

Frugal Living and Family Financial Management: The Pivotal Role of Housewives

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Article History: Received on 2 May 2025, Revised on 2 July 2025,
Published on 12 July 2025

Abstract: This research aims to determine the role of housewives in managing finances by living frugally and the implications for family welfare. The method used in this research is a qualitative method that explores the role of housewives in implementing frugal living to manage family finances, using interviews and observations with employees at Puri Raharja Hospital, Denpasar. Based on the research results, the findings revealed three motivations for living frugally: economic stability, psychological well-being, and saving for children's education. Housewives serve as financial managers, decision makers, and educators, encouraging spending discipline and long-term savings. This study highlights the positive implications of frugal living on family well-being and gender equality, and emphasizes its potential as a sustainable financial strategy. The limitation of this research is the research design which was only carried out in one place, thus suggesting that there should be more extensive research in the future.

Keywords: Family Welfare, Financial Management, Frugal Living, Gender Roles, Housewives

A. Introduction

Financial stress is a leading cause of family discord globally. In Indonesia, economic factors are responsible for 24.75% of divorces, underscoring the need for effective household financial management. Most family problems stem from money (Suryani, & Kudus, 2022). Domestic violence, which occurs due to financial instability, is also a factor in infidelity, which violates the terms of a relationship and undermines trust (Tenda et al., 2020). According to Indonesian statistics, 394,608 divorces occurred in Indonesia in 2024.

Table 1. Factors of Divorce

No	Factors Causing Divorce	Number (Cases)	Percentage
1	Quarrels and disputes	284.169	63,41 %
2	Economy	110.939	24,75 %
3	Leaving one of the parties	39.359	8,78 %
4	Domestic violence	4.972	1,1 %

The statistical report indicates that economic factors are the leading cause of divorce (Stevenson, & Wolfers, 2007; Tavakolian et al., 2023). Aminudin, Head of the Denpasar Religious Court in Bali, also echoed this sentiment, as quoted by Antara News. He stated that economic factors were the dominant factor in a number of divorce cases heard during the COVID-19 pandemic in his region. Given the predominant economic factor, Aminudin stated that throughout 2021, the Denpasar Religious Court recorded 520 divorce cases. He also explained that compared to the pre-pandemic period, the number of divorce cases showed a downward trend, ranging from fewer than 300 to 500 cases.

A 2020 survey by the International Labour Organization (ILO) on gender wage disparities in Indonesia revealed that the average income of female workers was Rp 2,454,023, while male workers earned Rp 3,184,084. This wage gap was not directly related to the education level of female workers. Furthermore, only about a quarter of male workers hold managerial or supervisory positions, which are also held by women. From a gender perspective, the existing work system tends to underestimate women's abilities; this is evident in the fact that women are often laid off during pregnancy and that leave entitlements are more generous to permanent workers. This inequality highlights the need for women to fight for equality and equal recognition in society.

In society, a patriarchal cultural system still exists, a social order that places men as the dominant party in the power structure. Gender inequality persists because this system maintains male superiority accompanied by control over women. In Bali Province, the prevailing kinship system is patrilineal, with descent traced through the male or father in a family. Consequently, there are consequences for succession, rights, obligations, and customs being left solely to men. The stigma that women do not need to pursue higher education is still pervasive in Balinese social life (Sendratari et al. 2024). Although frugal living is recognized as a strategy, the role of housewives particularly in patriarchal societies like Bali remains largely unexplored. A note on inequality, in its recommendation on gender equality as an assessment instrument, document 0418 refers to the agreement from the OECD ministerial meeting on June 7-8, 2017. In its broad summary, it states that "significant gender disparities and biases nevertheless remain in educational and occupational choices; earning levels and working conditions; career progression; representation in decision-making positions; in public life; in the uptake of paid and unpaid work; in entrepreneurial activities; in access to finance for entrepreneurs; and in financial literacy and financial empowerment."

This note refers to findings from 2013. Three years later, an OECD report noted that "In 2016, women held only 28.7% of seats in the lower houses of Parliament, on average across the OECD. While women make up 55% of all judges (according to available national data), their presence decreases as they move up the judicial

hierarchy. In the private sector in 2016, women occupied 20% of board seats of publicly listed companies and only 4.8% of chief executive officer positions.”

Amidst this situation, more and more housewives are now playing a role in supporting the family economy, whether through private sector employment, entrepreneurship, or trade (Komalasari & Cindi, 2021). The strategy used by housewives to manage their finances includes starting to keep simple records or simple accounting records of what items are purchased and how much money is spent, using the concept of frugal living (Inayati et al., 2024). This study addresses this gap by examining how housewives implement frugal living to improve family financial stability.

B. Methods

The location of this research is Puri Raharja Hospital Denpasar, which is located on Jl. W.R. Supratman No. 14 & 19, Denpasar, Bali Province. This research uses a qualitative phenomenological method in accordance with the previously stated problem formulation and research objectives which are the focus of the research. Phenomenology is a study of phenomena or anything that appears. The author considers using qualitative research because qualitative methods are able to holistically describe the phenomenon being studied, can reveal and describe real events in the field and qualitatively discuss the data collected. Data analysis techniques use data obtained from interviews, field notes and other materials systematically so that they are easy to understand and the findings can be informed to others (Sugiyono, 2017).

C. Results and Discussion

1. Reasons for Implementing Frugal Living in the Family

Economic Factors

Economic factors are important in the household. Good economic conditions and meeting family needs are the keys to family prosperity, apart from that, family economic stability is important so that there are no financial problems so that a harmonious family is created (Khushoiryah, 2024). There are several economic considerations that are the reason why someone applies frugal living, namely saving expenses. By reducing unnecessary expenses. Indirectly, frugal living can reduce debt because spending will be more focused. Can differentiate between needs and wants. The reason for implementing frugal living carried out by the resource person was conveyed in the following interview with Dr. Ratri, he said that, “the reason I implement frugal living is because living below your means is a strategy for managing finances by living more simply and economically, without exceeding the income I have. In the household context, there are several strategies that can be

applied to carry out this lifestyle. I usually make a clear, more detailed household budget according to electricity, water and education needs. Another strategy is to live simply and prioritize the necessary needs. Before buying something, ask yourself whether it is really needed or just a temporary desire. I reduce eating out or ordering food which will save expenses. Cooking at home is cheaper and gives me full control over the ingredients used, making it healthier and more affordable. You have to be more resistant not to buy things you don't need. I also save and invest long term."

From the results of the interview above, information can be obtained that the reason for implementing frugal living is because of economic factors in accordance with research results from (Khushoiryah, 2024) that good economic conditions and meeting family needs are the key to family prosperity, apart from that, family economic stability is important so that there are no financial problems so that a harmonious family is created. Efforts for us to live frugally, with a lifestyle that is always based on our income. Interviewees also prefer to cook rather than buying food outside. Even though as we know, his profession as a doctor is very busy and his income is also good, but he is more concerned about the future. Apart from that, by cooking you will be able to control the ingredients used and of course the food you cook will have a better impact on your health.

Psychological Factors

A person's personality can influence the choice of residence and lifestyle chosen. Perception is the way a person sees and interprets information about a location or lifestyle that will influence their decisions (Hasanah, 2024). Apart from economic factors, psychological factors are also reasons for implementing frugal living. Meriani conveyed the reasons for implementing frugal living in the following interview, namely: "I have been implementing frugal living for the past 3 years. In implementing frugal living, I often reduce costs for entertainment and recreation such as eating at restaurants, going to the cinema and so on. This is an effort to avoid consumer behavior. This is where we have to change our mindset by cooking at home with minimal ingredients and buying only what is cheap. I also reduce costs for clothes and accessories to a minimum budget, save on transportation costs, as well as electricity bills, credit or quota costs too."

From the results of the interview above, it can be seen that Mrs. Meriani has been implementing frugal living for the past three years. The reason for implementing frugal living is psychological factors because it starts from a mindset to get used to living a non-consumptive life, this is in accordance with the theory presented in research (Hasanah, 2024) that lifestyle will influence their decisions.

Children's Education

Financial planning for children's education funds is considered important by housewives. Some housewives have set financial goals to go to college, so housewives consider higher education important for their children. Housewives have also estimated future education costs and evaluated financial planning regarding children's education funds (Rita, 2015). One of the reasons given by the interviewees for implementing frugal living is as a means of preparing funds for children's education. This was conveyed by Putri Githa in an interview, namely, "I have been implementing frugal living for the past 5 years. At first, I was interested because I heard stories from friends. I tried to apply it to my family. The reason was while my child was still small. From an early age I created a child savings account, so that in the future I wouldn't have to worry about finding my child's school fees. The child savings amount is IDR 150,000. This savings is included in the long-term investment."

From the results of the interview above, the reason for the interviewee to implement frugal living is because as a suggestion for preparing children's education funds in the future, this is in accordance with research results from (Rita, 2015) that housewives have also estimated future education costs and carried out evaluations regarding financial planning on children's education funds. Every month the resource person allocates his salary for his child's school savings. Because in his concept of life, living frugally by implementing frugal living can provide maximum education for his children.

The Role of Housewives in Financial Management in a Frugal Living Way

Women in the household have various roles, the household can be interpreted as the smallest organization in society. Women also play an important role in improving family welfare. Running a household requires a balance of governance, order and good concepts (Setyoningrum, 2020). The level of economic prosperity of a family is influenced by good financial management. Good financial planning will discipline household spending so that economic conditions improve. The frugal living concept adopts accounting principles to manage expenses, savings and investments wisely with the aim of achieving financial efficiency and reducing waste.

Following are several main aspects of the process of implementing frugal living in accounting:

Budget Preparation

One of the main pillars of frugal living is managing a tight and realistic budget. Recording and budgeting finances in every household is very important. The role of

women is also very important because in most families, the wife dominates in managing household finances (Nabilah et al., 2024). In accounting, budget preparation is one of the important elements for planning the use of financial resources. The implementation of budget preparation was also carried out by a resource person named Dr. Ratri. From the results of the interview, he said that, "Determining the direction of where our money will be used, for me this must be done so that it can be managed well. For me, I already have an allocation for each of me and my husband's income, how much we eat, our children's schooling and also my income from boarding houses and car garages". Putri Githa also conveyed the same thing, in an interview she said that, "In my opinion, recording daily income and expenses is an important step that must be taken in managing personal finances. By getting used to preparing a notebook or financial applications that are widely available in the Playstore which can help. So usually, I record income along with dates in the form of salary, sales and the daily money that I use".

Based on the results of the interview above, it is very important to prepare a budget from the income we have. There must be an allocation for each need that is really needed so that it can be managed well so that it can be allocated for investment and savings in the future. The resource person has applied the concept of control in accounting, control is a process to ensure that activities and resources are used efficiently, in accordance with the stated objectives. The resource person prepares a monthly expenditure plan, determines priorities and adjusts them to the income received. The connection with accounting theory is that budget preparation is a core element in the internal control system which functions as a planning and monitoring tool. In a household context, control means the ability to control expenditure, monitor cash flow and ensure financial efficiency. The concept of control in accounting is very relevant to a fluid living lifestyle because it allows families to adjust expenses to actual conditions, avoid long-term fixed costs, utilize cost data and information for financial decisions and control cash flow and financial risks.

Recording Financial Transactions

The process of recording financial transactions is carried out to find out how big and important the planned budget will be. This expenditure needs to be recorded by housewives in managing finances in order to minimize the costs that will be incurred by determining the priority scale of needs (Febrian, 2021). In frugal living, it is very important to always monitor every financial transaction, including expenses and income. This helps in evaluating spending habits and ensures that financial management is carried out with discipline. Regarding the implementation of frugal living carried out by Putri Githa in an interview, she said that, "So usually I record my income along with the date in the form of salary, sales and the daily money I use. Don't forget to record my existing expenses, such as food costs, petrol money and the bills I pay at home in detail. Usually, I also record the categories of expenses used to make it easier for me, what I spend most of my money on. I routinely record

it weekly so that within a month I know and can evaluate myself so that next month I can save more."

From the results of the interview, information can be obtained that the interviewee always records the income received, namely his salary in one month. Apart from that, also record every day's expenses in detail. Starting from food costs, petrol money and other bills. Recording is done so that you can carry out self-evaluation and save money if you spend too much. The practice of recording income and expenditure carried out by the resource person is related to accounting theory in accordance with simple accounting, namely recording all financial transactions chronologically to determine income and expenditure. In households, this reflects the basic form of general journals in the accounting system, although without classification (Thaler, 1999).



Figure 1. Allocation of Family Income

Based on Figure 1, it can be seen that Mrs. Putri Githa allocates her income amounting to IDR 5,800,000. From the income received, he allocated it for 2 adults, 1 child and 1 child caregiver. Don't forget to allocate funds for savings. Mrs. Putri Githa records her expenses in detail by distinguishing between obligations and needs, as stated in the following interview, "I usually do financial recording every day, especially for expenses that I use on purpose or are unexpected. This allows me to immediately record every transaction accurately without forgetting or missing important details. By recording every day, I can more quickly assess whether my expenses are in accordance with the budget or income or not. I always record with consistency so that I personally have an initial picture of my financial condition. I differentiate between what is an obligation and what is a need for me and my family. So that the direction is clear."

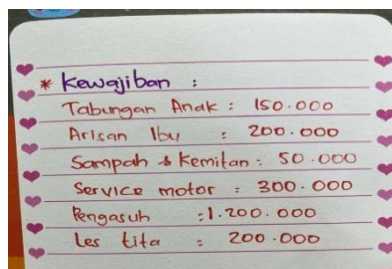
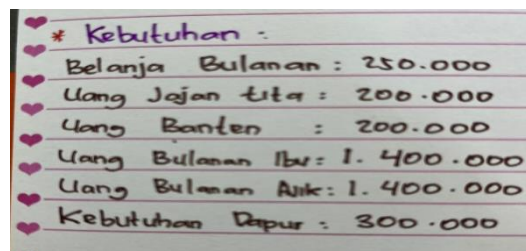


Figure 2. List of Mandatory Expenditures

Based on figure 2 above, it can be seen that Mrs. Putri Githa records every obligation that must be paid every month. These obligations are expenses that are always there every month. Some of his obligations consist of children's savings of IDR 150,000. These savings are included in long-term investments. The mother's social gathering is Rp. 200,000, this social gathering is also a way for Putri Githa's mother to set aside her money by participating in the social gathering. IDR 50,000 for rubbish money, IDR 300,000 for motorbike servicing, IDR 1,200,000 for babysitters and IDR 200,000 for tutoring Tita (the resource person's child). Apart from expenses which are grouped into obligations, Putri Githa's mother also records every need of her family. This is done to make recording easier and save expenses. The notes are shown in Figure 3 below:



* Kebutuhan :
Belanja Bulanan : 250.000
Uang Jajan tita : 200.000
Uang Banten : 200.000
Uang Bulanan Ibu : 1.400.000
Uang Bulanan Aik : 1.400.000
Kebutuhan Dapur : 300.000

Figure 3. Details of Family Needs

Based on figure 3, it can be seen that Putri Githa's mother's expenses are grouped into needs consisting of monthly expenditure of IDR 250,000, Tita's pocket money IDR 200,000. The donation money is IDR 200,000, the monthly money for the mother (resource person) and husband is IDR 1,400,000 each and the kitchen needs are IDR 300,000. The implementation of frugal living was also carried out by Meriani, he conveyed in the following interview results, namely, "I have been implementing frugal living for the past 3 years. In implementing frugal living, I often reduce costs for entertainment and recreation such as eating at restaurants, going to the cinema and so on. After that, of course I also reduce food and drink costs by cooking at home with available ingredients and just buying cheap ones. I also reduce costs for clothes and accessories to a minimum budget, save on transportation costs, as well as electricity bills, credit or quota costs too."

From the results of the interview above, it can be seen that Mrs. Meriani has been implementing frugal living for the past three years. In his implementation, he always reduces costs that are considered not too important, such as entertainment and going to the cinema. Mrs. Meriani has applied the concept of decision making in accounting. This concept is very closely related to the concept of frugal living (frugal lifestyle) because both involve the process of choosing the best action from various alternatives based on rational considerations and personal values. In healthy living, a person consciously chooses to allocate money and resources only to things that are important and valuable, this is a form of decision that requires the ability to identify life priorities. Decision making is the foundation of frugal living, without the ability

to make rational and conscious decisions, a person will not be able to live a frugal lifestyle successfully. Every expense incurred is recorded so that you know what it is used for, this was conveyed in an interview with Mrs. Meriani, where she said that, "I always take notes so that financial management becomes more controlled and focused. Recording every expense helps me to track expenses, identify inefficient consumption habits, and makes it possible to make budget adjustments if necessary. Recording income can be combined in one note, but I recommend separating it by category or source of income to make it more structured and easier to understand. For example, which is the main income, and which is the side income. In the form of salary, bonuses, gifts or money received. By separating income based on these categories in one book. This is done by adding a column for the type of income."

Dr. Ratri is related to the recording that has been done for every expenditure in the household. He stated in the interview that, "I usually record my income separately. For example, my and my husband's salaries are combined first. Then we make our own plots. Such as for home needs, savings, children's school needs, unexpected expenses. For other income such as gift money, bonuses, I usually plot it directly into savings. I record it every day, especially for expenses that I deliberately use, for example shopping for food when working, a maximum of 30 thousand and if there are unexpected expenses, I will immediately note them down so they don't miss/forget."

Based on the results of the interview above, it can be concluded that recording is carried out every day, especially for intentional or unexpected expenses. This immediately records every transaction accurately without forgetting or missing important details. By recording every day, it will be quicker to assess whether expenses are in accordance with the budget or income or not. Apart from that, also record every day's expenses in detail. Starting from food costs, petrol money and other bills. Recording is done so that you can carry out self-evaluation and save money if you spend too much.

Managing family finances must include accounting in terms of economic aspects, creating a budget and information regarding future income, expenses and family obligations (Gorshkova, 2015). The mother's role in implementing frugal living is: 1. Mother's role as financial manager. Mothers as household financial managers can manage the budget, make shopping lists and choose the items that are really needed. Record every expense to monitor household financial conditions and save and invest for the family's future. As the manager of household finances, there are several things that mothers always pay attention to, namely related to obtaining and preparing money for daily living needs, including food needs, basic clothing needs and children's school fees as well as unexpected needs (Lalupoa, et al., 2019). The role of mothers was conveyed in an interview by Putri Githa. In her interview she said that, "The main key to carrying out frugal living in a family is communication between husband, wife, children and also other extended family (mother-in-law,

father-in-law and in-laws) to understand each other what frugal living is. Not because we are “stingy” or stingy, but because we are human beings who are not so consumptive, thinking about spending which is a priority will make us wiser in using goods, more frugal and can provide maximum education for children and also stop the sandwich generation situation in our offspring. The real strategy that I have implemented is to always discuss buying things with my husband. what I want, which if it’s not an urgent item, so I can reassure myself whether the item is necessary for me or just a wish. I’m also saving and investing in the long term.” From the results of the interview above, the mother’s role in implementing frugal living is as a financial manager. This is where communication becomes the main key. Communication is carried out with family, namely husband, children and also in-laws. The strategy that Mrs. Putri Githa has implemented is to always have discussions with her husband regarding purchasing the items she wants, and to convince herself whether the items to be purchased are priority needs or not.

The Mother’s Role as a Decision Maker

Every start of starting a family must be in accordance with decision making regarding family financial arrangements because housewives must be able to manage household finances managed by husband and wife together. For the decision-making process, financial planning must be carried out in the household (Sukrianto & Lakoro, 2022). The mother’s role as a decision maker was conveyed by Dr. Ratri in her interview said that, “To reduce expenses, I usually do several things, namely first, I make a note first containing the monthly budget, such as money for food, controlling daily expenses. Second, I definitely prioritize expenses according to what interests should come first. This is where I become the decision maker about what items to buy or not. Third, I am always careful when shopping, by comparing the prices of items to be purchased or looking at promo or discount prices. Fourth, I reduce spending on entertainment so that I don’t just go for walks. Fifth, I always save energy and resources by turning off the lights when I’m finished. Sixth, I always evaluate my expenses periodically. Seventh, I determine financial goals.

From the results of the interview above, Dr Ratri made several efforts to reduce his expenses. Apart from being a financial manager, the mother’s role is as a decision maker to determine how to use money economically. There are several efforts he has implemented to control the economy in his family. There are seven efforts made which consist of 1) Make monthly budget notes such as for food, control daily expenses; 2) Prioritize expenses that should take priority; 3) Be more careful when shopping, by comparing cheaper prices and looking for promotions; 4) Reduce travel to seek entertainment; 5) Save energy and resources by turning off lights when not in use; 6) Conduct regular budget evaluations; and 7) Determine financial goals.

The Role of the Mother as an Educator

Mothers in implementing frugal living in the family act as educators for their children to live economically from an early age. Mothers teach children to save diligently and buy things according to their needs. The role of mothers as educators in frugal living was conveyed by Putri Githa in the following interview, "By implementing frugal living you can help improve your personal economy. Even though this lifestyle focuses on wise and frugal management of personal finances, the impact can be further, affecting the economy as a whole. I can teach my children from an early age how to live frugally so that in the future my children can manage their finances well. By implementing frugal living, I also don't need to depend on borrowing from other people. This application also encourages me to be able to consume things more wisely." Meriani also conveyed the same thing in the following interview, "I have implemented healthy living since I entered the world of work. I also always emphasize to my children not to be wasteful and to always save from an early age. We have to be thrifty and not buy things we don't need."

From the results of these two interviews, frugal living has been implemented since they started working and earning income (salary). Even mothers play an important role as educators. Teach their children to always be economical in using money. Only buy goods according to your needs. The implementation of frugal living will really help in improving the economy because it focuses on controlling finances economically and wisely. This effort has a positive impact or benefit on the family, and the family's economy becomes more organized and does not increase the debt they have. Improving the habit of saving and investing from an early age can also reduce stress and anxiety so you don't think about financial chaos.

There are seven efforts made which consist of keeping a monthly budget record such as for food, controlling daily expenses, prioritizing expenses that should take priority, being more careful in shopping, by comparing cheaper prices and looking for promotions, reducing trips to look for entertainment, and saving energy and resources by turning off lights when not in use. The implementation of frugal living will really help in improving the economy because it focuses on controlling finances economically and wisely (Hartantri et al., 2024).

2. Implications of Implementing Frugal Living for Achieving Financial/Family Welfare Goals

Correct, good and transparent financial management will indirectly become the foundation for the family because it provides a clear picture to all household members regarding the use of money in the household. If the foundation has been built solidly, trust will also be built from both parties in managing household finances efficiently. There are several positive impacts of frugal living, namely more stable finances. By controlling expenses and setting aside savings, families or

individuals can have better financial stability even when facing emergency situations, reducing financial stress. Frugal living helps individuals to focus more on what is really needed and to appreciate the simple things in life such as health, family togetherness and meaningful experiences (Inayati et al., 2024). Based on the results of interviews conducted with the resource person, namely Dr. Ratri said that, "In my family, I was always taught to live frugally from a young age. So, I've always been used to being able to save on shopping. Even when I'm working, I still apply frugal living. The benefit I feel is that we can have more control over our salary, income from garage rental. I also manage my husband's money. Our needs are increasing day by day, we have to be able to save. Every month I definitely allocate it for investment and savings". Meriani also conveyed the same thing, he said that, "Initially I was interested in living a frugal living lifestyle, namely achieving financial freedom so that problems of inequality in the family do not arise, being able to improve financial management, reducing stress thinking about debt, someone definitely wants to fulfill needs rather than desires, preventing financial difficulties or crises".

From the results of the interview above, it can be seen that the implications of implementing frugal living are from an economic aspect, namely that expenses can be more directed and controlled because all expenses are recorded for the sake of a better future. Assists resource persons in tracking expenses, identifying inefficient consumption habits and enabling budget adjustments to be made if necessary. Of the ten accounting records, nine women created and kept accounting records in their households (Carnegie, 2007).

The implications of implementing frugal living are also in the aspect of gender equality. This was conveyed by Putri Githa, she said that, "I have been implementing frugal living for 5 years, since I got married. For me and my husband, the concept of clarity is very important in the family. Including in implementing frugal living, I can't possibly go it alone without first communicating with my husband. Commitment is the main key to success in the family. There are many implications of frugal living. I can reduce my expenses. I prioritize spending according to what interests must come first. Second, I will also be careful in choosing goods by comparing promo prices or discounts. Third, I will reduce/make a plot for entertainment expenses, like now with my husband. make an agreement to go out for entertainment only once in 2 weeks and only spend a maximum of 300 thousand for entertainment and go on holiday once a year with my family. Fourthly, I always discuss with my husband whatever we want to buy and achieve to consider which priorities should come first, considering that our expenses come from one door, namely me."

From the results of the interview above, it can be concluded that in the family there must be communication, they must help each other and provide motivation. Likewise, implementing fluid living in managing finances is based on

communication and discussions carried out together and reaching a mutual agreement. This is where there is equality between men and women in determining finances in their families (Pepin, 2019; Klesment, & Van Bavel, 2022). The benefits obtained from implementing frugal living are varied, namely the family's economy becomes stable, there is transparency in income and expenses with her husband, reducing debt to other people, being able to plot more finances to save or invest.

D. Conclusions

Based on the results of research and discussion of research that has been carried out on the proposed research problem, several things can be concluded as follows: Gender equality is not just a social demand, but also a crucial element of sustainable economic and social development. When women have equal access to education, employment, and healthcare, they can contribute significantly across various sectors. In the workplace, women still face wage inequality and lower access to leadership positions. Deep-rooted gender stereotypes often hinder women's career advancement and decision-making. Yet, studies show that organizations with high gender diversity tend to have higher levels of innovation and more informed business decisions.

Furthermore, gender equality also impacts a country's health and education levels. In many regions, girls still face barriers to accessing adequate education due to early marriage, restrictive social norms, and limited facilities. Improving equality in education will produce a more intelligent generation capable of bringing about positive social change. There are three reasons for housewives implementing frugal living, namely economic factors, psychological factors and for children's savings. Housewives play an important role in frugal living, acting as financial managers, decision makers, and educators. Their practices promote family stability and gender equality. Policymakers should integrate financial literacy programs into community initiatives, while future research could explore cross-cultural comparisons. The expected result of implementing frugal living is that housewives gain knowledge on how to regulate and manage the economy in the family and achieve gender equality in managing and managing family finances. In terms of the economic aspect, namely spending and financial income are more controlled and directed, you can live frugally for a better future, helping to track expenses. From the aspect of gender equality, namely managing finances based on communication and discussions carried out together and reaching mutual agreements.

E. Acknowledgement

Thanks to all stakeholders of Universitas Pendidikan Ganesha who help us in this paper.

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