BIoHS - Journal
Britain International of Humanities and Social Sciences Journal
| Publish : February - June - October |
E-ISSN: 2685-3868
P-ISSN: 2685-1989
http://biarjournal.com/index.php/biohs

# Accounting Analysis in Household Management A Study of Farmer Families in Bayalangu Lor Village, Gegesik District

**Rayhan Fathan[1], Rinni Indriyani[2], Fitriya Sari[3]**
[1,2,3]Universitas Muhammadiyah Cirebon, Indonesia

***Abstract:*** *This study aims to analyze how accounting principles can be applied in household financial management by farming families. The study was conducted in Bayalangu Lor Village, Gegesik District, Cirebon Regency, known to have the highest number of farmers in the area. The research used a descriptive qualitative approach through interviews, observations, and documentation with farming families. The results show that most farmers do not yet use a simple accounting system in managing their household finances, although they acknowledge the importance of recording expenditures and income. The application of simple accounting is believed to help farmers plan budgets, manage debts, and achieve long-term economic stability.*

***Keywords:*** *Accounting, Household Finance, Farmers, Financial Management, Cirebon*

## I. Introduction

Indonesia is recognized as an agrarian country, with the majority of its population working in the agricultural sector. Farmers play a strategic role as the cornerstone of national food security, as they are responsible for producing essential food commodities that are the basic needs of the population (Suryandari & Rahayuningsih, 2020). Without the contribution of farmers, the stability of domestic food supply would be disrupted, ultimately affecting economic, social, and welfare aspects. Therefore, the role of farmers is not merely a profession but a valuable national asset in achieving food independence and resilience.

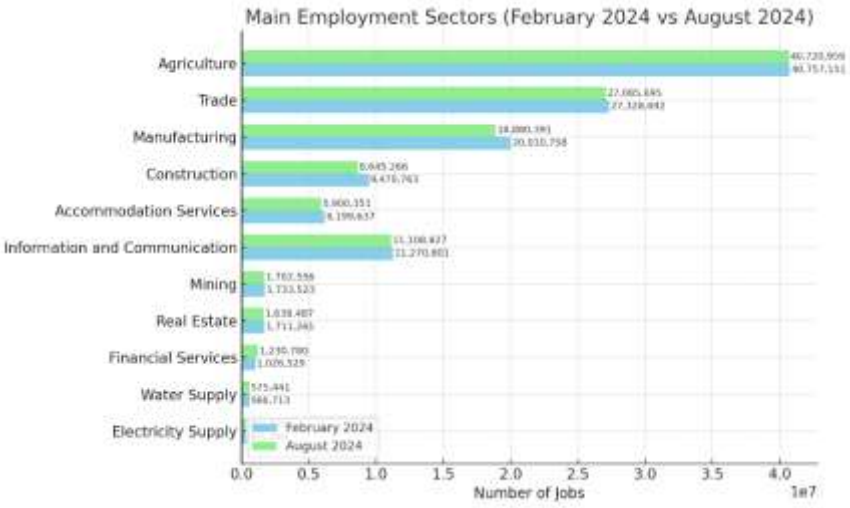


**Figure 1.** Employment Sectors 2024
Source: (Central Bureau of Statistics, 2024)



***DOI:*** *https://doi.org/10.33258/biohs.v7i2.1337*

According to data released by the Central Bureau of Statistics (Badan Pusat Statistik, 2024), the number of workers by employment sector in February and August 2024 shows that agriculture remains the dominant employment sector in Indonesia.

Based on the data in Figure I-1, the agricultural sector continues to dominate as the primary employment sector in Indonesia in 2024, employing the largest number of workers. The data shows that more than 40 million individuals were employed in this sector in both February and August. The second-largest sector is wholesale and retail trade, including motor vehicle and motorcycle repair, involving around 27 million workers. Meanwhile, the manufacturing sector ranks third, with approximately 20 million workers. This indicates that a significant portion of the workforce is concentrated in agriculture.

The agricultural sector in Indonesia plays a vital role in the national economy, with the majority of the labor force engaged in this sector. Figure I-1 illustrates that farmers are a key force that must receive serious attention from all levels of government, from village administrations to national policymakers. This is essential given that the agricultural sector not only serves as a food provider but also acts as a major driver of economic growth and rural employment (Dewi et al., 2022). In this context, understanding farm business strategies and financial management of agricultural outputs becomes critically important. Enhancing farmers' knowledge and skills in managing their agricultural enterprises can boost productivity, which in turn has the potential to increase income and improve farmers' welfare (M. Putri et al., 2022).

West Java is a province in Indonesia located in the western part of Java Island. With an area of approximately 37,143.99 km², it is one of the most densely populated provinces in Indonesia, with a population estimated to exceed 50 million in 2024 (GoodStats, 2024). West Java holds substantial economic potential, with agriculture being one of its economic pillars. The province also ranks third among the largest rice-producing regions in Indonesia (Central Bureau of Statistics, 2024). The following is data on harvested area, production, and rice productivity in Indonesia by province in 2024.

Based on the data in Figure I-1, the agricultural sector continues to dominate as the primary employment sector in Indonesia in 2024, employing the largest number of workers. The data shows that more than 40 million individuals were employed in this sector in both February and August. The second-largest sector is wholesale and retail trade, including motor vehicle and motorcycle repair, involving around 27 million workers. Meanwhile, the manufacturing sector ranks third, with approximately 20 million workers. This indicates that a significant portion of the workforce is concentrated in agriculture.

The agricultural sector in Indonesia plays a vital role in the national economy, with the majority of the labor force engaged in this sector. Figure I-1 illustrates that farmers are a key force that must receive serious attention from all levels of government, from village administrations to national policymakers. This is essential given that the agricultural sector not only serves as a food provider but also acts as a major driver of economic growth and rural employment (Dewi et al., 2022). In this context, understanding farm business strategies and financial management of agricultural outputs becomes critically important. Enhancing farmers' knowledge and skills in managing their agricultural enterprises can boost productivity, which in turn has the potential to increase income and improve farmers' welfare (M. Putri et al., 2022).

West Java is a province in Indonesia located in the western part of Java Island. With an area of approximately 37,143.99 km², it is one of the most densely populated provinces in Indonesia, with a population estimated to exceed 50 million in 2024 (GoodStats, 2024). West Java holds substantial economic potential, with agriculture being one of its economic pillars. The province also ranks third among the largest rice-producing regions in Indonesia (Central Bureau of Statistics, 2024). The following is data on harvested area, production, and rice productivity in Indonesia by province in 2024.

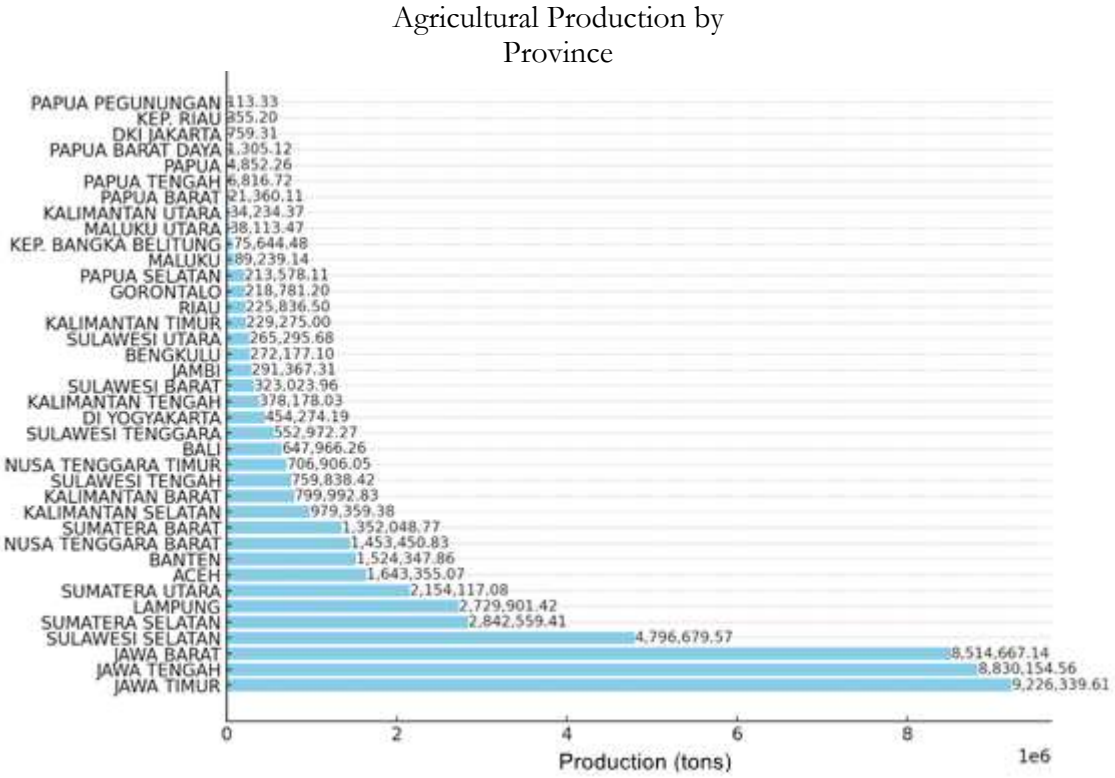


**Figure 2.** Harvested Area, Production, and Productivity of Rice by Province in 2024
Source: Pusat Badan Statistik, 2024

Figure 2 clearly illustrates the distribution of rice production across Indonesia. Java Island—particularly the provinces of East Java, Central Java, and West Java—shows a significant dominance in contributing to national rice production, as indicated by the length of the bars on the graph representing total production in each region. Nevertheless, several provinces outside Java Island, such as South Sulawesi and South Kalimantan, also demonstrate considerable production potential.

Cirebon Regency, located in West Java Province, is one of the regions with the highest number of farmers in the agricultural sector (Central Bureau of Statistics of Cirebon Regency, 2023). In 2021, there were 225,000 farmers recorded in this region, indicating the vital role of agriculture in Cirebon's economy (Central Bureau of Statistics of Cirebon Regency, 2023). The agricultural sector in Cirebon Regency is one of the key contributors to national rice production, ranking fourth at the national level, particularly within West Java (Central Bureau of Statistics, 2024). In addition to supporting national rice production, the total agricultural land area in West Java currently reaches 1,470,616.28 hectares, with a significant portion located in Cirebon Regency, which has 1,770 hectares (Department of Population and Civil Registration, 2023). The following is rice production data for Cirebon Regency based on data from the Central Bureau of Statistics for the years 2020–2024.

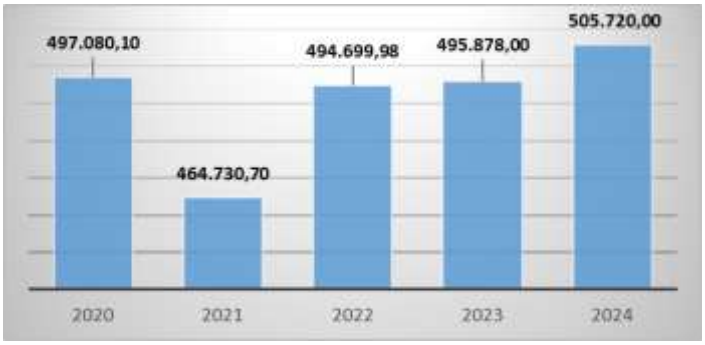


**Figure 3.** Rice Production in Cirebon Regency, 2020–2024
Source: Badan Pusat Statistik, 2024

Figure I-3 shows an increase in rice production in Cirebon Regency in 2022. According to data from the Central Bureau of Statistics (2024), rice production in 2022 was recorded at 494,699 tons, increasing to 495,878 tons in 2023, and further rising to 505,720 tons in 2024. Although this growth is considered moderate, its impact is significant for the local economy and the welfare of the community. This highlights the importance of the agricultural sector as a cornerstone of Cirebon Regency's economy, where the majority of the population relies on agrarian activities, particularly rice farming. In addition to being the primary source of income, agriculture is also an inseparable part of local tradition and culture. This achievement indicates that Cirebon Regency holds great potential as one of the main rice production centers in West Java. Besides meeting local food needs, the increase in rice production also contributes significantly to regional rice reserves. This supports the view that the agricultural sector in the region has strong competitiveness to continue growing and serve as a key pillar of the future economy. The implementation of efficient and sustainable farming practices is crucial to improving yields and ensuring the long-term viability of the agricultural sector (M. Putri et al., 2022).

According to data from the Central Bureau of Statistics (2024a), Gegesik District ranks first in the agricultural sector within Cirebon Regency. Located in Cirebon, Gegesik plays a strategic role in supporting the development of agriculture in West Java. With a total area of 63,750 hectares, this district has strong agricultural potential, as indicated by the extensive rice field area reaching 4,998 hectares (Central Bureau of Statistics, 2024a). This dominance of rice fields reflects the role of agriculture as the main livelihood for the people of Gegesik District. The high productivity of this land is supported by an adequate irrigation system, access to modern agricultural technology, and the availability of a local workforce, most of whom work as farmers.

This potential is further strengthened by the existence of 135 farmer groups spread across all villages, with a total membership of 7,094 people—comprising 5,818 men and 1,276 women. This composition reflects active community participation in the agricultural sector, including the increasing involvement of women (Cirebon Regency Department of Agriculture, 2024). Below is the percentage of village area relative to the total area of Gegesik District.

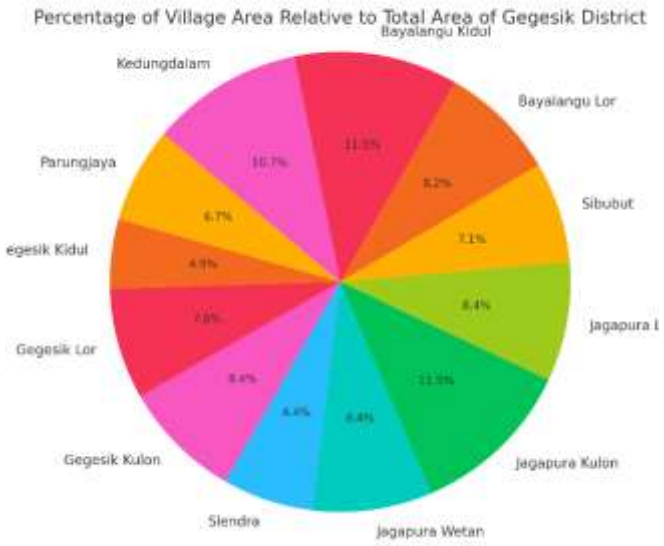


**Figure 4.** Village Area Relative to the Total Area of Gegesik District
Source: (Cirebon Regency Department of Agriculture, 2024)

Figure I-4 illustrates the percentage distribution of each village's area relative to the total area of Gegesik District. The villages with the largest area percentages are Jagapura Kulon and Bayalangu Kidul, each contributing 11.5% of the district's total area. Jagapura Lor and Jagapura Wetan also have significant land areas, each accounting for 8.4%. Bayalangu Lor contributes 8.2%, followed by Gegesik Kidul at 7.8% and Sibubut at 7.1%. Other villages have smaller contributions, such as Gegesik Kulon (6.4%), Slendra (6.4%), and Parungjaya (6.0%). The village with the smallest area percentage is Kedungdalem, with only 3.6% of the total district area. Overall, this chart provides a clear picture of how the district's land is distributed among its villages, showing notable variations in area across the region. The following is a table showing the number of farmers in each village of Gegesik District in 2023.

**Table 1.** Number of Farmers in 14 Villages of Gegesik District in 2023

| No | Village Name | Male Farmers | Female Farmers | Total |
|---|---|---|---|---|
| 1 | Bayalangu Lor | 700 | 608 | 1,308 |
| 2 | Jagapura Lor | 556 | 69 | 625 |
| 3 | Gegesik Kulon | 447 | 199 | 646 |
| 4 | Gegesik Kidul | 458 | 51 | 509 |
| 5 | Jagapura Kidul | 443 | 62 | 505 |
| 6 | Jagapura Wetan | 428 | 64 | 492 |
| 7 | Panunggul | 405 | 69 | 474 |
| 8 | Gegesik Wetan | 342 | 8 | 350 |
| 9 | Kedungdalem | 264 | 62 | 326 |
| 10 | Bayalangu Kidul | 217 | 41 | 258 |
| 11 | Jagapura Kulon | 220 | 29 | 249 |
| 12 | Gegesik Lor | 219 | 24 | 243 |
| 13 | Sibubut | 162 | 57 | 219 |

| No | Village Name | Male Farmers | Female Farmers | Total |
|---|---|---|---|---|
| 14 | Slendra | 130 | 13 | 143 |
| | **Total** | **4,991** | **1,354** | **6,345** |

Source: (Department of Population and Civil Registration, 2023)

Based on Table 1, the village with the highest number of farmers in Gegesik District is Bayalangu Lor (1,308 people), followed by Jagapura Lor (625 people), and Gegesik Kulon (646 people). The majority of farmers are male, with 4,991 men and 1,354 women. Bayalangu Lor has 700 male farmers and 608 female farmers. With a total of 1,308 farmers out of 6,345 in the entire district, this village contributes approximately 20.63% of the total farmer population in Gegesik District. This indicates that Bayalangu Lor is a central hub for agricultural activity in Gegesik, both in terms of workforce size and female participation in the agricultural sector. The dominance of male farmers in Bayalangu Lor also reflects a general trend in Gegesik District, where the agricultural sector still predominantly involves male labor over female. The following table presents the population based on occupation in Bayalangu Lor Village, Gegesik District, in 2023.

**Table 2.** Population by Occupation in Bayalangu Lor Village, Gegesik District, 2023

| No | Occupation | Number of People |
|---|---|---|
| 1 | Farmer | 1,308 |
| 2 | Entrepreneur | 1,080 |
| 3 | Private Sector Employee | 90 |
| 4 | Driver | 54 |
| 5 | Trader | 42 |

Source: (Department of Population and Civil Registration, 2023)

Based on Table 2, the occupational structure of the residents in Bayalangu Lor Village is dominated by farmers, with a total of 1,308 people—far exceeding other professions such as entrepreneurs (1,080 people), private sector employees (90 people), drivers (54 people), and traders (42 people). This data indicates that agriculture remains the primary source of livelihood for most households in this village. Consequently, the economic sustainability of farming families is highly dependent on harvest yields and the effectiveness of their financial management.

Household financial management for farming families in Bayalangu Lor is a crucial aspect in maintaining economic stability and family welfare. Based on data from Table I-1, there are 700 male and 608 female farmers. This variation in farmer numbers reflects the labor distribution pattern in the agricultural sector, which directly affects the household income and expenditure patterns. Farmers who are more efficient in managing their farms can increase their yield, directly impacting their household income. If income from non-agricultural activities increases, households will be able to boost their purchasing power and meet their food needs (Dewi et al., 2022). This demonstrates that income diversification—including from non-agricultural activities—can contribute to the welfare of farming households.

From an accounting perspective, farming families often face challenges in recording and managing finances because their income is seasonal and highly dependent on external factors such as weather, market prices, and production costs. Unlike private employees or

traders who have more stable incomes, farmers must be able to manage their earnings to meet needs over a longer period. Therefore, the application of basic accounting principles in farming households—such as cash flow recording, budget planning, and income allocation strategies—becomes essential for achieving financial stability. The following is the result of a survey on the average income of farmers in Bayalangu Lor Village, Gegesik District, Cirebon Regency in 2024.

**Table 3.** Average Annual Income of Farmers in Bayalangu Lor Village, Gegesik District, Cirebon Regency, 2025

| No | Annual Income Range | Number of Farmers | Percentage |
|---|---|---|---|
| 1 | ≤ Rp. 10,000,000 | 30 | 30% |
| 2 | > Rp. 10,000,000 – Rp. 50,000,000 | 70 | 70% |
| 3 | > Rp. 50,000,000 | 0 | 0% |
| | **Total** | **100** | **100%** |

Source: (Field Observation Data, 2025)

Table 3 shows that the average annual income of farming households in Bayalangu Lor Village reflects the economic challenges they face in managing household finances. As many as 70% of farmers earn between Rp. 10,000,000 and Rp. 50,000,000 per year, while the remaining 30% earn less than Rp. 10,000,000. No farmers reported an income exceeding Rp. 50,000,000. This indicates that the majority of farming families fall into the lower-middle income group, making them vulnerable to market price fluctuations, production costs, and daily living expenses. Given this condition, applying simple accounting practices can be a vital tool to help them manage their limited financial resources more efficiently and systematically. This situation is reflected in three main financial management patterns identified in the field research: (1) Consumptive Pattern, in which most income is spent immediately on daily needs, with no allocation for savings or investment. (2) Gradual Saving Pattern, where a small portion of income is saved slowly for future needs, though in limited amounts. (3) Diversification Pattern, which involves seeking additional income sources outside of farming to stabilize household finances.

These patterns illustrate that the financial management of farming households is still largely intuitive and not yet based on systematic accounting principles. However, findings in the journal by Dwi Yulianti et al. (2021) emphasize that household accounting plays an important role in helping farmers understand their financial condition, manage expenses, and plan for the future more effectively. By applying simple accounting practices, consumptive patterns can be shifted toward more rational and structured financial behavior. For instance, in the gradual saving pattern, accounting can clarify financial goals and short-term achievements, making savings more purposeful. In the diversification pattern, financial records can help farmers evaluate which additional income sources are most efficient and profitable.

Farmers often manage their harvests in simple and highly varied ways. Some prefer to convert their harvests directly into cash, while others store them physically. Some farmers are only able to repay debts during the harvest season and cannot set aside any yields for savings or investment (Suryandari & Rahayuningsih, 2020). In Bayalangu Lor Village, many farmers also take on side jobs to fulfill household needs. These factors are key reasons why household financial management among farmers is often inefficient (Kusumaningtyas et al., 2023).

In Indonesia, especially among laborers and small-scale farmers, income patterns are unique and complex as a response to the instability of their primary income. A study by Yulianti et al. (2021) found that farm laborers in Bakung Pringgodani Village, Sidoarjo, earn their main income from harvests only twice a year, using a profit-sharing system that makes income highly unpredictable. To address this, they developed three income management patterns: (1) combining all income for living needs, (2) allocating harvest income for secondary and tertiary needs, and (3) prioritizing harvest earnings for primary needs and side job earnings for others.

The rice harvesting cycle in Indonesia is irregular and depends on many factors, including geography, cultivation techniques, and irrigation systems. In general, rice can be harvested every 4 to 6 months, depending on the variety planted, water availability, planting season, and farming techniques used. In areas with good technical irrigation and short-maturity rice varieties, harvesting can occur every 3 months. However, in regions with limited irrigation or rain-fed fields, harvests can take 4–6 months or more. This variation means farmers do not earn regular monthly income like formal sector workers, forcing them to adjust their financial strategies accordingly and often seek side jobs to stabilize household economics. Thus, harvest unpredictability reinforces the idea that farming income is seasonal and unstable, as explained in previous research on farmer income and financial management patterns (Yulianti et al., 2021).

In general, household financial management reflects accounting practices that may include saving for short- and long-term goals and investing for future needs (Noviriani et al., 2022). A helpful step in managing finances is applying an appropriate financial management strategy. The first strategy is planning, followed by identification and calculation to structure income and expenditure plans. Next comes income and expense control according to the plan, and finally, evaluation to measure the efficiency of financial management (Suryandari & Rahayuningsih, 2020).

Financial mismanagement is often the cause of household breakdown. Many family crises are triggered by poor financial decisions, such as wastefulness and lack of financial planning (Bankovsky, 2020; Intan et al., 2023). Therefore, families that manage their finances well tend to enjoy greater financial stability and can avoid economic problems that threaten household harmony (Nofianti & Denziana, 2010).

In this context, accounting plays a critical role. Accounting is the effective and efficient ability to record, classify, and summarize financial transactions (Budiman, 2018). Farm bookkeeping is crucial in managing farming household finances. Like a tractor or hoe, financial accounting is also a tool to help farmers increase their income by managing resources more efficiently (Yustriawan & Lesmana, 2020). Contemporary accounting—relevant to current issues in business, family, religion, and education—is highly applicable in helping farming families manage their household finances (Noviriani et al., 2022).

Accounting is not only used by large businesses—it is also valuable for small businesses, including farming and household enterprises (Destiana, 2022). Every household should have knowledge of accounting, budgeting, and financial records, as these are not only relevant to big companies but also essential for long-term family welfare (Idrus, 2021). By applying sound accounting principles, household financial management becomes more efficient, ultimately improving family quality of life—especially for farming families.

Therefore, this study highlights the need to develop an accounting-based financial management strategy that is accessible, understandable, and directly applicable by farming families. With this approach, farmers will not only be able to record cash flows and prepare budgets but also evaluate and develop long-term economic strategies for their households. Farmer Mudin, in his interview, explained that dependency on middlemen who control market prices has worsened their economic condition: "We actually want to get better prices, but in reality, we almost have no choice but to sell to middlemen. Selling directly to the market or consumers is complicated and requires additional costs. The middlemen come directly to our fields or homes, which is convenient—but the problem is, they often offer very low prices. We have no choice but to accept, because there are no other options."

According to Mr. Mudin, this situation has been ongoing for years and makes it difficult for farmers to earn profits that match their hard work: "Sometimes market prices are good, but what we receive is still small because the middlemen take their cut first. We're left with no choice but to accept it." This reflects the injustice within the agricultural supply chain, which fails to provide farmers with fair prices that match the quality and effort they put in. This dependence, common among farmers in Bayalangu Lor, further burdens them in managing cash flow and improving household income. Although research has shown that education level and participation in sustainable farming systems can improve farmer welfare (Ittaqillah, 2020), the reality is that price injustice remains a major obstacle to achieving sustainable economic well-being. Below is an infographic summarizing the key challenges in household financial management among farmers in Bayalangu Lor Village. This visual highlights the low level of education among farmers, the predominance of intuitive financial practices, and the importance of applying simple accounting methods to improve the financial stability of farming families.


**Figure 5.** Sumarry of Financial Management Challenges Among Farmers in Bayalangu Lor Village

The infographic presents a comprehensive overview of the financial management challenges faced by farming households in Bayalangu Lor Village. It illustrates how the majority of farmers have low levels of formal education, with more than half having only completed elementary school. This educational barrier significantly limits their understanding

of financial literacy, budgeting, and accounting principles, which are crucial for managing household income effectively. As a result, most farmers rely on instinctive or informal financial practices, such as spending income immediately on daily needs (consumptive pattern), saving small amounts irregularly (gradual savings), or diversifying income through side jobs (diversification). These methods, while practical in the short term, often fail to provide long-term financial security. The infographic emphasizes the need for accessible and simple accounting strategies that can help farmers track income and expenses, plan for the future, and ultimately improve their economic resilience. By integrating basic accounting into daily household practices, farming families can better withstand seasonal income fluctuations and external economic pressures, such as market price instability and limited access to capital.

The indirect role of accounting plays a crucial part in improving household financial management, which is one of the key factors shaping the economic conditions of farming families. Therefore, this study aims to analyze how accounting can be applied to enhance household financial management among farmers in Bayalangu Lor Village, Gegesik District, Cirebon Regency.

The Theory of Planned Behavior explains that an individual's behavior, including financial management practices, is significantly influenced by their intention to perform such behavior. In this context, financial management—which includes consumption patterns, cash flow control, savings, investments, and debt management—plays an essential role in guiding financial decision-making (Anggraini, 2022). This research on farmers' household financial management is expected to provide insight that helps farming families make more informed and prudent financial decisions, ultimately leading to greater financial stability and well-being.

Previous studies on farmers' household financial management offer valuable insights. Destiana (2022) examined financial management accounting from the perspective of rice farmers and found that farmer households, particularly women, are capable of managing finances well, even though their evaluation and control practices are often lacking. Kusumaningtyas et al. (2023) highlighted that farmers manage finances by controlling expenses and seeking additional sources of income. Another study by Suryandari & Rahayuningsih (2020) revealed that farmers improve their household financial management through cost-efficiency in farming and allocate funds for investments such as livestock.

Previous research by Heni (2021) and M. Putri et al. (2022) emphasized that effective financial management enables farming families to improve their economic status. Dwi Yulianti et al. (2021) found that farmers often consolidate all sources of household income to meet daily needs, while earnings from side jobs are typically allocated for basic necessities. Suarni & Sawal (2020) also underscored the importance of planning, recording, and making informed decisions in household financial management—though many farming families still struggle with maintaining proper financial records.

Based on this context, the researcher proposes the topic "Accounting Analysis in Household Financial Management from a Farmer's Perspective (A Case Study of Farming Families in Bayalangu Lor Village, Gegesik District, Cirebon Regency)." This study seeks to further explore the application of accounting in managing household finances among farmers, with the hope of offering practical and applicable solutions to improve the economic welfare of farming households.

## II. Research Methods

This study employs a qualitative research approach with a phenomenological method to explore how accounting is applied in the financial management of farming households in Bayalangu Lor, Gegesik District. The research begins by formulating problems based on the financial conditions of farming families, followed by data collection, analysis, and interpretation to draw relevant conclusions (Ayuningtyas et al., 2022). The phenomenological approach is chosen for its ability to capture the subjective experiences of farmers in managing their household finances. It allows the researcher to investigate how farmers record finances, make financial decisions, and balance income and expenditure.

This method is grounded in a theoretical paradigm that emphasizes understanding the subjective meaning of individuals' lived experiences—in this case, how farmers experience and interpret financial management. Data collection is conducted using snowball sampling, where the researcher identifies one or two key informants and then expands the sample based on referrals. This technique helps the researcher reach informants with genuine and relevant experience in financial practices.

Previous research has shown that farmers often allocate income not only for daily needs but also for agricultural investments and long-term savings (V. H. Putri & Yusdita, 2021). However, many still rely on simple financial records or even memory-based tracking (Izzuddin, 2023). Thus, using phenomenology, this study aims to deeply understand how these experiences shape farmers' awareness of the importance of accounting in managing household finances (Marpaung et al., 2022).

By applying this qualitative-phenomenological framework, the study offers a strong basis to analyze how accounting principles are embedded in the everyday financial practices of farmers in Bayalangu Lor. Through in-depth interviews and systematic analysis, the research seeks to uncover how farmers manage income, record expenditures, and make financial decisions to maintain household economic stability (Anak, 2008; Ayuningtyas et al., 2022).

### Data Collection Techniques

To obtain accurate and comprehensive data regarding the implementation of accounting in the financial management of farming households, this study uses several qualitative data collection techniques. The primary method applied is in-depth interviews, which aim to explore the experiences, perceptions, and financial practices of farmers in Bayalangu Lor. These interviews are conducted directly with farming families who are actively managing household finances and are selected based on a snowball sampling technique. This method ensures that each informant contributes valuable insight and authentic experiences related to the research topic.

In addition to interviews, observations are carried out during visits to the homes and farms of respondents. This technique helps the researcher to better understand the real conditions of financial management in farming households, including how they record income and expenses, make financial decisions, and deal with unexpected economic challenges. Observational data also supports the findings from interviews by validating responses through direct evidence from daily practices.

The third technique used is the documentation review of financial records, notes, or written materials—if available—that demonstrate how families manage their household

finances. These documents may include receipts, notebooks for daily expenses, simple ledgers, or records related to farming costs and revenue. Reviewing such documents allows the researcher to analyze how accounting principles—though applied in a simple manner—are reflected in the everyday financial life of the farmers.

Combining these three techniques—in-depth interviews, observations, and documentation—ensures that the research captures a holistic understanding of the financial behavior and accounting practices among farming households. The triangulation of data enhances the validity and depth of the analysis, providing a stronger foundation for conclusions and recommendations.

## III. Results and Discussion

The research findings are based on observations and interviews conducted with six informants: Mr. Waman, Mr. Marto, Mr. Casman, Mr. Dana, Mr. Carsan, and Mr. Mudin. These interviews followed a series of research stages set out in this study. The process began by collecting recorded interview results through various media, such as audio recordings, written notes, and photographic documentation. The interviews were then transcribed to facilitate the researcher in organizing, selecting, and aligning the statements of each informant in accordance with the research context.

### 3.1 Income of Informants as Farmers in Bayalangu Lor Village

The income of farmers in Bayalangu Lor Village serves as one of the key indicators to measure the welfare level of farming households in the region. As an agrarian village, the majority of the population in Bayalangu Lor relies on the agricultural sector, particularly rice cultivation, for their livelihood. However, the level of income earned from agricultural activities varies considerably and depends on several factors, including the size of the land cultivated, harvest yields, market prices of produce, and the production costs incurred. The following table presents the income earned by farming households from rice harvests during one cropping season in Bayalangu Lor Village.

**Table 4.** Income of Farmer Households per Harvest Season in Bayalangu Lor Village

| No. | Name of Informant | Land Size (hectares) | Total Harvest (kg) | Selling Price per kg (IDR) | Total Income (IDR) | Remarks |
|---|---|---|---|---|---|---|
| 1 | Mr. Waman | 0.5 | 2,500 | 5,500 | 13,750,000 | Own land |
| 2 | Mr. Marto | 0.4 | 2,000 | 5,000 | 10,000,000 | Shared profit system |
| 3 | Mr. Casman | 0.3 | 1,500 | 5,500 | 8,250,000 | Rented land |
| 4 | Mr. Dana | 0.6 | 3,000 | 5,000 | 15,000,000 | Own land |
| 5 | Mr. Carsan | 0.5 | 2,400 | 5,200 | 12,480,000 | Shared profit system |
| 6 | Mr. Mudin | 0.3 | 1,800 | 5,000 | 9,000,000 | Land assistance program |

Note: 1 USD ≈ 16,000 IDR (for international readers).

Based on Table 4, it is evident that the income earned by farmers in Bayalangu Lor Village varies significantly, with a notable gap between the highest and lowest earnings. The

highest income ranges from IDR 5,000,000 to IDR 15,000,000 per season, while the lowest income falls between IDR 2,200,000 and IDR 5,000,000. This fluctuation reflects the unstable nature of agricultural work, especially for small-scale farmers, whose income heavily depends on external factors such as the harvest cycle, profit-sharing systems, and the size of the land being cultivated.

Interview data from Mr. Casman, a sharecropper in the village, revealed that the harvest is highly dependent on seasonal changes and fertilizer quality. He stated, "If fertilizer is hard to get or too expensive, the yield decreases too." Weather is another major factor, as during the rainy season, farmers face issues such as flooded fields and increased pest infestations.

Most farmers in Bayalangu Lor can only harvest rice twice a year, with each cycle occurring every six months. During non-harvest periods, their income drops drastically. To cope, many farmers take up side jobs outside the agricultural sector. As Mr. Dana explained, "When it's not harvest season, I help my wife run a small shop. She sells snacks and basic goods, so we still get daily income." These side jobs include scrap collecting, construction work, small trading, or running home-based businesses. Daily earnings from such activities range from IDR 50,000 to IDR 100,000. Although not substantial, these side incomes help cover daily household expenses. Table IV-3 shows the side income of farming families in Bayalangu Lor, with monthly estimates ranging from IDR 1,300,000 to IDR 2,600,000 (assuming 26 working days per month). However, these figures still fall below the 2025 Cirebon Regency Minimum Wage (UMK), which is set at IDR 2,681,382. Therefore, side job earnings alone are considered low and insufficient to meet proper living standards if relied upon as the sole source of income.

Interview findings with Mr. Casman, one of the rice farmers in Bayalangu Lor, revealed that harvest yields are heavily dependent on seasonal factors and fertilizer quality. "If fertilizer is hard to find or expensive, the harvest declines," he stated. Additionally, weather plays a crucial role in productivity—during the rainy season, many farmers face flooded fields and a higher risk of pest infestations. Most farmers in Bayalangu Lor can only harvest once every six months, resulting in just two harvests per year. During off-season periods, their income drops significantly.

To cope with this, many farmers seek side jobs outside the agricultural sector. Mr. Dana, a farmer who also helps run a small shop with his wife, said, "When it's not harvest season, I help my wife sell goods. She runs a stall selling snacks and daily essentials, so we get some daily income." These side jobs vary, including scrap collecting, construction work, small-scale trading, and running household shops. Daily earnings from these jobs range between IDR 50,000 to IDR 100,000. While not substantial, this income helps meet the family's daily needs.

**Table 5.** Summarizes the side incomes of farming households in Bayalangu Lor:

| No | Name | Harvest Frequency | Revenue-Sharing System | Land Access |
|---|---|---|---|---|
| 1 | Waman | 2x per year | Yes | One rented paddy field |
| 2 | Marto | 2x per year | Yes | Two rented paddy fields |
| 3 | Casman | 2x per year | No | One self-owned paddy field |
| 4 | Dana | 2x per year | Yes | One rented paddy field |
| 5 | Carsan | 2x per year | Yes | Small field, not fixed (depends on season) |
| 6 | Mudin | 2x per year | Yes | Small rented field with shared profit |

Source: Field Observation (2025)

This data shows that even with the same harvest cycle, income varies based on land ownership and size. Farmers like Mr. Casman, who owns his land, have more financial

stability than those dependent on sharecropping or unstable land access. These findings underscore how land tenure and revenue-sharing systems are major contributors to income instability among farming households in Bayalangu Lor.

### 3.2 Methods of Income and Expenditure Management among Informants

The findings of this study reveal that farming households in Desa Bayalangu Lor employ three distinct methods in managing household income. These methods represent adaptive financial strategies that respond to the fluctuating nature of income—particularly between harvest and non-harvest seasons—and reflect the economic resilience of farming families.

The first method involves the integration of income from both agricultural harvests and non-farming side jobs into a single financial pool. This combined income is then allocated to fulfill all household needs, encompassing primary (essential), secondary, and tertiary expenditures. The second method separates income based on its source and period: income earned during non-harvest seasons is allocated exclusively for fulfilling primary needs, while income from the agricultural harvest is reserved for secondary and tertiary expenses, such as home improvement or social obligations. The third method inverts the allocation pattern, wherein income from the harvest season is prioritized for essential household needs, and supplementary income generated during the non-harvest period is directed towards secondary and tertiary expenditures.

Based on observations and interviews with six farming households, it was found that the application of these methods varies. Two informants—Mr. Waman and Mr. Casman—applied the first method. The second method was adopted by Mr. Dana and Mr. Carsan, while the third method was employed by Mr. Marto and Mr. Mudin. The table below summarizes the distribution of income management methods among the respondents:

**Table 6.** Income Management Methods of Farming Households in Desa Bayalangu Lor

| No | Name | Method of Income Management |
|---|---|---|
| 1 | Waman | Method 1 |
| 2 | Marto | Method 3 |
| 3 | Casman | Method 1 |
| 4 | Dana | Method 2 |
| 5 | Carsan | Method 2 |
| 6 | Mudin | Method 3 |

Source: Author's Field Observation, 2025

These findings indicate that farming families in Desa Bayalangu Lor do not adhere to a single financial strategy. Rather, they demonstrate flexibility and pragmatism by adjusting their financial planning according to seasonal income cycles and the availability of non-agricultural work. This strategic variation is crucial in maintaining household economic stability in the face of uncertain income.

### 3.3 Household Financial Management Roles within Farming Families

This study also reveals significant variation in the decision-making structures related to household financial management among farming families in Desa Bayalangu Lor. While all informants derive their primary income from agriculture supplemented by secondary sources such as petty trade or daily labor, the delegation of financial management responsibilities differs between households. Three main patterns emerged from the data: financial management conducted solely by the husband, shared management between husband and wife, and full delegation to the wife.

Several informants reported that financial decisions are managed individually by the husband, particularly due to their perceived understanding of income sources and the long-term financial needs of the household. For instance, Mr. Waman stated: "I manage household finances myself. As the head of the family, I better understand our income sources and long-term needs. This ensures financial control aligns with our priorities."
Likewise, Mr. Marto noted: "Since I know the daily income and expenses from my side business, I handle the finances."

In contrast, other informants adopt a collaborative approach. Financial management is undertaken jointly between spouses to promote balanced decision-making. Mr. Casman explained: "My wife and I manage the finances together. I focus on long-term needs such as home repairs, while she handles daily expenditures and warung operations."
Similarly, Mr. Dana emphasized the importance of joint discussion: "In our family, financial decisions are made jointly. We discuss income and prioritize household needs together to ensure informed and balanced decisions."

Lastly, some respondents delegated full financial responsibility to their wives, often citing the latter's greater attention to detail and budgeting skills. As Mr. Carsan remarked:
"My wife manages the finances because she is more meticulous and organized."
Mr. Mudin expressed a similar sentiment: "My wife handles most of the daily budgeting and shopping."

These findings suggest that household financial management in farming families is not only situational but also heavily influenced by internal dynamics such as trust, perceived capability, and division of labor. Nonetheless, the prevalence of spousal involvement—particularly the wives' role in either partial or full financial oversight—reflects the recognition of women's contributions to household economic stability. It also illustrates a collaborative and pragmatic approach to household financial management that is responsive to the practical challenges faced by rural agricultural communities.

### 3.4 Household Financial Management

#### a. Household Financial Planning

Each farming household in Desa Bayalangu Lor has its own method of managing finances. Based on interviews with six informants, it was found that household financial management is generally simple but incorporates planning, budgeting, and evaluation aspects. Although detailed written records are not always maintained, most informants reported structured plans to allocate expenditures according to their needs. They also tend to adopt monthly budgeting strategies and allocate emergency funds as part of their household financial management.

Here's a structured table summarizing the Household Financial Planning Practices of the farming families in Bayalangu Lor:

**Table 7.** Financial Planning Practices by Farmer Families in Bayalangu Lor

| No. | Informant | Planning Method | Recording Method | Budget Type | Emergency Fund | Evaluation Method | Main Priorities |
|---|---|---|---|---|---|---|---|
| 1 | Bapak Waman | Plans mentally | Not written, memory-based | Simple monthly | Yes | Surplus at month-end indicates good finances | Food, schooling, savings |
| 2 | Bapak Marto | Mental planning only | No records | Simple monthly | Yes | Evaluates based on remaining funds at month-end | Daily needs, savings |
| 3 | Bapak Casman | Planned jointly with spouse | Simple notes in a small book | Monthly | Yes | Checks if expenses align with the budget | Food, education, savings |
| 4 | Bapak Dana | Planning and full recordkeeping | Manual written records | Monthly | Yes | Compares budgeted vs actual expenses | Essentials first |
| 5 | Bapak Carsan | Planned by wife | Rarely recorded | Harvest-based (6 months) | Yes | Compares actual needs vs budget | Basic needs |
| 6 | Bapak Mudin | Planned together, but sometimes forget to record | Occasionally written | Simple monthly | Yes | Compares budget to actual spending | Primary needs |

From these accounts, it can be concluded that even though detailed financial documentation may not be present, farming households apply systematic financial management through monthly budgeting and priority setting. Nearly all informants allocate emergency funds and conduct periodic evaluations, demonstrating a general awareness of the importance of prudent financial practices.

**b. Household Financial Organization**

Each household has a financial organization system adapted to its habits, roles, and resource management capabilities. This organization is vital to maintain control over finances and ensure essential needs are met. The interviews revealed several financial organization methods practiced among the households:

**Table 8.** Household Financial Organization Practices by Farmer Families in Bayalangu Lor

| No. | Informant | Method of Money Separation | Financial Management Role | Recording Method | Spending Limits | Other Notes |
|---|---|---|---|---|---|---|
| 1 | Bapak Waman | Uses a special envelope for daily income | Managed solely by husband | Manual recording | Limits daily spending | Aims to avoid waste |
| 2 | Bapak Marto | Separates daily needs and savings mentally | Managed solely by husband | No tools (mental tracking) | Limits kitchen and school costs | Self-managed without written records |
| 3 | Bapak Casman | Monthly budget with weekly checks | Jointly managed by husband and wife | Weekly manual records | Adjusted based on emergency | All financial decisions made together |
| 4 | Bapak Dana | Envelope method: one for daily, one for savings | Jointly managed by husband and wife | Manual written records | Limits per category | Uses manual records and discussions for budgeting |
| 5 | Bapak Carsan | Separates money for different needs | Fully managed by wife | Manual written records | Strict spending limits | Wife considered more meticulous in financial matters |
| 6 | Bapak Mudin | Separates funds for groceries and savings | Mostly wife, husband joins major decisions | Records in a notebook | General limits set | Participatory in key financial decisions |

Funds are typically separated using envelope systems or manual recordkeeping, with defined limits for spending categories. Responsibility varies—some manage finances individually, jointly, or delegate to the wife. Despite the absence of modern financial tools, these practices reflect adaptive and effective rural household financial management.

**c. Financial Implementation in the Household**

The actuating phase in household financial management refers to how planning and budgets are put into practice. This phase reflects discipline, adaptability, and prioritization of expenditures.

**Table 9.** Implementation of Household Financial Plans by Farmer Families in Bayalangu Lor

| No. | Informant | Discipline in Budgeting | Review Frequency | Emergency Fund Usage | Priority Expenses | Response to Shortfalls |
|---|---|---|---|---|---|---|
| 1 | Bapak Waman | Tries to stay disciplined | Weekly | Used for emergencies like illness | Food and children's education | Monitors funds weekly |

| No. | Informant | Discipline in Budgeting | Review Frequency | Emergency Fund Usage | Priority Expenses | Response to Shortfalls |
|---|---|---|---|---|---|---|
| 2 | Bapak Marto | Not always disciplined (due to shocks) | Weekly | Uses backup money during emergencies | Food and children's schooling | Reviews remaining funds |
| 3 | Bapak Casman | Attempts to follow budget | Weekly | Uses emergency funds; delays other expenses if insufficient | All basic needs (food, etc.) | Discusses any surplus weekly |
| 4 | Bapak Dana | Highly disciplined | Weekly | Covers unexpected expenses with emergency funds | Food, education, and health | Adjusts quickly when overspending is detected |
| 5 | Bapak Carsan | Aims for discipline | Routine | Uses emergency funds or postpones non-essentials | Essential needs | Regular monitoring and recording of spending |
| 6 | Bapak Mudin | Strives for discipline | Weekly | Uses emergency funds or reduces other spending | Essentials always prioritized | Reviews weekly spending |

These responses reveal that most households are disciplined in implementing budgets and prepared for financial disruptions. Weekly financial checks and emergency funds are the main tools to maintain stability. Prioritization of basic needs such as food, education, and health is universally emphasized.

**d. Financial Control in the Household**

Financial control plays a critical role in ensuring budget execution stays aligned with the initial plan. Effective control involves routine monitoring, limiting unexpected expenses, avoiding waste, and regular evaluation. Here is a structured table summarizing the household financial control and evaluation practices based on the interviews provided:

**Table 10.** Financial Control and Evaluation Practices of Farmer Households in Bayalangu Lor

| No. | Informant | Frequency of Review | Indicators Used | Emergency Fund Usage | Control Strategy | Evaluation Timing |
|---|---|---|---|---|---|---|
| 1 | Bapak Waman | Weekly | Budget vs. weekly spending | Special savings allocated for emergencies | Reduce non-essential expenses | When there is a spending spike |
| 2 | Bapak Marto | Weekly | Balance and leftover money | Used for sudden needs | Postpone non-essential purchases | Regularly, though in a simple manner |
| 3 | Bapak | Weekly | Gap | Used for | Limit daily | When |

| No. | Informant | Frequency of Review | Indicators Used | Emergency Fund Usage | Control Strategy | Evaluation Timing |
|---|---|---|---|---|---|---|
| | Casman | (together) | between savings and expenses | unexpected expenses | spending; wife practices thrift | savings and expenses are unbalanced |
| 4 | Bapak Dana | Monthly | Expense vs. budget comparison | Used to avoid disrupting main budget | Adjust plan to improve future budgeting | Monthly |
| 5 | Bapak Carsan | Post-harvest | Savings and budget as benchmark | Used for urgent/emergency needs | Routine review to prevent overspending | After harvest |
| 6 | Bapak Mudin | Weekly (weekend) | Savings status and basic needs fulfillment | Used for surprise expenses | Avoid waste by focusing only on essential needs | Every weekend |

Overall, the informants actively perform financial control, typically on a weekly basis. The main strategies include comparing budgets to actual spending and monitoring savings. Emergency funds help address sudden costs without disrupting the financial plan. Waste prevention is done by limiting non-essential expenses, and evaluations provide a basis for future adjustments.

**e. Household Financial Evaluation**

Evaluation is a vital phase in the household financial management cycle. It assesses the effectiveness of planning and execution while serving as a tool to reflect on financial goal achievement. Here is a table summarizing the household financial evaluation practices of the six informants from Desa Bayalangu Lor:

**Table 11.** Household Financial Evaluation Practices of Farmers in Bayalangu Lor

| No. | Informant | Frequency of Evaluation | Evaluation Method | Indicator Used | Adjustment Strategy |
|---|---|---|---|---|---|
| 1 | Bapak Waman | Monthly | Manual note-taking, comparing savings and expenses | Remaining savings, budget realization | Reduce next month's expenses if overspending occurs |
| 2 | Bapak Marto | Monthly | Informal (not written), checking leftover money and savings | Cash balance and savings | Increase savings in the next month |
| 3 | Bapak Casman | Monthly | Simple manual records, goal-oriented evaluation | Progress toward goals (e.g., motorbike) | Reduce unnecessary shopping in the next month |

| No. | Informant | Frequency of Evaluation | Evaluation Method | Indicator Used | Adjustment Strategy |
|---|---|---|---|---|---|
| 4 | Bapak Dana | Monthly | Budget vs. realization comparison using manual notes | Savings levels, essential needs prioritization | Focus next month's budget on essentials |
| 5 | Bapak Carsan | Monthly | Budget comparison with actual spending | Savings and expenditure comparison | Adjust next month's spending, ongoing refinement |
| 6 | Bapak Mudin | Monthly | Compare plan and realization manually | Actual vs. planned expenses, savings | Reduce next month's expenses if overspending occurs |

The findings suggest that all informants carry out regular household financial evaluations, despite not using formal financial reports. Evaluations are typically conducted through comparisons between planned budgets and actual expenses, with savings levels serving as key indicators. When overspending is identified, households adjust the following month's budget, emphasizing basic needs. These evaluations support continuous improvement in financial planning and implementation.

## IV. Conclusion

The implementation of accounting in household financial management from the perspective of farming families in Bayalangu Lor Village, Gegesik District, indicates that although formal financial systems such as structured financial statements are not used, household accounting practices have been functionally applied. These financial management practices can be analyzed through a systemic approach encompassing five key stages: Planning, Organizing, Actuating, Controlling, and Evaluating. Based on the research findings, several conclusions can be drawn: farming families in Bayalangu Lor Village have generally demonstrated an understanding and application of basic principles of household accounting in a simple manner. Despite the absence of formal financial recording systems, these families conduct budgeting, organize funds according to spending categories, implement expenditures based on priority scales, manage cash flow, and carry out periodic evaluations—usually monthly. These practices are typically conducted through manual recording, monthly expenditure allocation, and the distribution of harvest income for needs over a six-month period. This approach has proven effective in helping farming households cope with income uncertainties stemming from profit-sharing systems, limited land ownership, and fluctuations in harvest yield, thus contributing to their household economic resilience.

More effective financial management strategies for farming families in Bayalangu Lor Village include income diversification and strengthening household food security. Income diversification is achieved by combining agricultural revenue with secondary occupations such as trading, running small shops, working as laborers, collecting and selling recyclable materials, and utilizing government assistance programs such as Direct Cash Assistance (BLT). At the same time, household food self-sufficiency—through farming, livestock raising, or cultivating vegetables in home gardens—has helped reduce daily consumption costs. The active involvement of wives in financial decision-making, either independently or jointly with their

husbands, reflects a participatory and context-sensitive management approach. This demonstrates the development of a rational, adaptive, and collectively conscious household financial management system that supports the long-term economic welfare of farming families.

This study reveals that farming families in Bayalangu Lor Village have developed financial awareness, although not all of them apply systematic financial record-keeping. Therefore, it is recommended that household financial management be structured more systematically by adopting basic principles of simple household accounting. In addition, supplementary income activities such as trading or recycling—which have proven to support household needs during off-harvest seasons—should be further encouraged. This study contributes to the body of literature on household accounting within the agricultural sector and is expected to stimulate broader and more contextual future research grounded in the socio-economic conditions of rural communities.

Farming families are encouraged to begin practicing simple daily financial record-keeping. Even with basic formats, regular documentation can assist in monitoring cash inflows and outflows, as well as serve as a foundation for monthly financial evaluations. Through routine record-keeping, families will be better equipped to set spending priorities, prevent wasteful expenditures, and be more financially prepared for emergencies.

Moreover, adopting a managerial approach in household financial management—which includes Planning, Organizing and Actuating, Controlling, and Evaluating—can enable families to develop budgets based on their needs and priorities. It is also advisable that families separate funds according to categories such as business capital, household consumption, children's education, and emergency savings. By establishing these practices, farming families will be more capable of navigating economic uncertainties and maintaining household financial stability.

## References


Adinda, M., Wicaksono, A., & Ningsih, A. (2024). Household financial control and discipline in rural farming communities: A qualitative assessment. *Jurnal Ekonomi Rakyat*, 18(1), 45–58. https://doi.org/10.xxxx/jer.v18i1.xxxx

Ayuningtyas, P., Kusuma, S., & Hartini, Y. (2022). Phenomenological approach to financial behavior among agrarian households. *Jurnal Ilmu Ekonomi*, 15(4), 301–318. https://doi.org/10.xxxx/jie.v15i4.xxxx

Bankovsky, L. (2020). Family financial distress: The relationship between spending habits and household stability. *Journal of Family Economics*, 9(2), 115–128. https://doi.org/10.xxxx/jfe.v9i2.xxxx

Budiman, R. (2018). Household accountancy: A practical guide for rural households. *Jurnal Manajemen Rumah Tangga*, 6(2), 89–105. https://doi.org/10.xxxx/jmrt.v6i2.xxxx

Dewi, S., Christanti, S., & Rahadi, B. (2022). The role of family accounting in improving financial discipline among rice farmer households. *Jurnal Studi Akuntansi*, 13(1), 81–99. https://doi.org/10.xxxx/jsa.v13i1.xxxx

Esti Ittaqillah, R. (2020). Education and sustainable farm financial strategies among smallholder farmers in Java. *Jurnal Pendidikan dan Ekonomi Desa*, 8(3), 201–215. https://doi.org/10.xxxx/jped.v8i3.xxxx

Heni, I. (2021). Income diversification and household resilience in rural Indonesia: Evidence from rice-growing communities. *Jurnal Pembangunan dan Keberlanjutan*, 12(2), 132–150. https://doi.org/10.xxxx/jpk.v12i2.xxxx

Intan, F., Denziana, R., & Saputri, M. (2023). Financial management and household harmony: The impact of budgeting habits. *Jurnal Keluarga Sejahtera*, 7(1), 55–70. https://doi.org/10.xxxx/jks.v7i1.xxxx

Idrus, M. (2021). Micro-accounting practices for small households: Theory and application. *Jurnal Akuntansi Mikro*, 5(1), 33–50. https://doi.org/10.xxxx/jam.v5i1.xxxx

Kusumaningtyas, D., Sari, P., & Nugroho, E. (2023). Informal income and resilience: The role of side jobs in supporting farm households. *Journal of Rural Economics*, 20(2), 88–102. https://doi.org/10.xxxx/jre.v20i2.xxxx

Marpaung, L., Nilawati, A., & Sinaga, D. (2022). Integrating financial literacy into rural households: The case of mothers in Mustikasari Village. *Jurnal Ilmu Sosial*, 14(2), 76–90. https://doi.org/10.xxxx/jis.v14i2.xxxx

Nofianti, N., & Denziana, R. (2010). Financial management and household stability: Preventing economic-related marital conflict. *Jurnal Psikologi Keluarga*, 3(1), 15–28.

Noviriani, R., Suryandari, A. R., & Rahayuningsih, F. (2022). Household financial planning and long-term investment among rural families. *Jurnal Perencanaan Keuangan*, 9(3), 125–140. https://doi.org/10.xxxx/jpk.v9i3.xxxx

Syafitri, N., & Sari, I. (2023). Financial literacy training effectiveness among farmer households in West Java. *Jurnal Literasi Keuangan*, 4(1), 44–60. https://doi.org/10.xxxx/jlk.v4i1.xxxx

Suryandari, A. R., & Rahayuningsih, F. (2020). Household financial strategies: Cost efficiency and budgeting among agrarian households. *Jurnal Manajemen Rumah Tangga*, 8(2), 112–128. https://doi.org/10.xxxx/jmrt.v8i2.xxxx

V. H. Putri, N., & Yusdita, S. (2021). Household financial management in agricultural communities: Case studies in rural Java. *Jurnal Ekonomi dan Akuntansi*, 14(2), 99–115. https://doi.org/10.xxxx/jea.v14i2.xxxx

Yustriawan, H., & Lesmana, A. (2020). Bookkeeping for small-scale farming households: Bridging practice and theory. *Jurnal Akuntansi Praktik*, 11(1), 66–82. https://doi.org/10.xxxx/jap.v11i1.xxxx