

Low-Socioeconomic Family Financial Management (Perspective Of Street Children Mothers)

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Abstract

Financial management is very important in a family to avoid financial problems of the family itself. However, the capacity of low socioeconomic family understanding in managing family finances is certainly not the same as an able family or a family with income above average exposure. This study aims to explain thoroughly the model of low socioeconomic family financial management through the perspective of street children mothers from Muntigunung, Tianyar Barat, Karangasem (informants), relating to how to recognize and manage family finances, prioritizing home needs stairs, and income allocation for savings.

This type of research is qualitative descriptive research with the process of collecting data through participant observation, unstructured interviews, and documentation. Data analysis using interactive model data analysis with three flow analysis, namely data condensation, data presentation (data display), and conclusions or verification.

The result in general, informants do not understand how to properly manage finances. Their educational and environmental limitations are classified as poor, encouraging them to prefer to borrow if they have financial problems. If they get a salary, the meal will be used to pay the debt. But this debt process continues every month and causes no desire to save (set aside income). Then, income is something that is used to meet religious needs and family needs, debt is another way to meet needs (if income has run out), while saving is not a solution to fulfill their needs.

Keywords: *Financial management, low socio-economic families, mothers of street children, household accounting.*

1. Background, Objectives and Goals

Bali Island is one of the most beautiful islands and valuable assets owned by Indonesia, because it is a prima donna of tourism that is well known throughout the world. Geographically, Bali is located between Java and Lombok, with an area of 5,634.40 km² and a total population of approximately four million people (www.baliprov.go.id). The selling value of Bali tourism is not only dependent on its natural beauty, but also supported by other factors, such as safety and environmental conditions that can affect the convenience of the tourists. One of the things that tourists often complain about is the existence of homeless people who disturb their comfort while enjoying their holiday in Bali. The existence of homeless people in the midst of the rapid development of Bali tourism, of course, requires serious handling from the Government of Bali to safeguard the image of Bali tourism.

Most of these homeless people are residents from Karangasem, precisely from Muntigunung area, a Pakraman Village (Adat Village) located in Tianyar Barat, Kubu, Karangasem Regency. The Muntigunung region is located approximately 45 km east of Singaraja City or 50 km north of the city of Amlapura (the capital of Karangasem). According to Casmudi (2014), the state of Muntigunung is different from all the southern areas of Gunung Agung (low education level of the population) causing many people to become homeless and live on the streets by working as buskers or beggars. Karangasem itself is one of the regencies that have the most poor population in Bali. Based on data from the Central Statistics Agency of Karangasem until 2014, the number of poor people in Karangasem was 2,973,000 (7.30%), as shown in the following table:

Table 1 Poor Population Data in Karangasem Regency

Variabel	2010	2011	2012	2013	2014
(1)	(2)	(3)	(4)	(5)	(6)
Number of Poor People (000)	31.60	26.13	22.70	27.80	29.73
Percentage of the Poor (%)	7.95	6.43	5.63	6.88	7.30
Poverty Line per capita (Rp) per month	205,860	226,173	236,688	248,379	285,805
Poverty Depth Index (P1)	1.21	0.97	0.65	0.98	1.21
Poverty Severity Index (P2)	0.30	0.22	0.15	0.20	0.31
Gini Ratio	0.2325	0.2916	0.2877	0.3293	0.3089

Source: National Social Economic Survey (Karangasem Statistics Center)

The homeless family is one of the families who are in a low socio-economic condition who have an average income below the average income in general and are unable to meet their living needs. Homeless families as households with low socioeconomic status are accustomed to living on the streets or living in slum areas, and have a low level of education. This is what causes the emergence of social problems from homeless families, such as Domestic Violence (KDRT), children's lives and education that are often ignored (child exploitation), and sexual exploitation.

The lives of homeless families come from low socioeconomic families who are accustomed to being in the streets and doing begging or singing to keep their lives. This is what intrigues researchers' curiosity to find out how they manage their finances. Financial management carried out by a low socioeconomic family is certainly not the same as a family that has an income above the average income in general. Family financial management is basically as a household accounting practice which is done by recording income and household expenses in a certain period. The concept of household accounting refers to the economic meaning of family units, such as how the family manages the family's economic activities, the division of labor and function, then how much income is earned or consumption and the type of production and services produced (Guhardja, 1993: 35).

Research conducted by Manurung and Sinton (2013) states that the importance of the role of household accounting for the family of accountants (Educators and Practitioners) to plan each budget in the household, recording, decision making, and long-term planning. In addition, it is also said that the role of wife (mother) is very important in managing family finances to see every need that is needed in the household, determining the most important decision making, and planning that must be done for the needs of their children .

Referring to research conducted on the family of accountants, researchers also want to conduct research related to household accounting, especially related to family financial management. However, the difference lies in the object of research, the practice of family finance management of low socioeconomic families. Low socioeconomic family financial management in this study is seen through the perspectives and characteristics of street children mothers who researchers consider to be the main actors in the financial management of their families. Based on the above background, the question posed in this study is "How is the management of low socio-economic family finances with the perspective of street children mothers?".

2. Literature review

Household accounting is closely related to family management and financial planning activities. This activity is basically the application of simple accounting principles in every activity or financial

transactions of the family. Uncertainty and no intention of the family (husband and wife) to learn how to manage and plan family finances make household accounting look hard to learn and do. Though many benefits that can be felt from the application of accounting in this household. One of them is to see the inflows and outflows of money in the family. How much income you have and how much you spend will be seen more clearly when the family has applied accounting in the household.

Research conducted by Raharjo & Kamayanti (2014) states that the value of money is the basis of the implementation of household accounting. In addition, it is said also that the management and implementation of accounting activities in households have differences with accounting in business activities. Thus, it can simply be said that home accounting as an accounting activity is done in a family that is tailored to the financial condition it has. Moreover whilst accounting portrays the household as nonproductive and women still perform the majority of domestic tasks, women are cast as economic dependants in accounting terms (Llewellyn & Walker, 2000). Household accounting requires arrangements in financial income and expenditure, aiming for long-term planning (savings) and maintaining the stability of family economic conditions.

The Importance of Family Financial Management

The ability to manage family finances is an important thing to have, especially for mothers to be able to control priority needs in order to avoid consumptive or wasteful life. Income in a family needs to be managed as well as possible in order to meet current needs as well as future needs. According to Senduk (2001), financial management is the process of planning short-term and long-term financial goals. Financial goals are financial desires that family members want to realize. Short-term financial goals usually consist of expenses incurred at this time, such as kitchen costs, motorbike installment fees, mobile phone credit charges. Long-term financial goals related to future needs, such as the cost of educating children to finish school, health costs, and fees. Good financial management in a family, will provide some benefits (Wibawa, 2003). Financial management does not promise people to become rich instantly, but rather disciplines the steps to control themselves and provides the best conditions for the future that are best for themselves and their families efficiently and effectively in accordance with current capabilities. Financial management can be a guarantee of secure financial security for a family if done properly. In addition, financial management will help efficiently and effectively achieve the aspirations of a family. Management of family finances is not only intended for families with high income, but families who have low or below average income generally also need to make family financial planning, it's just different in allocating their income. Financial management for every family, whether rich or poor, can be started by building money-saving mindset as stated by Bill & Toohey (2000). A family must pay attention to the following in building money-saving mindset, including: a) income is not a major asset in managing family finances; b) accustom normal life by using money according to needs; c) improved family expenditure control; d) every family must have the desire to learn; e) thanksgiving is the power to maintain family cashflows to achieve financial freedom.

The Role of Mother as Family Finance Manager

The role of mothers in a family today is not just to nurture and educate children, and to take care of their husbands and household chores. Rosen & Granbois (1983) found the trend toward married women working is clear, and recent economic conditions may have led more of these women to perceive their reason for working as financial rather than as self-fulfillment. A mother is required to have adequate knowledge and skills on how to manage family finances, so that the income earned can meet the needs of all family members. This research relates to street children mothers who of course have a different way of financial management than housewives as career women. Their low socioeconomic life certainly requires them to be able to with their simple ways and perceptions to plan their family's finances. Simple financial planning stages as stated in the Book of Family Financial Planning issued by the Financial Services Authority (2015), including: a) recognizing financial conditions; b) needs or desires; c) set top priorities.

3. Methods

This study uses a qualitative descriptive approach because this study aims to obtain a complete and comprehensive picture of the understanding and mindset of street children mothers regarding the management of their family finances, which are described in the form of words (descriptions). In addition, this study also looked at people (mothers of street children) in accordance with field facts conducted through direct interaction with them or observation (observation) in the field.

This research was conducted on street children mothers at the Sinar Harapan Bali Foundation located at Jalan Taman Sari Madu No.6, Kuta Utara, Kerobokan Kelod, Badung-Bali. Researchers chose Sinar Harapan Bali Foundation as a research location because the Foundation gave attention and guidance to low socioeconomic families, especially those from Muntigunung, Tianyar Barat, Karangasem. Therefore, the selection of research locations was felt appropriate by researchers because the focus of the research was to obtain a thorough explanation of how to manage low-socioeconomic family finances and explore the reasons behind the usual financial management problems. Mothers of street children who are in Sinar Harapan Bali Foundation are 14 people. The selected informants were mothers of street children from the Muntigunung, Tianyar Barat, Karangasem, with educational background, income, and unequal understanding of family finances. These selected informants are expected to provide relevant information to support the purpose of this study.

This research is based on facts in the field using participant observation, unstructured interviews, and documentation. Participant observations were conducted through direct observation of lifestyle, behavior, and interaction with mothers of street children during the study sites, particularly with regard to family financial management. Unstructured interviews, where interviews do not use systematic interviewing guidelines, use only the outline of issues to be asked, even more like communicating informally. The interviews were mostly using Balinese, because most street children were used to using Balinese in their daily lives. The use of unstructured interviews supported by the use of Balinese language is expected to give freedom and comfort to informants to reveal what they know or understand about the financial management of their families. The documentation in this study used interview recordings, videos, and pictures (photo) during field observations.

Data analysis techniques in this study use interactive model data analysis as developed by Miles, Huberman, and Saldana (2014), namely data condensation, data display, and conclusions or verification (conclusion drawing or verification). This study uses an interactive model data analysis to provide confidence about the validity of the data obtained, so that researchers do not hesitate in drawing conclusions on the research conducted.

4. Results

1. Financial Planning

Income in a family needs to be managed in order to meet current needs and future needs. The role of the mother in family financial planning is very important. However, in this study relating to mothers with low-socioeconomic life and most of them have never received education, so their simple ways and perceptions to plan their family finances are certainly different from other housewives who have a social life middle and upper economy (for example working as a career woman and having education). This was seen when we interviewed several informants about how they managed their finances.

"I never made it, I usually use it for everyday life, well, to eat, pay for boarding, gasoline, and important Hindu days." (Informant 1)

"Just eating is enough. Then you have to pay for rent and *rainan**. For other things, sometimes it is less money, which is owed. Moreover, my husband has died, his debt is also a lot ". (Informant 6)

"Never, for everyday use, to eat, pay for rent, boarding houses. Calculating it is only an estimate. I also never went to school, how do I write it ". (Informant 4)

"Spend money if there is a ceremony in the village. *Rainan*. Then there are neighbors who have intentions, going to that invitations. And also pay for boarding house." (Informant 9)

**Rainan is a Balinese term which means bright or good days to connect, worship the greatness of God or Sang Hyang Widhi.*

The informants illustrated that they had never planned their finances (making financial records). Limitations in making their family income and expenditure records because most informants have never received formal education. This causes them to use monthly income "once up" for expenses, such as daily necessities (food, gasoline), paying for housing (boarding houses in Denpasar), and for Balinese religious activities (*rainan*). In fact, when they don't have money, they try to borrow (owe) from someone else.

"I have a debt, to build a *Sangah Kemulan** in the village". (Informant 3)

"My debt is to build a house in the village. I borrowed from my husband's cousin, if I could pay, but my cousin never forced to pay. Maybe feel personal with me ". (Informant 5)

"To buy a closet, from teak wood. I borrowed money from cooperatives in the village, paid in installments every month, around 300 thousand ". (Informant 7).

**Sangah kemulan is an ancestral place of worship*

Some informants interviewed must have a loan (loan) with various reasons behind it. The debt that is owned is not always paid every month because of the limited income they have. The informants are usually "living in debt" due to their lack of knowledge in financial management. They feel that debt is at least a solution to get what they want. The informants with low socio-economic life and most never had this education, caused them to have no understanding in sorting out what expenditures were needed and which expenditures were in the form of desire alone.

The simplicity of mindset causes informants (mothers) to be oriented only to their daily lives, without being able to plan and manage their finances for future needs. Debt is the normal thing they do to have something, without thinking how much income they have. Low socioeconomic family financial planning reflected by these informants shows how they have not been able to recognize how their financial condition really is and have not been able to distinguish between actual needs and desires.

2. Determination of Financial Priorities

Financial management does not promise people to get rich instantly, but rather disciplines steps to control themselves and provide future financial conditions that are best for themselves and their families efficiently and effectively in accordance with current financial capabilities. In financial management, of course it takes understanding to determine financial priorities. We ask some informants about what are the biggest expenses in their family finances.

"The most for eating and eating. If you eat a day around 70 thousand is gone. The most abundant is *rainan*, can be up to 800 thousand once. " (Informant 2).

"Daily meals, and many different kinds of food are spent, because of the tradition. So, at least the minimum makes offerings, well, it's still a lot of money. "(Informant 6).

"For tetegenan and nangsil ceremonies, the most spent Rp. 1,000,000. At least for the Hindu's ceremony

IDR 100,000 - 150,000 for every ceremony.” (Informant 10)

The informant's statement shows that on average their family expenses are prioritized for daily needs (eating) and most spend money on religious activities (*rainan*). We ask how much money is spent on these things.

"If you eat 70 thousand a day, you can buy ingredients for cooking. If it's a Hindu's day, Galungan Kuningan is up to 800 thousand, the disadvantage is that. If the full moon runs out 300-400 thousand, where there are four full moon in a year. (Informant 3)

"If you eat, it can cost a million a month. Rainan is indeed a lot, ordinary things, Galungan Kuningan can reach up to 700 thousand, if the *metegen-tegen* event (ceremony at Panti Temple) can be up to 500 thousand every six months ". (Informant 6)

"If you buy side dishes, usually 50 thousand a day. Well, I have a *metegen** ceremony that once finished spending 1 million, but if the usual thing is right, it's about 300 thousand. It is the biggest one, that's the correct designation. " (Informant 1)

**Metegen* or *Tetegenan* religion ceremony that fall every six months in third full-moon. It is a form of acknowledgements communities in the Muntigunung village to their ancestors.

Informants give an idea of how much money they usually spend on food or religious activities. The average money spent on daily meals (buying raw materials for cooking) is around one million rupiah per month or approximately Rp.50,000.00 - Rp70,000.00 per day. Meanwhile, the average money spent on religious activities (*rainan*) is very large. They spend around IDR 800,000 for the Galungan, Kuningan and Sugian holidays. For ordinary Hindu's day (*pujama, tilem, tumpek*), it costs around Rp. 400,000.00. They also have a *Tegen-tegenan* ceremony at Panti Temple (*Kawitan*, Origin of their ancestors) which spends no small amount of money, can even spend one million rupiahs for one activity.

On the other hand, they also recognize the "*Odalan Sanggah Kembar*" intended for "*kembar melecad*" as their interpretation of brothers or sisters who were born together to the world with them, but have died. Some informants who have twin arguments for "*malecad twins*" on average spend more money and the ceremony in their area (Muntigunung, Karangasem) must be done by families who have "*malecad twins*".

"I have twin arguments in the village, that's for Malecad's twin from my husband's sister-in-law, so I continued to play twin odalan for that". (Informant 4)

"I spent up to 25 million for the that program, like a donation, statue (*togog*), and *pelinggih*. It was the first time for twin refinements to *mecaru* in the village (*ngenteg linggih*), already spent 25 million ". (Informant 5)

We are curious about the amount of money that informants have to spend on their religious activities. We also asked them whether they did not try to reduce spending on religious activities so that they would not be too burdensome.

"On average it spends that much. For Hindu's day (*rainan*), I'm fine, right up too. My sincerity ". (Informant 6)

"There is no compulsion, but if it is minimized, it doesn't feel good from within. If it's a Hindu's day, don't go home, can't pray, if it gets sick, when asked to ask, it can appear that it is never coming home, it never sleeps, offer the offerings (*maturan*). It's often an incident. (Informant 5)

"If it's a little, then you will be afraid to get angry at the same time above. This is our gratitude up. It's like that, it's normal that way ". (Informant 1)

The informant stated that he could not minimize expenses for religious activities in his village, because they were used to issuing a number of them. Their tradition has existed since they were born and they are sincere to live it. If they give a little (out of habit), there is a bad feeling in their hearts. For them, religious activities are their way of thanking for all the protection of *Ida Sang Hyang Widhi Wasa* (God), so they consider spending a lot of money on religious activities is normal. The belief of those who consider that if they rarely go home during holidays and rarely arrange in the village, will cause havoc (a disease or a bad condition) for those who work far from the village.

Determination of financial priorities by mothers of low socio-economic families shows that their families prioritize spending on religious activities (*rainan*), even though the funds they spend on it are not small. Furthermore, it is only used for everyday purposes, especially for family meals.

3. Allowance as income for savings

Savings is money that is set aside from income to make substantial purchases in the coming months. Savings is a strategy to raise emergency funds in the next 12 months. Income allowance depends on the goals of each person. Ideally set aside 10% of income for savings.

The principle of making income provision for savings does not apply to mothers who are informants in this study. The income received is in the form of a monthly salary for the mother and her husband and additional income from making handicrafts in the foundation where the mothers work to pay for daily living and religious ceremonies in their native villages.

Revenues can generally be divided into two types, namely routinely obtained income which is generally a fixed amount (e.g salary) and non-routine income that is only received in a certain period and the amount is not fixed. Our informants who are all from Muntigunung, Karangasem, all mixed up never had education. This affects the income they earn, because their ability is only to do manual labor that does not require numeracy or writing skills. We asked informants about the income received from the Sinar Harapan Bali Foundation as a place that managed them and their children so they would not go to the streets again. We conduct personal interviews with informants to avoid differences in understanding or social jealousy about the differences in income provided by the Sinar Harapan Bali Foundation.

"I am cleaning service here, only one year. I got one million usually ". (Informant 7)

"It's been 4 years here to become CS. I got 1.1 million ". (Informant 3)

"Before, I became a laborer in the market, if here I used to cook in the kitchen. It's been 3 years working at YSHB, usually it can get 1, 4 million ". (Informant 5)

"I've been here a long time, there are 5 years. Usually cooking for lunch is all here, it can be around 2 million ... "(Informant 1)

Routine (monthly) income from informants obtained from the Sinar Harapan Bali Foundation (YSHB) comes from salary as a cook or CS. The informant gets a starting salary of IDR 1,000,000 to IDR 2,000,000 every month. We see this difference being borne by the length of work of informants at YSHB and their dexterity during work. We saw that during the research, the informants who worked as CS, after the work was finished, they could rest (relax) in their room and work for each floor. Meanwhile, the informants who worked in the kitchen (cooking), they were from the morning (hours (08.00) to the afternoon (around 3:00 p.m.) were always in the kitchen, began to work preparing dishes, cooking, helping serve it for lunch, dividing food to take home (families in YSHB

also get dinner rations), to clean the kitchen, this might cause differences in the income of each informant (mothers) who work at the Sinar Harapan Bali Foundation.

In addition, we are curious about the other income they earn. Some informants said where else did they earn.

"I usually make *porosan* and sell *canang* for additional money" (Informant 3)

"If I come home from the foundation, the afternoon until night work at the spa. But that doesn't necessarily work, depending on the guest. Then if there is an order from the Foundation, make a dreamcatcher with the bracelet as well "(Informant 6).

"Well sometimes if there is an order, like making a dreamcatcher with a bracelet. There is usually an order from outside, and the Foundation continues to help us to make it ". (Informant 4)

"If there is a wholesale order, there can be additional items such as making a bracelet and dream catcher. For dreamcatchers, sometimes there are 3 or 4 orders, 1 piece is valued at Rp. 25,000. The bracelet depends on the order, per piece valued at Rp 1,500, I can make 10 orders."(Informant 8)

Some informants said that in addition to the salary they received, they sought additional money by working to sell *canang* and *porosan* (praying tools in Hinduism), working in spas, or getting orders from outside to make dreamcatchers and bracelets (the whole informant also did this job). This shows that besides regular income (salary received), the informants also have non-routine income to increase their income.

Routine income and non-routine income that informants get, will certainly be very good if supported by the desire to set aside their income for unexpected needs. However, the interviews that we have conducted do not show this.

"If I ever have saved 100 thousand, but if there is a need, I immediately take it. *Hehehee*, so I never can. " (Informant 4)

"I can't save, my money cannot be spent a month already. Sometimes I owe it first too ". (Informant 1)

"Never tried, there was no intention. It's been a lot of money to make money, how to think about saving money. (Informant 6)

"I have tried to save money, but it doesn't last long. After that I've never tried anymore." (Informant 9)

Based on the informant's statement, we realize that they have no savings at all. The informants we interviewed felt saving was not important, because their income was already widely used for their living needs. They never tried, even had no desire or thought about savings in their financial management. The informants are more accustomed to debt to be able to maintain their lives. The way they manage their finances more often "big stakes than poles" causes them not to think of savings as a solution to avoid debt in their lives. In addition, the limitations of knowledge and ability of our informants in managing their finances, because on average they never get education (difficulty in reading and writing) and are classified as low-socioeconomic families who from the beginning only understood using money for their daily needs.

Table 1
Name of Mothers at Sinar Harapan Bali Foundation

Number	Name of mother	Origin	Level of education	Income/month
1	NY	Munti Gunung, Karangasem	Never go to school	Rp 2.000.000,00
2	NS	Munti Gunung, Karangasem	Never go to school	Rp 1.100.000,00
3	KSJ	Munti Gunung, Karangasem	Never go to school	Rp 1.100.000,00
4	KS	Munti Gunung, Karangasem	Never go to school	Rp 1.100.000,00
5	NA	Munti Gunung, Karangasem	Never go to school	Rp 1.400.000,00
6	NN	Munti Gunung, Karangasem	Never go to school	Rp 1.200.000,00
7	LW	Munti Gunung, Karangasem	Until 4 th grade	Rp 1.000.000,00
8	SBG	Munti Gunung, Karangasem	Never go to school	Rp 1.800.000,00
9	KL	Munti Gunung, Karangasem	Never go to school	Rp 1.300.000,00
10	SL	Munti Gunung, Karangasem	Never go to school	Rp 1.100.00,00

4. Conclusions and Limitations

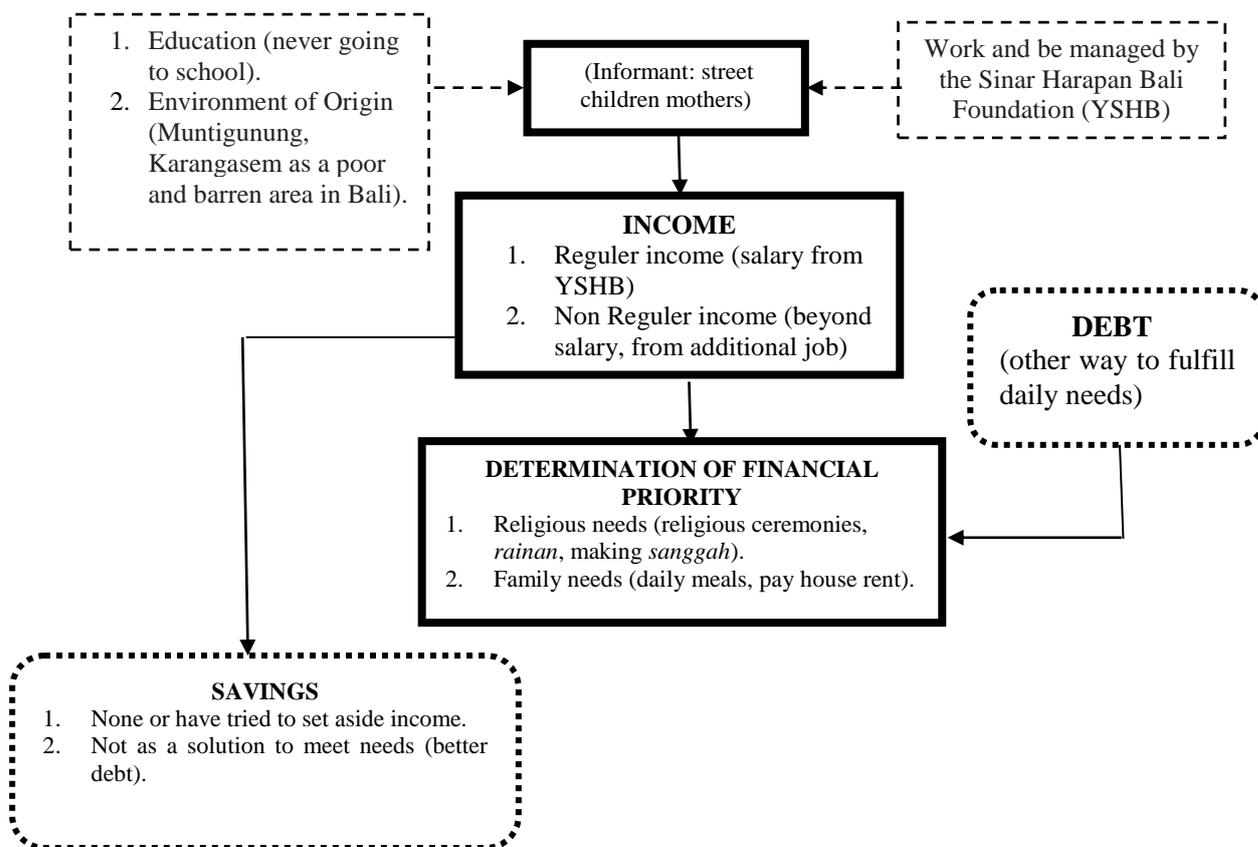
Reflection: Low Socio-Economic Family Financial Management

We have completed phase by step of this research to find a form of low social economic family financial management with the perspective of mothers of street children from Muntigunung, Karangasem. The financial management shown by our informants illustrates that their income is mostly used for religious needs, because their families still adhere to ancestral beliefs (ancestors) through rituals or religious ceremonies that are commonly performed. For them, religious needs are a must and important thing to do as a thank you (gratitude) to Ida Sang Hyang Widhi Wasa (God). Sincerity and devotion to God encourages them to try to do every ritual and religious ritual, even though they have to owe if they don't have enough money. We feel this is a unique thing that our informants have. In the midst of their financial constraints, they remain obedient to carrying out religious activities, even though they know they have to spend a lot of money on it. After religious needs, then they use income to meet family needs (daily meals, boarding).

In general, we see that our informants do not understand how to properly manage finances. Their educational and environmental limitations are classified as poor, encouraging them to prefer to borrow if they have financial problems. If they get a salary, the meal will be used to pay the debt. But this debt process continues every month and causes no desire to save (set aside income). Then, income is something that is used to meet religious needs and family needs, debt is another way to meet needs (if income has run out), while savings is not a solution to fulfill their needs.

Therefore, based on the information provided by our informants and the observations we have made, we get the following forms of low socio-economic family financial management.

**Figure 1 Form of Low Socio-Economic Family Financial Management
 (Perspectives of Street Children Mothers)**



Limitations

Researchers feel that a lot of research has been done. We did not go directly to the Muntigunung, Karangasem area to see the origin of the informants, because all the informants had lived and worked in Denpasar (had a boarding house). Further research, for further research researchers can directly observe the place of origin of the informant in order to obtain complete information about the description of the origin of the informant and relate to the conditions being faced in daily life. Subsequent research can also compare similar areas whose lives are almost the same as those in Muntigunung, Karangasem Regency.

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