



## The Application of Household Accounting in Families with *Nyentana* Marriages in Tabanan Regency, Bali

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### Keywords

Household Accounting;  
Nyentana Marriage;  
Financial Management;  
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Tabanan Regency; Bali

### Abstract

This research explores the application of household accounting in families practicing *Nyentana* marriage in Tabanan Regency, Bali. It highlights the importance of effective financial management in maintaining economic stability and reducing family conflicts related to financial issues. The research employs a qualitative phenomenological approach, examining how families understand and implement household accounting practices. Key findings reveal that accounting activities, including budgeting, record-keeping, and decision-making, are crucial for managing household finances. The findings show that while informants associate accounting broadly with "financial calculation," its practical application varies. Key activities include short-term budgeting (e.g., daily expenses), informal record-keeping, and collaborative decision-making, often influenced by behavioral tendencies like loss aversion (Prospect Theory) and mental categorization of funds (Mental Accounting). Notably, wives manage routine finances, but husbands retain authority in major decisions, reflecting a hybrid of traditional and adaptive gender roles. The study concludes that household accounting in *Nyentana* families is contextually flexible, serving as both a financial tool and a means of familial harmony. These insights contribute to broader discussions on culturally embedded accounting practices and suggest opportunities for tailored financial literacy programs in matrilineal communities.



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### Introduction

Accounting is an art of collecting, identifying, classifying, recording transactions and events related to finance, so that it can produce information, namely financial reports, which can be used by interested parties (Thomas Sumarsan 2020:1). Accounting is not only limited to companies but can also be applied on a smaller scale, such as in households. Effective financial management is essential in households to achieve economic stability and reduce the potential for family conflicts related to financial problems. One of the issues that arise when there is negligence

in managing finances is financial stress (Hasanudin, 2023; Musau, 2022; Salamah, 2023; Siriopoulos, 2021; Sitinjak et al., 2023; Uspambayeva et al., 2020). Financial stress in the household is a condition in which individuals or couples experience mental and emotional distress due to problems related to family financial management. This stress is often caused by various factors, including insufficient income to meet basic needs, the rising cost of living, and the increasing burden of financial responsibilities as family members grow (Amonhaemanon, 2024; Balatif et al., 2024; Koomson et al., 2022; Lee et al., 2023; Salamah, 2023). One of the main causes of financial stress is the rise in the price of goods and services, which is not balanced by an increase in income. When the cost of basic necessities—such as food, children's education, and monthly bills—increases, but income remains constant or decreases, this can result in significant stress. The impact of financial stress includes mental health problems such as depression and anxiety, conflicts between spouses or other family members, and prolonged stress that can affect physical health, increasing the risk of heart disease and other disorders.

To overcome financial stress, steps such as creating a detailed budget to identify reducible expenses, recording financial transactions, making decisions, and formulating short-term and long-term plans can be taken. Every family must face various daily needs and expenses, ranging from basic needs, education, and debt installments to savings for the future. Without proper record-keeping and management, family finances can easily be hampered or disrupted. Therefore, household accounting is important to provide a clear picture of a family's financial condition. By recording and monitoring every stream of income and expense, families can more easily plan their budgets, avoid uncontrollable debt, and prepare for a more financially secure future. The effective implementation of household accounting not only helps maintain financial balance but also provides a sense of security and confidence in facing life's demands.

Household accounting is necessary for managing financial income and expenses, especially considering that increasingly complex living conditions and needs require each family member to maintain their livelihood (Suarni and Sawal 2020). Household accounting, in general, can be reviewed from a terminological perspective, explaining that accounting in the household is a practice of financial management by applying aspects of accounting (Yulianti 2016). Nortcott and Doolin (2000) conducted a study related to accounting practices in households. Through an interpretive approach, they interviewed and observed several families regarding household accounting practices. Accounting, as practiced in the business world, has also been carried out in daily family life either consciously or unconsciously. The findings of Doolin and Nortcott's study showed that married accountants have accounting concepts that they practice daily.

Marriage in Bali is a sacred event full of meaning and values rooted in Hindu culture. By preserving rich traditions and customs, marriage ceremonies in Bali have become important moments in the lives of the local community. Currently, marriage in Bali is known in three forms: ordinary marriage or *Memadik*, *Nyentana* marriage, and marriage *Pada Gelahang*. In ordinary marriage, the man is considered the head of the family responsible for its continuity. As head of the family, men have authority in making important decisions related to the family, including financial matters, children's education, and other household concerns. This differs from *Nyentana*

marriage, where the woman is the head of the family, also called *Purusa*. The *Nyentana* marriage typically occurs when a family does not have a son. For families without sons, or with only daughters, parents want at least one daughter to remain at home. According to [www.beritabali.com](http://www.beritabali.com) (2022), in Tabanan Regency, Bali, there is a tradition often called *Nyentana*. Broadly speaking, *Nyentana* is where the woman proposes to the man to be her husband and then invites him to live in her house. Their descendants will belong to and continue the *clan* of the woman's family. In other words, the woman takes the position of *Purusa*, and the man becomes *Pradana*. *Nyentana* is not a rule in Hinduism but is one of the customary laws and does not apply in all regions. For example, the Karangasem area does not recognize *Nyentana*, but it is commonly practiced in Tabanan. The main condition of *Nyentana* is that it must have the consent of both families because the man relinquishes his rights and obligations in his own home to enter the woman's household and accept the rights and obligations therein.

One challenge faced by families with *Nyentana* marriages is managing household finances from income earned by the husband, wife, or both, determining financial management strategies that align with family conditions, and decision-making within the family. This motivated the researcher to conduct this study to determine whether there is a difference in financial management and decision-making between families with ordinary marriages and those with *Nyentana* marriages. Additionally, research on household accounting in *Nyentana* marriages is still rare, making this an important opportunity to contribute to the field of household accounting, particularly in families with *Nyentana* marriage.

Relevant research related to household accounting in *Nyentana* marriages referenced in this study includes Widiantri (2023), entitled "Revealing Household Accounting in the Sentana Family of Pakraman Kaba-kaba Village." The study's results show that the *sentana* family has implemented accounting activities informally in their married life. The variation in the implementation of accounting practices across families indicates that household accounting tends to be flexible and adapts to family life. There are two forms of family accounting practices: (1) written or formal, involving simple records of household expenses; and (2) unwritten or informal, where no physical records exist, and communication happens verbally. Communication is key in every family accounting activity. Based on this explanation, the researcher is interested in exploring the understanding and implementation of household accounting in families with *Nyentana* marriages. The difference between this study and previous research lies in the broader research location, which includes *sentana* families from several villages within Tabanan Regency, Bali Province. Therefore, the title of this study is *The Application of Household Accounting in Families with Nyentana Marriages in Tabanan Regency, Bali*.

Based on the background described above, the author formulates the main problems addressed in this study. First, the research seeks to explore the understanding of household accounting among families practicing *Nyentana* marriages in Tabanan Regency, Bali. This includes examining their perceptions of accounting principles and how these concepts are interpreted within the context of their unique marital and cultural framework. Second, the study investigates the implementation of household accounting activities in these families, focusing on practices such as

budgeting, record-keeping, financial planning, and decision-making. By addressing these questions, the research aims to provide insights into how accounting practices are adapted to the specific needs and dynamics of *Nyentana* households, contributing to broader discussions on financial management in culturally distinct family structures.

The specific purpose of this study is to understand and analyze how accounting practices help document household income and expenditure in families with intermarriage, as well as evaluate the influence of various factors on budgeting, record-keeping, decision-making, and long-term financial planning in households. The theoretical benefit of this research is that it is expected to be a source of inspiration and reference for studies in accounting. Furthermore, based on the research results, it can provide additional information about the concepts and applications of accounting in households, especially within families with *Nyentana* marriages in Bali. This research is expected to enhance knowledge about accounting concepts and practices in family settings, particularly within families practicing *Nyentana* marriage in Tabanan Regency, Bali. It fosters awareness that accounting is not only a science for the business sector but also a crucial tool for financial management on a smaller, household scale. Lastly, this research is intended to increase researchers' experience and understanding in conducting more in-depth accounting studies, allowing further exploration of family accounting concepts and practices that can serve as references for future research.

## Materials and Methods

This study used a qualitative research method, which examines existing phenomena and presents data according to the conditions experienced by people in the studied environment. According to Anselm and Juliet (in Hadi et al., 2021:13), qualitative research produces findings not derived from statistical procedures or calculations, but through descriptive data such as behaviors, narratives, stories, and informant descriptions. It emphasizes interpreting data based on the situation at the research site. The research focused on the understanding and practice of family accounting in *Nyentana* marriages.

The study applied a phenomenological approach, chosen because it investigates the application of household accounting activities in families with *Nyentana* marriages. Phenomenology, developed by Edmund Husserl in the early 20th century, involves suspending judgments about external reality to focus on how phenomena arise in consciousness—a process called "epoche" or "bracketing." This method seeks to explore human experiences critically and systematically, aiming to uncover the meaning individuals assign to their lives. In this study, the researcher sought to understand the meaning of household accounting practices carried out by families with *Nyentana* marriages in Tabanan Regency, Bali.

Data were collected through in-depth interviews with purposively selected informants, specifically married couples in *Nyentana* marriages. The interviews were complemented by participatory observation and documentation studies, including family financial records, to obtain comprehensive data. Data were then analyzed thematically, involving data reduction, presentation,

and conclusion. This process aimed to identify patterns, meanings, and relationships in the understanding and practice of household accounting within the cultural context.

The research was conducted in several villages in Tabanan Regency, Bali, including Tegallingah, Delod Peken, and Dajan Peken. This location was selected because Tabanan Regency is well known for the tradition of *Nyentana* marriage. The study was carried out beginning in January 2025.

## Results and Discussions

### The Concept of Household Accounting Views on Families with *Nyentana* Marriage

Accounting is the process of systematically recording, classifying, summarizing, and reporting the financial transactions of an entity (such as a company, organization, or individual). The goal is to provide accurate and relevant financial information so that it can be used in decision-making. In this study, it was found that the view of families with *Nyentana* marriages in Tabanan Regency, Bali in general regarding accounting science is related to the science used to calculate money that includes debits and credits. This was explained by the informants through the following answers to the question 'what is known about accounting?';

Mr. Agus replied: "Accounting according to the personal pillar, accounting is a major of economics at a campus or university."

Mr. Made Arya replied: "Frankly, I don't understand accounting."

Mrs. Wayan Sukriani replied: "It's like finance, yes, it's about finances."

Mr. Made Kusumayasa and Mrs. Wayan Risma replied: "About the calculation of the money."

Mr. Budhi Suryapratama replied: "In my opinion, the calculations are like credit debits learned from high school, because I don't pursue it."

Then the researcher asked further about the opinions of informants regarding whether or not accounting can be conceptually and practiced in small environments such as households. Some informants say that accounting can be applied in households. In today's money-intensive life, the ability to manage finances is crucial. The informants acknowledged that the concept and practice of household accounting can be applied within the scope of the family environment. Informant Mr. Agus, Mrs. Wayan Sukriani, Mr. Made Kusumayasa and Mrs. Wayan Risma, Mr. Budhi Suryapratama explained that the presence of accounting can be applied in the household to manage finances, calculate how much income and expenditure is amount. This was explained by the informant through the following answer to the question 'can accounting be applied in households?':

Mr. Agus replied: "I think everything can be applied both in the household, in the office or everywhere, accounting is money or material management."

Mrs. Wayan Sukriani replied: "It can be for financial management, to calculate income and expenditure of money."

Mr. Made Kusumayasa and Mrs. Wayan Risma replied: "It can be in the household because our income and expenses must also be calculated."

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Mr. Budhi Suryapratama replied: "It could happen that I have a trading side business so there is little or no accounting knowledge there."

Based on all the informant's answers, it can be summarized that the role of accounting in the household is considered quite important because it can be used to manage finances in the family scope. Household financial activities are closely related to accounting. Every family certainly has the goal of avoiding financial deficit conditions and conflicts that arise due to economic problems. Therefore, the ability to manage finances will have an impact on family harmony (Yulianti, 2016). The researcher also asked the informant 'what is known about financial management?'. The informants replied as follows:

Mr. Agus replied: "I leave it all to my wife, I can make a living and leave it to my wife, she is the one who manages everything."

Mr. Made Arya replied: "If it is a financial arrangement, I leave everything to my wife."

Mrs. Wayan Sukriani replied: "Financial management is how a person manages finances starting from planning, budgeting to controlling expenses."

Mr. Made Kusumayasa and Mrs. Wayan Risma replied: "Sort out which expenses are for daily use, which expenses are mandatory and which are urgent or sudden."

Mr. Budhi Suryapratama replied: "If financial management happens to be 80% of my income is managed by my wife, so that it is easy and there will be no problems later in the household."

Based on the informant's answer, financial management starts from planning, budgeting and controlling expenses. Financial management is more likely to be carried out by the wife, the wife who will determine how much daily expenses, monthly contributions and expenses that are considered urgent based on the previous month's expenses.

### **Implementation of Household Financial Budgeting Activities for Families with *Nyentana* Marriage**

The concept of budgeting is used as a measure of the success of financial management of a business entity. Munandar (in Rizqi, 2022) stated that the budget is the preparation of a systematic plan covering all activities of agencies or companies that are expressed in monetary units and are valid in certain future periods. The more mature the preparation of the budget, the better the details of the plan regarding the operations that are prepared. Meanwhile, in domestic life, the existence of a budget will be very helpful in planning related to family funding in the future.

Budgeting in a household has repeatedly been trusted as the key. Budgeting is considered the key to fund reserves avoiding unforeseen events from what has been planned. In addition, the process of household budgeting is also useful as a control of daily expenses to limit oneself from extravagance. In this study, three pairs out of five informant pairs all worked together. Revealed through research by Berthoud & Kempson (in Northcott & Doolin, 2000), the amount of budget is influenced by the amount of income received because it is connected to employment status. So that families with *Nyentana* marriages where the husband and wife who both have their own income, have different budgeting considerations.

Based on the results of the research conducted, families with *Nyentana* marriages use an approach with the concept of cash-based accounting dominating household budgeting so that the informants are focused on income, namely cash. The informant in the interview explained that the budgeting prepared focuses on a short-term perspective in the form of routine expenses such as daily kitchen needs, milk and children's diapers needs and other monthly expenses. They don't really consider long-term perspectives such as asset investment needs. The budgeting pattern owned by families with *Nyentana* marriage is categorized for household needs, monthly household expenses, and children's education costs. The informants said that the amount of income they have in the family only revolves around these three categories, unlike business entities that categorize specifically one by one because they get a large income. The informant explained the following to the question regarding 'is it budgeting in a household?':

Mr. Agus replied: "I have left it all to my wife."

Mr. Made Arya replied: "Ten pillars do not do this, just flow." (no I don't make it like that, it just flows).

Mrs. Wayan Sukriani replied: "There are, such as a budget for daily needs, milk and diapers for children."

Mr. Made Kusumayasa and Mrs. Wayan Risma replied: "Yes, if the allocation is for children's education funds, I make special savings, because if I save the money myself, I don't dare to use it for others."

Mr. Budhi Suryapratama replied: "For daily expenses, I don't make the budget."

Based on this answer, the preparation of the budget in the household in writing or formally was not carried out by the informants. Compared to the budgeting function in the scope of business and government, in families or households use budgeting more as a standard for household expenses. They separate a certain amount of money from the income earned for routine expenses such as expenses for daily needs, milk and diapers for children, children's school fees and others. There are also those who specialize in saving for their children's education so that the money cannot be taken at any time to meet other needs.

### **Implementation of Household Financial Recording Activities in Families with *Nyentana* Marriage**

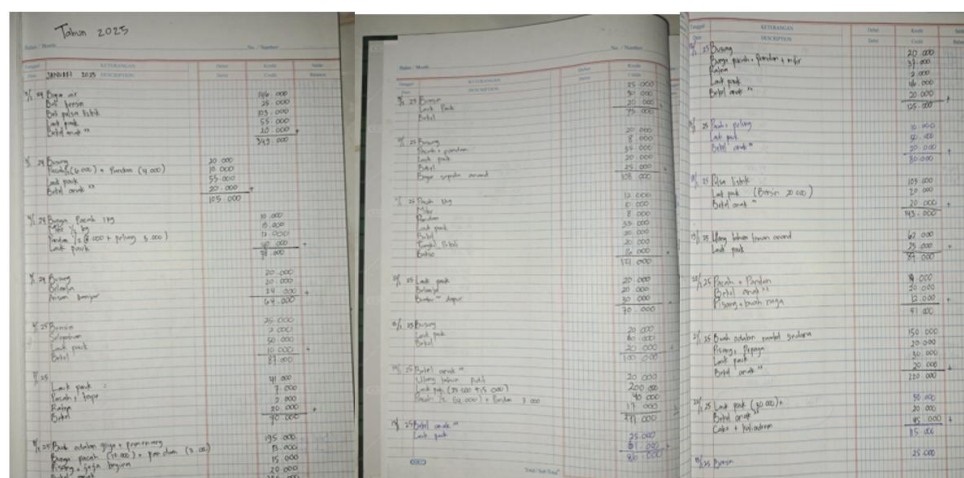
Regarding budgeting issues and personal and family financial planning, record-keeping activities are highly recommended to be carried out as a reference for future budget preparation. Having structured and systematic financial records will make it easier to manage better financial conditions. Household financial records display the flow of income owned and used to meet needs or realize previous planning. The researcher asked questions related to financial recording carried out in households. One of the informants, Mr. Budhi Suryapratama, said that his wife made a record related to expenses that were made simply in a notebook that was recorded every day. The recording method is carried out using a cash basis and is recorded according to the expenses of that day.

The informant, Mr. Budhi Suryapratama, revealed in an interview, on a certain day his wife showed the results of the documentation of the recording done to him as a form of responsibility to carry out financial management in his household. Through this recording, Mr. Budhi Suryapratama and his wife know the amount of expenses for a month to make it easier to prepare budgeting and financial plans for the following month. This financial recording activity is a bridge of communication about finances to the couple in Mr. Budhi Suryapratama's household. The husband can see the responsibility of household finances carried out by his wife. This was explained by the informant through the answer through the question 'do you make financial records in the household?';

Mr. Budhi Suryapratama replied: "My wife noted, if I don't exist spontaneously."

Then the researcher also asked 'Are there any obstacles in making records?' and

Mr. Budhi Suryapratama replied: "There are no obstacles, the most obstacle if there is a lack is a discussion, "sir, why is there less money", that's all the rest is no smooth astungkara."



The image shows three pages of handwritten financial records for the year 2025. The records are organized into columns with headers for 'No.', 'Tanggal', 'Keterangan', 'Debit', and 'Kredit'. The entries include various household expenses such as groceries, utilities, and transportation, along with some income entries. The handwriting is in Indonesian, and the records are written on lined paper.

**Figure 1. Household Registration Documentation**

Source: Mr. Budhi Suryapratama, 2025

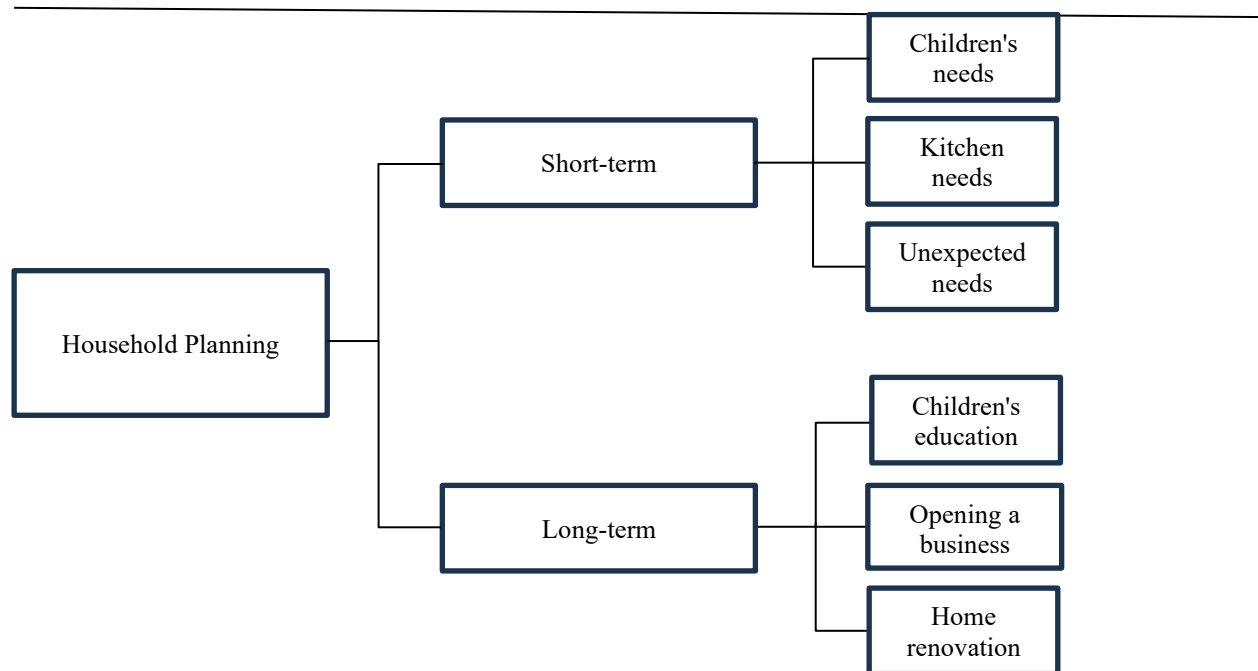
The picture above is a form of simple financial recording carried out by the wife of Mr. Budhi Suryapratama. Although the interviewed informant made records related to expenses, Mr. Budhi Suryapratama revealed that his wife did not prepare a financial position report as part of the accounting process. The documentation of the recording process is assumed by him to have fulfilled as a form of his household financial responsibility. Regarding the evaluation of the recording carried out, it was not carried out in depth. Only use written proof of daily expenses to find out what their household finances are being used for in a day or month. These findings are similar to the research of Northcott & Doolin (2000), which found that household accounting practices focus on monitoring savings and short-term account balances.

### **Application of Household Long-Term Financial Planning Activities to Families with Nyentana Marriage**

Planning is an effort to avoid risks in the future. Especially for long-term planning, it is very necessary. Through financial planning, a family forms investments as future assets for the household. In some conditions, there will be one or more factors that affect the household, so that a family will tend to make savings related to expenses on every aspect of finance. Every family's tendency is to have savings for children's education and other unexpected things in the form of savings of any kind.

In this study, the researcher asked in more detail about financial planning in the family. All five informants have short-term and long-term thinking in their household financial planning. This was explained by the informant to the question 'is there planning in managing finances in the family?'

From the results of the interviews, most of the informants pay attention to short-term problems in the form of meeting household needs and fulfilling children's education costs in the long term. The researcher further explained about long-term planning in households to dig up more information, especially related to the deposit of funds to informants. The informants then explained more that they made a deposit fund that would later be used for the future of children's education and unexpected funds. It can be concluded from the above explanation that in general, all of the interviewed informants do not pay attention to long-term financial planning related to increasing assets such as investing in assets or purchasing assets. They only focus on short-term fulfillment, namely daily living needs and long-term fulfillment, namely children's education costs. Two out of five informants explained that their long-term financial goals after no longer financing their children's education were to open a small business and renovate a small business. The following is an overview of household planning according to the results of interviews with informants:



**Figure 2. Planning in the Household**

Source: Primary data from interviews with informants, 2025

### **Application of Household Financial Decision-Making Activities to Families with *Nyentana* Marriage**

Decision-making is crucial that can have an impact in the future. Accounting information is generally used to decide the next step in an operational activity. In taking an action, individuals should consider all the available alternatives, the benefits and risks that follow from the decision to be taken. In the scope of the household, each individual in the family will have their own concept and thought of a way to make decisions. Any decision related to problems in the household must go through various considerations to avoid risks. Especially in financial decision-making, there are a lot of key considerations that are thought of to avoid the risk of financial problems.

In many cultures, men are often positioned as the main decision-makers in the household. They are expected to make important decisions that impact the entire family without involving wives or children. This can lead to tension and conflict if the wife feels unappreciated or ignored in the decision-making process. For example, a husband may feel that he has to make all major decisions such as housing or children's education without consulting his wife. This can create a situation where the wife feels marginalized and has no voice in matters that affect their life together. However, there is a strong argument that decision-making should be done collaboratively. In the modern context, many couples seek to create a more equal relationship where both parties are involved in the decision-making process. This includes discussing important choices and considering the opinions and feelings of each family member. Involving wives and children in deliberation can strengthen the sense of togetherness and reduce the potential for conflict. Informant Bapak

Made Arya said that: "For decision-making, the pole is more dominant because the pole as the head of the family is the pole *Nyentana*." (For decision-making, I am more dominant because I am the head of the family even though I had a *Nyentana* marriage).

Mr. Agus and Mr. Kadek Kusumayasa also expressed the same thing even though their status as *Pradana* in the family, in decision-making they are more dominant while still considering the opinion of their wives. The researcher also asked 'are there any obstacles in determining decision-making?' and the informant's answer was as follows:

Mr. Agus replied: "If the principle is never, because as time goes by we are together means communicating whatever decisions will be taken, be it about work, household and taking care of our children, we always decide it together."

Mr. Made Arya replied: "So far in making decisions there has been no problem because every decision I always discuss with my wife."

Mrs. Wayan Sukriani replied "Of course there are obstacles because I work alone, sometimes the expenses are greater than my salary, so I often dig holes to cover holes"

Mr. Made Kusumayasa and Mrs. Wayan Risma replied: "There is a lack of funds that often occurs, so we consider which ones should be prioritized, which ones can be reduced."

Mr. Budhi Suryapratama replied: "There must be some, for example, the target is not suitable, next month it seems to get a lot of money but it turns out that it is so, the important thing is that we are always open and discuss financial problems. The most important communication, if there is no communication, it is difficult, there must be suspicion in the end, where is the money, why is there no money, it is very sensitive if it is a matter of money."

Based on the results of the interview, it can be concluded that decision-making in the *Nyentana* family is basically the same as the ordinary marriage family, namely the husband is more dominant in making decisions even though the husband has the status of *Pradana* in the *Nyentana* marriage. In decision-making, husbands still pay attention to the opinions of their wives. The key to achieving balance in decision-making is good communication between family members. Husbands and wives need to listen to each other and respect each other's opinions. The inability to accept the influence of a partner can lead to tension and conflict in the household. By listening to each other's feelings and perspectives, couples can find a better solution that is acceptable to all parties.

### **The Relationship of the Application of Household Accounting in Families with *Nyentana* Marriage with Prospect Theory**

Prospect theory, developed by Daniel Kahneman and Amos Tversky in 1979, is a theory in the field of behavioral economics that explains how individuals make decisions under uncertainty. This theory emphasizes that people tend to feel losses more than equal gains, known as "loss aversion". In the context of the application of accounting in households, theoretical perspectives can provide valuable insights into how individuals and families manage their finances. One of the key aspects of the outlook theory is that individuals often do not act rationally when faced with risk. In the context of households, this means that financial decisions such as spending on daily necessities, investments, or savings are often influenced by perceptions of risk and potential losses.

For example, in *Nyentana* families they prefer to make savings for children's education so as to avoid the risk of the money being used to meet other needs that are not very important.

Household accounting involves recording and analyzing all financial transactions to help families understand their financial position. By using accounting principles, such as systematically recording expenses and income, families can better evaluate their financial situation. It also helps them to be aware of the potential disadvantages and gains of various investment or expense options. In this case, the theoretical outlook suggests that by having accurate data about their financial condition, individuals can make better decisions despite the natural tendency to avoid risk. For example, as the wife of Mr. Budhi Suryapratama did who kept a record of her household expenses so that they could look at the records and realize that they often spend money on non-essential items (which could be considered a loss), in addition they may be more motivated to change their spending habits.

The application of accounting in the household also includes budgeting. Using a theoretical outlook-based approach, families can set a budget by considering how they feel about the potential losses from overspending. For example, what happened to Mrs. Wayan Sukriani's family who worked alone so they might be more disciplined in using the budget that had been set.

### **The Relationship between the Application of Household Accounting in the Family and *Nyentana* Marriage with Mental Accounting Theory**

Mental accounting is a theory that explains how individuals' group and evaluate their money in different mental categories, which often leads to irrational financial decision-making. Mental accounting also affects the way people set budgets for different categories of expenses. For example, Mrs. Wayan Sukriani's family made a special budget for daily needs, children's needs such as milk and diapers, and children's education. Mental accounting also plays a role in how individuals plan long-term versus short-term finances. Many people tend to separate funds for short-term goals (such as daily necessities) from their children's education savings as the families of Mr. Made Kusumayasa and Mrs. Wayan Risma do.

### **Conclusion**

This study found that families with *Nyentana* marriages recognize that accounting is not limited to businesses but can also be applied within households. Informants viewed accounting as a science used to manage household finances through activities such as budgeting, recording, decision-making, and long-term planning, carried out both formally and informally. The flexible nature of household accounting practices varied among families, taking either a written form with simple expense records or an informal form relying on communication between family members. Communication between husband and wife was identified as central to all family accounting activities in *Nyentana* households. Financial management generally tended to be dominated by the wife, who holds the status of *Purusa* or head of the family, while decision-making authority was often entrusted to the husband, despite his status as *Pradana* or as the wife in ordinary marriage. Future research could explore how these dynamics influence financial outcomes and relationship satisfaction in *Nyentana* families across different cultural contexts.

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