

# Theory of stewardship in the marriage of female migrant workers: Perspectives of accounting and accountability

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## Abstract

This research explores accounting and accountability practices in the families of female workers (TKW) in East Java, based on the concept of stewardship theory. The study was carried out using a qualitative approach to ethnomethodology; we obtained data on 10 TKW individuals from East Java through in-depth interviews with the FGD technique. The results show that, based on the concept of stewardship theory, the implementation of accounting and accountability practices in TKW families has been applied. In TKW families, accounting and accountability practices aim to control the financial management of the husband's family so that it does not exceed the budget set by the wife and there is no deviation in the use of funds. This study shows that the application of the concept of stewardship theory can avoid various disputes that may arise due to problems of accountability for financial management. The application of the concept of stewardship theory, on the other hand, affects accounting practices that pay attention only to material aspects to lead TKW families to the spirit of capitalism.

**Keywords:** Household Accounting; Accountability; Stewardship Theory; Female Migrant Workers

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## 1. Introduction<sup>a</sup>

This research examines accounting and accountability practices based on the concept of stewardship in women's families (TKW) in East Java. The family is the smallest organization in the state structure, but civilisation is formed. The quality of relationships and the principles of family depends on the good and the bad of society (Wąsiński & Szyszka, 2013). Although it looks simple, it is not easy to maintain family stability. Fair, orderly, and conceptual governance is necessary to preserve its stability (Setiowati, 2016). The economy is one of the problems that often disrupt household stability. The high divorce rate is usually due to economic reasons, not sex and in-laws (Eldar-avidan, Haj-Yahia, & Greenbaum, 2008; Burstein, 2007; Llewellyn & Walker, 2000). This can happen because the inability of a person to manage finances can cause problems, anxiety and even disease (Bogan, 2015; Gray, Brennan, & Malpas, 2013; Li, Whalley, & Zhao, 2013). Not only that, the lack of "money" transparency and accountability can also cause conflicts between husband and wife (Koochel, 2018; Britt & Huston, 2012; Papp, Cummings, & Goeke-Morey, 2009). Referring to these various arguments, it can be stated that the economic problems common in households relate more specifically to accounting and accountability practices. In addition, some observers on this research topic argue that accounting can be used by financial management to strengthen the community institutions, which can form a living standard in the family (Hardees & Khalifa, 2018; Ramlugun, Ramdhony, & Poornima, 2016; Walker, 2015).

To date, accounting has often been defined as 'business language' (Marriott, Edwards, & Mellett, 2002). However, accounting is interdisciplinary because it can be used by corporations and a wider range of social institutions, including the family (Roslender & Dillard, 2003). Moreover, Bourdieu (2005) argues that the house is not just a financial institution, but a body which requires money, time, work and emotions. The family accounting discourse discusses domestic economics, finance, management and other social life sciences (Feng & Tang, 2018; Kapoor, 2019; Walker & Llewellyn, 2000). Komori

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(2012) and Llewellyn & Walker (2000) are researching empirical findings related to household accounting and gender.

Family accounting is not a new theme in accounting science development, or more commonly known as "household accounting." Several family accounting studies have been published since the end of the 20th century (Northcott & Doolin, 2000; Pahl, 2000; Piorkowsky, 2000; Walker, 1998). The implications of these studies are still relatively the same, namely to explain accounting practices for the Anglo-Saxon family. Family accounting is generally embedded in the interactions between husband and wife. The difference in roles between husband and wife must always be correctly achieved in order to maintain the sustainability of accounting practices (Komori, 2007). The patriarchal culture of the Anglo-Saxon family established relations between husband and wife as kings and servants (Walker, 1998). Men have great power in decision-making because they are the source of family income. According to the will of the king, the wife is a servant who manages the assets of the king. This relationship is in principle adopted by Christian theology, namely stewardship (Walker, 1998).

In Greek, management is *oikonomos*, which means a household manager, household affairs or a trust position (Reumann, 1992). The concept of stewardship has two main actors: the agent (asset owner) and the steward (asset manager). When you look at this concept from the sharing of roles in the Anglo-Saxon family, you can say that the husband is the agent while the wife is the steward. Walker (1998) also explains that as human beings must be accountable for the use of God's assets, women have the same obligation to use the assets of their husbands. It is only important that accountability in this case is not a husband's wife's accounting activity but an activity aimed at controlling expenses (Bernal, Pinzón, & Funnell, 2018; Carnegie & Walker, 2007; Pahl, 2000). This statement corresponds to the aims of management accounting, namely to reveal the competence of superiors in the management of resources, not to measure profits (McCuddy & Pirie, 2007). For the Anglo-Saxon family, it is therefore essential to keep detailed evidence of cash disbursements to ensure cash is paid for purposes consistent with budgetary items and that the total does not exceed incomes (Llewellyn & Walker, 2000; Northcott & Doolin, 2000; Piorkowsky, 2000).

In addition to the Anglo-Saxon family, research topics were also conducted in Japanese society. Komori (2012) shows Japanese women's critical role in family resource management. The concept of democracy is not recognized in Japanese traditional culture (Komori, 2007). Women thus play a crucial role in maintaining financial stability for households, especially after the Second World War (Komori & Humphrey, 2000). Family accounting research has also been carried out on families with various professions in Indonesia several times (Manurung & Sinton, 2013; Musdalifa & Mulawarman, 2019; Raharjo & Kamayanti, 2015; Sidharta, 2016). From several existing studies, different accounting practices were found in each family, both in method and purpose. However, compared with those for the Anglo-Saxon and Japanese families, the study is common, namely the division of the roles of husbands as agents and wives as stewards.

Llewellyn & Walker (2000) recommend further research into household accounting practices and gender accountability. There is not always the same division of roles between men and women at home. Not only can men play a role in creating a livelihood, but family treasurers are not yet women as far as income management is concerned. Democratic systems in households are standard, so that previous household accounting practices may no longer be relevant to the present reality. In Indonesia there is an unusual role division in the families of female workers (TKW).

Women's workforce (TKW) is a term for women of Indonesian nationality who have been working abroad for a period of time. Based on BNP2TKI (2019) data, 70% of Indonesian workers (TKI) are female domestic workers. In particular, most of these women came from the province of East Java. It was recorded that there were at least 17,254 active Indonesian migrant workers from East Java who were dispersed abroad in different countries by June 2019. This has been up to three times higher than last year, with 5,372 people. Most TKW are married and come from rural areas with weak economic families. The husbands of TKW work generally as workers in agriculture and industry (Buchori & Amalia, 2004). It's no secret that labor is one of the jobs in Indonesia which promises no welfare (Sidik & Mashuda, 2017; Soleh, 2017). This economic situation in households requires mobilizing all the members of the family, both male and female, young and old, to allow the kitchen to boil, including the wife. This is why many rural women migrate to work abroad.

TKW families have different relationships with other professions in the context of social life. The wife has to leave her family for a relatively long period of time during the contract period. During the day, his continuous participation in the public sphere led to a large part of his domestic work delegated to other parties. As an accompaniment, the husband is therefore no longer just a public figure but must also replace some of the duties of his wife at home (Lam & Yeoh, 2018; Mahampang, 2018; Nainggolan, 2008). It is simply that the absence of the instinct of a mother in her husband means that some domestic childcare duties have to be delegated to third parties. The hope is that a third-party presence can become a mother figure for children (Yuniastuti, 2014). The woman's income, coupled with the husband's uncertainty about her income, makes the woman the principal source of income for the family. The wife regularly checks the funds she has given to manage. This explanation gives an overview of the new form of the management concept of marriage, formed by different relationships between men and women in accounting and accountability practices.

## 2. Research Design and Method

In order to achieve research goals, researchers start with the interpretive paradigm and use ethnomethodological research methods. Ethnomethodology is a study of the everyday practices of community members in their daily lives (Ritzer, 2015). Ethnomethodological studies emphasize that organizational members seek rational and practical reasons to continue producing certain activities in their daily life (Kamayanti, 2016). The reporting and accountability practices in this study are daily activities which are constantly repeated in TKW families. Ethnomethodology has therefore been chosen as a way to achieve the aims of this study.

Data were collected via a number of techniques, including Focus Group Discussion (FGD), interviews, observations, and a literature review. A focus group discussion (FGD) on the role division of TKW families was held for the purpose of obtaining general information. The role description then shows the accounting practices for the TKW families. FGDs were twice conducted with 10 TKW people from East Java trained at Business Training Center in Malang Regency.

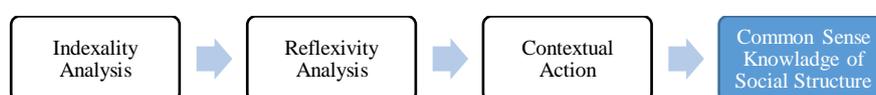
The informants chosen to join the FGD were those who had and will return to become TKW. Furthermore, as this research focuses on accounting practices and family accountability, all informants are married. In addition, the researcher also conducted direct interviews to deepen information obtained through the FGD. There have been interviews with several informants living in Malang Regency so that their residence can be visited. In this case, the interview is done in an informal way, namely through general and detailed questions and developed in the course of interviews or the work of the following interview (Azungahv, 2018; Comi, Bischof, & Eppler, 2014; Moleong, 2018). To enhance the research results, we have made observations on four Malang Regency informant families. Statements were made through the daily lives of TKW families, especially in production and consumption activities, to help scientists understand the behavior of informants in income-gaining and distribution activities.

We performed several techniques for validity checks, namely triangulation. Triangulation is a data validity check technique that uses something other than the data to match or compare it to those data (Moleong, 2018). There are at least four types of triangulation as an examination technique using sources, methods, researchers and theory (Moleong, 2018). In this study, researchers employed two types of techniques of triangulation. First, it is possible to triangulate with sources by using various informants to strengthen the validity of the data obtained. Second, the technique of triangulation is based on the method, namely by observing information.

**Table 1. List of Name of Informants and City of Origin**

Name	District/City	Info
Informan 1	Banyuwangi district	Has been a TKW since 2008
Informan 2	Jember district	Has been a TKW since 2008
Informan 3	Mojokerto district	Has been a TKW since 2016
Informan 4	Jember district	Has been a TKW since 2016
Informan 5	Banyuwangi district	Has been a TKW since 2013
Informan 6	Bojonegoro district	Has been a TKW since 2010
Informan 7	Banyuwangi district	Has been a TKW since 2013
Informan 8	Malang district	Has been a TKW since 2008
Informan 9	Banyuwangi district	Has been a TKW since 2005
Informan 10	Malang district	Has been a TKW since 2004

In the study of daily activities agreed with group members, Garfinkel (1967) define three stages of analyzes. Firstly, the analysis of indexicality, namely making indexes or topics with expressions and body language. The researchers then proceed to the second stage of analysis, namely reflexivity analysis, after obtaining various indexes or articles. In this case, ethnomethodologists must observe the routine activity of the group being observed in order to find out how individuals always perform the activities that are observed even if they do not want to discuss this since it is their daily routine (Kamayanti, 2016). Finally, contextual action analysis reveals practical, recognizable and reportable daily activities. Kamayanti (2016) says an ethnomethodological crown explores the regularity and the relationship between expressions of indexicity, the rationality of the expressions of indexicality and the end of indexicality action. The data analysis stages can be seen in Figure 1.



**Figure 1. Garfinkel Ethnomethodology Data Analysis Phase**

Source: Garfinkel (1967), suddenly

### 3. Results and Discussion

#### Result Analysis

The presence of migrant workers in their hometowns will be seen just before the Eid al-Fitr because most of them are given leave by their employers. A few days after the holiday, they will again leave Indonesia. On a day-to-day basis, husbands in their hometowns also continue to work like husbands in general. It's just that there are changes in the allocation of income for both wives and husbands.

On the basis of the results of the field investigations, it was found that the income of the husband is used only to meet the individual needs of the husband since the wife worked as a TKW. This happens because husbands who work as workers generally do not receive regular income. The woman's income, on the other hand, is enough to meet different family needs. Since they work abroad, TKW usually turns roles into the backbone of the family (the primary source of income). As the informants explained during the FGD.

*\*\* “..... The husband said he did not need his wife's money because he was able to meet the need for food on his own.” (Informan 8)*

*\*\* “..... I was only given money to shop as little as possible before becoming a female laborer (TKW), because my husband also took a motorbike on credit at that time. This causes the income of the husband to be split for routine family shopping money and pay for installments of motorbikes. After I became a TKW, though, I was able to meet my family's needs.” (Informan 3)*

Notes : \*\* Have a revised language for more accurate readability

In order to understand the relationship between husband and wife in the TKW's family, two keywords must be examined from the statements of the three informants. First of all the "eating" index, which means the different personal needs of the husband. From this index, Informan 8 tries to explain the efforts of her husband not to depend on the work of her wife. Second, the 'money spending' index, which means different family needs. Informan 3 phrase shows her crucial role in the family economy. The family income was only derived from her income since Informan 3 became a TKW. The above two statements show a change in the family's needs, which was first the husband's duty but rather moved to the wife.

Net income is the woman's income used to meet family needs. In this case, net income is the result of deducing various liabilities, including the repayment by the Indonesian Manpower Responsible Agency of the allowance (PJTKI) and government tax payments, as well as the personal expenditure of TKW abroad. The TKW usually has still the obligation to repay loan funds provided by the PJTKI when they leave the country in the first few months since their departure. The funds must be returned at the interest of the loan. Not only that, the Indonesian Government must still pay taxes. These expenses were not considered family expenses because they were related only to their personal needs. Here begins accounting family practice. Figure 2 shows in more detail the flow of accounting practices.

Shortly after the income is earned, the wife pays her various routine duties. The TKW will then distribute the money as necessary. The statements of the two informants below demonstrate how they practice budgeting.

*\*\* “..... Savings for myself, my parents and my children.” (Informan 4)*

*\*\* “..... I sent my husband and mother money. My mother brought my child up from a young age. I sent my husband and mother a different amount of money nominally and tended to be more for my mother because my mother needed a great deal.” (Informan 8)*

Notes : \*\* Have a revised language for more accurate readability

TKW doesn't understand budgeting. It's only that the practice of distributing money reflects budgeting, as explained in the quotation above. The distribution of funds depends on the number of family requirements. The amount of money sent home is therefore not always the same. You realize that it is essential to spend money to ensure that all requirements are met and to see how many funds can be saved.

Usually, after budgeting, the wife sends money according to the budget prepared. There are three groups of budgets on which the funds are managed: routine expenditure, irregular expenditures and investments, and savings. This group will also determine whether or not these funds must be recorded and reported. First, the group of routine expenditure. This group includes a number of children's needs, including food and supplies, school and training fees, educational insurance, etc. This money is used for the maintenance of survival and daily activities. These funds are usually managed by a third party as the child caregiver. Interestingly, they also consider compensation as routine expenses for third parties. This is reflected in the narrative of Informan 8 and Informan 3 when the investigator asked, "Is there a special fund for extended family parties? ".

*\*\* “..... The money I send covers family needs, such as family meals, the needs of my mother and the needs of my children.” (Informan 8)*

\*\* “..... *My younger sibling takes care of my child. I have two children, the first is in a pesantren school, and my younger sibling cares for the other. So I sent money to support the family and education of my child.*” (Informan 3)

Notes : \*\* Have a revised language for more accurate readability

In the family of Informan 8, the role of the third party was the parents of the mother, whereas in the family of Ms. Aini her younger sibling played the part. The accounts of Informan 8 and Informan 3 were highly representative of the practices of the other eight informants. TKW feel that they have a social obligation to cover their children's living expenses. This may reduce the thanksgiving for the care burdens they owe to them. All informants agreed uniquely that the routine spending group was immaterial, therefore it did not have to be recorded and held accountable. The following interview quotations from two informants show that not all expenses require registration and reporting.

“..... *I don't have to send money every month, saving is an important investment for me, like the purchase of land. For me it's not so important to send money for food.*” (Informan 8)

Notes : \*\* Have a revised language for more accurate readability

In contrast to the regular expenditure group, husband as the decision-maker usually manages irregular expenditure and investment groups. This group of expenditure comprises various needs, which require relatively large funds, such as the construction or refurbishment of homes, vehicles, purchases of land, rice fields, livestock, etc. These funds are not always sent every month by their nature. Normally, after several months of work and saving enough, the woman discusses what she's going to do with the money. The final decision is given to the husband to purchase the investment or to repair the house or to save more. That's what they see as decision-making. This is reflected in Informan 8 narrative.

\*\* “..... *My husband wants to invest like raising cows. But we both had to agree before I invested to sell our cows when we needed something suddenly.*” (Informan 8)

Notes : \*\* Have a revised language for more accurate readability

This story implies respect for their husbands by both informants. This is also reinforced by the researchers' findings in the residence of the young family. During a visit to the family residence of Informan 8, the researcher saw a bamboo stop. After it was confirmed, it turned out that the shop was built using Informan 8 work, although they live in a husband's house. Almost all informants during the FGD also explained that the renovation site belongs to the husband. Interestingly, although the investment is made with the money of the wife and is recognized as a joint property, the investment object is legally purchased on behalf of the husband. In other words, such a system means the position of the husband as head of the family. In contrast to the routine group of expenditure, the TKW agrees that this group of expenditure is important for recording and reporting.

The wife regularly requests evidence of the expenditure. Thus, even without a careful and structured record, the husband must report the use of the funds. Sometimes the wife requests proof of payment. The husband must therefore say that the use of funds is made without a proper and structured record. As Informan 8 explained.

\*\* “..... *For me, communication is essential in order to report the problems of financial management in detail. Investment-related things such as the purchase of raw materials such as building a house and other things must be received or proven. I'll record all big purchases, such as house investments, purchases of wood raw materials, roofing tiles, and so on, so I can make sure the money is used properly.*” (Informan 8)

Notes : \*\* Have a revised language for more accurate readability

This explanation demonstrates that TKW's contextual recording and reporting actions are not intended as a husband's accountability to his wife but to control the use of money. In this case, the funds used for the agreed goals are used to reach the goals they have set. The position of the wife and husband, who are very distant from each other, makes it feel necessary for TKW to always be open to each other, in particular in terms of using the money they send, to prevent friction that can lead to dispute.

Usually, the TKW saves the remaining income after both expenditure groups are met. These funds are considered savings. Unlike investments, all savings are owned by the wife because they are managed by the migrant workers themselves as cash, gold or deposits. The savings are normally used as an emergency fund and for different purposes when you go back to your hometowns. This explanation has been reflected in the statements made during the FGD by three informants.

- \*\* “ ..... When we return home, our responsibility as a TKW is to collect salaries for three months and then distribute them to meet our needs.” (Informan 9)
- \*\* “ ..... Do not enter savings because several nephews will be given it.” (Informan 8)
- \*\* “ ..... What is certain is that a small envelope filled with money to be distributed should be prepared.” (Informan 3)

Notes : \*\* Have a revised language for more accurate readability

On the basis of the informants' explanations, they cleared up various needs, such as the purchase of souvenirs, preparation of the angpao for their nephews, tahlilan costs (thanksgiving) as well as the purchase of deposits and gold and routine expenses, for prepare at least the next three months. Periodic expenditure funds as a reserve fund are required for at least the next three months if their departure from abroad takes longer than expected. All must be properly arranged so that none of the needs are satisfied.

The entire practice will lead to accountability. Both husband and wife must be accountable, especially in financial terms, in order to prevent conflicts. Unresponsibility can reduce family harmony by one party; even the worst effect is divorce. This is what four informants experienced in this study. In a single interview, Informan 8 explained why she was divorced.

- \*\* “ ..... My husband said he wanted to renovate the kitchen at home, so I ended up sending him a lot of money because I trusted him. But when I called my neighbor's house, my neighbor said there was no renovation of the kitchen in my house, and my husband also sold the motorcycle I had without first notifying me. Finally, I chose to divorce my husband in 2014 and report it to the police. I only had two weeks of leave at that point, while the divorce process took five months.” (Informan 8)

Notes : \*\* Have a revised language for more accurate readability

The importance of transparency in financial management can be seen from Informan 8 narrative. The fact that husbands often neglected the use of money could resulted in TKW becoming more alert. As Informan 3 and Informan 9.

- \*\* “ ..... More than my husband, I trust my family. The family will remain with me, irrespective of their behavior. The reason is that the man (husband) has a lot of behavior if he has a lot of money. I believe that men (husbands) with a high standing tend to lead to deviant actions and vice versa. The philosophy of Javan states that money can be life and can be deadly, too.” (Informan 3)
- \*\* “ ..... For me, my husband's confidence percentage is only 50%. The reason is that the thinking of individuals can change every minute. The Javanese theory states that cash can be transformed into anything.” (Informan 9)

Notes : \*\* Have a revised language for more accurate readability

The story of the two informants reflects more confidence in their own (parents and siblings) families than their husbands. Interestingly, when husbands are able to demonstrate their transparency through adequate evidence of funds, internal harmony can be maintained.

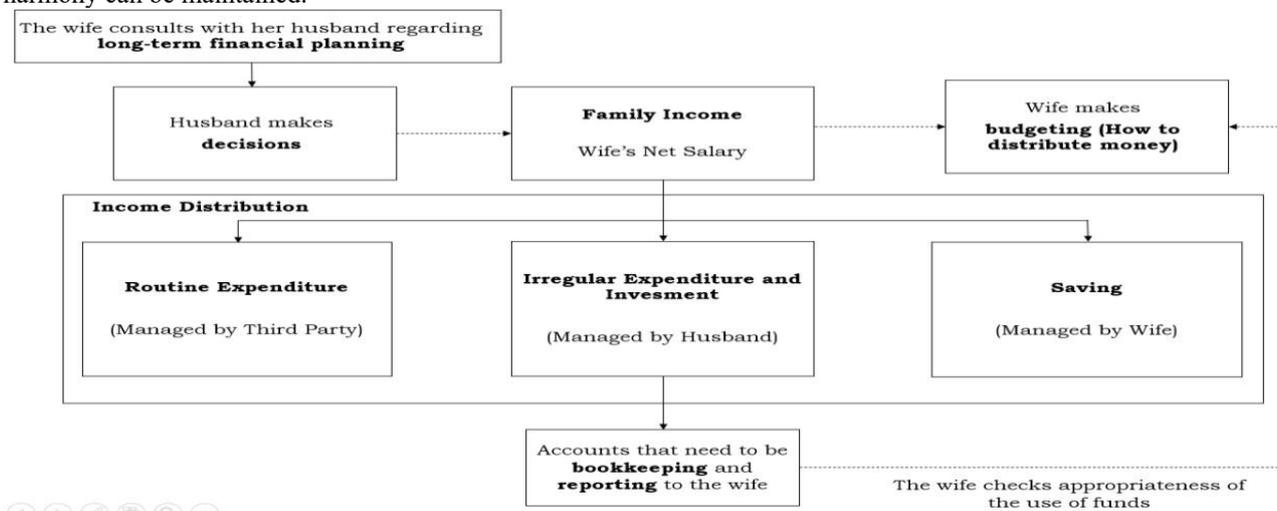


Figure 2. Flow of TKW Families' accounting practices

## Discussion

The empirical findings on accounting practices and accountability applied to TKW families imply the concept of management, as already explained. However, research by Walker (1998) shows that the idea of stewardship is generally used in families that adhere to a patriarchal culture. Research has shown more mixed results in recent years. At present, the division of house roles between men and women is not always the same. In production as well as in income management, not only men can play a role; family treasurers are still not women. In families, the democratic system is common.

The wife is the agent in the TKW family, while the husband is the steward. As an agent, the wife provides money for different family needs. On the other hand, the husband is responsible for the management of the household. The husband fulfills the role of steward to reduce his hardship in providing for the family (Lam & Yeoh, 2018). Husbands also don't use money for personal gains from their wives' work, but family interests. Funding for the claims of their husband comes from their work. This is done to maintain the position and self-esteem of the man in society, to avoid the evil stigma which sees him in the work of his wives as a lazy man (Hoang & Yeoh, 2011; Lam & Yeoh, 2018). Therefore, while women have large incomes while the work of the husband does not promise a steady revenue, husbands continue to work to meet their personal needs. In previous research results, these findings have never been described. The results of earlier studies show that husband's or husband's common income is a source of family income (Musdalifa & Mulawarman, 2019; Bernal et al., 2018; Sidharta, 2016; Walker, 2015; Manurung & Sinton, 2013; Komori, 2012; Carnegie & Walker, 2007; Northcott & Doolin, 2000; Pahl, 2000).

TKW families' accounting practices are implemented in four ways: budgeting (distribution, decision-making, recording and reporting). These four practices are performed to meet your needs. Home accounting actors are husbands, wives and third parties. In this case, another woman in the extended family is a third party, for example a mother or a sister who can be a mother for a child. The presence of third parties in this case also makes the described household accounting practices unusual. Practice of accounting begins with budgeting. Budgeting is the activity to distribute money each month to the wife. The objective of this activity is to determine the number of funds distributed to each group.

There are three groups of expenses: routine, irregular and savings expenses. This group of expenses is divided by the manager. Daily expenses are family costs and are handled by a third party. This group usually requires a small distribution of funds (Cita, Nurjihadi, & Liesmayanti, 2019; Primawati, 2011). Therefore, TKW considers the expenses of this group to be immaterial, so that the manager does not require records or responsibilities. In contrast, irregular expenditure and investment groups are expenditure groups with large funds to be recorded and held accountable. In general, the husband as long-term decision maker is the manager of this expenditure group. If all expenses are met, the remaining funds are directed by TKW in a savings post.

Interestingly, TKW has two things in terms of investment and savings. They consider investment to be an enormous tangible asset for long-term safety, such as land, rice, homes, livestock, etc. Savings, on the other hand, are deposits in the form of money, gold or promises which can be withdrawn when emergency funds are needed. In other words, rescues are designed to ensure a short life. The difference between the two can be seen not only from their ownership. In general, investment assets are purchased in administrative terms on behalf of the husband even if they recognize it as a joint property while the savings are held on behalf of the wife. The property was taken from traditional Javanese families who adhere generally to the bilinear system (mixing husband and wife's assets in households) (Stuers, 2017).

Recording and reporting are the next accounting practice. As previously explained, only expenditure groups managed by the husband had to write about the use of funds. This practice is performed so that the husband is responsible for storing transaction proof for the use of funds. In addition, the wife periodically checks the use of the funds by examining the evidence of the transaction to ensure that the funds are distributed on budget items. This method is similar to that used by men who use the concept of stewardship in the Anglo-Saxon families (Llewellyn & Walker, 2000; Northcott & Doolin, 2000; Piorkowsky, 2000).

The husband's performance on the resources provided by the wife is monitored in a range of accounting practices, from budgeting to reporting. This is consistent with the theory of economic stewardship (McCuddy & Pirie, 2007). When the husband does not become a steward, as the wife as an agent expects, the potential for the fight is enormous. The worst consequences are divorce. As Llewellyn & Walker (2000b) quotes Cornan (1975), which argues that household problems are often caused not by sex or laws, but by poor financial planning. Instead, if husbands can demonstrate their transparency through adequate proof of funds, internal harmony in the family can be maintained. This accountability is explained in terms of household stewardship theory by Eddleston & Kellermanns (2007), Reumann (1992) and Walker (1998). Therefore, if the husband performs his role by giving priority to the interests of the family, the potential for conflicts between husband and wife is minimal.

Indirectly, the accounting and accountability practices applied to TKW families demonstrate the interaction of TKW in the country in which they work with foreign cultures. Family accounting based on the concept of management they apply to the Anglo-Saxon family can be 'similar but not the same.' The similarity can be seen through the use of accounting, namely for controlling the household management expenses incurred by the spouse. In this case, however, the roles of the manager (steward) and agent are no longer the same. Their difference and the newness of this research lie here. However, the application of the concept of household management only makes family members focused on material things. This means

that they still have business logic inside the house, so that the house is indirectly considered a small business (Grimshaw, 1970; Llewellyn & Walker, 2000). In his work 'The Mythology of The House,' Bourdieu (2005) explains that the house is an institution that demands more than just financial responsibility as people will invest their money, time, work, and emotions. Finally, the idea of managing the family accounting system is the same as the idea that the spirit of capitalism is allowed to enter TKW's household.

#### 4. Conclusions

Accounting practices are applied in four ways to TKW families in East Java: budgeting (distribution of money), decision-making, recording and reporting. Budgeting is done every month by the wife. The husband decides, records and reports. The decision-making role of the husband is symbolic of his role as head of the household. On the other hand, recording and reporting activities show the manager role of the husband. These four methods are based on the management concept. In this case, the wife acts as an agent because the income of the family comes from the income of the wife. In the meantime, the husband is a steward responsible for household finance. The husband tries to fulfill his duties according to the agent's wishes. Recording and reporting of the use of funds are only conducted on husband-managed funds, namely spending accounts requiring significant funds. Such accounting and accountability practices are designed to control the financial management of the husband's families so that the budgets set by the wife are not exceeded and the funds are not misused. The application of the stewardship concept can avoid various disputes due to financial management responsibilities. On the other hand, the application of the stewardship concept has an impact on accounting practices which only address the substantive aspects of bringing TKW families into the capitalist spirit.

This research was conducted only in East Java on the women's family. The limitations of household accounting literature, particularly in Indonesia, certainly require a great deal of attention by accounting researchers. Moreover, research is needed for families with more diverse backgrounds, both professionally and culturally. The household is the lowest and the most influential institution in its development structure and this is a key plan for the development of accounting science and society.

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