



Marriage law in household accounting in Indonesia

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ABSTRACT

This research seeks to reveal what entities are served by household accounting and the practices it commonly implements in society. This research uses the interview method to explore scientific facts related to marriage and household accounting in society on the basis of marriage law. This research is qualitative research which was initiated by determining the scientific framework regarding household habits related to accounting taken from the urf theory in Islamic law, then collecting information from informants consisting of housewives who play a public role to interesting information regarding household accounting that has been carried out so far. This research succeeded in reducing the weakness of household accounting in Indonesia due to the unclear concept of entities within the family household. Based on knowledge of marriage law, it turns out that a musyarakah entity has emerged which applies to inheritance as the main entity in household accounting. This research provides great value by providing insight into the great relevance of accounting practices to households. Moreover, by including marriage law into household accounting, household accounting is truly useful in maintaining the moral values of Sakinah mawaddah wa rohmah and most importantly maintaining the integrity of the household.

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1. INTRODUCTION

The potential for accounting research in the field of households, both individuals and families, is very large, but its simple scope is not an attractive field for the study of accounting academics, who mostly deal with large monetary values. The social and behavioral implications of accounting practices at home actually have the potential to be as big as the impacts that occur in institutions in the public domain, especially since the number of households in a country is certainly not small. By looking at this large number, accounting academics are expected to continue to explore accounting in the household sector because this is expected to make a significant contribution to research activities and scientific development about households and systems within the household itself, especially accounting practices. However, the current household accounting problem according to what was stated by Norcott and colleagues (Northcott & Doolin, 2000) in the results of their research is that:

This study revealed little difference between the practices of accountants and those of lay people, suggesting that the “mind-set” and practices of home accountants may be attributed to factors other than command over technique. Any “theories” of home accounting and prescriptions for practice may have limited relevance, therefore, if they fail to account for the particular characteristics of the home as an accounting domain.

It turns out that there is no difference and even if there is a difference, the value is very small in terms of the difference between accounting practices carried out by people trained with accounting knowledge and expertise and home accounting practices carried out by home accountants who both carry out accounting practices in the household.

The problem of the relevance of accounting and household characteristics which will become the domain of accounting practice in the future must be resolved through research. This research aims to answer this problem by trying to understand the accounting that households need through interviews with informants regarding the household accounting that they usually do. The informants consisted of housewives, as did Northcott and colleagues (Northcott & Doolin, 2000). This research is the participation of academics and housewives who play a public role in household accounting research, and this participation is clearly needed continuously and of course these efforts will enrich our understanding of accounting as a social and institutional practice (Walker & Llewellyn, 2000).

The family institution results from a marriage. Household is something that is taken care of by the family. Households in a family are the smallest aspect of a household. Other households can regulate companies and even countries to a greater extent. All of these types of households require good and defined governance. The definition of household within a family in Indonesia cannot be separated from Law Number 1 of 1974 concerning Marriage which states that there is a head of household and a housewife in a family. The head of the household is occupied by the husband and the housewife is occupied by the wife (Law No. 1 of 1974 concerning Marriage, 1974). The husband's role in the household is a public role related to governance outside the household. Meanwhile, governance in the household is carried out by the wife and this wife is often referred to as having a domestic role (Zulaiha, 2018). Along with the development of roles in the household, the wife's role also increases by taking on a public role. This public role causes the wife to have an income and from this income arises the wife's contribution to living which according to Islamic teachings is actually the husband's obligation (AlSabouni, 2005). This change in roles in the household causes problems, namely the number of divorces and lawsuits due to economic problems or problems with the availability of money (Databoks, 2022). Because the inability to manage and understand finances can indeed cause various mental illnesses (Musdalifa & Mulawarman, 2019a)(Bogan, 2013). The same incident in other parts of the world, namely in China, also occurred in cases where low house prices apparently reduced divorce (Zheng et al., 2018). In the opposite sense, it means that if housing prices are high, divorce cases will also be high.

By looking at divorce cases which result from a lack of proper understanding of the family entity, and an understanding of who the party who generates the income actually is, and what their position is in law, it is felt necessary to conduct a study of the accounting entity in the household which is derived from the law. Islam and its derivative accounting practices in households have relevance to the characteristics of the household itself. The habits of all household members based on Islamic law are then analyzed to determine which habits are called *urf*.

Based on several articles studied, the term household is equated with family accounting, which means accounting in a family business in the form of a company owned and managed by the family, not accounting within the family household itself. Companies managed by families in Indonesia have also occurred since the Mangkunegaraan era (Birsyada et al., 2016) and earlier times of course. Companies managed by family businesses are certainly different from companies owned by the public or companies owned

by individuals. Family-owned companies are formed from three overlapping subsystems, namely family, managers and owners, and the family which is the owner and has the greatest control can control the company and management (Salvato & Moores, 2010a). The development of family accounting has now reached the stage of implementing management accounting and its control in family-managed companies (Quinn et al., 2018) and on the differences between family ownership and concentrated ownership, and an explicit focus on the specific determinants of family accounting by family companies (Salvato & Moores, 2010b).

In order to strengthen the framework of thought in small-scale household accounting and family accounting as a continuation, research and discussion regarding the accounting entities discussed in this research, as well as marital habits become a stable basis in providing a foothold for accounting in larger households. .

Carrera (Carrera, 2017a) also stated that research regarding the accounting of companies owned by families has been carried out by many researchers to date, especially in the fields of auditing, management accounting and control, and these studies also provide new thinking regarding the relationship between companies and owners. beyond agency theory relationships.

Discussions regarding the essence of a household, what kind of entity it is, aspects of the value of assets in the household, how they are acquired, how they are managed, and how these assets are disposed of in the event of divorce and death, seem to also have to be studied in household accounting research. Therefore, updates are needed in household accounting research by examining the cohesiveness of all these problems, so that an integral understanding of household accounting can be built. The novelty of the research in this paper is that all matters regarding household accounting that have not been studied are apparently related to marriage law. Marriage law and household accounting are closely related. Because household accounting is accounting in marriage law. The essence of household accounting is accounting within the marriage law. Everything regarding marriage law must therefore be stated from an accounting perspective. So there is a denomination of marriage law as household accounting. Accounting that accommodates aspects of other sciences and other cultures really needs to be developed. Because accounting at home has now become a very topical research issue and is discussed quite a lot. However, to date this issue has tended to be studied from the Anglo-Saxon context and there are clearly no studies from other cultural contexts (Komori & Humphrey, 2000). The cultural context studied in this research is marriage culture in Indonesia. Marriage culture in Indonesia is regulated in Law Number 1 of 1974 concerning Marriage. The basis of marriage is the contract. Accounting in the household is also based on contracts, as stated by Gemsari and colleagues

Akad as the foundation for principles and policies of accounting information governance. Principles and policies act as one substantial part of accounting information governance. They guide the entire process of accounting information starting from production to use. From domain analysis, it is found that akad serves as the foundation for the whole accounting information governance. It is then derived into certain principles and rules for guidance (Permatasari et al., 2021)

Governance of accounting information within the household also refers to the initial contract for the formation of the entity served by accounting. Accounting, apart from being a study that requires contracts in its formation process, can also be compared in its development process with other social institutions such as family, religion, work, education, art and literature as well as knowledge and technology. In a social institution, the family is an important part of forming the character of a nation. Family morals must therefore also be studied in household accounting.

2. METHODS

Family households in Indonesia are syar'i regulated by positive law, namely the Marriage Law of 1971, but the household habits themselves are shari'i in the practical realm which is legally permissible according to urf which are habits that have been agreed upon as well and is carried out by households in Indonesia. The research approach used is qualitative using the interview method. This interview method is very useful in exploring factual information about the form of household accounting that is currently widely used by the community through their language, while researchers are also involved in their narratives to help discover household accounting practices that exist in the community (Alshenqeeti, 2014). Because in Islam all behavior can be worth worship, the habit of accounting is also worship, namely ghair mahdhah worship, and it is a certainty to refer to the validation of Islamic law. Validation of this Habit is carried out within the urf framework. This urf refers to second level habits beyond the instinctive ones such as eating, drinking, sleeping, talking and walking. The urf framework which is used as a basis for formulating household habits which is an accounting practice is taken from Khayyat thinking (Khayyat, 1988). Steps in formulating accounting practices in the household

1. Find the concept of a household contract that has been formulated by scholars through questions regarding husband's maintenance
2. Find general and special habits in Indonesian households and good habits of speech and actions in Indonesian households
3. Find out the habits of household members who act as accountants in reporting matters
4. Find out the role habits of household members through domestic and public roles
5. Find out the habits of household members who act as accountants in the household
6. Find out the habits of household members who act as accountants in recording
7. Find out the habits of household members who act as accountants in cash management

The data source for obtaining knowledge about household accounting practices is through informant information. The informant population for this research was all household members in Indonesia, and those studied were some of them, namely those obtained through convenience sampling, and 10 informants were obtained who were willing to become informants for household accounting knowledge. The case study in Indonesia was carried out by studying the development of the nation's sharia accounting from the perspective of diffusionism as an anthropological approach, following the constructivist tradition (Mulawarman & Kamayanti, 2018).

3. RESULTS AND DISCUSSION

Sociologically, the family is the first social group and is placed as one of the most basic institutions in society through which social norms are formed which will be passed on to individual family members. A family results from a marriage. Marriage is a physical and spiritual bond between a man and a woman as husband and wife with the aim of forming a happy and eternal family (household) based on the belief in the Almighty God (UU No. 1 of 1974 concerning Marriage, 1974). Family in this law is equated with household.

Every element in the household is regulated by religion. Roles in the household must be derived from religion, especially through the laws of that religion. Membership and entity form are the first benchmarks in determining the role played. In accounting, this form of institution is known as an entity. The entities served in the business pattern are mostly agency theory. Because in the household the main goal is not oriented solely towards business purposes, although derivatives are permitted, another form of entity is needed, especially one related to religion, namely Islamic Law, to accommodate the concept of this entity. The household entity is formed from a marriage, therefore the household entity is of course a marital entity. The marriage contract is the starting point for the formation of a household. But because this contract is about values, to determine the entity related to the material, experts take it from the end of marriage, namely inheritance law

(Faqih, 2018). Inheritance law takes into account material aspects in determining the entity. Accounting also takes a lot of materiality into account in its activities. Therefore, the marriage entity is an accounting entity. The division of assets which is the task of inheritance law is the appropriate basis for determining household accounting entities, because the material aspects can be measured and calculated so that assets are determined, valued and distributed. Permatasari and colleagues (Permatasari et al., 2021) stated: that Islamic values of amanah (trust), 'adl (justice) and ihsan (benevolence) prevail in the principles, policies and the process of accounting information to promote social justice. Accounting information is perceived as amanah that must be preserved and delivered to its rightful beneficiaries in accordance with Islamic teachings. Akad (contract) serves as the foundation of the entire construction of accounting information governance.

Entities are formed based on contracts. The contract is the basis of all information buildings required by the entity. This contract contains all the values required from the sharing of information, both friendliness, justice and kindness within a household, as well as outside the household.

A marriage contract is an agreement to transfer membership from one family to membership in a new family, so that there are no material aspects involved except the dowry. According to Rahman and colleagues (Rahman et al., 2019), dowry is a form of respect and can be mandatory. The dowry includes the wife's assets that must be handled by the husband. The dowry becomes capital in the marriage in terms of recording and keeping it by the head of the household, but is not to be used in the household unless of course the wife as the housewife gives permission to use it. Dowry in accounting can be equated to an off-balance sheet account. In fact, contracts involving material things often occur when dividing inheritance. The inherited assets distributed are the net assets of the deceased person after deducting funeral costs, debts, zakat infaq alms and wills. Wills are given to parties who are not heirs and the maximum proportion is 30%.

By looking at the description in Article 35 of the Law and the compilation of Islamic Law, it can be understood that there are elements in household assets, namely household assets which we can symbolize with the acronym HRT for household assets, there are also personal assets or termed assets. origin (HA) which consists of the husband's original assets (HAS) and the wife's original assets (HAI) with their respective incomes. However, in this equation, the wife's original assets are not included in the calculation of household assets which are the responsibility of the head of the household, but in the aspect of management and control, the wife's original assets must be maintained and monitored physically and in value by the head of the household. Gono Gini assets are assets that come from the remaining income of the head of the household for his children and wife, which later when these assets are distributed in inheritance, they are divided in half by the wife he left behind. The value of inheritance of assets occurs when it is assumed that syirkah arises in the household. When one of the household members dies or gets divorced, the original assets must be returned to the owner and the syirkah assets, namely gono gini assets as the term in Indonesia, is distributed in addition to the original assets. Details regarding the assets contained in the household are contained in the statement in Article 85 - Article 97 of the KHI, which states that marital assets can be divided into the husband's inherited assets, namely assets that the husband has brought with him since before the marriage; the wife's inherited assets, namely the assets she has brought with her since before the marriage; joint assets of husband and wife, namely property acquired during marriage which becomes joint property of husband and wife; assets resulting from gifts, grants, inheritance and shadaqah of the husband, namely assets obtained as a gift or inheritance; assets resulting from gifts, grants, inheritance and the wife's shadaqah, namely assets obtained as a gift or inheritance.

The integration of assets into household assets is in chapter 7 article 47 paragraph 3 and paragraph 1 contained in chapter 7 article 48 further completes the formulation of household assets by indicating that there is an obligation for the head of the household to

provide support. If this income receives assistance from the housewife, then if the husband and wife's income assets are added together, they will become joint assets. These joint assets are often referred to as gono gini assets (HGG). The theoretical basis that is used as the basis for determining Gino Gini assets is because it is considered that the head of the household and the housewife carry out activities together to achieve the household's goals. In the compilation of Islamic law, partnership is stated explicitly in the words *syirkat property* (Indonesian Ulema Council, Fatwa Commission, 2003).

Regarding gono-gini assets, al-Syāfi'ī has attempted to formulate a fair settlement if there is a dispute between a divorced husband and wife. If what is being contested is property that is clearly shared, such as a house, then the property is divided equally between husband and wife. The overall accounting equation thus becomes $HRT = HAS + HAI + HG2$, and when a divorce occurs or one of the parties dies, the accounting equation will become *tirkah assets* or $HT = (HAS + 0.5 \times HG2) - Debt - cost\ of\ handling\ the\ body - will$. Determining the value of household assets is accommodated by the compilation of Islamic law through the rules in prenuptial and inheritance agreements. This accommodation concerns that household accounting in Indonesia needs to include the science of assessing assets in prenuptial and inheritance agreements. The accounting practice of measuring the value of assets is a technical matter which is a habit which is widely and frequently carried out, is comparative in nature and does not conflict with the Sharia texts, as the terms stated by Khayyat (Khayyat, 1988), is an 'urf. This is in accordance with what Hadi (Hadi, 2018) stated that there is *urf* in accounting

"Gono gini" property like this is a concept that only exists in Indonesia. Mutual assets are joint assets that exist and develop when there is a marriage. The essence of the gono gini property is togetherness and partnership between husband and wife. The partnership contract thus becomes the main contract taken by experts in determining the distribution of inheritance assets (Faqih, 2018). *Musyarakah* or partnership theory is used as a standard relationship model between the husband as the head of the household who plays a public role and the wife as a housewife who plays a domestic role. This domestic and public position is in accordance with the thinking in the Islamic jurisprudence of the Ash Sayfi'i school of thought and is enshrined in the marriage law. (Law No. 1 of 1974 concerning Marriage, 1974).

The wife's role is a domestic role, namely the role of managing things in the household. But as time goes by, roles in the household have shifted. Many wives who previously played domestic roles gradually shifted to public roles. This is proven through information from interviewed informants that the public role of housewives has indeed shifted. In most communities in Indonesia, this public role is usually demonstrated by activity in the *ta'lim* assembly.

The wider public role is held by the husband as head of the household and is male. Male gender determines inheritance. In inheritance law it is stated that inheritance is determined by men, so that men get a larger portion of inheritance, namely twice that of women because of their function as head of the household. Likewise, the determination of subsequent inheritance rights, including the replacement heir, is determined by male gender. All these rules are in the Koran and Al Hadith as well as Islamic jurisprudence, which of course have all been regulated by Allah SWT. Accounting must understand this. This also confirms that accounting cannot be separated from the concept of monotheism (Kamayanti, 2016). It turns out that based on subsequent interviews, information was obtained that housewives are also now starting to understand this knowledge and many housewives are playing public roles by also working to earn a living starting from jobs as private employees, teachers, lecturers, Islamic mass organization activists, retired civil servants (civil servants), tailors, entrepreneurs, teachers and employees of state-owned enterprises (BUMN).

This variety of work in the public provides knowledge that the public's role has been accepted in various areas of life, and when combined with activity in the *ta'lim* assembly,

it gives an indication that they already understand the laws. The head of the household thus implicitly generally accepts conditions like this. The ages of housewives who play public roles also range from the 40s to the 70s. This indicates that all age groups have accepted the public role of housewives. The education of housewives who play public roles also ranges from education at high school level to doctoral level. These housewives have applied the principle of totality in their public roles. The public role for housewives has thus also been accepted at various levels of education possessed by housewives who play public roles. On the other hand, a minimum age of 40 years indicates that when they reach maturity their public role will become increasingly dominant. For the work done by housewives, it turns out that when they act as private employees and entrepreneurs, especially for those whose work can be done at home, such as tailoring, housewives can freely play roles in the public sector, and for civil servants this only happens when they retire. To support their existence in the public, it turns out that these housewives continue to increase their education level, some even reach doctoral level (S3).

This public role causes the wife to have an income and can contribute to her husband's living. The information obtained from the informants presented in table 2 is that in the informant's household, there is a husband who provides 100% of the living, a husband who provides 90% of the living, a husband who provides 80% of the living as stated by 2 housewives, husband who provides 70% of the living as stated by 2 housewives, the husband who provides 50% as stated by 3 people, and there is a wife who provides 100% of the living for the household because her husband is sick. Sharia law states that contributing a housewife's income to the head of the household is included in the law of giving alms to the head of the household (Muhammad, 2021). So the housewife's income-earning activities must be based on the approval of the head of the household. (Muhammad, 2021). Livelihood is closely related to a family's economy. Musdalifa and Mulawarman (Musdalifa & Mulawarman, 2019b) also found that the same culture had occurred among Mandar fishermen.

Regarding this matter, modern thinkers are aggressively putting forward ideas regarding the nature of marriage which is not limited to matters of reproduction alone. Linda Waite, a sociology professor from the University of Chicago, stated that marriage can even improve the economic status of married couples because they will pay attention to how to "work more productively", "save", and "consume" (Waite & Gallagher, 2003). Basically, according to al-Syāfi'ī, providing for the family, namely the wife and children, is an absolute obligation of a husband. The reason for her *naqlī* was the prophet's decision to allow Hindun, Mrs. Mu'āwiyah, to take the property of her husband, Abū Sufyān, as necessary to meet her and her children's needs secretly due to Abū Sufyān's miserly nature. Imam al-Syāfi'ī stated that this prophet's decision was the implementation of Allah's command in al-Baqarah: 233 which contains the command that a husband should feed and clothe his wives in a good way, namely in a transliterated verse like this *wa 'alā al-maulūdi lahū rizqahunna wa kiswatumhunna bi al-ma'rūf*. Apart from food and clothing, the husband's obligation is to provide shelter and fulfill his wife's needs when she is unable to fulfill her obligations due to certain reasons, including providing a servant if necessary. The same obligation also applies to husbands for other family members before their children are established and can earn their own living (Muhammad, 2021). A different culture existed in medieval England where accounting was an instrument for controlling women's consumption and limiting women to domestic roles. Although women were assigned to perform accounting functions in the "invisible" private sphere, they were excluded from "public" work as accountants in Victorian England (Walker, 1998).

Information regarding techniques for storing, recording and reporting financial information can be seen from the information that money must be kept in an account, recording monthly bill payments, monthly shopping & tuition fees, prioritizing what is really needed, recorded in a diary, recording money going in and out. received, routine household expenditure, planning family financial expenditure, and ensuring expenditure

is in accordance with planning, recording expenditure and income, determining the priority of necessary needs. Accounting tools that are currently widely used by housewives are of course pencils or ballpoints and savings books, monthly payment notebooks, monthly routine shopping notebooks, tuition fee notes, money in and out notes and expense notes. Meanwhile, making notes on financial expenditure planning and notes on the priority scale of required needs, which may be in the form of a checklist, is also related to the budgeting and decision-making process in the household. For income records, it seems that they are not maintained manually or because the volume is occasional or small, it may be possible to rely on memory in the mind. Under current conditions, this income record may also be in the credit section of the bank savings book.

The statement of financial position in a business entity is thus equated with accounting in the household, which is in line with the equation $HRT = HAS + HAI + HG2$, and the profit and loss statement in a business entity is equated with this component of assets. When there is a difference in excess of the income of the head of the household, this excess difference increases the household's wealth. Another deductible component is the husband's debt, and this reduces the HRT. The financial information that is maintained in the household is cash flow information and the availability of funds in cash and at the bank, so that these two pieces of information are usually recorded in the mind's memory, except at a higher level, namely the family can use electronic data processing devices such as computers and accounting application. The documents that are guarded can also vary from thoughts to receipts and documents with even higher legal status such as land certificates and so on.

In Islamic law, when the head of the household has no income at all, the head of the household may be provided with it by the housewife, and at that time, the agency relationship theory applies. The head of the family becomes the agent of the capital owner, namely the housewife, and must be willing to carry out her duties well as an agent. The agent's duties of course follow the agency contract agreed between the head and the housewife, especially the scope of rights and obligations, and materially, namely the agreement on the material value of the living that the housewife can provide to the head of the household. When the agency contract has been completed, the head of the household will be released from his obligations as head of the family with indirect assistance from the housewife. The emergence of a public role for housewives causes a good thing in the form of fulfilling the livelihood obligations of the head of the household with the help of the housewife. The compilation of Islamic law states this role as a company. The emergence of the Syarikat entity resulting from the musyarakah contract led to the emergence of other theories besides agency theory (Carrera, 2017b) within the family, namely the partnership entity.

The position of the head of a household when compared to a business entity is as the majority owner and top level manager. Thus, the position of the housewife, apart from being a minority owner and middle to lower level manager, also technically in accounting plays the role of an accountant in the household. When the scale of accounting in the household increases, namely with business management activities within the family, the accountant can still be held by the housewife or can also be held by children who act as household members, as has been done in Chinese families (Ding et al. ., 2011a). But even though children as household members are involved in accounting in the household, the housewife must still be placed as the person responsible for accounting activities in the household, because this is in accordance with the mandate of Law of the Republic of Indonesia number 1 of 1974 concerning marriage. (Law No. 1 of 1974 concerning Marriage, 1974).

All religions prioritize a household that lasts forever. In Islam, the goal of a household is to create a household that is *sakinah mawaddah wa rohmah* (Indonesian Ulama Council, Fatwa Commission, 2003), namely a peaceful household filled with mutual care and affection. This derivative of *Sakinah mawaddah wa rohmah* in the compilation of

Islamic law (Indonesian Ulema Council, Fatwa Commission, 2003) is also stated in the existence of a marriage agreement and the regulation of assets in marriage as well as inheritance law in the assets of the deceased. The marriage agreement regulates the maintenance of joint assets or Company assets by the head of the household as well as arrangements for maintenance and separation of original assets as well as the impact on the division of divorce assets and maintenance of the divorced couple's children, and concludes with the distribution of marital assets to heirs.

Table 2. Summary of Informant Answers Regarding Household Accounting

Informant	Summary of answers
1	There is a husband who provides 100% support, a husband who provides 90% support, a husband who provides 80% support as stated by 2 housewives, a husband who provides 70% support as stated by 2 housewives, a husband who provides 50% support % stated by 3 people, and there was a wife who provided 100% support for the household because her husband was sick.
2	Private employees, teachers, lecturers, Islamic mass organization activists, retired civil servants (PNS), tailors, entrepreneurs, teachers and employees of state-owned enterprises (BUMN).
3	The informant interviewed stated that he was active, one person stated that he was not active, and another person stated that he was not yet active
4	Really necessary, also necessary, Yes, Very necessary, Not really, Necessary, so that family finances are managed in accordance with planned posts, and records are recorded in clear detail to be reported to the husband.
5	“Just like in a bank the records include the amount of income, total expenditure, the difference to be saved in the form of savings, manual recording in the form of income and expenditure data
6	Have more than 1 account, not recorded, by heart, simple recording, minimum balance, total income and total expenses, simple recording, use money wisely, very simple, just simple, as long as both parties know, don't have any suspicion, the amount of expenditure is adjusted to the money received by the husband, the same as in the bank the records include, total income, total expenditure, the difference to be saved in the form of savings, manual recording in the form of income and expenditure data
7	Ages from 40 to 70s
8	So that we can trust each other, trust each other, there will be no quarrels, safe, secure, trusting, not suspected, not accused of various things, not suspicious of each other, not divorced.

Source: interview results

The text highlights the significant role housewives play in household financial management, likening their efforts to that of accountants. They meticulously record and report financial details, playing a pivotal role in planning and decision-making, especially during the Covid-19 pandemic. However, their recording methods are often limited to estimating routine monthly needs rather than detailed transaction logs, which would align better with planning activities. Despite this, many housewives have successfully adopted components of Islamic household financial management, including budgeting, prioritising expenditures, and understanding the Islamic perspective on wealth management, illustrating the necessity of simple yet effective household accounting practices in Indonesia.

Accounting activities in households typically involve basic, often manual, methods such as maintaining more than one account, noting total income and expenses, and ensuring both parties are aware of financial movements to avoid misunderstandings. The necessity of household accounting is widely acknowledged, with six out of seven respondents affirming its importance for managing family finances according to planned budgets and detailed records for reporting to the husband. These practices help prevent financial mismanagement, which could lead to emotional and mental stress, and potentially, bad credit or even divorce. Thus, internal control and accountability are

crucial, with housewives ensuring that funds provided by the head of the household are used appropriately.

Household accounting is shaped by cultural and moral influences, as seen in various countries. For instance, in Japan, household accounting practices have evolved to include more complex systems due to societal concerns, while in Indonesia, the moral system of family values like *sakinah mawaddah* and *rohmah* integrates into household accounting. This moral underpinning supports transparency and accountability, fostering mutual trust and preventing conflicts within the family. As seen in America, household accounting can also extend to investments for future generations. Overall, the implementation of household accounting contributes to a stable social order, helping to avoid disputes and maintain family harmony..

4. CONCLUSION

Household accounting is accounting used by a household consisting of the head of the household and the housewife as well as household members, namely children. Household accounting is accounting for the smallest entity in society, namely the family. Household accounting relates to accounting for family-run businesses as well as accounting for other larger households. The household entity is built from a *musyarakah* contract between husband and wife. This *musyarakah* model is taken from inheritance law. The pattern of *musyarakah* and the limitations of women's position in the household mean that housewives should play a domestic role as accountants for the household. In technical matters, housewives can also be assisted by household members. In Indonesia, the public role of housewives causes household accounting to have the main characteristics, namely that it is simple, easy to understand, and does not require many forms of complicated financial reports. Household accounting is ultimately expected to prevent destruction in the household, namely divorce. Limitations of this study include the lack of empirical data on the effectiveness of household accounting practices in preventing divorce, and the potential cultural bias inherent in applying the *musyarakah* model predominantly from an Indonesian perspective. Additionally, the research does not extensively explore the impact of modern financial tools and technology on household accounting. Future research could focus on comparative studies across different cultural contexts to assess the universality of the *musyarakah* model in household accounting. It could also investigate the role of digital financial tools in simplifying household accounting and enhancing financial literacy among all household members. Furthermore, examining the impact of equal financial participation of both spouses on the stability and financial health of households could provide valuable insights

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