

Phenomenological Study: The Role of Bali Hindu Women in Household Accounting Practices



Luh Gede Sridarmaningrum¹, I Putu Sudana², I Dewa Nyoman Badera³, Ni Ketut Rasmini⁴

^{1,2,3,4}Faculty of Economics and Business, Universitas Udayana, Indonesia

ABSTRACT: The phenomenology in this research will delve deeper into understanding how Balinese Hindu women experience and interpret the practice of household accounting in the context of their daily lives. For Balinese Hindu women, the role of household accounting has its unique aspects, especially in managing the needs for culture and rituals. In this study, Goal Setting Theory is employed to portray the role of Balinese Hindu women in household accounting practices. This study focuses on Balinese Hindu women as individuals managing family finances. It employs a qualitative phenomenological research method with an interpretive paradigm, based on the Interpretative Phenomenological Analysis (IPA) approach, to gain a deeper understanding of individual life experiences and perspectives. The technique used in this research is Snowball Sampling, in accordance with the specified criteria. The study involves 7 informants residing in Denpasar. Based on the results of interviews in this research, it was found that, Clarity (openness) in financial management increases trust in the household, Challenges in financial management can encourage Balinese Hindu women to be more creative and wise in managing family finances, Commitment (commitment) in management finances are very important to achieve structured finances and wise use of funds, constructive and regular feedback from the husband helps increase motivation, self-confidence and effectiveness in financial management, Task Complexity (Task Complexity) clear and realistic goals, as well as wise management of funds, is very important to achieve family financial stability and prosperity.

KEYWORDS: Household Accounting, Goals Setting Theory, Culture

INTRODUCTION

Women's role in family financial management is crucial and encompasses various aspects that help maintain a family's financial stability and well-being. Women are often responsible for creating and managing the family budget. They determine how much money needs to be allocated for daily needs, savings and unexpected expenses. Women often take on the role of the family's financial record keeper, recording every income and expense. Women are also often responsible for managing the family's savings and investments. They may look for the best ways to save money, such as opening a savings account, investing in stocks, mutual funds or property. Women play a key role in planning for the family's financial future, including children's education, retirement, and other long-term goals. Women are also often the financial educators in the family, teaching children about the importance of managing money wisely. If the family has debt, women are often instrumental in managing and planning for its repayment. Women also maintain the family's financial stability by ensuring that all basic needs are met without going over budget. In many families, women are involved in joint financial decision-making with their partners.

The practice of household accounting encompasses the financial decisions taken by the individual or head of household to achieve the goals of family life and happiness. This phenomenon involves recording income, expenses, investments, as well as financial planning to fulfill the dharma obligations and kama goals of the family, as described in the Sarasamuscaya book for Balinese Hindus. In addition, the concept of Ardanawari provides a philosophical basis that women have an equal position with men in the context of household happiness, which also reflects in household financial decision-making. Financial decisions are directed at fulfilling family dharma obligations and kama goals by involving the active role of both men and women.

Household accounting is a must in everyday life because it acts as the main vehicle for detailing, organizing, and managing the financial aspects that occur within the household (Kiriana, 2017). Through the practice of household accounting, individuals or household heads can clearly identify the origin and direction of their financial goals. This identification process includes recording income and expenses, as well as monitoring financial transactions that can help in planning the family's economic future.

Phenomenological Study: The Role of Bali Hindu Women in Household Accounting Practices

Household accounting practices also play an important role in day-to-day financial decision-making. By having organized records, individuals can more easily analyze and evaluate the financial decisions they have made, such as saving for long-term goals, investing funds, or managing daily expenses. This process helps individuals to maintain financial balance, avoid waste, and achieve set financial goals (Northcott & Doolin, 2000).

Household accounting provides a solid foundation for long-term financial planning. By monitoring spending and income trends, individuals can identify financial patterns over a period of time. This allows them to make more structured financial plans, including saving for children's education, preparing for retirement, or investing in long-term assets. The existence of cultural and philosophical values in household accounting also provides an additional dimension that is not only related to material aspects, but also to the spiritual and social aspects of family life. For example, in the context of Balinese Hindu society, household accounting reflects the family's dharma obligations and kama goals, illustrating that financial decisions are geared towards achieving a balance between material responsibilities and the achievement of spiritual goals.

Phenomenology in this study will delve deeper into the understanding of how Balinese Hindu women experience and interpret Household Accounting practices in the context of their daily lives. For Balinese Hindu women, the role of Household Accounting has its own uniqueness, especially in the need for cultural and ritual management. Researchers highlight household financial management from the perspective of Balinese Hindu women as the main actors. In this study Goals Setting Theory is used as a theory in portraying the role of Balinese Hindu women in the practice of Household Accounting.

The superiority of this research from previous studies lies in the depth of analysis of meaning experiences, individual situations and conditions, integration of cultural and spiritual aspects, as well as the application of findings to the development of more effective strategies in household financial management, given that Hindu life in Bali requires a balance between the needs of *yadnya*, the need to live and other needs. In this study, the differences between Balinese Hindu women and women from other cultural backgrounds can be seen from the influence of culture and religion, gender roles and responsibilities, approaches to financial management, as well as subjective experiences and meanings given to money and spending.

METHODS

The scope of this research is only to discuss the role of Hindu women in household financial management through a phenomenological approach that takes the object of research, namely household actors in Balinese Hindu women in Denpasar City by studying patterns of financial arrangements in the form of planning and budgeting, recording, and decision making that are managed directly through a semi-structured interview approach.

The criteria for determining informants in this study are Balinese Hindu women who are married, in households, women who manage finances, who work or do not work, domiciled in Denpasar City. The selection of informants in women in Denpasar City, because the population in Denpasar City is mostly immigrants so that there are very diverse cultural differences, then life in the city certainly requires more complex financial management due to diverse needs. As a major city in Bali, Denpasar has a more socially and economically diverse population than rural areas. This provides a broader perspective on how household accounting practices are carried out in different contexts. Household accounting practices can differ between urban and rural areas. Denpasar, as a city with dynamic economic activities, offers an opportunity to explore how Balinese Hindu women manage their household finances in a more complex context. In addition, the informants in this study also included household activists from various backgrounds and education. During this research, the researcher has gotten to know each of the informants to be studied so that later when conducting a study, the researcher has no difficulty in interacting with the informants.

Interpretative Phenomenological Analysis (IPA) is concerned with an in-depth examination of an individual's lived experience, by committing phenomenologically to study a topic thoroughly on its own terms. In IPA, this involves the interpretive process of both the researcher and the informant. IPA explicitly aims to understand interesting phenomena from a first-person perspective and emphasizes the value of subjective knowledge for psychological understanding.

RESULT AND DISCUSSION

Describing Clarity as the Role of Balinese Hindu Women in Household Accounting Practices

Most informants consider that managing family finances by recording and detailing expenses for daily needs, *yadnya*, children, husbands is very important to make it easier to manage the income they have. However, in terms of openness in management to husbands, each informant has a different perspective. Interpreting the openness of financial management with feelings of pleasure, satisfaction and disappointment was felt by each informant. According to Locke and Latham (2015), Clarity is one of the important characteristics of effective goals. They state that clear and specific goals provide definite direction and minimize misunderstandings. Clarity helps individuals understand what is expected, how to measure progress, and when goals have been achieved. Thus, clarity increases motivation and performance because people know exactly what they must achieve and how to

Phenomenological Study: The Role of Bali Hindu Women in Household Accounting Practices

achieve it. Based on the statements of each informant, openness about financial management in the household is very necessary. Because by making disclosure through detailed expenditure, which is divided into daily needs, children's education and yadnya, the wife can wisely manage finances. so that with the openness to the husband about financial management causes trust in the household.

Facing Challenges as the Role of Balinese Hindu Women in Household Accounting Practices

All informants have challenges in managing family finances. All informants admitted that the challenges they often face when unexpected expenses occur. Each informant interpreted these challenges with diverse feelings. Unexpected expenses are costs that arise without prior planning and can disrupt a person's or a family's budget. Unexpected expenses can also disrupt the financial stability of the family. Each respondent has their own challenges in managing finances in an emergency. But even though informants often face challenges, they always have strategies in solving these challenges.

Building Commitment as a Role of Balinese Hindu Women in Household Accounting Practice

Building commitment in family financial management is an important step to achieve financial stability and realize short and long-term goals. Building commitment according to each informant is an important thing to do. It is very important for families to build a strong commitment to financial management. This includes budgeting, saving regularly, investing wisely and ensuring open communication about finances. The meaning of the feelings felt by each informant is different. Thus, families can achieve financial stability and improve their quality of life. According to Purnamasari (2019), if an individual is committed to achieving his or her goals, then this commitment will influence his or her actions and affect the consequences of his or her performance. The achievement of the set goals (objectives) can be seen as the goal or level of performance that the individual wants to achieve. Overall, intention in relation to the goals set, is a strong motivation in realizing its performance. Each informant interpreted the feeling of commitment with diverse feelings. According to Locke and Latham (2015), commitment is that individuals must be fully committed to achieving these goals. Strong commitment helps maintain motivation and perseverance when facing obstacles. A strong commitment to the goal increases the likelihood of individuals to overcome obstacles and hurdles that may arise on the way to achieving the goal. All informants stated that by having commitment in financial management, the financial management will be more structured and the funds will be used more wisely.

The Impact of Feedback The Role of Balinese Hindu Women in Household Accounting Practices

Each informant interprets the feedback obtained by the husband differently. Feedback in family financial management is very important to ensure that family budgets and financial goals are achieved effectively. Regular and constructive feedback helps individuals understand how well they are achieving their goals and provides encouragement to adjust their efforts if necessary. Individuals must have skills, have goals and receive feedback to assess their performance (Purnamasari, 2019). Most informants get feedback from their husbands where the feedback is considered important and can motivate them to do better financial management. The meaning of the feelings experienced by each informant also varies. According to Locke and Latham (2015), providing regular feedback on progress towards goals helps individuals to evaluate their performance, identify areas for improvement, and refine strategies if needed.

5.5 Task Complexity Strategy of Balinese Hindu Women's Role in Household Accounting Practices

Task complexity in family financial management refers to the level of difficulty and complexity involved in various aspects of household financial management. It includes how complicated or challenging the tasks required to organize, monitor, and control the family's income, expenses, investments, debt, and future financial planning are. Each informant has their own understanding, meaning and purpose regarding the complexity of tasks in family financial management. Nirma's feelings of caution or worry arise from an awareness of the challenges of managing finances well, as well as concern for the many and important family needs in the future.

The complexity of the task of family financial management includes various aspects such as the amount and sources of income, various types of expenses, investment and retirement planning, long and short-term financial goals. Addressing this complexity requires careful planning, a good understanding of finance, and the use of appropriate tools and strategies to ensure family finances are managed efficiently and effectively. According to Locke and Latham (2015), goals should take into account the level of complexity of the tasks involved. This means ensuring that goals are not too simple that they are not challenging, but also not too complex that they make individuals feel hopeless. Appropriate goals should consider the level of complexity of the task to be accomplished.

CONCLUSION

This study contributes to the literature on the role of women in household financial management, particularly in the context of Balinese Hindu culture. The findings can enrich existing theories on goal setting theory and household accounting, and open up opportunities for further in-depth research on family dynamics in other cultural contexts. This study reinforces that goal setting

Phenomenological Study: The Role of Bali Hindu Women in Household Accounting Practices

theory can be probed using this theory by showing that Balinese Hindu women set and manage family financial goals effectively. The findings expand the understanding of how the goal-setting process occurs in the context of specific cultures and gender roles. Goals Setting Theory is usually applied in a business or individual context, however this study demonstrates the application of the theory in a household setting influenced by Balinese Hindu culture and traditions. This research enriches household accounting theory by describing or portraying household accounting practices conducted by Balinese Hindu women as well as revealing that Balinese Hindu women are not only involved in recording and managing finances, but also play a major role in ensuring the financial well-being of the family. It emphasizes the importance of women's role in household accounting and how they interpret financial management as part of cultural and family responsibilities. In addition, the findings suggest that good financial management by women can increase family confidence in their ability to manage household finances, contributing positively to family dynamics and stability.

Managerial Implication

Practically, the results of this study can be used by the Balinese Hindu community to better understand and appreciate the role of women in household financial management. Community organizations or NGOs working with Balinese Hindu families can use these findings to design education and training programs that support more effective and inclusive financial management, considering the significant role of women in the process. Financial education programs for Balinese Hindu families can be designed by considering the important role of women in financial management. Training and workshops targeted at women can improve their skills in financial management and planning. Community organizations and government agencies can develop initiatives that support and strengthen the role of women in household financial management, which in turn can improve the economic well-being of families. Financial education and training programs specifically designed for Balinese Hindu women can help them improve their financial management skills and strengthen their role in the family. Thus, this program can improve family welfare.

REFERENCES

- 1) Ahyar, H., Maret, U. S., Andriani, H., Sukmana, D. J., & Mada, U. G. (2020). Buku Metode Penelitian Kualitatif & Kuantitatif. *Issue March*, 3(2), 158–173. <https://doi.org/10.46367/jas.v3i2.180>
- 2) Andreas Hasiholan, Petrolis Nusa Perdana, H. K. (2023). Pengaruh Akuntabilitas Keuangan Dan Pengendalian Internal Di Gereja HKBP Jatiasih Terhadap Pencapaian Program Kerja Pelayanan. *Jurnal Akuntansi, Perpajakan dan Auditing, Vol.4, No.2, Agustus 2023*, 342–362, 27–37.
- 3) Ardiansyah, Risnita, M. S. J. (2023). Teknik Pengumpulan Data Dan Instrumen Penelitian Ilmiah Pendidikan Pada Pendekatan Kualitatif dan Kuantitatif. *HSAN: Jurnal Pendidikan Islam* <http://Ejournal.Yayasanpendidikandzurriyatulquran.id/Index.Php/lhsanVolume 1 Nomor 2 Juli 2023>, 10(1), 31–41.
- 4) Bernal, M. D. C., Pinzón, P. A., & Funnell, W. (2018). Accounting for the male domination through legislative empowerment of upper-middle class women in the early nineteenth century Spain. *Accounting, Auditing and Accountability Journal*, 31(4), 1174–1198. <https://doi.org/10.1108/AAAJ-04-2014-1664>
- 5) Bogdan, R., & Biklen, S. K. (2017). *Qualitative Research for Education: An Introduction to Theories and Methods* (6th ed.). Pearson., 2024.
- 6) Bungin, M. B. (2008). *Penelitian Kualitatif Komunikasi, Ekonomi, Kebijakan Publik, dan Ilmu Sosial Lainnya*, (Jakarta: Kencana Prenada Media Group, 2008), hal. 11.
- 7) Carnegie, G. D., & Walker, S. P. (2007). Household accounting in Australia: A microhistorical study. *Accounting, Auditing and Accountability Journal*, 20(2), 210–236. <https://doi.org/10.1108/09513570710741000>
- 8) Cresswell, J. W. (2003). *Qualitative, Quantitative, and Mixed Methods Approaches*. In *Research Design, Second Edition*. <https://doi.org/10.3109/08941939.2012.723954>
- 9) Damayanti, F. (2023). Studi Fenomenologi: Pengelolaan Keuangan Bumdes Di Desa Sungai Deras, Kecamatan Teluk Pak Kedai Kabupaten Kubu Raya. *Jurnal Audit Dan Akuntansi Fakultas Ekonomi Universitas Tanjungpura Vol. (12) No. (2) (Juni) (2023), Hal (125-137) ISSN-P: (2252-7486), ISSN-E: (2746-6140)* <https://Jurnal.Untan.Ac.Id/Index.Php/Jaakfe>, 4(1), 116–123. <https://doi.org/10.56444/psgj.v4i1.816>
- 10) Dwi Dayanti Oktavia, I. R. (2023). Model tata kelola keuangan sebagai upaya keberlangsungan usaha dimasa pandemic covid-19. *Jurnal Ilmiah Akuntansi Dan Keuangan. Vol. 5 No. 9 April 2023 P-ISSN: 2622-2191 E-ISSN : 2622-2205*, 4(1), 88–100.
- 11) Farid, M. (2018). Fenomenologi dalam Penelitian Ilmu Sosial. *Jakarta : Prenada Media Group*, 23(1), 1–8.
- 12) Febriyanti, P., & Devi, S. (2022). Pengaruh Akuntabilitas, Kualitas Pelayanan, Dan Transparansi Laporan Keuangan Terhadap Kepercayaan Donatur Pada Lembaga Bali Children Foundation (BCF). *IMAT*, 13(2), 344–356, 4(2), 27.
- 13) Fitriyah, N., Akram Arsyad Sukma, A., & Bambang. (2020). Edukasi Pentingnya Praktik Akuntansi. *Sangkabina*, 1(1), 14–

Phenomenological Study: The Role of Bali Hindu Women in Household Accounting Practices

26.

- 14) Handayani, F. (2021). *Analisis pengelolaan keuangan Usaha Mikro Kecil dan Menengah (UMKM) di Layz Cake and Bakery. Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta.*
- 15) Hanifa Warda, O. N., & , Neti Yuliana, S. U. N. (2023). *Preferensi Konsumen Terhadap Pengembangan Produk Camilan Kopi, Jurnal Agroindustri Berkelanjutan Vol. 2 No. 1 (2023).*
- 16) Hariani, S. ,Yustikasari, Y. ,Akbar, T., Ekonomi, F., & Mercubuana, U. (2019). Pelatihan Pengelolaan Keuangan Rumah Tangga Bagi Ibu-Ibu Rumah Tangga Di Cengkareng Barat Wilayah Jakarta Barat Pelatihan Pengelolaan Keuangan Rumah Tangga Bagi Ibu-Ibu Rumah Tangga Di Cengkareng Barat Wilayah Jakarta Barat. *Bedaya : Jurnal Pendidikan Dan Pengabdian Kepada Masyarakat* ,1(1),15–22. <https://ejournal.imperiuminstitute.org/index.php/BERDAYA>
- 17) I Nyoman Bontot. (n.d.). <https://doi.org/10.33363/satya-sastraharing.v5i2.774>
- 18) Imamatin Listya Putri, S. I. (2022). Praktik Akuntansi dan Manajemen Keuangan Dalam Rumah Tangga. *Jurnal Al-Idārah, Volume 3, No2,Agustus2022*, 1(3), 163–182.
- 19) Irfansyah, Ahmad, Candra Romanda, R. A. (2023). Analisis Akuntabilitas Dan Transparansipengelolaan Keuangan Pada Kantor Camat Lais Kabupaten Musi Banyuasin. *Jurnal Ilmiah Akuntansi Rahmadiyah (JIAR) Vol. 6No. 2, Juni2023*, 236–254, 21(3), 672–682.
- 20) Jogiyanto. (2008). *Metodologi Penelitian Sistem Informasi*. Andi Offset.
- 21) Juliantini, N. K. D., Sudana, I. P., Suprasto, H. B., & Putri, I. G. A. M. A. D. (2019a). Gender and work-life balance: A phenomenological study on Balinese female auditor. *International Journal of Social Sciences and Humanities*, 3(2), 224–237. <https://doi.org/10.29332/ijssh.v3n2.318>
- 22) Kiriana, N. (2017). Kewajiban dan Hak Wanita Hindu Dalam Keluarga dan Masyarakat. In *An Nisa'a: Jurnal Kajian Gender dan Anak* (Vol. 12). <http://jurnal.radenfatah.ac.id/index.php/annisa>
- 23) Komori, N., & Humphrey, C. (2000). From an envelope to a dream note and a computer The award-winning experiences of post-war Japanese household accounting practices. In *Auditing & Accountability Journal* (Vol. 13, Issue 4). # MCB University Press. <http://www.emerald-library.com>
- 24) Lina Marlina, Agus Rahayu, L. A. W. (2020). *Strategi Keunggulan Kompetitif Terhadap Kinerja Industri Kreatif Bordir Tasikmalaya, Co-Management Vol. 3, No 1, Juni 2020.*
- 25) Locke dan Latham, 1990, *A Theory of Goal Setting and Task Performance*, Prentice Hall, New Jersey.
- 26) Locke, E. A., & Latham, G. P. (2015). Breaking the Rules: A Historical Overview of Goal-Setting Theory. In *Advances in Motivation Science* (Vol. 2).
- 27) Llewellyn, S., & Walker, S. P. (2000). Household as an interface activity: The home, the economy and gender. *Critical Perspectives on Accounting*, 11(4), 447–478. <https://doi.org/10.1006/cpac.1999.0373>
- 28) Luh Putu Ekawati, N. W. Y. D. dan M. D. O. (2022). *Peran Perempuan Hindu Dalam Pengelolaan Keuangan Dan Penerapan Akuntansi Menuju Keluarga Hindu Yang Sukhinahdi Masa Pandemi Covid-19, Widya Akuntansidan KeuanganUniversitas Hindu IndonesiaEdisi Pebruari 2022.*
- 29) Maya, S. (2020). Strategi Mewujudkan Transparansi dan Partisipasi dalam Pelayanan Publik. Ombudsman. [https://Ombudsman.Go.Id/Artikel/r/Artikel--Strategi-Mewujudkantransparansi-Dan-Partisipasi-Dalam-Pelayanan-Publik,2\(1\).](https://Ombudsman.Go.Id/Artikel/r/Artikel--Strategi-Mewujudkantransparansi-Dan-Partisipasi-Dalam-Pelayanan-Publik,2(1).)
- 30) Moh Faqih Dwi Saptaji, Musa Hubeis, N. Z. (2023). *Strategi Pengembangan Usaha Pada Coffee Shop Int. Space Pasca Covid-19 Di Kota Rangkasbitung, Jurnal Aplikasi Manajemen dan Bisnis, Vol. 9 No.3, September 2023 Permalink/DOI: http://dx.doi.org/10.17358/jabm.9.3.943.*
- 31) Muhammad, A., Ikhtiar, A., Bafadal, A., & Salam, I. (2020). *Analisis laporan keuangan perusahaan agribisnis*. 201–208.
- 32) Mulyani, S., & Budiman, N. A. (2018). *Pentingnya Akuntansi Rumah Tangga dalam Meningkatkan Hidup Islami*. 6, 206–216.
- 33) Murtani, A. (2019). Sosialisasi Gerakan Menabung. Seminar Nasional Hasil Pengabdian Kepada Masyarakat 2019 Sindimas, 1(1), 279–283.
- 34) Musdalifa, E., & Mulawarman, A. D. (2019). BUDAYA SIBALIPARRIQ DALAM PRAKTIK HOUSEHOLD ACCOUNTING. *Jurnal Akuntansi Multiparadigma*, 10(3). <https://doi.org/10.21776/ub.jamal.2019.10.3.24>
- 35) Northcott, D., & Doolin, B. (2000). Home accountants: exploring their practices. In *Auditing & Accountability Journal* (Vol. 13, Issue 4). # MCB University Press. <http://www.emerald-library.com>
- 36) Nurdarmasih, K., Atmadja, A. T., & Julianto, I. P. (2019). *Transparansi Dan Akuntabilitas Pengelolaan Keuangan Sistem Pemberian Kredit Mutranin Pada Dadia Tangkas Kori Agung Desa Pakraman Bila Bajang, Kecamatan Kubutambahan. Dalam JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi), Volume 10(1), 208–217.*

Phenomenological Study: The Role of Bali Hindu Women in Household Accounting Practices

- 37) Nurhidayah, Fitriyah, Irma Paramita Sofia, Sila Ninin Wisnantiasri, Putri Mutira. (2017). Pelatihan Pengelolaan Keuangan Keluarga bagi Ibu Rumah Tangga pada Kelompok Pemberdayaan dan Kesejahteraan Keluarga (PKK) di Kelurahan Sawah Baru Kecamatan Ciputat Tangerang Selatan Banten. *Proceeding of Community Development 1* (2017), 57-66.
- 38) Nusbaum, L., Douglas, B., Damus, K., Paasche-Orlow, M., & Estrella-Luna, N. (2017). Communicating Risks and Benefits in Informed Consent for Research: A Qualitative Study. *Global Qualitative Nursing Research*, 4. <https://doi.org/10.1177/2333393617732017>
- 39) Pietkiewicz, I., & Smith, J. A. (2014). A Practical Guide to Using Interpretative Phenomenological Analysis in Qualitative Research Psychology. *Czasopismo Psychologiczne Psychological Journal*, 20(1). <https://doi.org/10.14691/cppj.20.1.7>
- 40) Piorkowsky, M. B. (2000). Household accounting in Germany — Some statistical evidence and the development of new systems. *Accounting, Auditing & Accountability Journal*, 13(4), 518–534. <https://doi.org/10.1108/09513570010338087>
- 41) Pitaloka, E., & Prasetio, T. (2022). Pelatihan Manajemen Keuangan Rumah Tangga di Lingkungan RPTRA Asthabrata. *Aksiologiya. Jurnal Pengabdian Kepada Masyarakat*, 4(2), 221–230., 282.
- 42) Purnamasari, Rini. (2019). Determinan *Goal-Setting* terhadap Kinerja Pegawai Pengelola Keuangan. *Journal of Management and Business Relevance*. Vol.2, No. 1, Juni 2019 Page : 165-176
- 43) Putra, C. G. B., & Muliati, N. K. (2020). *Spirit Kearifan Lokal Bali Dalam Akuntabilitas Desa Adat*. *Jurnal Akuntansi Multiparadigma*, 11(3), 561–580. <https://doi.org/10.21776/ub.jamal.2020.11.3.32>.
- 44) Putri, I. L., & S. Imani. (2022). *Praktik Akuntansi dan Manajemen Keuangan Dalam Rumah Tangga*. 3(2), 61–79.
- 45) Rahmawati, E. F. (2023). *Pengaruh Strategi Bauran Pemasaran Dan Inovasi Produk Terhadap Keunggulan Kompetitif UMKM Kuliner Di Desa Manggis, Program Studi Manajemen Bisnis Syariah Fakultas Ekonomi Dan Bisnis Islam Universitas Islam Negeri Raden Mas Said Surakarta*.
- 46) Ramli, M., & Apriyanto, M. (2020). Perekonomian Keluarga Di Masa Pandemi Covid-19. *Selodang Mayang: Jurnal Ilmiah Badan Perencanaan Pembangunan Daerah Kabupaten Indragiri Hilir*, 6(3), 145–152. <https://doi.org/10.47521/selodangmayang.v6i3>
- 47) Rozzaki, A. D., & Yuliati, Y. (2022). Urgensi Penerapan Akuntansi Rumah Tangga Masa Pandemi Covid-19. *JJAS (Jurnal Akuntansi Syariah) Juni 2022, Vol.6, No.1: 69-82*, 10(1), 39–50.
- 48) Rukyat, Baiq Wahyu Niswatun, Elin Erlina Sasanti, W. A. (2023). Analisis Pengelolaan Alokasi Dana Desa (ADD) Pada Pemerintah Desa Penujak. *Jurnal Risma*, 5(1), 43–58. <https://doi.org/10.52005/aktiva.v5i1.181>
- 49) Rustamblin, Daly., A. Thoyib., & Zain, D. (2013). *Pengaruh Strategi Generik terhadap Kinerja Perusahaan (Studi pada Bank Umum)*. *Program Pascasarjana FEB Universitas Brawijaya Malang. Jurnal Jam*, 11 (1), 115 – 117.
- 50) Sabarullah, K. (2020). Pengaruh Mental Accounting Practice Terhadap Micro Business (Usaha Mikro Kecil Menengah) Performance Dengan Growth Mindset Sebagai Variabel Intervening. *Fakultas Ekonomi Dan Bisnis Universitas Islam Negeri Syarif Hidayatullah Jakarta*, 3(2), 2761–2770.
- 51) Sawal, A. S. dan A. R. (2020). Peran Akuntansi Dalam Rumah Tangga Dan Penerapan Pengelolaan Keuangan Rumah Tangga Secara Islami Di Masa Pandemi Covid-19. *ASSETS, Volume 10, Nomor 2, Desember 2020: 110-129*, 1, 1–7.
- 52) Siyoto, S., & Sodik, A. (2015). Dasar Metodologi Penelitian. *Literasi Media Publishing.*, 3(1), 423–432. <https://doi.org/10.32670/comanagement.v3i1.194>
- 53) Sugiyono. (2020). Metode Penelitian Kualitatif. *Bandung: Alfabeta*, 191370027.
- 54) Smith, J.A., Flowers, P., & Larkin, M., (2009). *Interpretative Phenomenological Analysis Theory, Method and Research*. London: Sage Publications.
- 55) Suhendri, H., & Iriani, N. I. (2021). *Transparansi dan Akuntabilitas Laporan Keuangan Organisasi Keagamaan Pada Gereja GPMI Gloria Malang*. *Jurnal Cakrawala*, (2), 21–38.
- 56) Sukrianto, F. S. L. (2022). Penerapan Akuntansi Rumah Tangga Sebelum dan Setelah Masa Pandemi Covid-19 di Kecamatan Tilamuta Kabupaten Boalemo. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)Vol. 6 No. 3, 202, 5(1)*, 25–36. <https://doi.org/10.36778/jesya.v5i1.510>
- 57) Toffin, I., & Mix, M. (2020). *Brewing in Indonesia: Insights for Successful Coffee Shop Business*. In *MIX Marketing and Communication*. <https://toffin.id/e-book>.
- 58) Watts, R. L. dan J. L. Z. (1978). *Towards a positive theory of the determination of accounting standards*, *The Accounting Review*.
- 59) Wibowo, D. H. (2015). *Analisis Strategi Pemasaran Untuk Meningkatkan Daya Saing UMKM (studi pada batik diajeng solo)*. *Jurnal Administrasi Bisnis*, 59-66.
- 60) Wijaya, P. Y., Kawiana, I. G. P., Suasthi, I. G. A., Reni, N. N., & Suasih. (2022). *Edukasi Perencanaan Keuangan Keluarga Masyarakat Adat Desa Sukawati Provinsi Bali*, *JURNAL ABDI INSANI Volume 9, Nomor 2, Juni 2022*

Phenomenological Study: The Role of Bali Hindu Women in Household Accounting Practices

<http://abdiinsani.unram.ac.id>. e-ISSN : 2828-3155. p-ISSN : 2828-4321.

- 61) Wisri, W. dan Mughni. A. (2016). Paradigma Dasar Fenomenologis, Hermeneutika Dan Teori Kritis. *Jurnal Lisan Al-Hal*, Vol. 10, No. 1., 13(2), 182. <https://doi.org/10.19184/jsep.v13i2.16441>
- 62) Yin, R. K. (2018). *Case Study Research and Applications : Design and Methods* (6th ed.). Sage.
- 63) Yusuf, F. M., Ali, Y., & Bouti, S. P. (2021). Analisis Transparansi Dan Akuntabilitas Pengelolaan Keuangan Desa Ombulo Tango Kecamatan Tolangohula. *JSAP : Journal Syariah and Accounting Public*, 4(2), 77. <https://doi.org/10.31314/jsap.4.2.77-88.2021>.



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (<https://creativecommons.org/licenses/by-nc/4.0/>), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.