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Conceptualizing Gender-Sensitive Sustainability Accounting Through Assiajingeng and Siri' na Pacce' in Bugis Women-Owned MSMEs

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Abstract

Purpose— This study examines cultural meanings of accounting among Bugis women-owned MSMEs and proposes a gender-sensitive framework grounded in assiajingeng, siri', and pacce', with possible relevance to economic resilience and bargaining capacity.

Research Methodology— An interpretive qualitative study drew on interviews, observation, and documents involving five women owner-managers in Makassar. ADDIE stages organized conceptual development and participant consultation, rather than an operational trial; the material was interpreted thematically.

Results— Participants' reported practices were interpreted through kinship accountability, moral integrity, and solidarity. Four proposed dimensions and six interpretive risk pathways inform the AKB-SG framework and a Three-Pockets recording proposal. Neither changes in financial resilience nor bargaining outcomes were measured.

Research limitations/Implications— Interpretations draw on five enterprises in one city. Neither the proposed accounting framework nor its implications for financial resilience and bargaining capacity were evaluated through an intervention. The findings inform culturally responsive accounting education and provide a foundation for future testing.

Originality— This study brings a gender lens together with Bugis accountability values and small-enterprise sustainability accounting, while treating predicted empowerment and resilience outcomes as hypotheses for future evaluation.

Keywords: Sustainability Accounting; MSMEs; Assiajingeng; Siri' na Pacce'; Women's Empowerment; Inclusive Economic Resilience.
Paper type: Research Paper

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1. Introduction

Sustainable economic development depends not only on business growth but also on the distribution of opportunities, recognition of unpaid contributions, and the durability of social relationships. In Indonesia, micro, small, and medium enterprises (MSMEs) make substantial contributions to the national economy (Kementerian Koordinator Bidang Perekonomian [Kemenko Perekonomian], 2021). For enterprises with limited administrative resources, everyday financial records can shape decisions about replacing stock, meeting household needs, and honoring obligations to relatives. Accounting

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practices that bring these uses of money into view may therefore matter for enterprise continuity as well as for the people who depend on it.

Sustainability accounting links financial information to the social and environmental conditions of economic activity. Bebbington and Larrinaga (2014) situate accounting within the broader pursuit of sustainable development, while Schaltegger and Wagner (2011) examine the relationship between sustainable entrepreneurship and innovation. In the context of women-owned microenterprises, the present analysis concentrates on financial continuity, social commitments, accountability, and recognition of women's contributions. These concerns complement, rather than replace, the broader environmental and organizational dimensions of sustainability accounting.

For women operating enterprises within family and community networks, business money can serve commercial, domestic, and reciprocal purposes. The 2025 National Survey of Financial Literacy and Inclusion reports financial literacy indices of 65.58% for women and 67.32% for men, compared with financial inclusion indices of 80.28% and 80.73%, respectively (Otoritas Jasa Keuangan [OJK] & Badan Pusat Statistik [BPS], 2025). These national indicators place women's financial opportunities in context; they do not measure accounting proficiency in the Makassar enterprises. Financial literacy is relevant to planning and coping with shocks (Lusardi & Mitchell, 2014), while recognition of women's resources and contributions is central to agency and household bargaining (Agarwal, 1997; Kabeer, 1999). The way enterprise transactions are recorded deserves attention at the intersection of these concerns.

In Bugis social relationships, assiajingeng refers to kinship, siri' to dignity and self-respect, and pacce' to empathy and solidarity (Mattulada, 1985; Pelras, 1996). These values inform reciprocal responsibilities, trust, and the moral standing of economic decisions. Nurwanah and Hanafie (2019) connect siri' na pacce' with the meanings of honesty and shame among accounting practitioners in the Bugis-Makassar setting. Their findings illuminate the cultural context of accounting, while the experience of women managing small enterprises presents a distinct setting in which family resources, business records, and individual decision-making meet. The view of accounting as a system of accountability (Roberts & Scapens, 1985) provides a basis for examining these connections.

The five enterprises in Makassar illustrate this intersection. Three women used daily notebooks to record transactions, one used a simple digital application, and only one separated business funds clearly from household money. The participants described business decisions that involved family needs, relationships with relatives, and judgments about available capital. The challenge was not simply whether transactions were written down, but whether the records distinguished different claims on the same money. Financial transparency in small enterprises also bears on the wider national emphasis on women's economic opportunities and human-resource development (Sekretariat Negara Republik Indonesia [Setneg], 2025).

Previous studies have examined several strands of sustainability reporting in SMEs (Cicchini et al., 2024), differences between sustainability practices and formal communication (Galli et al., 2024), barriers to digital accounting among Indonesian microenterprises (Sari et al., 2024), and women's accounting knowledge in small businesses (Adeosun, 2024). These contributions clarify important technical and organizational constraints, while research on local wisdom has shown how siri' na pacce' can shape accounting-related moral judgments (Nurwanah & Hanafie, 2019). Less attention has been given to connecting Bugis kinship, dignity, and solidarity with gender-sensitive transaction records and the circumstances under which those records may support financial planning or women's decision-making. This study addresses that intersection by developing four accounting dimensions, interpreting six possible pathways of financial vulnerability, and proposing culturally grounded approaches for further assessment.

The distinct conditions of small enterprises reinforce the need for context-sensitive analysis. Johnson and Schaltegger (2016) identify practical barriers to the use of

sustainability-management tools in SMEs, and Spence (2016) emphasizes the role of care and relationships in small-business responsibility. Ojeda et al. (2025) show that gender equality in sustainability reporting has often been represented through a narrow set of organizational indicators. Together these perspectives support closer attention to women's contributions, resource control, and informal accountability as dimensions that may be overlooked by financial and reporting systems designed for larger organizations.

The remainder of the paper is organized as follows. Section 2 reviews the relevant literature, Section 3 describes the research methodology, Section 4 presents and discusses the results, and Section 5 concludes.

2. Review of Literature

2.1 Sustainability accounting and systems of accountability

Accounting systems shape what becomes visible and to whom an enterprise is answerable (Roberts & Scapens, 1985). In SME research, Cicchini et al. (2024) distinguish reporting streams concerned with integrated reporting, corporate social responsibility, and the Sustainable Development Goals. Galli et al. (2024) demonstrate that sustainability practices and public reporting can develop unevenly. By contrast, everyday accounting in microenterprises often begins with sales, stock purchases, and transactions involving family members. The barriers to digital accounting described by Sari et al. (2024), together with the practical constraints identified by Johnson and Schaltegger (2016), suggest that an accessible recording practice must fit the resources and relationships of the enterprise rather than simply reproduce a corporate reporting model.

2.2 Bugis values as an informal accountability system

Assiajingeng, siri', and pacce' are embedded in the moral and social language of Bugis economic life (Mattulada, 1985; Pelras, 1996). Kinship can create shared responsibilities for resources; dignity can support honest conduct and the fulfillment of obligations; and solidarity can mobilize help when families or enterprises encounter difficulty. Nurwanah and Hanafie (2019) examine the moral meanings of siri' na pacce' among accounting practitioners. Among women managing microenterprises, these values also raise practical questions about who controls business proceeds, how family contributions are recognized, and whether mutual assistance is recorded and negotiated. The consequences of each value depend on how it is enacted in particular relationships.

Granovetter's (1985) account of economic embeddedness helps explain why the meaning of a transaction cannot be separated from the relationship in which it occurs. Tiwari and Shastri (2026) distinguish bonding and bridging social capital in the creation and growth of women-owned enterprises. Both perspectives are relevant to assiajingeng and pacce': close ties may supply capital, labor, and customers, yet reciprocal obligations can also compete with business liquidity. This tension provides a theoretical basis for considering family assistance and social expenditure within a gender-sensitive accounting framework.

2.3 Women's agency, bargaining position, and financial literacy

Women's agency encompasses the capacity to pursue valued goals (Kabeer, 1999), and bargaining power depends in part on access to resources and recognition of personal contributions (Agarwal, 1997). Financial literacy can assist with planning, saving, and responses to economic shocks (Lusardi & Mitchell, 2014). Adeosun (2024) links accounting knowledge to the management of women-owned small enterprises. For the five Makassar cases, the relevant questions concern whether women's labor and capital appear in business records and how such information enters financial decisions. The association between more visible contributions and stronger bargaining capacity is developed here as a conceptual proposition, not an estimated effect.

Gender-aware entrepreneurship scholarship cautions against treating women-owned enterprises as merely smaller versions of male-owned firms. Ahl (2006) challenged deficit-oriented assumptions; de Bruin et al. (2007), Brush et al. (2009), and Jennings and Brush (2013) placed gender and institutional context at the centre of entrepreneurial analysis.

Duflo (2012) likewise cautioned that empowerment and economic development do not automatically reinforce one another, while Jayachandran (2021) emphasized the role of social norms in shaping women's economic opportunities. These arguments support examining recognized labor, decision authority, and reciprocal claims separately from business revenue.

Evidence on microenterprise resources further cautions against equating capital access with empowerment. Experiments in Sri Lanka and Ghana found gendered or business-type differences in responses to grants (de Mel et al., 2009; Fafchamps et al., 2014); other studies documented the potential value of savings access and the variable effects of training (de Mel et al., 2014; Dupas & Robinson, 2013). Evidence from Indonesia indicates that the effects of women-focused programs can unfold over time (Buvinic et al., 2022), while studies in Kenya show context-dependent responses to cash assistance and relief from household time burdens (Brooks et al., 2022; Delecourt, 2025). None of these experiments establishes the effects of culturally grounded bookkeeping among Bugis women, but they identify outcomes and competing explanations for a future test.

Indonesian evidence on financial literacy and management skills among women entrepreneurs (Aripin & Zuhriyah, 2025) and a review of women's financial literacy in emerging economies (Dote Pardo, 2026) reinforce the importance of practical capability alongside access to finance. The evidence comes from research designs and populations that differ from the Makassar cases. Its value for the present framework lies in identifying plausible mechanisms and outcomes for later evaluation, particularly improvements in financial visibility, decision participation, and the handling of competing household and enterprise needs.

3. Research Methodology

3.1 Research Design, Participants, and Research Stages

This interpretive qualitative study examined the meanings attached to financial recording among five Bugis women who owned or primarily managed MSMEs in Makassar. Informants P1–P5 were purposively selected on the basis of Bugis identity, ownership or management responsibility, at least three years of enterprise experience, and willingness to participate. Their businesses had operated for 7–15 years. A six-month sequence followed an adaptation of the Analyze, Design, Develop, Implement, and Evaluate stages of ADDIE (Branch, 2009). Analyze and Design involved examining accounting problems and identifying cultural themes; Develop integrated these themes into an initial AKB-SG framework and Three-Pockets guide; Implement involved follow-up consultation and checking of interpretations with participants; and Evaluate consolidated the conceptual model (Table 1). The sequence developed a framework rather than testing an accounting intervention. The focused sample supports contextual interpretation but not statistical representation or a general claim of thematic saturation (Hennink & Kaiser, 2022; Malterud et al., 2016).

Table 1. ADDIE stages used in developing the AKB-SG conceptual framework.

Stage (month)	Main activities	Output
Analyze (1–2)	Literature review; initial observation; identification of MSME accounting problems; mapping of Bugis values in business	Problem map, initial framework, research gap
Design (3–4)	Interview guide; in-depth interviews, observation, documentation; data reduction; thematic categorization	Thematic categories; draft culture-based concept; four indicator dimensions
Develop (4–5)	Conceptual narrative; interpretation of data; simplification into an implementable concept	Initial AKB-SG model; draft Three-Pockets recording guide
Implement (5–6)	Follow-up interviews and discussion of emerging interpretations with participants	Feedback on the draft conceptual model and its refinement
Evaluate (6)	Integration of interpretations and formulation of a research agenda	AKB-SG conceptual framework and Three-Pockets guide

Source: Authors' research design.

3.2 Data Collection

Data collection combined semi-structured interviews with the five owner-managers, direct observation of the handling and recording of business money, and examination of daily notebooks and simple transaction documents. Interviews were recorded with consent and transcribed. Consultation with cultural figures and MSME facilitators helped clarify the meanings of Bugis expressions used in the interpretation; these individuals were not included among the five enterprise informants. The study brings these materials together to understand the relationships between financial practice, household needs, and culturally informed responsibilities.

3.3 Analytical Procedure, Trustworthiness, and Model Development

The material was examined through data reduction, thematic and narrative display, and interpretive analysis (Braun & Clarke, 2006). Six organizing categories guided the reading: relational accountability, moral integrity, economic solidarity, women's contributions, cash flow and reserves, and access to finance. Comparisons among the interview accounts, observations, and financial records supported the development of four accounting dimensions and six possible pathways of vulnerability. These pathways link practices to theoretically plausible consequences, rather than treating those consequences as outcomes observed through a longitudinal or experimental design.

Credibility was approached through comparison of interview accounts, observation, and documentary material, together with follow-up participant discussion of emerging interpretations (Birt et al., 2016; Lincoln & Guba, 1985). These forms of triangulation were useful for interpreting relationships among recording practices and cultural values. Participant checking helped assess the relevance of emerging concepts, but it cannot establish the reliability of a proposed scoring rubric or demonstrate the effects of a new accounting practice. Those questions require a separate implementation study.

Qualitative rigor also depends on the relationship between evidence, interpretation, and context. Nowell et al. (2017) emphasize traceability in thematic analysis; Tracy (2010) identifies coherence and sincerity as important qualities; and Braun and Clarke (2021) caution against imposing identical procedural expectations on different forms of thematic inquiry. The interpretation therefore concentrates on the meanings supported by the participants' accounts and distinguishes these meanings from proposed relationships that remain to be evaluated.

4. Results and Discussion

4.1 Research Result

4.1.1 Concept Development and Initial Context

The five ADDIE stages produced a conceptual approach to accounting grounded in everyday enterprise practices. Across the cases, transaction records largely followed sales and purchases rather than systematically separating business, household, and social commitments. Three women used daily notebooks and one used a simple digital application, while only one clearly separated business and household funds. These practices directed attention to the visibility of working capital, family obligations, and the personal contributions of women. The resulting AKB-SG framework and Three-Pockets guide express that interpretation as a basis for subsequent practical evaluation.

4.1.2 Conceptualization of Sustainability Accounting (Objective 1)

For the women in these cases, financial recording was connected with responsibilities extending beyond profit calculation. Relationships with relatives and customers, concern for reputation, and expectations of reciprocal help could shape the use of business money. Table 2 brings together the accounting functions associated with assiajingeng, siri', and pacce', along with the tensions that can arise when obligations are not recorded or their limits are unclear. Other Bugis values—lempu' (honesty), getteng (steadfastness), amaccang (carefulness), asitinajang (propriety), and sipakatau (mutual humanization)—

provide related ethical concepts for interpreting transparency, consistency, and fairness (Mattulada, 1985).

Four dimensions were developed from the interaction between cultural meanings and accounting practice (Table 3). The economic dimension concerns separating transactions and maintaining visibility over cash and reserves. The relational-social dimension concerns family assistance, community obligations, and agreements about the use of resources. The moral-cultural dimension concerns honesty, transparency, and timely settlement of obligations. The gender dimension concerns recognizing women's labor and capital and their participation in financial decisions. The accompanying three-level descriptors form an initial rubric for examining recording practices in a future pilot; they are not participant scores.

Table 2. Bugis values and their implications for small-enterprise accounting.

Value	Function in accounting	Practices described in the cases	Potential financial tension
Assiajingeng (kinship)	Relational accountability: financial answerability to family and kin network	Family takes part in business decisions and lends capital, labor, or space; results are discussed within the family	Business–household boundaries may blur; women's contributions can go unrecorded
Siri' (self-respect, shame)	Internal moral control: honest records, honoring debts and promises, protecting the business's good name	Maintaining customer and supplier trust; paying obligations on time; reluctance to misrepresent finances to relatives	Concern about reputation may delay discussing financial losses or seeking help
Pacce' (empathy, solidarity)	Socio-economic safety net: liquidity support and cooperation in crisis	Lending capital, rotating savings (*arisan*), sharing customers and raw materials, help at ceremonies and misfortunes	Unbudgeted obligations may reduce business liquidity; support can become asymmetric

Source(s): Authors' analysis of field data.

Table 3. Dimensions, indicators, and preliminary recording levels of the AKB-SG framework.

Dimension	Key indicators	Proposed recording levels: 1 / 2 / 3
1. Economic	Routine records; separate business, household, and social money; cash flow and reserve fund	Irregular / regular but not separated / regular, separated, with reserve
2. Relational-social (*assiajingeng*, *pacce'*)	Family involvement in decisions; records of kin support and obligations; cooperation among business actors	Unrecorded / partly recorded / recorded, agreed, with reasonable limits
3. Moral-cultural (*siri'*)	Honest and transparent records; timely settlement of obligations; openness about business condition	Closed / open in certain situations / open and routine
4. Gender (empowerment)	Recognition of women's labor and capital; control over assets and proceeds; role in financial decisions	Decisions by others / joint / women decide using records

Source(s): Authors' analysis of field data.

The AKB-SG framework integrates these four dimensions with the cultural values of assiajingeng, siri', and pacce' (Figure 1). Separating funds, acknowledging women's contributions, and making mutual obligations more visible are expected to improve the information available for enterprise planning and household negotiation. Improved information may in turn contribute to financial resilience and women's bargaining capacity. The framework presents these relationships as propositions. Its practical usefulness and possible effects depend on how women and their families adopt the recording categories and respond to them in everyday decisions.

The interviews illustrate how these values appear in everyday recording. Informant P1 described recording as a way to balance business and family obligations (assiajingeng):

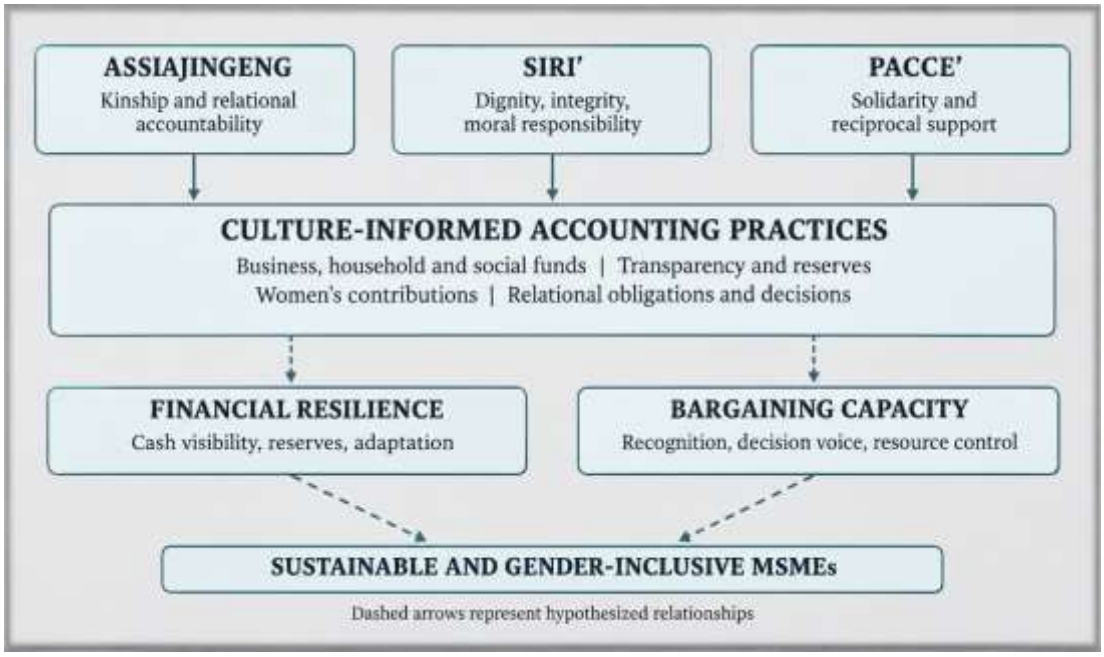
"When money comes in from sales, I record it so I know the result. Business money also has to cover household needs, but I still try to set aside capital so I can sell again tomorrow." (P1)

Informant P2 linked recording to personal responsibility and trust (siri'):

"I have to know how much I sold and how much I spent. If business money gets mixed up and unclear, I am the one who suffers. I want this business to run well and customers to keep trusting it." (P2)

These accounts show why accounting in Bugis women-owned enterprises can be understood as a socially embedded practice. Recording practices intersect with the continuity of enterprise capital, the welfare of the household, the integrity of transactions, and expectations of solidarity. Their importance lies in the financial decisions made within these relationships, rather than in the formal sophistication of the recording medium.

Figure 1. AKB-SG framework of cultural values, proposed accounting practices, and potential outcomes.



Source: Authors' conceptual synthesis.

4.1.3 Accounting Practices and Potential Vulnerability Pathways (Objective 2)

Six related pathways connect the accounting practices to possible financial and decision-making vulnerabilities (Table 4). Commingled funds and the absence of routine cash summaries can obscure available working capital; unrecorded labor and personal capital can conceal women's economic contributions. Other pathways concern the limited documentation available for financing, social commitments made without planned limits, and reluctance to discuss losses when reputation is at stake. These are interpretive connections developed from the cases and the theoretical framework, not estimated changes in resilience or bargaining power.

The most visible difficulty was the boundary between enterprise and household money. Four of the five participants kept some form of transaction record, but only one separated business funds from household spending. P1 described preserving capital for the following trading day while meeting family needs, whereas P3 explained the difficulty of calculating net profit when sales money also financed household consumption and stock replacement. These examples show how recording money in and money out can still leave the usable business surplus unclear. P3 stated:

"I usually use the sales money for household needs and to restock. But I have not recorded everything regularly, so sometimes I do not know how much net profit I actually make." (P3)

Relational support and financial pressure can coexist. Assiajingeng and pacce' encourage assistance between relatives and neighbors, yet obligations without financial boundaries may reduce money available for replenishing stock or building reserves. Where women's

work or personal assets are absent from the accounts, the contribution they bring to the enterprise may also be less visible in discussions with family members and financiers. Siri' can foster honest dealings, while strong concern for reputation may discourage early discussion of financial difficulty. These mechanisms suggest routes through which financial records and social relations may influence women's choices; their effects on bargaining and enterprise resilience remain to be evaluated.

Table 4. Accounting practices and six potential pathways of financial vulnerability.

Theme	Accounting practice or interpretive theme	Potential implications for resilience	Potential implications for decisions
T1. Commingled finances	Business, household, and social obligations sit in one pocket; notebooks list sales and purchases	Unclear business surplus and possible diversion of working capital	Weaker documentary basis for discussing proceeds
T2. Invisible contributions	Women's working hours, personal capital (jewellery, savings), and supporting domestic work are not recorded	Potential understatement of labor and capital costs	Contributions may be viewed as family assistance rather than business inputs
T3. Unmonitored cash flow	No weekly cash recap; stock decisions rest on feeling and habit	Possible difficulty anticipating a sales fall or higher input prices	Potential reliance on relatives when cash is insufficient
T4. No financial evidence	No simple statement to show banks, cooperatives, or financing programs	Limited evidence for assessing financing needs and eligibility	Reliance on kin guarantees may constrain autonomy
T5. Unbudgeted *pacce'*	Obligations to help kin and community met without planned limits or records	Unplanned transfers may reduce available business liquidity	Unrecorded commitments may make limits harder to negotiate
T6. Misread *siri'*	Shame and concern for reputation deter openness about losses or seeking advice	Reluctance to disclose losses could delay help-seeking	Reticence may limit expression of financial needs

Source: Authors' thematic interpretation and conceptual analysis.

4.1.4 Strengthening strategies (objective 3)

Five complementary strategies emerge from these themes (Table 5). At the enterprise level, Three-Pockets recording distinguishes business, family, and pacce' resources and is accompanied by a planned allowance for social commitments and an operating reserve. At the community level, financial-literacy activities can use familiar expressions and peer discussion to connect accounting with everyday decisions. At the policy level, MSME support may incorporate gender-sensitive indicators and culturally appropriate examples. The proposed measures and indicators provide a practical agenda for pilot testing rather than results of an implemented program.

Table 5. Culture-based strategies and indicators for future evaluation.

Level	Strategy and key activities	Addresses	Indicator for future evaluation
Micro	S1. Gender-sensitive Three-Pockets recording: split money into Business, Family, and *Pacce'* pockets; record women's labor and capital contributions; weekly cash recap	T1, T2, T3, T5	Feasibility of separate logs; changes in financial-visibility and decision-participation measures to be defined for a pilot
Micro	S2. *Pacce'* budget and reserve fund: set a reasonable monthly limit for social help; set aside a business reserve	T3, T5	*Use* of a documented social-support limit and business-reserve target; amount to be set prospectively
Meso	S3. Value-based community literacy: short training in Bugis language and examples through *arisan* and community groups; cultural figures reinforce honesty and transparency	T6, T1	Ability to produce a Three-Pockets recap and report acceptability in a future trial
Meso	S4. Safe consultation space and peer groups: monthly forum to share financial problems without shame; peer mentoring	T6	Participation and perceived safety of consultation in a future trial
Macro	S5. Policy recommendation: add cultural and gender indicators to MSME facilitation and financial-literacy programs; link simple records to access to financing	T4	Policy guidance and uptake of a later pilot

Source(s): Authors' analysis of field data.

At the micro level, informants stressed simplicity and immediate usefulness. P2 noted: "We learn more easily if the method is simple and can be used straight away in daily selling... what matters is that we know money in, money out, capital, and profit." At the meso level, P3 linked assiajingeng with financial discipline through family deliberation: "In a family, helping each other is important. But business money must also be protected so there is still capital to sell with." At the macro level, P5 called for training with examples close to women's lives: "Do not only teach bookkeeping, but also how to manage capital, family needs, and social spending so the business survives."

4.2 Discussion

The findings extend the understanding of accounting as a system of accountability (Roberts & Scapens, 1985) to a setting in which enterprise resources are deeply connected with household and community relationships. Corporate-oriented reporting research (Cicchini et al., 2024; Galli et al., 2024) examines the disclosure of sustainability activities, whereas the Makassar cases direct attention to the basic visibility of cash, obligations, and women's contributions. The moral meanings of siri' na pacce' discussed by Nurwanah and Hanafie (2019) illuminate the local cultural background, but the decisions and responsibilities of owner-managers present a different accounting context. That distinction is central to the proposed model.

Cultural obligations have both supportive and constraining possibilities. Assistance among relatives may provide materials, capital, or customers when a business faces difficulty, yet financial commitments made without clear limits may compete with working capital. Likewise, integrity associated with siri' can protect trust, while fear of reputational loss may make it harder to discuss cash shortages. Women's control over information and resources can influence how these pressures are negotiated (Agarwal, 1997; Kabeer, 1999). The framework therefore treats accounting visibility and women's participation as interconnected processes, without equating the proposal with proven improvements in resilience or bargaining power.

The national financial literacy and inclusion indices (OJK & BPS, 2025) establish a wider context for differences in financial literacy and inclusion, while the enterprise accounts show a more specific problem: how commercial, domestic, and social uses of money are distinguished. Adeosun (2024) identifies the relevance of women's accounting knowledge, and Sari et al. (2024) draw attention to the challenges of adopting digital tools in Indonesian microenterprises. A Three-Pockets guide responds by using categories familiar to the women who must make these daily decisions. At the same time, the emphasis on gender-sensitive financial capability is consistent with the human-development aims of Asta Cita 4 (Setneg, 2025).

Future evaluation should distinguish adoption of the recording practice from changes in women's agency and enterprise outcomes. Weekly cash summaries could document the separation of business and household spending, agreed limits for social assistance, changes in the preservation of working capital, and participation in financial decisions. Comparisons should also consider external shocks and unpaid care responsibilities. Evidence that the effects of enterprise support differ by resources and time (Buvinic et al., 2022; Delecourt, 2025; de Mel et al., 2014) provides a basis for designing such an evaluation of AKB-SG.

5. Conclusion

This interpretive study develops the AKB-SG framework from five Bugis women-owned MSMEs in Makassar. Assiajingeng, siri', and pacce' provide the cultural foundations of relational accountability, moral integrity, and solidarity. Four dimensions translate these foundations into accounting practice: economic recording, relational-social responsibilities, moral-cultural transparency, and recognition of women's contributions and decisions. The six pathways highlight ways in which incomplete financial boundaries and unrecorded obligations may weaken the information available for planning and negotiation. The framework identifies possibilities for strengthening financial resilience and bargaining capacity, not effects already established through intervention.

The proposed approach combines Three-Pockets recording and a pacce' budget at the enterprise level, accessible financial-literacy activities and safe peer consultation at the community level, and gender-sensitive support at the policy level. Its immediate contribution is a culturally grounded conceptual vocabulary for examining how women manage business, family, and social commitments. A pilot could examine recording feasibility, women's participation in decisions, the preservation of working capital, and potential unintended burdens before broader implementation is considered.

The interpretation is bounded by five purposively selected cases in one city, a limited set of illustrative accounts for some proposed pathways, and the absence of an implementation trial. The study does not estimate the prevalence of these practices across Bugis enterprises or measure changes in cash flow, resilience, and bargaining power. Contextual variation in business sector, family obligations, and access to finance may influence the meanings and usefulness of the proposed categories. Future work should extend the range of participants and locations, document contrasts among cases, and evaluate the Three-Pockets guide prospectively with explicit outcome measures and attention to participants' experiences (Hennink & Kaiser, 2022; Malterud et al., 2016).

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AUTHOR CONTRIBUTION
FNI: Conceptualization; Methodology; Resources; Writing – original draft. **KI:** Data curation; Formal analysis; Writing – review & editing. **RPK:** Validation; Visualization. **DFS:** Validation; Visualization.

CONFLICTS OF INTEREST
The authors declare no conflicts of interest.

DECLARATION OF GENERATIVE AI USE
During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

DATA AVAILABILITY STATEMENT
The data that support the findings of this study are available from the corresponding author upon reasonable request.

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