

Bundo Kandung Accounting; An Exploratory Study of the Implementation of Household Accounting in the Minangkabau Matrilineal System



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ABSTRACT: This research aims to determine the role of women in managing household accounting in the Minangkabau matrilineal system. This research method uses qualitative methods. This qualitative research was designed using a phenomenological approach. The research location is at Pasar Raya Padang, Padang City, West Sumatra. The informants in this research were 10 "manggaleh mudo" housewives who were married and had children along with 2 traditional community leaders who came from the Padang nagari (KAN) traditional density. The instrument used by researchers for informants is interviews. This research uses a purposive sampling technique to determine informants. The data source is primary data. Data were collected using semi-structured interviews with informants until all the information required by the researcher was met. Data analysis techniques use the Miles and Huberman model, namely data reduction, data display, and conclusion, drawing, verification. The research results found that nowadays, apart from economic factors, Minangkabau women are encouraged to "manggaleh mudo" to participate in helping their husbands with their household finances. Another factor is to improve the quality of the family by improving their children's education, saving for old age, wanting to make a contribution to their hometown, neighbors and close relatives, to leave an inheritance for their children and grandchildren. The contribution of the mother's "manggaleh mudo" income to the household economy is greater than the husband's income. But in reality, according to the recognition of all Minangkabau people, the income of a wife or mother from "menggaleh mudo" is only as additional income, not as the main income. From a budgeting perspective, we can see that Minangkabau women budget with the aim of ensuring peace in old age, social prestige, and providing services to family members. From a recording perspective, Minangkabau women always pay attention to time and use it effectively and efficiently and will never waste time in vain. So many of them do not have time to record their household finances in writing but rather verbally. However, there are also some of them who apply record keeping because Minangkabau women have a tenacious nature, are hard workers and are always optimistic. In terms of decision making, the Minangkabau people highly value "consensus" with their husband

KEYWORDS: Bundo Kandung, Household Accounting, Minangkabau Matrilineal System

I. INTRODUCTION

In the world of accounting, many people only apply financial management and the application of accounting in the business and office world. Roslender (1992) said that modern accounting is a very relevant study for studying current phenomena, so that accounting can be equated with other social institutions such as family, religion, education, art and literature as well as knowledge and technology. However, modern accounting is an institution that is not very well known, especially from a sociological perspective. Mulawarman & Kamayanti (2018) explained that when conducting accounting research one must start with various anthropological assumptions so as not to get trapped in orientalist thinking. Therefore, in this era, a lot of accounting has begun to be developed in cultural sciences, small industries, home industries, and even in everyday life such as households. There are even several researchers from Indonesia who have started conducting research on household accounting, although those who dominate come from Western countries.

In Indonesia alone, household financial assets have increased by 8.6%, reaching IDR 6,360 trillion in 2021. This is mainly driven by the dominant growth in securities assets of 29.9%. With asset growth slightly exceeding loan growth, net financial assets

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increased by 8.7% in 2021. On average, each Indonesian resident has net financial assets of 870 euros or around IDR 13.4 million. This places Indonesia at rank 55 in international comparison (financial assets per capita)(Republika.co.id, 2022)

In married life there will be many needs that must be met and they continue to increase every year. Starting from daily needs to unexpected needs such as education, health, desires, and others. Therefore, humans cannot be separated or separated from money because without money humans cannot fulfill and live their lives well. Money is very necessary to meet daily needs. The income and expenses that occur must be recorded, managed and implemented properly and wisely in the household. Therefore, accounting in the household plays an important role in helping to avoid financial problems.

Household accounting is not a new discipline. Referring to historical literature, the presence of household accounting research seems to be a follow-up to the feminist movement that has raged in Western countries since the end of the 19th century. According to data from Catalyst in 2019 regarding gender accounting, women in the European Union account for two-thirds of professional accounting activities, where the percentage in Finland and Germany is the highest, reaching 66.8%. Of all the largest accountancy firms in the UK (including the Big Four), women only make up around 42% of managers and 17% of partners. Meanwhile, in the United States, the number of women who are accountants and auditors reaches 61.7%, of which 50% are permanent employees at Public Accounting Firms (KAP) and 27% are partners and principals. The data that has been collected can be concluded that although in terms of numbers women dominate, in this industry power and positions are more dominated by men or in other words women are underrepresented at the top management level. This is inseparable from societal stigma and stereotypes regarding men and women. Society has a tendency to think that leadership criteria must have a masculinity side which is always associated with men(student-activity.binus.ac.id, 2022)

There are several researchers who have conducted research on household feminist accounting, although most of it is not from Indonesia. Komori (2012) conducted research on the nature of feminine accounting practices by examining the household accounting practices of Japanese women in the second half of the twentieth century. Accounting in the lives of Japanese women becomes a means for them to express their motherhood and form their identity as women. Egan (2018) said that women have a big influence and role in financial management.

Several previous research results show that there are differences in household accounting practices in various countries. Apart from differences in social and cultural contexts, the absence of standards governing this practice has resulted in a diversity of forms of household accounting. Household accounting research in the Anglo-Saxon context carried out by Bernal et al., (2018) shows that husbands have greater control than wives in managing family finances and household accounting by husbands is used as a tool to control wives' wasteful behavior. Research conducted by Feng & Tang (2019) revealed that household accounting not only covers domestic economics, finance, and management, but also other social and cultural life sciences. Concerning culture, research conducted by Musdalifa & Mulawarman (2019) regarding sibalipariq in household accounting practices. They said that in the Sibalipariq culture the practice of household accounting cannot be separated from the cooperative relationship between family members, especially husband and wife, which means the husband's care or attention or the attention of husband, wife and family members (children), especially in earning a living as part of the way to keep the household intact. Through sibaliparriq culture, equal partnerships will be created, women's resources are the same as men's towards the long-lasting prosperity of a household.

In Indonesia, specifically in the province of West Sumatra, the people are known as the Minangkabau people. In West Sumatra, the role of all women, including mothers, in supporting the family economy is not something new because Minangkabau culture adheres to matrilineal descent. Where this matrilineal system is a system that regulates the life and order of a society that is bound by a network of kinship along the maternal line. Whether a boy or girl is born, they will wear their mother's tribe. Starting from their ancestors to the new generation, Minangkabau children will not use their father's tribe. For this reason, if a girl is born into a family, she will be welcomed very well because in the future she will become the successor of her tribal line. Therefore, it is often said that the status of women is higher than that of men.

In Minangkabau culture itself, girls have a very strong bond with their mamak (mother's brother). They are educated and raised with love until they grow up and are given an inheritance or what is called high pusako property. After the women grow up and get married or what is called Bundo Kanduang. In this case, bundo kanduang has inherited the pusako property from his mother and has been given trust to them. They are given the obligation to maintain and maintain the integrity of property so that it can be passed on to the next generation. In other words, this property cannot or may not change hands to men, such as pawning or selling, unless it is used for public purposes through consensus with Bundo Kanduang.

In Minangkabau culture, women or better known as Bundo Kanduang are seen as the key to the family economy, as managers of inheritance so that they can meet the needs of the members of the rumah gadang. Historically, it is known that in order to utilize inheritance for the needs of the Rumah Gadang members, the women members of the Rumah Gadang carry out activities

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that can increase income for the needs of the family, so that the integrity of the inheritance is maintained and does not run out. The jobs carried out by these women include: sewing, farming, weaving, selling their own garden products, raising livestock and so on. In ancient times, women as "Limpapeh Rumah Nan Gadang, successors of descendants and managers of tribal households" were mother figures who were responsible for the continuity of small households. In the past, women worked only for consumption purposes, but nowadays women are trying to improve their lives and the welfare of their families (Setiawati et al., 2003).

Another role of the bundo kanduang is to guard the lower pusako's assets. They must also be able to manage, manage and manage household finances well in their small family with their husband and children. Apart from that, in Minangkabau culture there is no neglect in any generation, be it the previous generation or the next generation, because the Minangkabau people consider that living with a large family is the same as getting great protection from that family. Therefore, apart from being the holder and custodian of inheritance, bundo kanduang is also required to be responsible for the welfare and survival of each generation living with them. They are also responsible for providing education and forming the character of their children and nieces and nephews as well as all family members at home. They were raised with love, given knowledge of Islam, customs and educated to the highest level.

Minangkabau women nowadays mostly work outside the home rather than just being at home as housewives. Most of them have their own businesses or trade as their job, one of which is "manggaleh mudo". "Manggaleh Mudo" is a term given by the Minangkabau people to people who sell kitchen goods such as vegetables, cooking spices such as ginger, turmeric, laos, lombok, shallots, garlic, tomatoes, onions. prai, celery, potatoes and other kitchen ingredients. These goods are sold simultaneously by traders by placing them on a mat in a neat arrangement. It is said to be "mudo goods" because these goods cannot last long.

For Minangkabau women, their involvement in work has its own meaning in their lives as individuals, wives and housewives and as members of society. This involvement can influence things that are closely related to the woman herself, including her self-confidence and role in family decisions. Apart from that, they can earn their own income, from this source of income they will have freedom in managing their personal and household expenses. This is thought to influence their role and position in decision making. Apart from that, their entry into the public sphere will reduce their time allocation for domestic activities which have been culturally constructed as their duties, so it is suspected that they will experience difficulties at home.

"Manggaleh Mudo" is a term given by the Minangkabau people to people who sell kitchen goods such as vegetables, cooking spices such as ginger, turmeric, laos, chili, shallots, garlic, tomatoes, spring onions, celery, potatoes and other kitchen ingredients. These goods are sold simultaneously by traders by placing them on a mat in a neat arrangement. It is said to be "mudo goods" because these goods cannot last long.

Reporting fromDatiak.com (2021)that in the Indonesian province of West Sumatra in 2020, the divorce rate in West Sumatra increased by 2.37% compared to 2019 which was 2.21%. The main factor in his divorce was economic problems. This makes researchers interested in the financial conditions and lives of women in their households in Minangkabau traditional culture.

Researchers found from several previous studies that accounting does not have to be monetary and related to business. In this research, the researcher presented several previous researchers related to household accounting. Yulianti et al., (2016)conducting research on accounting in the household: phenomenological study of accountants and non-accountants. Musdalifa & Mulawarman (2019)conducting research on sibaliparriq culture in household accounting practices. Komori (2007)conducted research on The "hidden" history of accounting in Japan: a historical examination of the relationship between Japanese women and accounting. Sanchia (2019)conducting research on the application of family accounting and financial management of career women in the household. Raharjo & Kamayanti (2015)conducting research on household accounting values and implementation. In this research, the researcher did not find any previous research related to the title that the researcher wanted to research

II. LITERATURE REVIEW

Accounting and Anthropology

In the context of modern accounting science, Roslender (1992) briefly review modern accounting as follows: In simple terms, modern accounting is considered an institution in society. Modern accounting is increasingly seen as important and influential after the end of the world war and will continue to develop in the future. However, modern accounting is an institution that is not very well known, especially from a sociological perspective. The meaning of institution used here is the same as the meaning used for the main socio-cultural components, namely social institutions. Thus, accounting is seen as the same as other main

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social institutions such as: family, religion, work, education, arts and literature, and science and technology, all of which have been studied extensively by sociologists.

In research conducted by Musdalifa & Mulawarman (2019) that to explore forms of accounting based on local wisdom, a society must use assumptions that will help to see the culture as a whole. Mulawarman & Kamayanti (2018) explained that when conducting accounting research one must start with various anthropological assumptions so as not to get trapped in orientalist thinking. Raharjo & Kamayanti (2015) also said that abstracting local wisdom, preserving heritage, and exploring values can be seen as the urgency of non-corporate accounting and also said that non-corporate accounting has various types such as: government accounting, micro seller accounting, family accounting, non-governmental organization accounting, and accounting public. Therefore, many researchers in this era began to research in the fields of culture, small industry, home industry, and even in everyday life such as households.

Accounting in the Household

Along with increasingly rapid developments, accounting science is not only used as a source of information for companies to find profits and losses in a company. But as time goes by, many researchers are starting to develop and not only apply accounting in a company or business. But they have also started to conduct research in social, cultural and daily life such as households.

There are several researchers who have conducted research on household accounting, although most of it is not from Indonesia. Komori (2012) conducted research on the nature of feminine accounting practices by examining the household accounting practices of Japanese women in the second half of the twentieth century. Accounting in the lives of Japanese women becomes a means for them to express their motherhood and form their identity as women. He found that Japanese accounting practices at home followed traditional accounting practices. Women have managed household budgets in a 'rational' way, oriented towards objective quantification, and using carefully kept records.

Piorkowsky (2000) examined the implementation of household accounting in Germany, and the results showed that 27% of German households keep accounting records regularly. The findings were used to create the design for Das Neue Haushalysbuch, a household accounting book in Germany. Carnegie & Walker (2007) researched that household accounting in Australia was carried out by women and men from the middle and upper classes whose surviving household accounts were generally found to consist of one element of a diverse and comprehensive personal record keeping system. The findings show considerable variation in accounting practices carried out by individuals and families. How & Alawattage (2012) found that household accounting practices carried out by conjugal and extended families are full of religious values (not wasteful and halal), in this case showing that the role of managing family finances is the wife's responsibility by communicating with her husband. Study Musdalifa & Mulawarman (2019) researching the sibaliparriq culture in household accounting practices to see the cooperative relationship between husband and wife in household accounting practices.

Accounting in the household plays an important role in preventing financial problems. Implementing household accounting practices encourages a person to create a standard lifestyle (Hardies & Khalifa, 2018; Walker, 2015). The importance of financial management for individuals and families is also evident from the Government's efforts through the OJK in promoting financial literacy programs. According to information obtained from Kompas.com (2017) There are two main focuses that OJK wants to achieve from this financial literacy education and program. First, foster people's financial planning abilities and savings habits. Second, as a means of cultivating people's habits in choosing the right and appropriate investments. One of the targets of financial literacy is housewives because mothers are responsible for managing family finances. Mothers are also closer to their children so they play a greater role in familiarizing children with financial products.

The household is seen as a place where many emotional decisions are still taken (Yulianti et al., 2016). There are many complex realities that occur in household financial management, sometimes making a husband and wife stressed, overwhelmed, and quarrelling in the household due to financial difficulties, using money that is too wasteful and not in accordance with needs, prioritizing interests over needs, and so on. So for researchers, the application of accounting in the household is very important. There are 4 (four) aspects of household accounting practices in everyday life, namely: budgeting, recording, decision making, and long-term financial planning (Northcott & Doolin, 2000).

Motives for Implementing Accounting in the Household

Accounting has indirectly become part of individual financial management in the household. Espa (2011) in his research, he said there are three things that underlie and motivate individuals to apply accounting in the household, namely: to shape the behavior of family members, to strengthen the relationship of love (husband and wife) and as an accountability to Allah regarding zakat. Even though there are many factors behind the application of household accounting in a family, the application of household accounting in a family is based on awareness and is flexible depending on family conditions because household

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accounting does not have standards like accounting in companies (Raharjo & Kamayanti, 2015). In general, there are many things that underlie and motivate individuals to apply accounting in the household, one of which is motivated by uncertainty about the future, anxiety about the ability to fulfill life in the future and because economic life is increasingly fluctuating (Yulianti et al., 2016).

Minangkabau Matrilineal System

Tribes in Indonesia have a variety of cultures, including the kinship systems they adhere to. The kinship system is a system where the bloodline in the family is the result of a marriage adopted by an ethnic group. Nurmansyah et al., (2019) states that the kinship system is descent and marriage. Kinship relationships are one of the principles in grouping individuals into social groups, roles, categories and genealogies. West Sumatra is the only province in Indonesia where the Minangkabau people adhere to a matrilineal kinship system (Kaskus.co.id, 2013). Anthropologists observe that the material system is the oldest social system, far predating the patrilineal system that dominates today (Shalihin, 2014). Matrilineal comes from 2 (two) Latin words, namely mater which means mother and line which means line (Kompasiana.com, 2014). The matrilineal system is a system of descent according to the mother's lineage. Every child born will follow his mother's tribe. Therefore, if Minangkabau people have the same tribe, then they are said to be family. For this reason, inter-ethnic marriages are prohibited because they are considered to be one family. Matrilineal culture in West Sumatra is a culture that is strong with nuances of emancipation and feminist teachings (Ariani, 2015). Where women are an inheritance for a family so that their existence has a very honorable position in society. In that sense, women's status is higher than men's and inheritance is also passed down to women.

Women and Minangkabau Heritage

As we know, women in Minangkabau are very privileged because they have a highly respected position and a large share of holding all decisions. This is because Minangkabau adheres to a matrilineal kinship system or following the mother's lineage. In social life, Minangkabau women are noble figures and are highly respected. Women are not only complementary to housewives. But the figures have voting rights. His opinion is heard, his consideration is needed. The value of a Minang woman is very high and is even capable of making policies (Garudacitizen.com, 2015)

Minangkabau women are referred to as *bundo kanduang*, literally the birth mother. There are several meanings of *bundo kanduang*, such as an informal leader for all women and children and grandchildren in a people. Therefore, women in Minangkabau can be said to be very respected because their leadership grows from their abilities and support from their people (Kompasiana.com, 2022). To become a *bundo kanduang*, she must be a Minangkabau woman, who is married and of course Muslim, has a leadership spirit, is a place to ask questions and is a role model, and behaves well and honestly from the inside and outside. Being a *Bundo Kandung*, his role in Minangkabau land is very large. His roles include: as successor of descendants, heir to *sako* and *pusako*, managing the economy, saving and custodian of the economy, owner of the house (residence), decision maker in deliberations, as well as teaching and educating children and nephews (Sismarni, 2011).

In Minangkabau, inheritance is divided into 2 parts, namely: high inheritance and low inheritance. Where high inheritance assets are assets passed down from generation to generation by *ninik mamak* (mother's brothers) to nieces and nephews. Meanwhile, low inheritance assets are assets obtained from the income of husband and wife. After marriage, Minangkabau women will receive all the inheritance from their mother, usually in the form of land, paddy fields, fields, businesses, etc. and become the custodian of the inheritance and are responsible for the survival of the people concerned. For example, paddy fields and fields are inheritance, so they are intended for the community, not just for women. Even though all high inheritance assets are passed down to women, they cannot buy and sell the inheritance because the inheritance is joint property and the property cannot be transferred to men, be they husbands, brothers or others (lbtimes.id, 2020).

Apart from that, *Bundo Kandung* also has duties and responsibilities in shaping the character of his children and nephews. This nephew's child was raised with love, given knowledge of the Islamic religion, educated to the highest level of education and customs. *Bundo kanduang* as "*limpapeh rumah nan gadang*" has a very decisive role. He is responsible for the education of his children and all family members in the house. Good education must start within the household and family, then he becomes a good person outside the household (Kusumo, 2022).

III. RESEARCH METHODS

This research method uses qualitative methods. Moleong (2007) explains that qualitative research is research with the aim of understanding the phenomena experienced by research subjects as a whole by means of descriptions in the form of words and language, in the specific context experienced and by utilizing various scientific methods. This qualitative research was designed using a phenomenological approach. This phenomenological research aims to find out how the *bundo kanduang* manage

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household financial accounting and provide for the survival of their extended family in the Minangkabau matrilineal system. Pokropski (2019) And Vagle & Hofsess (2015) argues that phenomenology is qualitative research which aims to explore an object based on the subject's awareness. It provides information about unique individual experiences and is based on the idea that the same experience can be interpreted in multiple ways and that reality consists of the meaning of the experience for each participant. The research location is at Pasar Raya Padang, Padang City, West Sumatra. The informants in this research were 10 "manggaleh mudo" housewives who were married and had children along with 2 traditional community leaders who came from the Padang nagari (KAN) traditional density. The instrument used by researchers for informants is interviews. This research uses a purposive sampling technique to determine the informants to be used. The data source used is primary data. Data collection was carried out using interviews. Interviews were conducted directly with informants who live in the city of Padang and also carried out online such as telephone, chat or video call for informants who could not meet. The data collection technique in this research is to conduct semi-structured interviews with informants until all the information required by the researcher is met. This semi-structured interview is used so that the conversation remains controlled and the desired data can be conveyed with a clearer and more complete presentation. Data analysis techniques are used to analyze data using models Miles & Huberman, (1992) namely data reduction, data display, and conclusion, drawing, verification.

IV. RESULTS AND DISCUSSION

Manggaleh Mudo

As we know, a market has various kinds of street vendors selling various goods. One of them is the "Manggaleh Mudo" trader. "Manggaleh" means selling, and "Mudo" means young or young (perishable) goods, such as vegetables, tomatoes, chili peppers and so on. The term "Manggaleh Mudo" In Minangkabau society, it is a term given to women who sell kitchen necessities such as: various types of vegetables, cayenne and curly chilies, shallots and garlic, cooking spices such as: laos, ginger, turmeric, cakur. , all kinds of leaves such as: bay leaves, turmeric leaves, lime leaves, saledri leaves, spring onions, tomatoes, limes, potatoes, and sometimes there are also sweet potatoes for sale, avocados, etc. All the merchandise is arranged in such a way form on a mat or on a table for sale. According to information from Marah Rusli as a Minangkabau traditional shop regarding "manggale mudo"

Historically it was said to be "Manggale Mudo" because generally these items were sold by women as an exercise of their abilities as "urang dapua" (the person responsible for kitchen work). In the beginning, Minangkabau women went into trading at the market, aimed at supplementing the needs of the members of the Rumah Gadang, so that their inheritance would not run out. In ancient times, what they sold was the produce of their own gardens which they planted together with other Rumah Gadang members.

The places where Manggaleh Mudo women live are diverse. Some come from the city of Padang and the outskirts of the city, and some come from outside the city of Padang, such as from Bukittinggi, Padang Panjang, Batusangkar, and others. In general, they are over 30 years old and already married. The views and length of time they trade vary greatly. Some have been trading for 2 (two), 5 (five), up to 10 (ten) years. Regarding the issue of trading places, some of these women are permanent, such as occupying a special place using a large umbrella, and some of them move from place to place.

Factors Driving Bundo Kanduang's Involvement as a "Barang-Barang Mudo" Trader

Minangkabau women have qualities that should be admired by all Indonesian people. Minangkabau women are known to have high spirits. They have the will and ability to work hard, be frugal, time disciplined, tenacious and willing to work together. Apart from that, they also never complain or give up on the work they are going to do. It is also known that almost all Minangkabau women never waste or waste their time. But on the other hand there are factors that force or encourage them to work and earn a living for their families.

Almost all informants stated that family economic factors were the driving force for them to work hard. It can be seen very clearly that they do this work to supplement their family's economic needs. By trading, mothers can help their husbands to meet other household needs. Apart from economic factors, there are also other factors that encourage them to become "barang mudo" traders, including:

1. High desires and hopes for children's education and future

Based on the results of interviews, it was found that most mothers believed that providing education to their children was maximal in changing their children's fate for the better than becoming market traders. They also believe that through education, children can one day change the fate of their families.

2. Working is a must

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Based on the results of the interviews obtained, these mothers said that working was a necessity because that was stated in religious teachings. Apart from that, the mothers also said that they were still able to work and would continue to work because their bodies were still strong

Income Contribution of Bundo Kandung " Manggaleh Mudo " to the Family Economy

One of the facts of the contribution of women, especially housewives who trade at Pasar Raya Padang in general, is that they help with household needs in particular and other general household needs, whether Manggale Mudo women's income can be the main income or as additional income. As stated in part one, the majority of "Manggaleh Mudo" women gave the reason that the driving force behind their trade was economic factors.

Results In interviews with housewives who trade at Pasar Raya Padang, information was obtained that if we calculate their average income per month, it is between Rp. 450,000 - Rp. 900,000. Among them, if analyzed further, there are those who earn more than their husbands. In relation to the issue of how the family gives meaning to the income they earn, whether as main or additional income, almost all of the traders stated that the money they earned was to supplement their husband's income, which they felt could not meet the family's needs.

When analyzed using a gender perspective, it turns out that within the "Manggaleh Mudo" merchant family there is a comparison between genders. There is a difference in the role of men and women, where the role of men is defined as breadwinner while women are as household managers and additional breadwinners. Even though women have gone into work and have more income than men, it turns out that in society's thinking and behavior it has been ingrained that "men's income is the main income and women's income is additional income".

Minangkabau Matrilineal System and Bundo Kandung West Sumatra

Minangkabau is on the Indonesian island of Sumatra or now called West Sumatra. West Sumatra has a unique culture in managing the lives of its people. Minangkabau is a society that still currently adheres to a matrilineal system (a kinship system based on maternal descent). Anthropologists conducted research and noted that less than 10 (ten) ethnic groups still adhere to the matrilineal system, namely: Minangkabau (West Sumatra, Indonesia), Campa (Vietnam), Muangthm (Thailand's golden triangle), India, Africa, and Bedouin (Ariani, 2015)

The Minangkabau people adhere to a matrilineal system, which means a kinship system based on the mother's lineage. The development of Minangkabau matrilineal kinship began with the Rumah Gadang which had one biological mother as the first person to build life in it. Then they grew to a certain number of generations, so they were allowed to build houses around the gadang house which were called gaduang (buildings) instead of rumah gadang. So, all activities involving deliberation must be completed in the gadang house, not in the building. From this hereditary structure, the term maternal ancestry emerged and the term one pocket also emerged.

This kinship system develops continuously. From one grandmother several mothers are born, mothers will give birth to several children and so on. Each offspring from one mother is called one stomach (saparui). Because he is part of one lineage, he is called part of the tribe. From the explanation above, it can be interpreted as follows:

- a. Se-house: the lowest unit.
- b. Se-jurai: a unit that is higher than a house if it develops.
- c. Se-parui: a unit that has an original gadang house if its lineage can still be traced.
- d. Se-tribe: the highest unity, but it is difficult to trace its genealogy because it has developed so much.

There is an opinion that says that the Minangkabau ethnic group is matrilineal, but matriachate (power is in the hands of women). The reason is because in Minangkabau society women have power in the family, such as controlling inheritance, continuing generations, and their voices are also heard in family matters.

In Minangkabau tradition, women have a very special portion and position because all decisions are in their hands. This means that without permission from women, all plans cannot be implemented. The existence of bundo kanduang in a clan is because every clan needs a female leader who can lead all the women and their children and grandchildren in their clan. This leadership grows from his own abilities and charisma which are supported and recognized by the members of his people (Diradjo, 2009). Based on the custom coded syarak, syarak codenamed kitabullah, the role of bundo kanduang is 1) as urang rumah (house owner); Minangkabau people must always have a family home and burial plot. 2) as induak bareh; the housewife who arranges food and drink for the entire extended family, the poor are helped and the older ones are talked to. 3) wise; The main principle for leadership in society. For this reason, every Minangkabau woman must be educated and educated, so that she knows alua jo patuik, tau rantiang nan kamancucuak, alun takilek lah takalam.

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After getting married, becoming a mother and living in a gadang house, she will be under the influence of Mamak Tungganai, and act as Bundo Kandung and his saparui people. If you look further, when Minangkabau women were still girls, they were never independent or had the freedom to make choices. Minangkabau women only gained independence in making choices and their opinions could be taken into consideration after Minangkabau women achieved the position of bundo kanduang. This means that as long as they have not reached the position of bundo kanduang, Minangkabau women will continue to live under the influence of "mamak" or uncle. In terms of gender, Minangkabau women have a special and special position. However, this privilege is not obtained from birth when one is free with all choices. Minangkabau women are still under the shadow of patriarchy, in this case what is meant is mamak (Sola, 2020).

In short, women and bundo kanduang are meaningfully different. The word woman has a general meaning and has a broad reference, while the phrase "bundo kanduang" refers to a woman who has characteristics and personality who (1) understands customs and manners, (2) prioritizes character, (3) maintains self-esteem, (4) understand religion, (5) understand religious rules, (6) protect himself and his community from sin. In Minangkabau custom, women are classified into 3 (three) parts, namely:

1. Parampuan, refers to women who have good character, trust in Allah, are polite and respectful towards others.
2. Simarewan, refers to women who do not have a stand, do not have good character.
3. Mambang tali awan is a woman who is arrogant, has no respect, is considerate, always wants her position.

In traditional concepts, bundo kanduang women are respected. They have high status. Bundo kanduang is "Limpapeh rumah nan gadang" (decorating the gadang house), sumarak di kampuang (liveliness in the village); ornaments in nagari; *kok iduik tampek banasa* (time of life where vows are made); *kok mati tampek baniat* (if you die where you intend to); *kaunduang-unduang ka Madinah* (as protector of Medina); *ka payuang panji kasarugo* (as a banner umbrella to go to heaven); cahayo rumah selendang dunie (light shawl house of the world) (Amir, 2007)

In Minangkabau tradition it is said that the status of women is higher than that of men. Which indicates that it contradicts Islamic teachings. But this statement was denied by MI as the daily implementing body of KAN Padang. He said that:

"There is no difference between customs and Islamic law in Minangkabau. Women are weak creatures, they can be trusted more in guarding inheritance than men, and they also have to look after the preservation of their children and grandchildren who are of the same blood as their mother. Wealth was passed down to protect Minangkabau girls from getting into trouble. In the distribution of assets such as low inheritance, men will also get their share."

Minangkabau Community Household Accounting

Life has ways and rules that develop and are passed on to the next generation, which is then known as culture or culture. As culture is embedded in people's daily lives (Hofstede et al., 2010). Minangkabau culture is embedded in the everyday environment and is characteristic of the community itself. Accounting cannot be separated from the social sciences formed by humans which have had a long process in their development. When examined specifically from the existing social reality phenomenon, accounting does not only revolve around business or business entities. As stated Manan (2014) that accounting is related to and has an influence on human presence in social groups. Through complex social interactions, accounting is transformed into the culture and social life of society.

Mark Culture in Minangkabau society can influence the formation of the character of accounting science itself (Manan, 2014b) and the accounting system in Minangkabau will also develop with the culture of the community. Efforts to incorporate cultural values into accounting studies are carried out so that this scientific discipline can accommodate the economic interests of the Indonesian people and so that every person who practices accounting has morals based on cultural values and norms. (Anita, 2019). Accounting system from a cultural perspective as stated Hofstede et al., (2010) understood as a ritual to satisfy the cultural need for certainty, simplicity and truth in organizations.

Minangkabau Community Household accounting practices can be seen from several parts, namely:

1. Budgeting Practices in Minangkabau Households

In budgeting practice, most informants carry out financial planning orally, not in writing. And they implement household financial planning in Minangkabau culture, such as: carrying out charity activities and activities related to customs, helping to send nieces and nephews to school which is also part of Minangkabau customs as we know that in Minangkabau customs there is no abandonment, and also guiding and educating nieces and nephews. This is also the job of the bundo kanduang. And the nature of thrift and hard work is the nature of the Minangkabau people.

2. Recording Practices in Minangkabau Households

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In recording practice, there are some informants who record in writing and there are also some informants who do not record or verbally. Most of them record their sales income, their household expenses and some also record debts as a reminder. In this case, there are several traits that they apply in Minangkabau culture, namely being tenacious (for those who record) and recording debts as a reminder because in Minangkabau culture debts take too long and large amounts are not allowed.

3. Decision Making Practices in Minangkabau Households

In the practice of decision making in household finances, all informants make decisions by deliberation, either with their husband or family. Because in Minangkabau culture they highly value what is called deliberation.

4. Minangkabau Household Long Term Financial Planning Practices

In the practice of long-term financial planning in household finances, it was found that every informant thought about their long-term finances. Most of them invest in gold, bank savings and deposits.

Bundo Kandung Budgeting Accounting Perspective in the Minangkabau Matrilineal System

From a budgeting perspective, Minangkabau women budget with the aim of:

1. Peace in old age: is the desire of all Minangkabau people because of the awareness that physical and mental conditions will become weaker as age increases, while the necessities of life will not decrease.
2. Social prestige. Minangkabau people in their lives and lives are always looking for good luck or social prestige. The meaning of the expression above is that there is a kind of desire from the community to be able to increase their abilities or status and that of their family in the eyes of other people, and will feel humiliated if they are less than others. In that sense, the Minangkabau people always like to make donations, both in traditional events and social events.
3. Service, being of service to others and being able to leave a legacy or treasure for children and grandchildren is one of the life goals of the Minangkabau people. This is something that has been inherited from generation to generation.

Perspective of Bundo Kandung Recording in the Minangkabau Matrilineal System

Minangkabau women always pay attention to time and use it effectively and efficiently and will never waste time in vain. After selling from the market and returning home, they continued their household activities. So many of them don't have time or forget the time to record their household finances in writing but verbally. But there are also some of them who carry out recording because Minangkabau women have a tenacious nature, are hard workers and are always optimistic.

Bundo Kandung Decision Making Perspective in the Minangkabau Matrilineal System

In terms of decision making, the Minangkabau people highly value "consensus" with their husband. For determining daily needs such as what to cook, distribution of household tasks, children's education, decisions are dominated by the wife. However, husbands are only a small part of such problems. In relation to determining the model of the house as well as the purchase of household equipment and the purchase of other valuables, some respondents were of the opinion that it was decided jointly, but the wife had the power to determine this. In terms of determining social funds, such as providing family assistance and other assistance, it is also decided jointly.

Minangkabau Cultural Values in Accounting

The cultural value system consists of conceptions that live in the minds of most citizens regarding the things they should consider valuable in life (Koentjaraningrat, 1997) Therefore, the cultural value system functions as the highest guideline for human behavior, and other systems of human behavior at a more concrete level such as special rules, laws and norms are all also guided by this cultural value system.

Cultural values will determine norms and at the same time determine patterns of thought, action and attitude in accounting for various universal phenomena in human life itself which involve the views of the supporting members of a culture towards life, towards time, towards each other and towards the natural environment:

1. Minangkabau people's views on accounting in the essence of life

Minangkabau people consider that life is good and the purpose of life is to achieve 3 main aspects, namely:

- a. Peace in old age is a dream and desire of the Minangkabau people. Anxiety in old age is related to the awareness that physical and mental abilities will become weaker with age, while life's needs will not decrease. This encourages people to work hard while their physical and mental abilities are still high.
- b. Social prestige, as stated in theoretical studies, Minangkabau people need a social prestige called *tuah*. To get this good luck, people must "*batabua urai*" (give abilities in the form of wealth, abilities, riches, and other forms of success, such as children's education. (Setiawati et al., 2003). For example: someone feels proud if they have gold, their children have succeeded, they can contribute to village development, they can attend family events.

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c. Service, as has been stated in the theoretical study section, service to society is a desire that is desired by all Minangkabau people, in fact this is one of the goals of life that has become entrenched in society. Indications show a desire to help other people, attend community activities, where for this they set aside their profits for social needs such as fulfilling celebrations, and so on. To achieve the three life goals above, Minangkabau people apply accounting in their lives, characterized by thriftiness, accuracy and optimism.

2. Minangkabau people's views on work

In line with the life goals of the Minangkabau people, work for them is a necessity in life and some even say that work is a religious command. Minangkabau people also say that how important the wealth of the Minangkabau people is, so to get this wealth they work hard and tirelessly.

3. View of time

Minangkabau people really value time and make the best use of it.

4. Views towards others

The Minangkabau people's view of each other is egalitarian and considerate. This is reflected in the traditional advice which reads "duduak sumo randah, tagak samo tinggi" (sit at the same low level, stand at the same height). This means that Minang people in their customs do not differentiate between rich or poor, high ranking or ordinary people.

5. Views on the relationship between humans and nature

In Minangkabau culture, the relationship between humans and nature must be in harmony. Nature provides a variety of materials that may provide prosperity and comfort for humans. Apart from that, they also stated that nature changes and every change is a good teacher for human nature. This is in accordance with the traditional expression "reasoning and thinking about being a teacher" (Setiawati et al., 2003). This means that if someone is aware of an incident in the past, it is impossible for the same incident to happen again in the future. Minangkabau people wherever they are always adhere to the values they adhere to.

V. CONCLUSIONS

Based on the field findings and the discussion that has been presented, the following conclusions can be drawn today, apart from economic factors, it is encouraging Minangkabau women to "manggaleh mudo" to participate in helping their husbands in their household finances. There are also other factors, namely: improving the quality of the family by improving their children's education, saving for old age, wanting to make a contribution to their hometown, neighbors and close relatives, to leave an inheritance for their children and grandchildren. The contribution of the mother's "manggaleh mudo" income to the household economy is greater than the husband's income. But in reality, according to the recognition of all Minangkabau people, the income of a wife or mother from "menggaleh mudo" is only as additional income, not as the main income.

From a budgeting perspective, we can see that Minangkabau women budget with the aim of ensuring peace in old age, social prestige, and providing services to family members. From a recording perspective, Minangkabau women always pay attention to time and use it effectively and efficiently and will never waste time in vain. So many of them do not have time to record their household finances in writing but rather verbally. However, there are also some of them who apply record keeping because Minangkabau women have a tenacious nature, are hard workers and are always optimistic. In terms of decision making, the Minangkabau people highly value "consensus" with their husband.

The implications in this research are aimed at managerial and academic parties, which are for academic parties. Accounting in western culture is different from accounting in Eastern culture, especially in Minangkabau society. Accounting is not only used by companies but can also be done in households. Apart from that, accounting is not only numerical but can also be incorporated into customs and daily life. In this case, it can be expressed in the customs of the Minangkabau matrilineal system in the form of the character and traits of Minangkabau women which influence household accounting. There is still no specific literature regarding cultural accounting, especially in Minangkabau culture, especially discussions regarding household accounting in the Minangkabau matrilineal system. So, it is hoped that this research can contribute to the development of new literature in the field of cultural and household accounting. Meanwhile, for the managerial side, this research can be input for housewives in the Minangkabau community so that they can better apply their household accounting to their customs, both in terms of character, manners, and the daily life they live.

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