

Uncovering the Values of Balinese Local Wisdom in Household Accounting Practices of Tenant Farmers

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ABSTRACT

Previous research has not specifically mapped household accounting practices among tenant farmers in the Subak system, nor derived the value of Balinese local wisdom into operational principles of budgeting, recording, and accountability practices in household financial management. This study aims to identify household accounting practices carried out by tenant farmers in Subak Umadesa and to formulate conceptual propositions regarding the relationship between the values of Tri Hita Karana (THK), *pade gelahang*, and *pang pade payu* with budgeting, recording, and household financial accountability practices. The study employs a qualitative approach using the transcendental phenomenology method through field observation, in-depth interviews, and documentation of three tenant farmer informants. The results indicate that farmers have implemented financial planning practices, simple recording, and trust-based debt management, although these have not yet been accompanied by formal reporting and systematic financial performance evaluation. This study produces a conceptual framework that positions THK values as the basis for ecologically harmonious budgeting decision-making (*palemahan*), the value of *pade gelahang* as a principle of collective accountability in debt and capital management, and the value of *pang pade payu* as the foundation of transparency in trust-based recording practices. The limited number of informants (three participants) restricts the generalizability of the findings, so the output of this study is positioned as contextual conceptual propositions in the household accounting practices of tenant farmers.

Keywords: Household Accounting; Bali; Pade Gelahang; Pang Pade Payu; Tri Hita Karana

INTRODUCTION

Uncertainty of income is a major challenge for tenant farmers in Subak, mainly due to limited land, social changes, and fluctuations in agricultural yields (Angga, 2025). Although the income earned is often insufficient to meet daily needs, many farmers still choose to become tenants due to attachment to tradition and access to land (Baker & Nofsinger, 2010; Thaler, 1999). This condition encourages household accounting practices, namely the management of personal or family finances in a simple yet systematic manner, which includes expenditure planning, transaction recording, debt control, and savings management (Ricciardi & Simon, 2000; Suwatri, Handra, & Yonnedi, 2024; Yusanti, 2020). This practice forms the basis of tenant farmers' financial behavior, which is influenced by motivation, responsibility, cultural values, and the social environment (Mahwiyah, Fidiana, & Wahidahwati, 2025; Sina, 2014; Suryantari & Patni, 2021)

Various studies on household accounting have been conducted extensively, both in urban contexts and non-agrarian families (Astutik, 2018; Fauzia, 2020; Idrus, 2021; Manurung, 2013; Wibowo, 2017). However, research examining household accounting practices among tenant farmers in Subak, as well as their integration with local values as a financial decision-making mechanism, remains very limited (Fathan, Indriyani, & Sari, 2025; Mulyani, Yunita, & Ginting, 2024). Yet, the Subak system is a form of Balinese local wisdom that regulates cropping patterns, water management, and social contributions through shared rules (*awig-awig*), and emphasizes the

principle of Tri Hita Karana (THK) which is harmony between humans and God (*parahyangan*), humans and humans (*pawongan*), and humans and the environment (*palemahan*) (Herawati, 2015; Sukanteri, Yuniti, Suryana, & Verawati, 2021; Windia, Pusposutardjo, Sutawan, Sudira, & Arif, 2005). These values are believed to shape farmers' financial decisions, ranging from cost planning, debt management, recording, to financial accountability.

Subak is estimated to have existed since the 11th century and has continued to survive from generation to generation as part of community-based traditional agricultural management (Birkelbach, 1973). UNESCO designated Subak as a World Cultural Heritage on June 29, 2012, under the name "Cultural Landscape of Bali Province," as recognition of an agricultural system that integrates ecological, social, and spiritual aspects. The Subak system not only serves as a technical mechanism for regulating irrigation and cropping patterns, but also influences the behavior of group members, particularly tenant farmers, in managing resources and finances.

In daily practice, tenant farmers face limited financial resources that demand planning, recording, and expenditure evaluation skills to ensure family needs are met and debts can be repaid as planned (Fauzia, 2020; Purwanti et al., 2025; Suhartini & Renanta, 2012; Yusanti, 2020). However, research shows that not all farmers consistently carry out financial recording and reporting, so household accounting practices are often incomplete (Noviriani, Alrizwan, Mukaromah, & Zurmansyah, 2022). Furthermore, compliance with Subak's *awig-awig* including rules on mutual cooperation (*gotong royong*), cropping patterns, irrigation management, and contributions to ceremonies at the Pura Ulun Subak constitutes an important part of shaping sustainable financial behavior (Darmada et al. 2016; Nerawati, 2020; Saputra et al., 2018; Sudana, 2016; Suryantari et al., 2024; Windia et al., 2005).

Based on the foregoing, this study aims to uncover the household accounting practices carried out by tenant farmers in Subak Umadesa and to analyze how Balinese local wisdom values shape their financial management behavior. Conceptually, this study contributes to the development of culturally-based accounting studies, while practically its findings are expected to serve as a reference for the formulation of policies and farmer financial management assistance programs in a contextual and sustainable manner. The research questions in this study are:

1. What household accounting practices are carried out by tenant farmers within a planting cycle?
2. How do the values of Tri Hita Karana, *Pade Gelahang*, and *Pang Pade Payu* shape the budgeting decisions, debt management, recording, and financial accountability of tenant farmers?

LITERATURE REVIEW

Household accounting practices carried out by tenant farmers do not only function as financial recording, but also as a manifestation of local values and social ethics within the family. This study uses the framework of 'local wisdom as institutional and ethical logic' as its main theory, in which local values such as mutual cooperation (*gotong royong*), transparency, and shared responsibility form the basis of household financial decision-making (Nerawati, 2020; Sudana, 2016). Within this framework, family financial management practices are viewed not only from an economic perspective, but also as social practices that reflect relations and responsibilities among family members.

Dethier (2024) emphasizes that household accounting is not merely a financial recording tool, but also a social practice that reflects family roles and values. Other research shows that domestic economic practices are closely related to social responsibility, intra-household power relations, and the goals of family economic sustainability (Couchoux, 2025; Harris-Fry, 2023). Thus, household financial management is influenced not only by economic needs, but also by local social and cultural values.

In the context of farming households, agriculture-based economic management strategies are influenced by local wisdom, diversification of income sources, and the family's socio-economic conditions (Raina, 2024); Tilinti, 2025; Torres, 2024). Recording practices and resource accountability play an important role in improving the efficiency of local economic management (Jørgensen, 2023). Traditional knowledge in Indonesian communities, including Bali, remains a primary reference for household practices (Febriyanti, 2024). However, research that specifically

reveals the integration of Balinese local wisdom values in the household accounting practices of tenant farmers remains limited. This study is present to fill that gap with a local Balinese perspective in agriculture-based social accounting.

Various studies show that financial management of farming households is oriented towards survival strategies and fulfillment of priority needs. Heni (2021) found that farmers apply strategies to maximize land use, store harvests, raise livestock as a form of savings, and do side jobs to maintain family economic stability. This finding is in line with Ramadhani et al. (2022) which reveals that coconut farmers regularly save and utilize debt especially for productive needs such as farming and children's education. In addition, household accounting practices have been proven to play an important role in family financial control. Pungkasari & Harsono (2020) and Febi et al. (2024) show that household financial recording and management helps control expenditures, maintain economic stability, keep families from debt traps, and prioritize primary needs over consumptive desires. Meanwhile, Jannah (2014) confirms that farmer financial practices are not only economic, but also influenced by social values such as trust and community identity that support the sustainability of savings and debt at the local level.

Balinese local wisdom values are also reflected in household accounting practices (Lahallo & Rupilele, 2025). For example, the philosophy of '*lopi sandeq*' emphasizes mutual cooperation and mutual trust within fishing families, where financial transparency is carried out through direct communication between the head of the family and their partner (Susanti et al., 2025). In group financial planning such as *sekaa cingkreman* in Denpasar, the value of '*raket masikian*' strengthens solidarity and integrity among members in both formal and informal communities (Suryantari, 2024). The concept of Tri Hita Karana (THK) including *parahyangan*, *pawongan*, and *palemahan* serves as a guide for harmonizing humans, society, and the environment in Subak activities, which also influences collective financial recording and accountability practices (Sudana, 2016; Nerawati, 2020). In addition, the value of '*pade gelahang*' forms the basis for the integration of responsibility and accountability in the financial management of Subak organizations (Darmada et al., 2016). Thus, Balinese local values form the ethical and social foundation in the financial management of households and agricultural communities.

METHODS

Research Design and Paradigm

This study is a qualitative research with an interpretive paradigm using a phenomenological approach. The phenomenological approach used refers to transcendental phenomenology according to Edmund Husserl, which emphasizes in-depth understanding of individuals' subjective experiences (Husserl, 1970; Kamayanti, 2020). The aim of this approach is to understand the household management practices of tenant farmers holistically, from the perspective of their own experiences.

Site Selection

The research was conducted at Subak Umadesa, Banjar Anggabaya, East Denpasar. This Subak was selected because it is located in a peri-urban area that frequently experiences land conversion, making its situation relevant for examining household management practices of tenant farmers. Additionally, this location allows direct observation of social interactions and agricultural activities that are characteristic of tenant farmers in peri-urban areas.

Informants and Recruitment

Primary data were collected through in-depth interviews with three informants. The selection of informants was based on different roles in agricultural activities: (1) a full-time tenant farmer, (2) a tenant farmer with a side job, and (3) a farmer who cultivates land at Subak Umadesa as well as another subak. The number of three informants was considered sufficient because this study uses a phenomenological approach, and during the data collection process no significant new information was found, indicating that data saturation had been reached. The identities of the informants were disguised to maintain confidentiality and privacy.



Data Collection

Interviews were conducted with a semi-structured question guide covering household management practices, priority needs, financial recording, and daily expenditure decisions. Each interview lasted approximately 45-60 minutes, was conducted in one or more sessions as needed, was recorded with the informants' consent, and all conversations were fully transcribed. In addition to interviews, this study also employed field observations of agricultural activities and supporting documents such as household financial records to enrich the data. Data validity was strengthened through triangulation of sources and time, as well as member checking and peer debriefing.

Data Analysis

Data analysis was carried out following the stages of transcendental phenomenology: *noema*, *epoche*, *noesis*, intentional analysis, intuition, and eidetic reduction. Each excerpt from the interviews was first coded to identify main themes, then interpreted to find the essence of the informants' experiences. Example of mini coding: the excerpt "*I always record daily expenses*" was coded as financial recording, which was then grouped under the theme of household financial management. These stages enabled the researcher to understand the deepest meanings of the household management practices of tenant farmers.

Trustworthiness and Data Validity

The validity of the data was maintained through several strategies:

1. Triangulation: using data from interviews, observations, and documents.
2. Member checking: interview results and preliminary interpretations were confirmed with the informants.
3. Audit trail: the entire research process, including interview transcripts and field notes, was stored systematically to ensure the traceability of the analysis.

Research Ethics

This study adheres to the principles of social research ethics. Informants were provided with complete information regarding the purpose of the research, their right to refuse or withdraw, and their consent was obtained in written/verbal form. Personal data and transcripts were stored securely, accessible only to the researcher, and the identities of informants were disguised in the research report to maintain confidentiality.

RESULTS

Based on phenomenological analysis of interviews and observations, the research findings are organized under several subheadings that reflect local values in the household accounting practices of tenant farmers. Each subheading presents informant quotations (I Nyoman S) and in-depth analysis of the practices and values contained therein.

Accounting as Survival Planning Under the Constraints of Sharecropping

Tenant farmers live within a sharecropping system, in which a portion of agricultural output must be handed over to the landowner. This condition requires them to plan cropping patterns and financial management to meet household needs while still complying with subak norms and community social rules.

"As a tenant farmer, of course I have to share part of my earnings with the landowner. That's why I have no choice, I must do my best to improve my harvest".

Farmers use strategic cropping patterns as a means of regulating cash inflows and outflows. For example, planting chili peppers on part of the land in addition to rice is not only intended to increase income, but also to adjust to the limitations of sharecropping. This practice takes into account subak rules and the family's economic conditions, so that financial decisions are aligned with local norms. Phenomenological analysis shows that cropping pattern planning functions as a household accounting tool that enables risk management, expenditure control, and a balance between social obligations and family needs. The local values embedded include self-reliance, responsibility, and

adaptation to community norms.

Debt, Trust, and Accountability as a Social Contract

Tenant farmers frequently use debt to meet production needs, particularly when funds for purchasing agricultural services or equipment are limited. This debt relationship is built on a foundation of social trust, and harvest results are recorded transparently to maintain relationships with equipment owners or landowners.

“Well.. I pay on credit first if I don’t have the money when paying for the tractor, and pay later when I have money from selling pacar flowers, because he trusts me.” – Mr. I Nyoman J

“...just let them know how much was harvested... uh... how much it cost, including supervisor work. If you’re going to explain it, just share everything honestly, record what’s already been paid and how much money came from selling the harvest, exactly as it is...”

Farmers manage economic relationships through socially-embedded debt, in which trust is the core of transactions. Debt repayment is made according to agreements, and harvest results and costs are recorded transparently. This shows that accounting here is not merely financial recording, but also a social mechanism for maintaining relationships with other parties, such as equipment owners and landowners.

Phenomenological analysis shows that this practice emphasizes the values of integrity, honesty, and social responsibility. By recording harvest results and costs honestly, farmers build trust that enables the continuity of long-term economic and social relationships. This accounting practice also serves as a tool for maintaining reputation and social stability within the agricultural community, thus reflecting the close connection between local values and household financial management.

Learning, Risk Management, and Saving as Resilience Practices

Farmers face high natural and market uncertainty, so that financial and production management must be supported by the ability to learn, agricultural skills, and saving strategies. These practices help them maintain household economic stability and reduce the risk of losses.

“So farmers nowadays have to keep learning a lot. Sometimes, what the agricultural extension officer tells us, for example, about how to harvest chilies, doesn’t always work in practice. We farmers have to learn from our own experiences. We’re dealing with nature. The theory might say A... but then the rain comes unexpectedly, and we end up losing money. That’s why we have to keep learning, so we don’t take losses. If there’s a profit, we can save it, well, that’s after paying off any debts we have, so we keep the trust of the lenders. But if we lose money, how can we save? Instead, we end up borrowing more just to buy fertilizer. What’s more, these days we have to sell our own produce ourselves, so we also need the skills to negotiate with buyers.”

Experience teaches farmers to anticipate uncertain natural and market conditions. These practices enable them to reduce losses, save, and maintain the trust of lenders. Phenomenological analysis shows that experience teaches farmers to anticipate uncertain natural and market conditions, so that they can reduce losses and set aside income for savings. This practice emphasizes local values of resilience, creativity, and self-reliance, in which household accounting becomes a means to support long-term survival strategies. Furthermore, these skills reflect farmers’ adaptation to modern economic challenges, including price negotiation and self-marketing of products, which expands the space of traditional accounting practices to become more flexible and responsive.

DISCUSSION

Based on the research findings, the household accounting practices carried out by tenant farmers in Subak Umadesa are not limited to transaction recording, but are also reflected in everyday economic decisions, such as cropping pattern planning, capital management, and debt management. This cropping pattern planning does not merely follow Subak rules, but also serves as a financial management mechanism: farmers adjust their funding needs to available sources, using savings or taking out loans if funds are insufficient. From the perspective of the Tri Hita Karana (THK)

concept, this decision is an implementation of the value of *palemahan*, in which harmony with the environment guides the selection of cropping patterns that simultaneously maintain soil fertility. This value shapes behavioral norms that guide efficient fund allocation and sustain the land.

Farmers' participation in cooperative mutual work (*krama subak*) for maintaining the cleanliness of irrigation channels demonstrates the relationship between local values and social practices that support the sustainability of Subak Umadesa, particularly for upstream subaks that are vulnerable to disruption by environmental conditions. Thus, household accounting practices here are not merely financial recording, but also an embedded practice within the Subak's socio-ecological system. Cropping pattern planning also influences the priority of farmers' cash expenditures, where operational agricultural needs are met first before expenditures for other purposes, while simultaneously building trust among farmers and with third parties. This reflects the *pawongan* mechanism, in which harmonious relationships among individuals are maintained through locally-valued and socially-normed financial management, in line with Maslow's hierarchy of needs theory (Ramadhani et al., 2022).

The observed household accounting practices include simple recording by I Nyoman J, which functions to keep track of cash inflow and outflow transactions and as a means of accountability to the landowner. Debt management is carried out transparently, including the recording of third-party fertilizer credits handed over to the landowner. Although simple, this practice demonstrates a distinctive structure of meaning: trust-based accountability in recording and debt management that is socially binding. Thus, household accounting practices in Subak Umadesa are not only technically financial, but also social practices that reflect local norms (Febi et al., 2024; Pungkasari & Harsono, 2020).

Farmers' savings in banks or management of funds for *pengaci* (a communal ritual contribution fund) reflect the integration of capital management, community responsibility, and ritual practices. Debt undertaken on the basis of trust with landowners and service providers, such as tractor owners, illustrates how the norms of *pade gelahang* and *pang pade payu* shape informal accountability and sustain socio-economic relationships. Through simple recording and informal cash reporting, farmers are able to balance obligations to third parties and internal needs, while also preparing savings to face the uncertainty of natural conditions. The relationship with the Creator (*parahyangan*) through religious activities financed from *pengaci* (a communal ritual contribution fund) contributions affirms the integration of spiritual values in economic management, reinforces a sense of collective responsibility, and promotes the socio-economic sustainability of the Subak, while simultaneously serving as an attraction for younger generations to continue the farming profession.

Based on these findings, this study contributes three main contributions. From a conceptual standpoint, this study models the relationship between local values, financial behavioral norms, and household accounting practices, demonstrating how cultural values guide budgeting decisions, recording, and debt management. From an empirical standpoint, the household accounting practices of tenant farmers are analyzed as social practices based on trust and informal accountability, including cropping pattern planning, simple recording, debt management, and capital management, all of which are linked to the Subak social structure and *gotong royong* norms. From a practical standpoint, these findings can serve as a basis for farmer assistance programs, encompassing the strengthening of simple recording, seasonal evaluation, enhancement of agricultural skills, and empowerment of working capital, so that the economic and social sustainability of the Subak can be strengthened while preserving local values.

Thus, household accounting in Subak Umadesa is not merely an economic activity, but also an expression of Balinese local values that support environmental, social, and economic sustainability. Simple recording practices help farmers manage cash inflows and outflows transparently, seasonal evaluation enables them to assess the profitability and efficiency of capital allocation, and trust-based debt management strengthens relationships with landowners and service providers. The integration of accounting practices with local values such as Tri Hita Karana, *pawongan*, *palemahan*, and *parahyangan* reinforces the alignment between economic and cultural activities, so that the sustainability of the Subak as a cultural heritage is maintained, while remaining relevant to contemporary economic challenges.

CONCLUSION

This study answers two main research questions. First, the household accounting practices carried out by tenant farmers within one planting cycle in Subak Umadesa include cropping pattern-based financial planning, simple cash recording of income and expenditure, informal management of production debts, and fund allocation for household needs and socio-communal obligations. Second, Balinese local wisdom values such as Tri Hita Karana, *pade gelahang*, and *pang pade payu* play a role in shaping budgeting decisions, trust-based debt management mechanisms, transparent recording practices to landowners, and financial accountability within the context of Subak social relations. Thus, the household accounting practices of tenant farmers function not only as a technical tool for financial control, but also as a socio-ethical mechanism that maintains household economic sustainability while also preserving the harmony of the agricultural community.

Practically, the findings of this study indicate that strengthening the economic sustainability of tenant farmers can be achieved through the development of a simple household financial recording format based on the planting cycle that is aligned with farmers' local practices, seasonal financial evaluation assistance (pre- and post-harvest) to assess profitability and efficiency of working capital use, and the integration of local wisdom values in farmer financial literacy programs in order to strengthen debt accountability, production risk management, and the sustainability of socio-economic relationships with landowners and agricultural service providers.

This study has limitations in the number of informants, which is restricted to a single Subak, and has not yet involved the perspective of landowners as key actors in sharecropping financial relations. Therefore, future research is recommended to conduct comparative studies across subaks with different geographical characteristics, to include landowners in the analysis of financial accountability practices of tenant farmers, and to conduct longitudinal observation over one full planting season to capture the dynamics of household accounting practices more comprehensively in the face of production uncertainty and income fluctuation.

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