

Application of Household Accounting in Improving Islamic Life (Survey of Housewives on Jl Puro)

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ABSTRACT

Economic problems are the most phenomenal problems in the many breakdowns of a household. For this reason, this study aims to review the role of accounting in the household and find out how to apply Islamic household financial management. This type of research is qualitative research. This study only uses informants, namely housewives who come from families with Muslim backgrounds and have applied simple accounting in managing their household finances, such as doing financial records every month. The analysis used in this study is a qualitative method with a terminological approach so that all answers from informants to questions given by researchers will be analyzed and studied in detail. This study shows that homemakers have implemented most of the components in Islamic household financial management, namely saving for the pilgrimage, alms, and zakat to get a reward from Allah SWT.

Keywords – Application of Accounting; Household; Improving Islamic Life

INTRODUCTION

In the current era, humans cannot be separated by something called money, which has become a culture for the community in terms of exchanging goods and services to meet human needs in terms of primary and secondary needs. If the primary and secondary needs have been met, the community will feel very prosperous in living their lives (1).

A prosperous family in it apart from economic difficulties where the family can fulfill all their needs, starting from the affairs of the stomach, clothing, and housing. Currently, many families are aground and fall apart due to the economic factors that hit. Based on data from the Religious Courts Agency (Badilag) of the Supreme Court, the divorce rate for Indonesian families is increasing from time to time. In 2017, the divorce rate reached 18.8% of the 1.9 million marriages. Economic factors are the most common cause and what is unique is that 70% of those who file for divorce are wives because their husbands cannot meet the family's economic needs. Financial limitations can cause stress and low self-confidence. Even for some families, this condition can lead to divorce (2).

Accounting is a very relevant study to study the phenomena that occur today so that accounting can be equated with social institutions such as family, religion, work, education, art, and literature, as well as knowledge and technology (3). Thus, accounting is a solution to social problems in today's society. Knowledge of accounting, budgeting, and treasury is a

routine activity carried out by industrial companies or the like. Still, it has become an obligation for a household to be able to do it.

A systematic budget is a budget that has a planning and control system that is widely used to carry out responsibilities and is the most important part that everyone, including budgeting in households, highly recommend (4). Budgeting in the household is a technique that facilitates an action to control the financial planning, control, and management of family assets for the achievement of the collective goals of a family. The process of spending the budget to meet the needs of Muslim families must adjust the concept of an Islamic view, namely prioritizing needs, paying attention to benefits, and not being excessive because Allah loves every simple servant and spends his wealth in the way of goodness.

Central Sulawesi Province's economic problems are the most phenomenal problem in the number of household breakdowns. The High Religious Courts (PTA) of Central Sulawesi recorded a total of 2,000 divorces from January to July 2020. The number of talak divorces from various districts/cities is as follows: Palu City 103 cases, Luwuk Regency 85 cases, Poso 9 cases, Tolitoli 47 cases, Donggala 31 cases, Buol 20 cases, Bungku 42 cases, Banggai 23 cases, Parigi Moutong 64 cases, and Ampana 32 cases. Furthermore, there are 355 cases of divorce in Palu City, 220 cases in Luwuk Regency, 49 cases in Poso, 169 cases in Tolitoli, 143 cases in Donggala, 61 cases in Buol, 131 cases in Bungku, 85 cases in Banggai, 232 cases in Parigi Moutong, and 99 cases in Ampana. The economic problem factor is at most 70% of cases where the wife proposes a divorce because the husband is considered incapable of providing a living to meet the needs of the family, even though Allah hates divorce even though it is lawful to do it as written in the following hadith: Allah hates the most is Divorce" (Narrated by Abu Dawud and Hakim).

The importance of basic understanding in resolving conflicts that often occur in a household, especially a problem factor, namely economic problems, which are the main factors in a divorce. So, a family must understand how to manage family finances in the corridors of the Islamic religion. In this case, accounting can play an important role in managing household finances so that a family is financially healthy, fulfilling family needs run smoothly, and can avoid every family from economic problems that can bring destruction to the family.

Therefore, it is important to apply to account for managing household finances in an Islamic way so that the Islamic standard of living is increasing. The Islamic standard of living in question is so that Muslim families are always harmonious, avoid financial problems, and as a long-term investment for the main family and children so that they can enjoy higher education in the future and prosperous life, in addition to implementing good financial management it is hoped that Muslim families can manage their income zakat as an obligation from religion, and can carry out financial-related practices such as shadaqah, infaq and the like as savings. Charity in the next life to fulfill the expectations of every Muslim family.

This study aims to review the role of accounting in the household and find out how to apply Islamic household financial management.

METHOD

This type of research is qualitative research. The author will collect data and describe the application of accounting in household life to create information related to Islamic financial reporting. This study will focus on the role of accounting in the household and how to manage family finances in an Islamic way. This study only uses informants, namely housewives who come from families with Muslim family backgrounds and have applied simple accounting to manage their household finances, such as making monthly financial records.

The analytical method used in this study is a qualitative method with a terminological approach so that all answers from informants to questions given by researchers will be analyzed and studied in detail.

RESULTS AND DISCUSSION

Phenomenon of the Practice of Accounting Applications in the Household

The Qur'an explicitly regulates Islamic concepts in terms of muamalah. Nowadays, it is known as accounting (5). Surah Al-Baqarah verse 282 explains how recording and bookkeeping must be done correctly. Recording and bookkeeping are the first steps of accounting. The call for recording and bookkeeping is one of God's commands in Surah Al-Baqarah verse 282. Household accounting is a simple accounting model that is applied by a household to manage finances to be more organized and effective (4). A woman's role is very important in the development of the family. Women who work outside the home indirectly have a dual role, namely, on the one hand, to devote themselves to the family in their household, and on the other hand, women to be professional in their work outside the home (6).

Since this study focuses on the role of accounting in three categories, namely planning, recording, and decision-making in household finances, previous researchers have made observations about the activities of informants related to the three categories mentioned above. And based on observations or observations made by researchers, researchers see that the view of accounting for the community still needs to be improved so that households can plan, record, and make decisions according to current needs. All the informants who were the research subjects had implemented simple accounting practices in their households. Still, the practices were unfamiliar to them but more as they did it on their consciousness, and the application was also very flexible. The purpose of this statement is that homemakers carry out simple accounting practices by adjusting to their needs without binding provisions or rules. So the informants' accounting application is only "when needed." Not applied sustainably.

The Importance of Household Accounting Planning

In general, a plan carried out among homemakers is a plan that has to do with the needs of each month that have been planned at the beginning of the month when the initial monthly salary is entered, as in the informant in the interview with Najmiah's informant

that usually Najmiah's mother prepares in advance for children's school savings, retirement savings, children's savings, and pilgrimage savings. After that, only records the expenses Najmiah's mother will spend each month as monthly household needs. Another informant expressed the same thing during the interview, Ibu Cahyaning, who said that if her husband was paid, she immediately wrote down what she would buy or the costs she would spend. In addition to planning the needs of each month, which is short-term and carried out repeatedly every month, the long-term planning includes the special wishes of each family that has been prepared in advance to make it happen, as stated in the interview with the informant, Nurdiyanti, that the mother planned to buy cars and going on hajj and saving too to make it happen.

Every family has different plans according to their needs. However, each family has relatively the same way to make it happen, namely by preparing future savings to realize the long-term plan, as revealed by informant Ria that coincidentally he is planning to complete his unfinished house due to the earthquake in September 2019. Now Ibu Ria is trying to save and hopes her luck will continue and her house will be finished soon.

Recording

The recording carried out by the informants in this study is not a recording of every transaction made but is a recording of the estimated needs each month which is included in the planning category. This was revealed during the interview process by the informant, Mrs. Hikmawati, that she recorded her child's school fees, the monthly needs the mother would spend, and the artisan money. Another informant, Mrs. Miki, expressed the same thing during the interview process: She usually records electricity bills, monthly expenses, and others. Financial records in the household must be carried out properly and appropriately because the recording is an important activity in managing household finances. Homemakers can use various simple recording models to record every transaction made. In accounting, we know the single entry and double entry recording models. Single entry recording is more suitable for households because it is simpler, more practical, and easier to understand.

Decision-making

Decision-making carried out by informants always involves the head of the household if the decision-making is related to important matters or large transactions that will be carried out, as revealed by informant Mrs. Reni that she discusses very important long-term needs such as a car, which has a long service life. If you want to buy vegetables, Ibu Reni doesn't need to write them down.

The informant, Ibu Irmawaty, said the same thing during the interview process: if the need were expensive, Ibu Irmawati would discuss it first. Decisions are also made when you want to use your savings. Savings money serves as a reserve if, during the current period, there is a sudden or unplanned need. The informants revealed that they decided to use the money to cover a budget that did not include sudden needs, as stated by the

informant, Vivin's mother. During the interview process, usually at the beginning of receiving the salary, Vivin's mother had provided it in advance for saving. If any remained at the end of the month, Vivin's mother decided to save them for sudden needs.

CONCLUSION

This study concludes that homemakers have applied planning and decision-making categories. However, in the recording category, the application of accounting books is still not optimal because the recording made by the homemakers is not recording a transaction but recording if the expenditure on expensive needs is above 5 million. Some homemakers print proof of expenses and income through account mutations. At the bank, some only record the total of all expenses without writing down the type of description.

SUGGESTION

Recommendations are suggestions. Further research should be carried out to determine more open informants so they can answer all the questions that have been made in more detail.

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