



# The Emancipation of Household Accounting: A Non-Feminist Critical Study of Tjoet Njak Dien

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## Abstract

This study explores household accounting practices in the families of women migrant workers from a gender perspective, highlighting shifts in the traditional roles of Muslim women. The researcher employs a critical approach using the female nationalist heroine Tjoet Njak Dien as a central figure, utilizing a non-feminist theoretical framework to achieve the study's objectives. The findings reveal that household accounting practices among migrant workers are characterized by a predominantly masculine orientation. Drawing on the metaphor of Tjoet Njak Dien's continued struggle, the study identifies three strategies for effective household accounting. The first strategy emphasizes earning income in alignment with the principles of halal and toyyib, prioritizing ethical considerations and tangible benefits. The second strategy involves managing household finances with a balanced and deliberate approach. Finally, the third strategy highlights the importance of transparent communication and mutual understanding between husband and wife in financial decision-making. Implementing these strategies could serve to balance the household financial management of female migrant workers, who often rely on a rational approach in their bookkeeping practices.

**Keywords:** feminism, gender, household accounting

## Introduction

This study aims to examine household accounting practices among families of female migrant workers from a gender perspective, offering insights into the changing roles of Muslim women. Drawing on historical literature, the emergence of household accounting research appears to be an extension of the feminist movement that gained momentum in Western countries at the end of the 19th century (Walker, 1998). Marçal (2020) notes that in patriarchal Western societies, women's roles in the household were historically undervalued due to their perceived lack of economic contribution. In response, household accounting scholars have sought to highlight the critical role women play in managing family finances and their contribution to the national economy. As a result, much of the existing household accounting research has focused on Western patriarchal societies, including countries such as England,

Germany, Spain, and Australia (Bernal, et al., 2018; Carnegie & Walker, 2007; Vickery, 2006; Northcott & Doolin, 2000; Walker, 1998).

Researchers in this field have sought to balance the traditionally masculine orientation of accounting with feminine values derived from household management (Musdalifa & Mulawarman, 2019). Prior studies have found that accounting within the household is typically managed by women, serving as a control mechanism for expenses and assets. These practices are rooted in Western perceptions of the household as a small business, with household accounting reflecting business-like rationality (Llewellyn & Walker, 2000). In this context, accounting is often formalized through tools such as the “household account book” and “wealth check form.” However, this practice has been criticized by Komori (2012) for prioritizing rationality, which, she argues, undermines the original feminist mission. In response to this critique, Komori (2012) emphasizes the feminine aspects of Japanese household accounting, which differs significantly from its Western counterpart.

In traditional Japanese culture, democracy is not a central concept (Komori, 2007). Instead, wives have long held the responsibility for maintaining household financial stability, particularly in the post-World War II era (Komori & Humphrey, 2000). Like their Western counterparts, Japanese women keep detailed records of household finances, but Japanese accounting practices are more influenced by local cultural norms. According to Komori (2012), Japanese household accounting is more aligned with feminine values, serving multiple purposes beyond financial control. For example, tracking food expenditures helps monitor a family’s nutritional intake, while reviewing clothing expenses can prevent wasteful spending. On a broader level, household accounting can inform public policy decisions on taxes, cleaning fees, and other matters.

These studies collectively underscore a common goal: demonstrating household accounting as a form of women’s empowerment, from the domestic sphere to the larger societal context. Rather than seeking balance, many researchers aim to challenge the dominance of masculine accounting practices. As Kamayanti (2013) argues, Western feminism, like masculinity, is driven by desires not rooted in religious values. In contrast, some gender studies in accounting reveal how the discipline reflects and reinforces male dominance across various contexts (Kornberger, et al., 2010; West & Zimmerman, 2009; Everett, 2004), including within households (Bernal et al., 2018; Carnegie & Walker, 2007; Walker, 1998). Other research shows how accounting often prioritizes masculine values such as rationality and objectivity, while marginalizing feminine perspectives in philosophy, knowledge, and language (Dellinger, 2004; Broadbent, 1998; Cooper, 1992). These debates highlight the inherent conflict within gender studies in accounting, where one group seeks dominance over the other. Household stability, however, can only be achieved when men and women act as equal partners, sharing responsibilities (Zuhrah, 2013; Syahatah, 1998).

In traditional Indonesian families, roles have been clearly defined for generations. The husband is responsible for providing for the family, while the wife manages domestic affairs. Although Indonesian women have long participated in the domestic sphere, this involvement has not diminished their primary role at home (Stuers, 2017; Permanadeli, 2015). This division of labor aligns with Islamic teachings. As one of the largest Muslim-majority countries, Indonesia's daily life is heavily influenced by Islamic values. Stuers (2017) notes that Indonesian society follows customary norms that are closely intertwined with Islamic principles. According to Espa (2011), household

accounting in Indonesian families reflects accountability to Allah SWT, as the ultimate provider of sustenance. This accountability is realized through the duties and roles assigned to husbands and wives, as outlined in the Qur'an (An-Nisa 4:34), where the husband is the leader and the wife the protector of his wealth (Tamanni & Mukhlisin, 2018; Syahatah, 1998).

Wives are not expected to provide financially, as they already bear the physical and emotional responsibilities related to reproduction, which carry significant risks (Djazimah & Habudin, 2016; Barlas, 2002). Research by Musdalifa & Mulawarman (2019) and Raharjo & Kamayanti (2015) also highlights household accounting practices in Indonesia, demonstrating how these practices are shaped by both customary and Islamic values.

In families of female migrant workers, a shift in traditional roles is observed, where the wife often becomes the primary breadwinner (Lam & Yeoh, 2018; Dewi, 2011; Rahman & Fee, 2009; Elmhirst, 2007). Consequently, the husband assumes the role of household manager in the wife's absence (Bassam, 2020; Mahmudah, 2018; Hoang & Yeoh, 2011; Curran & Saguy, 2001). This change in roles presents an uncommon scenario within Indonesian society. As a result, these families face increased pressure to maintain household stability. Notably, cases of wives seeking divorce following their migration have become frequent (Wirawan & Mas'udah, 2020). A significant cause of these divorces is the wife's diminishing trust in her husband's ability to manage household finances (Mazda, 2019).

In an effort to prevent divorce, wives often retain control over household finances, despite the husband's management role. Paradoxically, this undermines the husband's traditional function as the leader and protector of the household. This dynamic reflects a shift in household accounting practices among female migrant workers, deviating from the principles outlined in the Qur'an, specifically QS An-Nisa verse 34.

In response to this issue, this study proposes adjustments to household accounting practices for female migrant workers, aligning them more closely with the inherent values of Muslim women. The goal is to ensure that gender balance is maintained, preserving harmony within the family structure.

## **Research Method**

This study adopts a critical paradigm, utilizing Tjoet Njak Dien's theory of non-feminism, as introduced by Kamayanti (2013), as its research methodology. The researchers draw inspiration from Tjoet Njak Dien's fighting spirit, which is consistent with the nature of Indonesian Muslim women. Tjoet Njak Dien, a national heroine who resisted colonial forces, also fulfilled her responsibilities as a wife and mother (Yuliati et al., 2020). Unlike Western feminism, which often seeks to establish female superiority over men, Tjoet Njak Dien's example emphasizes the importance of balance and partnership. This perspective is particularly relevant in examining household accounting in Indonesian society through a gender lens. The study focuses on the families of Indonesian migrant workers, who share this fighting spirit, although it has increasingly shifted toward materialism, deviating from the essence of Indonesian Muslim womanhood. To realign this spirit, the researchers argue that female migrant workers should model their perseverance after Tjoet Njak Dien.

Kamayanti (2016)'s Non-Feminism Theory is grounded in several key assumptions: (1) societies experience colonization and alienation due to historical events, with independence as the ultimate response, (2) true independence is achieved only when all aspects of life return to Islamic values, (3) this return requires an awareness of divinity, metaphorically captured in Hikayat War poetry, (4) a strong leadership structure, emphasizing decisive action and thought, is necessary, exemplified by a wife's support for her husband, and (5) idealism must remain uncompromised, as demonstrated by Tjoet Njak Dien's unwavering resistance against the Dutch throughout her life. In this context, the study argues that household accounting practices among female migrant workers, which deviate from traditional family roles in Indonesian society, must be realigned with the values of Indonesian Muslim women.

Data were collected through a combination of literature review and in-depth interviews. The literature review explored the history and socio-economic conditions of Indonesian society, tracing the shifts in family roles that have led to the rise of female migrant workers. Interviews were conducted with a range of participants, including female migrant workers from various regions of East Java, to gain insight into their household accounting practices. Additionally, interviews were conducted with a former female migrant worker, the husband of a migrant worker, and a village head to provide diverse perspectives on the family dynamics of migrant workers. Table 1 presents detailed information about the study's informants.

**Table 1: List of Informants and Professions**

No	Name	Profession	Additional Information
1	Mrs. NJ	Migrant worker in Hong Kong	<b>From Malang District</b>
2	Mrs. LD	Migrant worker in Taiwan	<b>From Jember District</b>
3	Mrs. SI	Migrant worker in Taiwan	<b>From Malang District</b>
4	Mrs. NA	Migrant worker in Hong Kong	<b>From Mojokerto District</b>
5	Mrs. SF	Migrant worker in Hong Kong	<b>From Malang District</b>
6	Mrs. SK	Ex-migrant worker	<b>From Malang District</b>
7	Mr. SH	Migrant worker's husband	-
8	Mr. SP	Headman of Kreet	-
9	Ust. IN	Religious Teacher (Ustadzah)	-
10	Ust. KF	Religious Teacher (Ustadzah)	-

Source: Processed Data

The research was conducted in four stages. First, a review of historical documents and interviews with informants highlighted that the household accounting practices of female migrant workers are a form of colonization, shaped by a series of historical events, specifically the modernization of society. Second, the study provided evidence that the emancipation of household accounting among female migrant workers had strayed from Islamic values, reflecting a shift in roles that no longer aligns with the teachings of the Qur'an and Hadith. Third, using the metaphor of the saga war, the researchers raised awareness of the importance of restoring the families of female migrant workers to Islamic values.

## Result and Discussion

The phenomenon of women migrant workers cannot be separated from the broader context of modernization. In the 1970s, a surge in international oil prices led to the emergence of a middle class in Saudi Arabia (Buchori & Amalia, 2004). This shift in the socio-economic structure increased the demand for domestic workers, and the higher wages offered abroad, combined with religious ties, motivated many Indonesians to migrate in search of better opportunities. By 1983, the Indonesian government began recording migrant workers, revealing that at least 27,671 Indonesians were working abroad, the majority of whom were women. The growing number of migrant workers prompted the government to establish regulations on labor export, integrating it into the national development plan by the 1980s (Buchori & Amalia, 2004).

Initially, Indonesian women viewed migration as a last resort when facing economic hardships, as exemplified by the experience of Mrs. SK, who worked overseas for four years. She recounts:

"I (migrated) only for four years, miss. For the first three months, my salary was cut, and then I sent money home for food, you see... After I got a house, I didn't want to go anymore."

Mrs. SK's primary goal was to build a house for her family. Before her migration, her family lived with her parents, as her husband, an agricultural laborer, could not afford to build a home. Although she recognized that her absence might affect her son, she chose to work abroad to secure her family's future. After fulfilling her goal of building a house, she returned to Indonesia and did not renew her contract. This reflects the earlier motivations of migrant workers, who left their families to provide for their long-term well-being.

In contrast, modernism has altered the motivations of female migrant workers, rationalizing their decisions through a more materialistic lens. For rural women, migration is often seen as a rational choice to improve their living standards. Limited education, lack of skills, and high domestic job competition are challenges they face when seeking employment in Indonesia (Lam & Yeoh, 2018). Additionally, the favorable exchange rate of foreign currencies makes overseas earnings seem more significant when applied to domestic needs (Yuningrum, 2010). As a result, many rural women believe that working abroad offers higher wages than similar jobs in Indonesia's major cities. However, the financial rewards come with significant risks.

Empirical research shows that the migration of women leads to a shift in family roles: wives work abroad while husbands assume domestic responsibilities. This role reversal directly affects two key components of household accounting—income and expenditure. The wife's earnings abroad become the household's primary income, while the husband manages expenditures in her absence. Though this role shift may appear straightforward, it presents numerous challenges.

Traditionally, Indonesian families have followed clearly defined roles. The husband, as the head of the family, is responsible for meeting the family's needs, while the wife manages the domestic sector. Even though Indonesian women have historically been involved in domestic activities, this involvement did not alter their central role within the household (Stuers, 2017; Permanadeli, 2015). The role reversal seen in

migrant worker families is thus an unfamiliar and unconventional development in Indonesian society.

In an interview, Mr. SH, the husband of a migrant worker from Malang Regency, expressed the moral burden he felt due to his wife's departure:

"Well, it depends on how we can arrange things; it depends on the person. Well, that's all I can say. How could I, as the head of the family, let my wife go abroad? Even though, yeah, yeah... it's hard to talk about, miss. Life is like that."

Mr. SH's statement reflects his anxiety about not being able to fulfill his role as the primary breadwinner. [Lam & Yeoh \(2018\)](#) explain that this concern is tied to the deeply ingrained expectation in Indonesian society that men are the providers. Thus, husbands must find ways to maintain their masculine role as the head of the household, responsible and reliable in different aspects. In many cases, migrant workers' husbands continue working in the domestic sector to sustain the family. [Hoang & Yeoh \(2011\)](#) further argue that the income earned by these husbands helps mitigate the social stigma associated with their involvement in traditionally female domestic work, countering the de-masculinizing effects of their role change. In Mr. SH's case, he supplements the household income by working as a broker for selling used motorbikes, thus avoiding complete reliance on his wife's earnings. While his income may not fully support the family, being economically active helps him cope with stress and maintain respect within the community.

Husbands also assert their masculinity by participating in long-term decision-making and financial planning. Granting husbands authority in decision-making is viewed as an acknowledgment of their role as the head of the family ([Lam & Yeoh, 2018](#); [Mahmudah, 2018](#)). This is consistent with other studies on Indonesian household accounting, which emphasize the importance of joint financial planning in families with varying professions ([Manurung & Sinton, 2013](#); [Musdalifa & Mulawarman, 2019](#); [Raharjo & Kamayanti, 2015](#)). Many migrant workers and their husbands carefully plan how they will use the income earned abroad before the wife departs. Discussions about potential investments, such as purchasing land or equipment to support the husband's business, are common. For example, both Mrs. SF and Mrs. NJ shared their plans:

"We care... For example, if we want to build a house, we need to buy land first. Then, I hope to buy a lathe for my husband so he can have steady work. If he had that machine, he wouldn't need to seek work; he could just wait for customers. But my husband said not to worry about it, and that he wanted a small kiosk instead. I feel confident our future will be good." (Mrs. SF)

"This time, I want to build a house since I have two children. My kitchen hasn't been built yet... I also sent money to my husband to buy a motorbike in his name. That's usually how it goes." (Mrs. NJ)

Despite these efforts, maintaining household balance can be difficult. Mr. SP, a village head in an area with many women migrant workers, explained that families are

often strained to the point of divorce. He notes that the rising number of migrant workers correlates with an increase in divorce filings, often initiated by the wives (Wirawan & Mas'udah, 2020). He remarked:

"Out there, the wives work hard, shedding blood, sweat, and tears. They send money every month, but here, their husbands spend it on fun and infidelity. These poor women, they come home and ask for a divorce. It's sad." (Mr. SP)

The misuse of funds by husbands has led many migrant workers to be more vigilant about financial management. They often request that their husbands keep detailed financial records to ensure the budget is followed. By regularly checking receipts and expenditures, these women exercise financial control, similar to practices in Western families (Bernal et al., 2018; Pahl, 2000). A failure by the husband to provide evidence of spending often leads to marital conflict, illustrating the rational approach migrant workers apply to household accounting.

Beyond record-keeping, the rationality of women migrant workers is also evident in their approach to budgeting. They prioritize expenditures that provide mutual benefits for their household. As Mrs. LD and Mrs. NA explain:

"Once, someone asked to borrow money, but I lied and said my husband kept the money. He didn't." (Mrs. LD)

"If someone from the extended family borrows money, it never gets paid back." (Mrs. NA)

For these women, paying the nanny is a necessary expense, and they allocate funds accordingly. The exact amount of compensation is typically decided by the wife, as the primary earner. This approach resembles the practices of Western families, where servants and domestic help were integral to household management (Reumann, 1992). Conversely, migrant workers are often reluctant to lend money to relatives, as they view such loans as unprofitable and potentially harmful if the debt goes unpaid.

The shift in household roles due to women migrant workers' absence has shaped their husbands' approach to household accounting, with a stronger emphasis on rational, economic decision-making. However, as Bourdieu (2005) suggests, a home requires more than financial responsibility—it demands emotional and time investments as well. The various issues in household accounting among women migrant worker families stem from a failure to maintain the balance of roles in accordance with cultural and religious values, particularly those of Islam. The solution lies in restoring household accounting practices that align with the nature of Indonesian Muslim women, a principle grounded in the belief that accounting is shaped by its surrounding environment (Triuwono, 2015).

In a Muslim family context, the household is established to achieve happiness both in this world and the hereafter, as marriage is considered a form of worship (Syahatah, 1998). Espa (2011) defines household accounting as the physical and non-physical activities related to financial management, carried out with accountability to

Allah as the ultimate provider. This is supported by the teachings in QS An-Nisa verse 34, where Allah states:

"Men are in charge of women by [right of] what Allah has given one over the other and what they spend [for maintenance] from their wealth. So righteous women are devoutly obedient, guarding in [husband's] absence what Allah would have them guard."

In this verse, Allah outlines the respective rights and responsibilities of husbands and wives within the household. As the head of the family, the husband's duties include protecting his family, providing for their needs, guiding them in faith, and being accountable for his actions, as well as those of his wife and children (Tamanni & Mukhlisin, 2018: 55). This responsibility, however, is often misunderstood, leading to the belief that Islam promotes a patriarchal system. Some misinterpret the husband's role as allowing unrestricted authority over the wife. Additionally, the obligation for men to provide a dowry is sometimes misconstrued as a transactional exchange where women are objectified. To correct these misconceptions, Barlas (2002) explains that the term "protection" in this context refers to a social duty to honor and respect women and children, not a form of control. Quoting Hassan (1999), Barlas (2002) further clarifies that the verse is normative, emphasizing the rights of wives and children, even in cases where husbands fail to fulfill their obligations. Thus, Islam should not be viewed as supporting a patriarchal culture.

The obligation to earn a living must be fulfilled lawfully and with good intentions, as stated in QS Al-Baqarah: 172. A husband must believe that his family is entitled to the wealth he acquires, and when he provides for them sincerely, seeking Allah's pleasure, it is considered an act of worship (Syahatah, 1998). The husband's responsibility to provide for the family is a manifestation of his accountability for the household entrusted to him by Allah SWT.

Similarly, the wife has responsibilities to her husband, primarily serving as the main educator for her children, managing her husband's assets, and ensuring the household's prosperity (Tamanni & Mukhlisin, 2018). The wife is not obligated to contribute financially, as her natural burdens, such as reproduction, carry significant physical and emotional risks (Djazimah & Habudin, 2016). However, this does not preclude women from earning a living or contributing economically, provided it does not lead to neglect of her primary responsibilities (Barlas, 2002) cited in (Hassan, 1999). Certain professions, such as teaching, nursing, medicine, and midwifery, require women's expertise. Historically, women also played significant roles in trade and even warfare during the Prophet's time, offering medical assistance and logistical support (Syahatah, 1998).

When we examine household accounting practices among women migrant workers, it becomes evident that many husbands fail to fulfill their role as providers. This shift undermines their authority in the household, while the wife's position as the primary income earner creates a sense of superiority. Consequently, divorce rates among women migrant workers' families have increased. Another crucial issue is the children's right to receive proper care, which is often compromised when their mothers are absent. Good care is essential for shaping the future quality of the family and, by extension, the country. As Marçal (2020) argues, society's capacity for growth and



economic development depends on people, knowledge, and trust—resources nurtured through domestic work, which is often undervalued.

In women migrant worker families, the absence of maternal instincts in fathers necessitates the involvement of extended family members, usually women, to care for the children. This responsibility often falls on the mothers or sisters of the migrant workers. As Mrs. SI and Mrs. NJ describe:

“My son lived in an Islamic boarding school. My daughter was taken care of by her grandmother because my mother thought my husband couldn’t take care of them well. He’s not a very meticulous person.”  
(Mrs. SI)

“I left my second son with my parents during the day, and at night, my husband would bring him home. My first son was also in an Islamic boarding school.” (Mrs. NJ)

These statements highlight that certain domestic roles cannot be effectively performed by men, even when they attempt to take on their wife’s responsibilities. Migrant workers are aware that women are generally more skilled in managing domestic matters, including household finances. However, their absence forces them to delegate these tasks, requiring someone to fill the void without diminishing the wife’s overall responsibility as the household manager.

In light of these issues, it becomes clear that the solution to the problems faced by women migrant workers and their families lies in restoring the balance of leadership within the household according to Islamic principles. This balance extends beyond financial considerations to include the fulfillment of both material and spiritual needs. When each family member performs their roles as commanded by Allah to ensure the stability of the household, it is considered an act of worship. This understanding distinguishes Islamic household management from secular economic principles, which prioritize material concerns. Ultimately, the strategy for household accounting among women migrant workers should draw inspiration from the fighting spirit of Tjoet Njak Dien, aligning with the nature and values of Muslim women.

This section draws inspiration from Tjoet Njak Dien’s struggle against colonial forces, particularly during her time as a companion and supporter of her husband in their joint resistance. She often composed poems to fuel the Acehnese people’s spirit in their fight against the colonialists (Rahayu et al., 2018). One such poem reads:

“Dakuda idang dakuda idang  
Gelayang blang putuh talau  
Rayeuk anak banta siding  
Jah tulung prang bila nangroe  
Rayeuk sin yak banta sidi  
Yak prang sabi bila agama”

In this poem, Tjoet Njak Dien calls on the younger generation, urging them to rise and defend their homeland and Islamic faith against the colonizers who sought to impose their own religion and enslave the Acehnese. These words continued to inspire

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her and the people of Aceh in their resistance. Following her husband's death on the battlefield in 1878, her determination grew even stronger. She remarried in 1880 and sought her new husband's permission to take up arms herself. This fighting spirit is mirrored today by rural women who migrate abroad, striving to improve their families' circumstances.

Tjoet Njak Dien's struggle illustrates the leadership values within a household, as aligned with the Prophet Muhammad's teachings:

"Each of you is a shepherd and is responsible for your flock. A leader of people is a shepherd and is responsible for his people. A husband is the shepherd of his family and responsible for them. A wife is the shepherd of her husband's household and children, and is responsible for them. A servant is the shepherd of his master's wealth and responsible for it. So, each of you is a shepherd and responsible for your flock" (HR. Bukhari and Muslim, cited in Syahatah, 1998).

This Hadith emphasizes that Islam does not advocate for an authoritarian household structure but one of shared responsibility. Both husband and wife have essential roles in maintaining household stability. These leadership values, reflected in Tjoet Njak Dien's poems, can inform a strategy for household accounting practices in families of women migrant workers. Such strategies should consider three key aspects: earning family income, managing finances, and maintaining accountability.

First, when it comes to earning family income, several Islamic principles should be observed. One is the importance of starting work early in the day, as outlined in QS Al-Jumu'ah verse 10. The Prophet Muhammad exemplified this by beginning his day with prayer and spiritual reflection before engaging in worldly activities (As-Sirjani, 2019). Women migrant workers and their families should follow this practice to ensure their efforts fulfill not only their physical but also spiritual needs. Another principle is the importance of seeking lawful and wholesome (halal and thayyib) work. Islam discourages idleness and reliance on others for sustenance, emphasizing the husband's primary role as provider, except in cases where he is unable to work due to illness or other valid reasons (Syahatah, 1998).

Another consideration is the magnitude of the benefits gained from working abroad. While migrant work is not highly encouraged in Islam due to the significant risks involved, it may be permissible under certain conditions. For example, if a woman is widowed or her husband is unable to work, she may take on the role of breadwinner, provided she ensures proper care for her children during her absence. This allows the migrant worker to benefit not only herself but also her family and community.

The second aspect is financial management. In Islam, managing income is not merely about balancing expenditures and income for material gain but also about fulfilling the objectives of Sharia (maqasid al-sharia), which include preserving life, faith, intellect, dignity, and wealth (Tamanni & Mukhlisin, 2018). One strategy for achieving this is practicing moderation in spending. As stated in QS Al-Furqan: 67:

"And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate."

Moderation, as explained by [Syahatah \(1998\)](#), refers to avoiding both stinginess and extravagance. Excessive spending, whether for personal or family needs, can harm the soul and society, while miserliness can impede the flow of wealth. Each Muslim is encouraged to maintain a balanced approach, ensuring social responsibility while living within their means. Failing to do so can prevent the achievement of the *maqasid al-sharia*, as both overspending and excessive caution in financial matters can lead to harm.

An essential consideration in household accounting practices is effective communication between husband and wife, often referred to in Muslim communities as *musyawarah* (consultation). [Al-Anis \(2013\)](#) emphasizes that mutual deliberation on household matters is a form of domestic cooperation. This collaborative approach can address various accounting-related issues, such as budgeting, planning (both short- and long-term), and decision-making. Ideally, these discussions should involve both spouses to strengthen their relationship, especially in migrant worker families where separation could lead to suspicion or misunderstandings ([Espa, 2011](#)).

The third key element in household accounting is accountability, particularly in managing family finances. In the context of migrant worker families, financial accountability is typically carried out by the husband, often in written form. While this process can reduce the husband's authority as the household leader, accountability should be based on open communication, fostering trust rather than suspicion. In a Muslim household, the husband and wife are partners, and transparency in both income and expenditures strengthens this partnership. Openness regarding income helps ensure that the family's earnings come from lawful (*halal*) and wholesome (*thayyib*) sources. It also promotes joint financial planning, allowing both spouses to agree on spending priorities. Transparent financial communication helps prevent wasteful or miserly behavior, ensuring that the family's resources are used wisely.

These three strategies—*income generation, financial management, and accountability*—demonstrate the potential for synergy between husbands and wives in the households of women migrant workers. This approach neither diminishes the husband's authority nor places the wife in a subordinate role, as commonly seen in patriarchal systems ([Walker, 1998](#)). Instead, it highlights the importance of shared responsibility, with the husband remaining conscious of his leadership role while the wife supports the family without being solely responsible for income generation. Accountability through open communication preserves the husband's authority, while simple, collaborative financial management reduces the materialism that can arise in such families. These strategies also foster mutual respect, aligning with Islamic principles on the division of household roles. By balancing these roles, the household accounting practices of women migrant workers—previously driven by rationality alone—can become more harmonious.

## Conclusion

The role changes in migrant worker families have significantly impacted their household accounting practices. What was once influenced by the unique roles of women, particularly mothers, has shifted to a more masculine, rational approach. This emphasis on rationality has led to various household challenges, sometimes culminating in divorce. These problems arise primarily from a failure to maintain the balance of roles

as prescribed by their cultural and Islamic values. Therefore, the solution lies in restoring household accounting practices in line with the nature of Indonesian Muslim women.

Through the metaphor of Tjoet Njak Dien's struggle, this study identifies steps that migrant worker families can take to restore leadership values in accordance with QS. An-Nisa verse 34. The restoration of these values can be achieved through three strategies in household accounting: generating income, managing finances, and ensuring accountability. In terms of income generation, three key rules must be followed: starting work early in the day, being diligent in pursuing lawful and beneficial work, and carefully weighing benefits against potential harms. Financial management should be carried out through deliberation and moderation, while accountability should be based on open communication between husband and wife. The implementation of these three strategies is consistent with Islamic principles on role division, helping to balance the household accounting practices of women migrant workers, which have thus far been predominantly rational.

This research was conducted during the Covid-19 pandemic, which restricted data collection methods to interviews and literature reviews. Future researchers interested in this topic could enhance the study by incorporating more diverse data collection techniques, such as direct observation.

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