that women consistently achieve lower scores than men (Statistics Indonesia of West Java Province, 2024). One contributing factor to this condition is the relatively low level of women's financial inclusion. Although national surveys indicate that women's financial literacy is slightly higher than that of men, women's access to and utilization of formal financial services remains lower (Financial Services Authority, 2024). These findings are further supported by reports on the implementation of the National Financial Inclusion Strategy, which show that ownership and usage of bank accounts in Indonesia are still dominated by men (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2023).

Low financial inclusion among women is closely associated with household economic structures that rely predominantly on a single source of income, where men act as the primary breadwinners. In such conditions, women tend to perceive direct access to formal financial services as unnecessary, as most household financial transactions are conducted through their husbands' accounts. As a result, women face limited access to credit facilities, formal savings instruments, and other financial products that could strengthen their economic autonomy. If this pattern persists, women risk lagging behind in terms of economic independence and household welfare, which may ultimately weaken overall household and national economic resilience (Putri & Hartono, 2024).

At the national level, strengthening household economic resilience is closely aligned with the achievement of the Sustainable Development Goals (SDGs) 2030, particularly poverty alleviation (SDG 1), gender equality and women's empowerment (SDG 5), and inclusive and sustainable economic growth (SDG 8) (Ministry of National Development Planning/Bappenas, 2019). This agenda is also consistent with Indonesia's Asta Cita, especially the sixth priority that emphasizes strengthening family welfare and social resilience as key foundations for sustainable national development (TPN Paslon 02 Prabowo–Gibran, 2024). Therefore, improving housewives'

capacity in managing household finances should not be viewed merely as a domestic issue, but as an integral component of broader economic and development strategies.

Previous research on household financial management has largely focused on the behavioral aspects of financial practices and the importance of financial literacy in improving family welfare (Kodariah et al., 2024; Hanifah et al., 2020; Noviriani et al., 2022; Yuliana et al., 2020; Yulianti & Ihsan, 2016). Studies adopting feminist accounting perspectives reveal that household financial management remains conventional and unsystematic, relying heavily on mental calculations rather than written financial records (Kokot-Blamey, 2021; Nurhidayah et al., 2017). Other studies focusing on millennial housewives incorporate dimensions of religiosity and financial ethics but rarely offer simple and applicable financial recording models suitable for daily household activities (Rafidah et al., 2024; Is'adi & Mauliyah, 2023; Rasmi Nur Anggraeni et al., 2022). These findings indicate that existing studies have not sufficiently addressed the need for practical and structured household financial reporting tools.

LITERATURE REVIEW

Household Financial Management and the Role of Housewives

Household financial management is widely recognized as a fundamental determinant of family welfare and economic resilience. As the smallest economic unit, households are responsible for allocating limited financial resources to meet basic needs, manage risks, and plan for future security (Yulianti & Ihsan, 2016). In the Indonesian context, household financial stability strongly influences access to education, healthcare, and long-term welfare, making effective financial management a critical aspect of social and economic development (Riyono, 2022; Rahman & Ramadhan, 2024). Previous studies consistently emphasize that the responsibility for managing household finances predominantly rests with housewives. Women play a central role in budgeting, allocating income for routine consumption, recording expenditures, and planning long-term financial goals such as savings, education funds, and emergency reserves (Kodariah et al., 2024; Noviriani et al., 2022; Hanifah et al., 2020; Rafidah et al., 2024). This position places housewives as key economic decision-makers who maintain balance between household income and expenditure.

However, despite their strategic role, household financial management practices remain largely informal. Several studies reveal that financial decisions are commonly based on experience, habits, and intuition rather than systematic planning and formal recording (Mediaty et al., 2021; Mulyani et al., 2024). This condition indicates a gap between the responsibility carried by housewives and the availability of practical financial management tools that suit their daily routines.

Financial Literacy, Inclusion, and Structural Constraints

Although housewives are central to household financial decision-making, their capacity to manage finances is often constrained by limited financial literacy and low financial inclusion. Research suggests that insufficient financial knowledge leads to weak budgeting, minimal documentation, and a lack of financial evaluation, increasing household vulnerability to economic shocks (Suarni & Sawal, 2020). As a result, financial management practices tend to be reactive rather than strategic. This limitation is further reinforced by structural household arrangements in which men serve as the primary income earners. In such contexts, women frequently perceive access to formal financial services as unnecessary, as most transactions are conducted through their husbands' accounts. This pattern reduces women's access to savings instruments, credit facilities, and other financial products that could enhance economic independence (Putri & Hartono, 2024). At the regional level, disparities in women's economic capacity are reflected in human development indicators. Data from the Ciayumajakuning region show that the Human Development Index (HDI) for women remains consistently lower than that

of men (Statistics Indonesia of West Java Province, 2024). Although women demonstrate comparable or slightly higher financial literacy levels, their actual utilization of financial services remains limited (Financial Services Authority, 2024; Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2023). These findings suggest that financial capability is not solely determined by knowledge, but also by access and practical application.

Household Accounting Practices and Feminist Accounting Perspectives

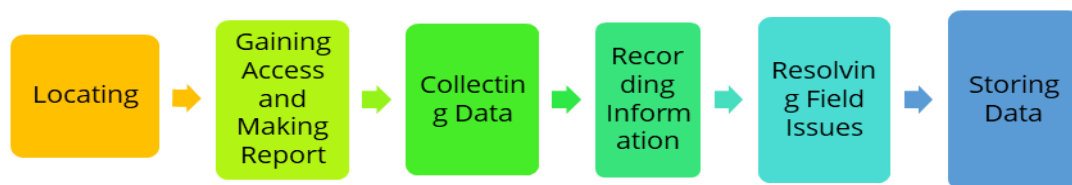
From an accounting perspective, household financial management has attracted increasing attention, particularly within feminist accounting studies. Prior research reveals that household accounting practices are mostly unsystematic, relying heavily on mental calculations rather than written records (Nurhidayah et al., 2017; Kokot-Blamey, 2021). Housewives are often described as “family calculators” who manage finances cognitively due to time constraints and multiple domestic roles (Hanifah et al., 2020; Rahman & Ramadhan, 2024; Rustiyani & Outri, 2024). Studies focusing on younger and millennial housewives have incorporated elements such as religiosity and financial ethics. While these studies contribute valuable behavioral insights, they rarely offer practical accounting-based reporting models that can be directly implemented in everyday household activities (Rafidah et al., 2024; Is’adi & Mauliyah, 2023; Rasmi Nur Anggraeni et al., 2022). As a result, household financial management continues to lack standardized yet simple reporting mechanisms.

Research Gap and Direction of the Study

A synthesis of previous studies highlights a consistent pattern: while awareness of household financial management is increasing, practical and systematic financial reporting models for households remain underdeveloped. Most existing research emphasizes financial attitudes, behavior, or literacy without translating these dimensions into applicable accounting instruments for daily use. Moreover, current models often fail to accommodate differences in financial literacy, socio-economic conditions, and domestic roles among housewives. This gap underscores the need for a contextualized household financial reporting framework that integrates basic accounting functions while remaining simple, flexible, and accessible. Addressing this limitation, the present study focuses on developing a practical household financial management report model that aligns with the lived experiences of housewives and supports more disciplined, transparent, and sustainable household financial practices.

METHODS

This study adopts a descriptive qualitative approach (Denny & Weckesser, 2022) to explore the experiences, perceptions, and practices of housewives in managing household finances through accounting-related activities and in coping with everyday financial challenges, with particular attention to the Ciayumajakuning region. The qualitative design enables an in-depth understanding of how financial management is interpreted and practiced within the domestic context. The research participants consist of housewives from families with different income levels and classified as economically stable households. Within the Ciayumajakuning area, the study focuses on three key informants representing high-, middle-, and low-income households in each district and city, in order to capture diverse perspectives and contextual variations in household financial management practices. The analysis concentrates on three core dimensions of household financial management: financial planning (budgeting and needs assessment), financial recording (systematic documentation of income and expenditures), and financial decision-making (prioritization of needs and resource allocation). To enhance the credibility and validity of the findings, data triangulation is applied by integrating multiple data sources, including interviews, observations, and documentation.

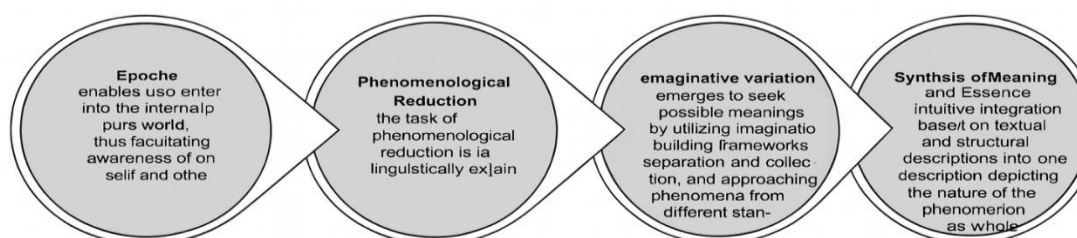
Figure 1 Data Collection Stages

Source: (Creswell & Creswell, 2018)

The initial stage of the study involved the locating phase, in which a preliminary field survey was conducted across cities and districts in the Ciayumajakuning region to identify potential informants. At this stage, the general socio-economic conditions of the area were examined, and informants who were able to provide comprehensive and relevant information regarding household financial management were purposively selected. Following this, the researcher developed a semi-structured interview guide to support the data collection process. Although an initial set of guiding questions was prepared, the qualitative nature of the study allowed the questions to evolve during the interviews. This flexibility enabled interactive, two-way communication between the researcher and the informants, allowing deeper exploration of emerging issues.

During the gaining access and making rapport stage, the researcher explained the background, objectives, and significance of the study to the informants. Consent was obtained prior to data collection, and relevant documents were reviewed within the predetermined research timeframe. This stage facilitated trust-building and ensured informants' willingness to share their experiences openly. Subsequently, in-depth interviews were conducted with all selected informants to gather detailed accounts of their household financial management practices. In line with qualitative research principles, the primary data sources consisted of words and actions, obtained through direct observation and intensive interviews. Throughout the process, key information was carefully documented. In the final stages, namely resolving field issues and storing data, all collected data were systematically recorded, organized, and securely stored for analysis. This included audio recordings, field notes, and relevant documentation, ensuring data integrity and supporting a rigorous qualitative analysis.

Data Analysis Stage

Figure 2. Data Analysis Stages

Source: Moustakas (Noviriani et al., 2022)

This research begins by compiling various pieces of information into a comprehensive description of the phenomenon of experience. The researcher re-examines all collected data to ensure it is complete, clear, relevant, and relevant to other data sets. All data collected from interviews with relevant parties is re-examined by the researcher. After a comprehensive review, the data is then coded and important information is recorded in margin notes. The next step is to capture and classify the informants' statements. Only statements related to the topic and textually meaningful and without deviation will be arranged into meaningful units. The researcher then describes the phenomena that occurred to the informants and explains how

they occurred. Afterward, the researcher provides a narrative about the core of the phenomenon being studied and explores the meaning of the informants' experiences. Ultimately, the research analysis process yields various data on the state of financial management. The final analysis stage is compiling a household management report for each informant to demonstrate how the informants manage their household finances, resulting in a prosperous family.

RESULTS

The findings of this study reaffirm the pivotal role of women, particularly housewives, as the primary managers of household finances (Kodariah et al., 2024; Rafidah et al., 2024; Mediaty et al., 2021). Differences in financial behavior across low-, middle-, and high-income households indicate that household accounting practices are strongly shaped by income stability, levels of financial literacy, and the availability of practical and user-friendly financial recording tools (Kokot-Blamey, 2021; Hanlon et al., 2022; Masrunik et al., 2024). This section discusses the research findings by situating them within relevant theoretical frameworks and previous empirical studies, while also examining their implications for the development of the MLPK-RT model.

Demographic and Socioeconomic Characteristics of the Respondents

The respondents in this study were housewives residing in five cities and regencies within the Ciayumajakuning region, namely Cirebon Regency, Cirebon City, Indramayu Regency, Majalengka Regency, and Kuningan Regency. All respondents were selected from households classified as economically stable, with varying income levels, enabling the study to capture the heterogeneity of household economic conditions across the research area (Kementerian PPN/Bappenas, 2019).

Table 1 Demographic and Socioeconomic Characteristics of Research Respondents

Respondent	Age	Residence	Marital Status	Highest Education	Occupation	Number of Children	Monthly Household Income
R1	45	Cirebon Regency	Married	Junior High School	Housewife	6	≤ IDR 2,000,000
R2	49	Cirebon City	Married	Diploma (D3)	Housewife	2	≤ IDR 2,000,000
R3	52	Indramayu Regency	Married	Elementary School	Housewife	4	≤ IDR 2,000,000
R4	45	Kuningan Regency	Married	Elementary School	Housewife	2	≤ IDR 2,000,000
R5	55	Majalengka Regency	Married	Elementary School	Housewife	2	≤ IDR 2,000,000
R6	54	Cirebon Regency	Married	Senior High School	Housewife	3	IDR 2,000,000–5,000,000
R7	35	Cirebon City	Married	Senior High School	Housewife	2	IDR 2,000,000–5,000,000
R8	55	Indramayu Regency	Married	Senior High School	Housewife	3	IDR 2,000,000–5,000,000
R9	55	Kuningan	Married	Junior High	Housewife	3	IDR

		Regency		School			2,000,000–5,000,000
R10	40	Majalengka Regency	Married	Senior High School	Housewife	2	IDR 2,000,000–5,000,000
R11	38	Cirebon Regency	Married	Master's Degree	Housewife	1	≥ IDR 5,000,000
R12	51	Cirebon City	Married	Senior High School	Housewife	2	≥ IDR 5,000,000
R13	48	Indramayu Regency	Married	Senior High School	Housewife	2	≥ IDR 5,000,000
R14	40	Kuningan Regency	Married	Senior High School	Housewife	2	≥ IDR 5,000,000
R15	40	Majalengka Regency	Married	Bachelor's Degree	Housewife	2	≥ IDR 5,000,000

Source: Primary data processed by the authors (2025).

Based on Table 1, the study involved 15 housewives residing in five cities and regencies within the Ciayumajakuning region, namely Cirebon City and Cirebon Regency, Indramayu Regency, Majalengka Regency, and Kuningan Regency. All participants were married and served as the primary decision-makers in managing household finances. Their ages ranged from 35 to 55 years, representing productive and mature stages of life in which financial decision-making within the family is relatively well established. The respondents' educational backgrounds varied considerably, spanning from basic education (elementary and junior high school) to higher education levels (bachelor's and master's degrees). This diversity reflects differing levels of financial literacy that influence household accounting practices. From a socioeconomic perspective, household income fell into three main categories low ($\leq$ IDR 2,000,000), middle (IDR 2,000,000–5,000,000), and high ($\geq$ IDR 5,000,000) per month with family size ranging from one to six children.

Women's Role as Central Actors in Household Accounting

The findings indicate that all respondents were married women who assumed primary responsibility for managing household finances, including income allocation, expenditure control, and day-to-day financial decision-making. This pattern suggests that household accounting practices in the Ciayumajakuning region are inherently gendered, with women occupying a central position in domestic financial management. In this context, housewives function not merely as executors of household spending but as family financial managers who actively set spending priorities, adjust expenditures in response to income constraints, and safeguard the economic sustainability of the household.

These findings are consistent with prior studies in household accounting and feminist accounting literature, which emphasize the dominant role of women in managing family finances, despite such practices often being informal and insufficiently documented (Kokot-Blamey, 2021; Noviriani et al., 2022; Hanifah et al., 2020). Accordingly, household accounting in this study is not understood solely as a technical activity of financial recording, but rather as a socially embedded practice shaped by gender relations, cultural norms, and women's adaptive strategies in responding to the dynamics of household economic conditions (Rahman & Ramadhan, 2024).

Analysis of Household Accounting Dimensions

Referring to the basic accounting framework of planning, organizing, controlling, and evaluating (Noviriani et al., 2022), the interview data obtained from the respondents were synthesized and systematically categorized, as presented in table 2:

Table 2 Synthesis of Household Accounting Dimensions Based on Interview Findings

Household Accounting Dimensions	Low Income ($\leq$ IDR 2 million)	Middle Income (IDR 2–4 million)	High Income ($\geq$ IDR 5 million)	Analytical Interpretation
Planning	Undocumented, short-term, and situational planning	Basic allocation of expenditure categories without formal documentation	More structured planning with a medium-term orientation	Income stability influences the level of planning formality
Recording	No financial recording practices	Irregular, memory-based recording	Simple manual or digital recording	Financial recording remains a cross-group weakness
Organizing	Focus on basic necessities	Initial categorization of essential expenditures	Detailed categorization, including savings and investments	Organizational complexity increases with economic capacity
Controlling	Limited ability to control expenditures	Partial control with frequent budget deviations	Relatively stable control supported by reserve funds	Emergency funds are critical to financial stability
Evaluating	Rarely conducted	Informal and irregular evaluation	Periodic evaluation, though not fully systematic	Data-based evaluation practices remain limited
Savings / Investment	Generally unavailable	Informal saving mechanisms (e.g., rotating savings)	Formal savings and investment instruments	Financial inclusion improves at higher income levels

Source: Primary data processed by the authors (2025).

Planning : Household financial planning practices exhibit substantial differences in terms of formality across income groups. Low-income households tend to rely on short-term, situational planning that is largely undocumented and responsive to immediate needs. Middle-income households begin to allocate expenditures into basic categories, although this process is generally informal and unsupported by written plans. In contrast, high-income households demonstrate more structured planning practices with a medium-term orientation. These patterns suggest that income stability plays a critical role in encouraging more systematic approaches to household financial planning. Financial recording remains a key weakness in household accounting practices across all income levels. Low-income households typically do not maintain financial records, while middle-income households rely on irregular, memory-based recording. Among high-income households, financial records are more commonly maintained, either manually or through simple digital tools; however, consistency remains limited. This

finding indicates that higher income alone does not automatically translate into the establishment of sustainable financial recording habits.

Organizing: The complexity of household financial management increases in line with a family's economic capacity. Low-income households primarily focus on meeting basic needs, whereas middle-income households begin to categorize essential expenditures as part of their financial organization. High-income households exhibit more detailed organizational practices, including dedicated allocations for savings and investment. This pattern reflects the expansion of financial organization capabilities as economic resources and decision-making flexibility increase.

Controlling : Expenditure control represents a major challenge for low-income households, which often struggle to maintain balance between income and spending. Middle-income households display partial control, frequently experiencing budget deviations. In contrast, high-income households tend to achieve greater financial stability, supported by the availability of reserve funds. These findings highlight the importance of emergency savings in enhancing the effectiveness of household financial control.

Evaluating : Financial evaluation practices are largely absent among low-income households and remain informal and irregular within middle-income groups. Although high-income households engage in periodic financial evaluations, these assessments are not yet fully grounded in systematically documented financial data. This condition indicates that evaluation, as an integral component of the household accounting cycle, has not been optimally institutionalized.

Savings and Investment : Marked differences across income groups are most evident in relation to savings and investment behavior. Low-income households generally lack savings, while middle-income households tend to depend on informal saving mechanisms. Conversely, high-income households make greater use of formal savings and investment instruments. These findings suggest that improvements in financial inclusion accompany rising income levels, although they are not consistently followed by the adoption of comprehensive and systematic household financial management practice.

Synthesis Overall, the analysis of the six dimensions of household accounting reveals that financial management practices carried out by women as primary household financial managers remain predominantly simple and insufficiently documented. While income disparities shape how households plan, organize, and control their finances, they do not necessarily foster consistent habits of financial recording and evaluation. This highlights a structural gap in the institutionalization of household accounting practices across income groups.

Development of the Household Financial Management Report Model (MLPK-RT)

The findings of this study confirm the existence of substantial disparities in household accounting practices across different income levels, indicating a clear need for a structured yet flexible Household Financial Management Report Model (MLPK-RT). The proposed model is designed to address practical limitations identified in the field and is characterized by three core principles. First, the model emphasizes simplicity, ensuring that it can be easily understood and applied even by households with basic educational backgrounds. In its most basic form, the model adopts a monthly income-expenditure table that enables users to track cash flows without requiring technical accounting knowledge. Second, the model is intentionally practical, incorporating expenditure categories commonly encountered in daily household life. These include basic necessities, education, healthcare, transportation, socio-religious expenses, savings, and installments or investments, allowing households to reflect their real financial conditions accurately.

Third, the MLPK-RT is designed to be adaptive to varying income structures. For low-income households, the model prioritizes simple daily recording formats, including informal saving mechanisms such as rotating savings schemes. Middle-income households are guided

toward more disciplined budget allocation and regular monthly evaluations. Meanwhile, for high-income households, the model places greater emphasis on systematic evaluation, formal savings instruments, and dedicated investment tracking. Overall, the adaptive structure of the MLPK-RT enables households to gradually strengthen their financial management practices in line with their economic capacity, supporting more sustainable and informed financial decision-making.

Table 3. Initial Draft of the Household Financial Management Report Model (MLPK-RT)

Financial Category	Planned Amount (IDR)	Actual Amount (IDR)	Variance	Evaluation Notes
Income				
– Husband's Salary				
– Wife's Salary / Business Income / Side Income				
Total Income				
Basic Expenditures				
– Daily Food Expenses				
– Electricity & Water				
– Transportation				
Children's Education				
Healthcare				
Social & Religious Expenses				
Savings / Emergency Fund				
Installments / Investments				
Total Expenditures				
Surplus / Deficit				

Source: Primary data processed by the authors (2025).

Through the implementation of the MLPK-RT table, housewives are gradually introduced to fundamental accounting practices in a practical and accessible manner. The structured format encourages regular financial recording, systematic comparison between planned and actual expenditures, and routine monthly evaluation through the variance and evaluation notes columns. By linking income and expenditure categories with planning and realization components, the model operationalizes basic accounting functions recording, budgeting, controlling, and evaluating within everyday household activities.

This approach effectively translates formal accounting concepts into daily financial decision-making without imposing technical complexity. As a result, users are not only able to monitor cash flows more clearly but also develop reflective financial habits, such as identifying spending deviations, reassessing priorities, and adjusting future budgets. Over time, these practices contribute to improved financial literacy and greater awareness of household financial conditions. Importantly, the MLPK-RT model is designed to be flexible in its application. The table can be completed manually using paper-based records or digitally through simple tools such as Microsoft Excel or Google Sheets, depending on household capabilities and access to technology. This flexibility enhances the model's inclusiveness and applicability across diverse socio-economic contexts, ensuring that households with varying levels of education and digital literacy can adopt the model effectively.

DISCUSSION

The primary purpose of this study was to examine household financial management practices among housewives in the Ciayumajakuning region and to develop a practical

accounting-based household financial reporting model. The findings reaffirm the strategic role of women as central actors in household financial management, while simultaneously highlighting structural limitations in the institutionalization of household accounting practices. Consistent with prior studies, the results confirm that housewives serve as the primary managers of household finances across income levels (Kodariah et al., 2024; Hanifah et al., 2020; Noviriani et al., 2022). This finding reinforces feminist accounting perspectives that view household accounting as a gendered and socially embedded practice rather than a purely technical activity (Kokot-Blamey, 2021). Women's financial decision-making is shaped by cultural norms, income constraints, and adaptive strategies to sustain household economic stability.

The analysis reveals that income stability influences the degree of formality in financial planning and organization. However, higher income does not necessarily lead to consistent financial recording and evaluation practices. This finding aligns with previous research indicating that household accounting remains largely intuitive and undocumented, even among financially stable households (Hanlon et al., 2022; Masrunik et al., 2024). The persistence of weak recording practices across income groups suggests that the core challenge lies not solely in economic capacity, but in the absence of simple and accessible accounting tools suited to household contexts. Unexpectedly, even high-income households did not demonstrate fully systematic evaluation practices. This result indicates that financial evaluation is the least developed component of household accounting and remains weakly embedded in daily financial routines. Time constraints, overlapping domestic roles, and reliance on mental calculations may explain this condition, as suggested by Hanifah et al. (2020) and Rahman and Ramadhan (2024).

The development of the MLPK-RT model addresses this gap by translating basic accounting functions planning, recording, controlling, and evaluating into an accessible household-level framework. By prioritizing simplicity and adaptability, the model responds directly to empirical limitations identified in the results section. The model also supports gradual improvements in financial discipline and reflective financial behavior, which are essential for strengthening household economic resilience. From a managerial perspective, the MLPK-RT provides practical guidance for housewives in monitoring cash flows, identifying expenditure deviations, and improving budget control. For policymakers and practitioners, the model offers a feasible instrument for household financial education programs, particularly those targeting women's economic empowerment and financial inclusion.

Despite these contributions, this study has several limitations. The qualitative design and relatively small number of respondents limit the generalizability of the findings. In addition, the study focuses on economically stable households, which may not fully capture the financial realities of more vulnerable groups. Future research could extend this model through quantitative testing, larger samples, and longitudinal designs to assess its long-term impact on household financial behavior and welfare outcomes. Overall, this study contributes to the household accounting literature by bridging the gap between women's strategic financial roles and the limited availability of practical, accounting-based financial management models. By contextualizing accounting practices within everyday household activities, the study underscores the importance of inclusive and applied accounting frameworks in supporting sustainable household and national economic development.

CONCLUSION

This study underscores the central and strategic role of women particularly housewives as primary managers of household finances and key actors in household accounting practices. The findings reveal that household financial management in the Ciayumajakuning region remains largely informal, intuitive, and insufficiently documented, regardless of differences in household income levels. While income variation influences patterns of financial planning, organizing, controlling, and saving, higher income does not automatically lead to consistent, data-based

financial recording and evaluation practices. Low income households tend to rely on short-term, situational planning without formal documentation, making them more vulnerable to financial instability. Middle-income households demonstrate emerging efforts toward more structured financial management through basic expenditure categorization, although these practices are often irregular and weakly evaluated. High-income households show more advanced financial organization, including savings and investment activities, yet still face limitations in producing systematic and sustainable household financial reports. These conditions highlight a clear gap between women's strategic financial roles within households and the availability of simple, accessible, and socioeconomically adaptive household accounting tools.

In response to this gap, the study contributes by developing the Household Financial Management Report Model (MLPK-RT), which is grounded in fundamental accounting principles but simplified to ensure practical applicability for housewives with diverse levels of financial literacy and inclusion. The model integrates financial planning, recording, budget-actual comparison, and evaluation into a single, user-friendly reporting format. The adoption of MLPK-RT is expected to enhance financial discipline, strengthen financial literacy, and support more rational and sustainable household financial decision-making. Future research is encouraged to assess the effectiveness of the model using quantitative approaches, explore digital-based adaptations, and extend the analysis to broader regional contexts to improve the generalizability of the findings.

LIMITATION

This study has several limitations that should be considered when interpreting the findings. First, the research employs a cross-sectional design using primary data collected through questionnaires, which captures respondents' perceptions at a single point in time. As a result, the study is limited in its ability to observe changes in behavior or perceptions over time, which may influence the stability of the relationships among the examined variables. Second, the scope of the research is restricted to respondents within a specific region and sector. Consequently, the findings may not be fully generalizable to other regions, industries, or socio-economic contexts with different characteristics. This limitation may affect the external validity of the study, as economic behavior and decision-making processes are often influenced by local conditions. Third, the use of self-reported data may introduce response bias, as respondents may provide answers that reflect social desirability rather than their actual behavior or conditions. This potential bias could influence the accuracy of the measured variables and, in turn, affect the strength of the estimated relationships.

Despite these limitations, the study provides empirical insights relevant to its research objectives. Future studies are encouraged to expand the research scope, employ longitudinal approaches, and combine survey data with qualitative or secondary data sources to obtain a more comprehensive understanding of the investigated phenomena.

RESEARCH TRANSPARENCY AND ETHICS STATEMENTS

1. Author Contributions:

RI: Conceptualization, Methodology, Data Collection, Data Analysis, Writing – Original Draft, Visualization, Review and Editing

FS: Conceptualization, Methodology, Data Collection, Data Analysis, Writing – Original Draft, Visualization.

CHA: Conceptualization, Methodology, Data Collection, Data Analysis, Writing – Original Draft, Visualization

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