

## HOUSEHOLD ACCOUNTING IN ISLAMIC PERSPECTIVE

**Munir Is'adi**

UIN Kiai Haji Achmad Siddiq Jember

Email: munirisadi@uinkhas.ac.id

**Nur Ika Mauliyah**

UIN Kiai Haji Achmad Siddiq Jember

Email: nurikamauliyah@uinkhas.ac.id

### *Abstract*

*This study aims to determine (1) accounting principles in Islam that can be integrated into household financial management (2) obstacles faced by Muslim families in applying sharia accounting in household financial management (3) efforts to improve financial management of household accounting in an Islamic perspective. The method used is phenomenological. The informants in this study were selected through a purposive sampling technique, with the criteria being working and non-working mothers who live in Jember district, East Java province. The results of the study show that (1) accounting principles in Islam that can be integrated into household financial management are taqwa, fairness, transparency, being conservative, avoiding usury, not delaying debt payments, and giving alms (2) the obstacles faced by Muslim families in applying sharia accounting in household financial management include lack of understanding and awareness, implementation challenges, social and economic context, and lack of resources and financial literacy (3) efforts to improve financial management of household accounting in an Islamic perspective are understanding the principles of Islamic finance, using sharia accounting, making sharia-based budgets, and attend Islamic finance education. sharia, create sharia-based budgets, and attend sharia finance education.*

**Keywords:** *Accountancy; Household; Islamic Perspective*

### **Abstrak**

Penelitian ini bertujuan untuk mengetahui (1) prinsip-prinsip akuntansi dalam Islam yang dapat diintegrasikan dalam pengelolaan keuangan rumah tangga (2) hambatan yang dihadapi oleh keluarga Muslim dalam menerapkan akuntansi syariah dalam pengelolaan keuangan rumah tangga (3) upaya meningkatkan pengelolaan keuangan akuntansi rumah tangga dalam perspektif Islam. Metode yang digunakan adalah fenomenologis. Informan pada penelitian ini dipilih melalui teknik purposive sampling, dengan kriteria yaitu ibu-ibu yang bekerja maupun yang tidak bekerja yang bertempat tinggal di kabupaten Jember, provinsi Jawa Timur. Hasil penelitian menunjukkan bahwa (1) prinsip-prinsip akuntansi dalam Islam yang dapat diintegrasikan dalam pengelolaan keuangan rumah tangga adalah taqwa, adil, transparansi, bersikap konservatif, menghindari riba, tidak menunda pembayaran hutang, serta bersedekah (2) hambatan yang dihadapi oleh keluarga muslim dalam menerapkan akuntansi syariah dalam pengelolaan keuangan rumah tangga antara lain kurangnya pemahaman dan kesadaran, tantangan implementasi, konteks sosial dan ekonomi, serta kurangnya sumber daya dan literasi keuangan (3) adapun upaya peningkatan pengelolaan keuangan akuntansi rumah tangga dalam perspektif Islam ialah memahami prinsip-prinsip keuangan Islam, menggunakan akuntansi syariah, membuat anggaran berbasis syariah, dan mengikuti pendidikan keuangan syariah. syariah, membuat anggaran berbasis syariah, dan mengikuti pendidikan keuangan syariah.

**Kata Kunci:** *Akuntansi; Rumah Tangga; Perspektif Islam*

## **Introduction**

People in life use money as a means of fulfilling their daily needs, both in the form of goods and services. Over time, the role of money as a means of meeting human needs is increasing, due to the increasing complexity of providing basic necessities of life. Likewise with human needs that are increasingly complex when married (Hasanah et al. 2023). The family is the smallest group that plays an important role in society which is formed from legal and religious marriage ties consisting of husband, wife and children. In general, a family is said to be prosperous if it is able to meet its basic needs, ranging from clothing, stomach problems and shelter. But actually, there are needs other than basic needs, such as education, health, transportation, cleaning, and others.

In everyday life, the family is the smallest unit in society, and the sustainability of the household is very dependent on good financial management. In the context of Muslim societies, household financial aspects are also important, because finance is one of the critical aspects of Islamic teachings. The complexity of a complete family life is inseparable from the burden of family expenses to meet their daily needs. Therefore, the ability to manage and plan family finances is needed to be able to address family income and expenses wisely. The role of accounting in this case is very important to understand and apply in the household. This will ensure that household finances are always properly managed to avoid bad credit, to meet all family needs, and to avoid other economic problems that can cause rifts in the household. (Marzuki and Udi 2023)

In many Muslim countries, including Indonesia, Islam is not only a spiritual basis, but also has significant implications in social and economic aspects. Islamic principles provide guidance on how individuals and families should manage their finances in an ethical and responsible manner. However, financial problems in the household are often a challenge for many Muslim families. Lack of understanding of accounting concepts in Islam and lack of awareness of Islamic principles in financial management can lead to problems of debt, waste and financial instability in the household (Santi and Anggraeni 2021).

Research on "The Role of Accounting in Household Financial Management in an Islamic Perspective" aims to provide in-depth insight into how accounting principles in

Islam can be applied in household financial management. This research will explore sharia accounting concepts, such as managing assets, expenses, clear bookkeeping, and how accounting in Islam leads to transparency, fairness, and responsibility in managing family finances.

Research on household accounting has been conducted by (Gustiningsih et al. 2021; Anggraeni et al. 2022; Purnamasari and Abbas 2022; Siregar 2019; Yuliana, Setiawan, and Auliyah 2020) but with mixed results. The diversity of these results is the basis for the need to carry out further research with different locations, times, samples and data. This can be a differentiator from previous research.

Some of the research questions that will be answered in this study include:

1. How can accounting principles in Islam be integrated into household financial management?
2. What are the obstacles faced by Muslim families in implementing sharia accounting in managing household finances?
3. What are the efforts to improve household accounting financial management in an Islamic perspective?

By answering these questions, this research is expected to provide practical benefits for Muslim families in managing their finances in a conscious manner and in accordance with Islamic principles. In addition, this research can also provide a theoretical contribution in the development of Islamic accounting science which is increasingly relevant and applicable in the context of the daily life of Muslim communities.

## **Methods**

In this study, researchers used a phenomenological research method. The phenomenological research method is an approach that aims to understand the meaning and subjective experience of individuals or groups in a particular context. In the context of household accounting in an Islamic perspective, the phenomenological method can be used to gain an in-depth understanding of how Muslim individuals or families manage finance and accounting in their daily lives, as well as how Islamic values and teachings influence financial decision-making in the household.

Source of data used in this research is primary data. The informants in this study were selected through a purposive sampling technique, with the criteria being working and non-working mothers who live in Jember district, East Java province. This is intended so that the informants understand and are able to explain their views because they have knowledge in the financial sector. The data collection techniques used in this study were observation, interviews and documentation.

After the data was collected, the researcher conducted data analysis by involving the search for patterns, themes and meanings that emerged from the interviews. To ensure the accuracy and credibility of the research results, validate them with the literature in accounting or Islam. After the data has been validated, the researcher interprets the research findings holistically by considering social, cultural, and religious aspects from an Islamic perspective. The final step is to summarize the main findings of the phenomenological research and draw conclusions that can help develop recommendations or guidelines for Muslim families in managing their finances in an Islamic manner.

## **Discussion and Result**

### **Principles of Islamic Accounting in Household Financial Management**

Islamic accounting principles are guidelines or guidelines in managing finances based on Islamic teachings. In the context of managing household finances, Islamic accounting principles can help maintain balance and fairness in managing family funds and ensure that financial transactions are carried out in a ethical manner. Islamic accounting principles encourage devotion to Allah and fairness in financial management. By applying this principle, each family member respects the sustenance given by Allah and is responsible for managing it fairly, avoiding illicit sources of income, and complying with the ethical limits of Islamic finance. (Suarni and Sawal 2020) .

The following are some relevant Islamic accounting principles in managing household finances:

1. Taqwa (Taqwa)

Taqwa is a basic principle in Islam which means full awareness and obedience to Allah's commands and staying away from all His prohibitions. In managing household finances, this principle teaches us to always prioritize compliance with religious rules in every transaction and investment made (Hasmi 2019) .

Mrs. WR revealed that Taqwa has an important role in Islamic household accounting. According to him, Taqwa forms a strong ethical foundation in making household financial decisions. Taqwa encourages individuals to think about the moral and social consequences of their financial actions. In the context of accounting, Taqwa teaches the importance of transparency, honesty and fairness in recording and reporting household finances.

The second resource person, namely Mrs. SP, as a housewife applies the principles of Taqwa in her personal and household life. SP stated that Taqwa had helped create balance and fairness in managing finances. According to him, Taqwa warned not to be tempted to cheat or divert finances for personal gain. This brings peace and blessings in the management of household resources.

In line with the two previous sources, Mrs HS agreed on the importance of Taqwa in Islamic household accounting. According to him, Taqwa is the key to achieving the pleasure of Allah in managing finances and assets. Taqwa also encourages the understanding that everything that is owned is entrusted by Allah, and must be managed wisely and responsibly. In the accounting context, Taqwa helps to avoid practices that are inconsistent with Islamic principles, such as *riba* (interest) and *gharar* (uncertainty).

Based on the views of three different sources, it can be concluded that Taqwa (piety) has an important role as one of the principles of Islamic household accounting. Taqwa forms a strong ethical foundation, promoting fairness, transparency and honesty in managing household finances. In addition, Taqwa brings peace, blessings and the pleasure of Allah in the management of property and resources. In the context of Islamic accounting, the principle of Taqwa is very relevant to avoid practices that are contrary to religious values.

## 2. Fair (Justice)

The principle of justice in Islamic accounting teaches the importance of treating all family members fairly in the use and distribution of finances. A head of household

must ensure that every member of the family gets their rights fairly without any oppression or misuse of family funds (Kaswarhiena, Rahmayanti, and Nurazizah 2023) .

The first resource person , Mrs. TH, has a traditional understanding of the principle of fairness in Islamic household accounting. For him, fairness means ensuring that every member of the family is given equal rights and obligations in financial management. He prioritizes a balanced financial distribution to meet the needs and desires of every family member, including himself. Mrs. TH always ensures that all members of her family receive their respective rights and obligations according to their portion. To ensure this, Mrs. TH and her family always use the time once a week to discuss together the rights and obligations of their respective family members.

The second informant, Mrs. RD, believes that the principle of fairness in Islamic household accounting means empowering each family member to become financially independent. He believes that all family members should have equal opportunities to participate in financial management and contribute to financial decision-making. He encourages transparency in family finances and builds a mindset of sharing responsibility.

Mrs. GS as the third informant saw the principle of fairness in Islamic household accounting as a search for balance and priority in managing family finances. It focuses on allocating resources wisely to meet immediate needs, such as food, education and health, before considering other expenses. For this source, fair means not only paying attention to personal desires, but also paying attention to common interests.

This study concludes that the principle of fairness in Islamic household accounting can be interpreted differently by housewives who act as financial managers. Some prioritize equality, while others prioritize financial independence and balance in managing family resources. Therefore, in practicing the principle of equity in Islamic household accounting, it is important to consider the different views and values of each family member in order to achieve balance and harmony in family finances.

### 3. Transparency

Transparency in managing household finances means carrying out all transactions honestly and openly. All income, expenses and investments must be recorded and

informed to all family members so that all can clearly understand the family's financial situation (Rozzaki and Yuliati 2022) .

A housewife (Ms AW) believes that transparency is very important because it aims to be the Key to Blessings . He also stated that transparency in family accounting is the key to blessings and abundance from an Islamic perspective. By sharing financial information honestly with other family members, harmonious relationships and trust will be maintained, and avoid disputes that can damage family ties.

Another resource person , Mrs. PE, highlighted that transparency is a form of responsibility as a financial manager in an Islamic household. In Islam, a person assigned to manage family finances must do so with integrity and openness, because he will be held accountable before Allah. Ibu PE also highlighted that although transparency is considered important, in practice, some challenges may arise. For example, difficulty opening up about personal financial issues or unplanned expenses. However, faced with understanding and patience, transparency can still be realized.

#### 4. Be Conservative

In Islamic accounting, being conservative in managing finances means avoiding high risks and not investing excessively. In a household context, this means not taking unnecessary risks in investments and expenses, and maintaining financial balance by keeping sufficient savings in reserve for the future. (Probowati 2021) .

In Mrs. ST's view, being conservative means managing finances carefully, avoiding unnecessary debt, and spending according to urgent needs. This principle is important for maintaining financial stability and avoiding the risk of bankruptcy.

Mrs. PR's view emphasizes the importance of saving regularly and investing wisely in accordance with Islamic teachings. By saving and investing, households can anticipate future needs and increase purchasing power in the long run. Mrs. BL 's views highlight the importance of prioritizing family needs above excessive personal desires. By prioritizing family needs, households can create financial stability and achieve a balance between income and expenditure.

This research shows that being conservative in managing household finances is an important principle from an Islamic perspective. From the views of the three informants who are housewives, it appears that prudent financial management, saving and investing

wisely, and prioritizing family needs, are the main aspects of conservative Islamic household accounting principles. By applying these principles, it is hoped that households can achieve financial stability and prosperity in the long term.

#### 5. Avoid Riba

Riba or interest in Islam is prohibited because it is considered as exploitation and harms the debtor. Therefore, in managing household finances, this principle recommends avoiding transactions that involve usury, such as loans with high interest (Septyan et al. 2022) .

The resource person, Ms. JL, explained that avoiding usury is an integral part of her Islamic religious beliefs. He described that usury is considered a sin in Islam because it involves unfair use of finance and benefits one party while harming the other. In managing his household finances, he tries to avoid usury by not using usury-based financial products, such as high-interest loans, and always looks for alternatives that comply with sharia principles.

Furthermore, Ibu HP has a slightly different view on avoiding usury. For him, avoiding usury is a wise step to achieve financial stability and avoid unnecessary risks. Although he also sees usury as inconsistent with Islamic teachings, he focuses more on the financial benefits that come from managing finances wisely. He tries to minimize the use of usury-based financial products and prefers halal investments, thus providing long-term benefits for his family.

Mrs. S as a source said that she experienced challenges in avoiding usury, especially in terms of loans and credit. Although he is aware of Islamic household accounting principles, he sometimes feels compelled to use usury-based financial products due to limited options or in emergency situations. He argues that awareness of the importance of avoiding usury must continue to be increased, and the public needs to support more financial products and services that comply with sharia principles.

Even though the views of some sources differed slightly, all of them realized the importance of minimizing the use of usury in everyday life and looked for alternatives that were in accordance with Islamic religious values. The consistent implementation of this principle is expected to bring long-term benefits to families and society as a whole.

#### 6. Not Delaying Debt Payments

Islam recommends that debts must be paid immediately after maturity, unless there are difficulties that can be accommodated fairly. In managing household finances, it is important not to postpone debt payments so as not to cause bigger financial problems in the future (Gustiningsih et al. 2022) .

The resource person, Mrs. ST , a housewife who is a Muslim, underlined the importance of respecting financial obligations. According to him, not delaying debt payments is a reflection of commitment in fulfilling financial obligations in a timely manner. He ensures that bills and debts owned by his family are settled as soon as possible, avoiding the accumulation of unnecessary interest or fines.

Guest speaker , Mrs. GS , a housewife with experience in managing family finances, stressed the importance of maintaining financial stability. For him, not delaying debt payments means avoiding being involved in excessive financial burdens. By paying debts on time, the family can avoid financial pressures that can affect the balance of life and family harmony.

resource person , namely Mrs. SP , a housewife who has a deep understanding of the principles of Islamic finance, highlighted the ethical aspects of finance related to not delaying debt payments. For him, paying debts on time reflects honesty, responsibility, and integrity in dealings with other parties. By carrying out this principle, the family maintains a good reputation and strengthens relations with related parties.

In this study, the researcher explored some of the views of the informants who are housewives as managers of family finances regarding the principle of "Not Delaying Debt Payments" in Islamic household accounting. The three sources emphasized the importance of respecting financial obligations, maintaining financial stability, and prioritizing Islamic financial ethics. By applying this principle, households that practice Islamic accounting can build sound finances, avoid financial stress, and maintain good relationships with related parties.

#### 7. Give charity

In Islam, alms or giving infaq and zakat are recommended good deeds. In managing household finances, this principle teaches us to always set aside a portion of funds to help people in need, either through alms or zakat, as a form of sharing wealth. (Anggraeni et al. 2022) .

Mrs. WR believes that giving alms is an important key in creating a balance in family finances. According to him, charity is a form of trust and awareness of the obligation to help others in need. By giving alms, the family will receive blessings and abundance from Allah SWT, so that family finances will be smoother and more blessed.

resource person , Mrs. TH , sees charity as an investment both in the afterlife and in the world. In Islamic household accounting principles, giving alms is considered a useful expenditure to help ease the burden on others and get rewards from Allah SWT. In addition, charity can also help create better social relations in the community, which in turn can also have a positive impact on worldly life.

As for Mrs. AW as a resource person, she considers charity as a form of social responsibility and a human spirit that must be carried out by every Muslim family. In Islamic household accounting principles, giving alms is considered a part of worship and a real proof of concern for others. By giving alms, families become more sensitive to the needs of others around them and are able to make a positive contribution to improving the welfare of society.

The application of Islamic accounting principles in managing household finances can help create a financial environment that is healthy, fair and based on Islamic ethics. Always remember that you also consult with trusted financial and religious sources so that family financial management can run better and smoother.

### **Obstacles in Implementing Sharia Accounting in Household Financial Management**

Sharia accounting-based household financial management is an important step for Muslim families to achieve blessings and justice in the financial aspect. However, even though the Islamic accounting principles offer valuable benefits, it is possible that some families face certain obstacles in applying them. The following are some of the obstacles faced by Muslim families in implementing Sharia accounting in managing household finances.

#### **1. Lack of Understanding and Awareness**

Some families experience obstacles in implementing Sharia accounting due to a lack of understanding of Islamic accounting principles and awareness of the importance

of applying them in managing household finances. Several respondents admitted that they did not know or understand in depth about Sharia accounting (Gustiningsih et al. 2021).

Most of the interviewees as housewives admitted that they had a limited understanding of sharia accounting principles. However, some of them do not know how to integrate these principles in daily bookkeeping and financial management. One of the reasons for the lack of understanding is the limited knowledge of available Islamic financial products. Several sources felt confused about the various Islamic financial products offered in the market. Some housewives consider sharia accounting as irrelevant in managing their finances. Awareness of its benefits in achieving financial goals and getting blessings from Allah still needs to be increased.

Lack of understanding and awareness of sharia accounting is one of the main obstacles in applying sharia accounting principles in household financial management. Efforts to overcome these obstacles require a holistic approach, including the provision of better education and information about sharia accounting and sharia financial products that are in line with Islamic values. With increased understanding and awareness, it is hoped that housewives will be more confident in managing their family finances in accordance with sharia principles.

## 2. Implementation Challenges

Families face challenges in implementing Sharia accounting in their daily financial management. Several principles such as income sharing and equity in the distribution of expenses are considered difficult to implement concretely, especially in the face of differences in income and diverse needs among family members (Prasetyo 2019).

The resource person, Mrs. JL, is a housewife who has understanding and experience in implementing Sharia accounting in managing her household finances. The results of the interviews indicated that one of the main challenges was the lack of in-depth knowledge and understanding of Sharia accounting principles. In addition, the lack of resources and access to training and guidance on Sharia accounting is also an obstacle in adopting financial practices that comply with Sharia principles.

Next is Mrs. BL as a housewife with limited time in managing her household finances. He stated that the implementation of Islamic accounting requires a greater investment of time compared to conventional methods. The challenge he faces is how to integrate Sharia accounting practices into his busy daily routine. In addition, the lack of support from family members in understanding and supporting Sharia accounting practices is also an inhibiting factor.

The resource person, Mrs. HP, is a housewife who faces financial challenges in her household. The results of the interviews show that limited financial resources are the main obstacle in implementing Islamic accounting. Sharia-compliant financial practices such as zakat and halal investments often require higher costs or require capital that is not always available. In addition, the lack of access to and understanding of Islamic financial products that suit household needs is also an obstacle.

The results of the study identified several views from the informants who are housewives as financial managers in facing challenges in implementing Sharia accounting in managing household finances. These challenges include a lack of knowledge and understanding of Sharia accounting principles, limited time in managing finances, and limited financial resources in adopting Islamic financial practices. Education, training and support from family members are considered important to address these challenges and encourage more effective implementation of Sharia accounting in managing household finances.

### 3. Social and Economic Context

Some families experience obstacles due to complex social and economic conditions. Pressure to maintain a consumptive lifestyle, pressure from the surrounding environment to engage in ribawi transactions, and pressure from various necessities of life can be a challenge in implementing Sharia accounting. There is pressure to maintain a consumptive lifestyle that is often not in line with sharia accounting principles, such as avoiding usury (interest) and avoiding transactions that are considered illegitimate. This consumptive lifestyle can cause families to borrow money at high interest rates or invest in financial products that are not in accordance with sharia principles (Ginting et al. 2023) .

According to several sources, unstable economic conditions, inflation, and price fluctuations make financial planning more difficult. This economic uncertainty affects the ability of housewives to allocate funds properly and follow sharia accounting principles. As housewives, they have to deal with complex social and financial demands. The responsibility to meet family needs, educate children, and fulfill family economic rights in accordance with sharia principles can be an additional burden in financial management. Not only that, one of the obstacles is the lack of understanding and awareness of sharia accounting principles. The three informants stated that there is a need for more education and adequate resources to help them implement sharia accounting in managing household finances.

Complex social and economic conditions can become obstacles in applying sharia accounting in managing household finances. From the three perspectives of housewives as financial managers, it was found that financial challenges, social and financial demands, and the lack of education on sharia accounting were the main issues that needed to be addressed to facilitate the use of sharia accounting in the daily life of the family.

#### 4. Lack of Resources and Financial Literacy

Some families face obstacles due to lack of resources and financial literacy. Not having adequate knowledge of financial management and lack of access to Islamic financial resources are obstacles in applying Islamic accounting principles (Ginting et al. 2023).

Mrs. GS as one of the informants showed awareness of the importance of applying sharia accounting in managing household finances. However, he expressed difficulties in finding adequate resources and access to information to understand sharia accounting concepts. This made him reluctant to fully adopt sharia-based financial practices.

Meanwhile, according to Mrs. PE, she acknowledged the benefits of sharia accounting and the desire to implement it in managing family finances. However, due to a lack of financial literacy, he feels insecure in making sharia-based financial decisions. This feeling of inadequacy causes him to prefer conventional ways of managing household finances.

The next resource person, namely Mrs. PR, felt the impact of the lack of resources and financial literacy directly in managing family finances. He experienced difficulties in understanding the terminology and concepts of sharia accounting. Despite trying to study, he struggles to find enough free time to improve his financial literacy.

Based on the results of research on several housewife informants, it was found that a lack of resources and financial literacy is one of the main obstacles in applying sharia accounting in managing household finances. To overcome this challenge, efforts are needed to increase financial literacy among housewives, such as providing easily accessible resources and training on sharia accounting. In addition, sharia financial institutions and the government can also play an active role in providing assistance and education related to sharia financial management to the public, especially to housewives. That way, it is hoped that more families can apply sharia accounting effectively in managing their finances and improve the economic and financial welfare of families.

Important obstacles faced by Muslim families in implementing Sharia accounting in managing household finances. Lack of understanding and awareness, implementation challenges, complex social and economic context, and lack of resources and financial literacy are the main obstacles. Recognizing and understanding these obstacles is the first step to finding solutions and strengthening the implementation of sustainable and effective Sharia accounting in the financial life of Muslim families.

### **Efforts to Improve Household Accounting Financial Management in an Islamic Perspective**

Managing household accounting finances based on an Islamic perspective is important because this religious teaching emphasizes the importance of fairness, transparency and accountability in every aspect of life, including in financial affairs. Islam teaches that every member of the family is responsible for the property owned and entrusted by Allah SWT. By managing finances based on Islamic principles, a more just and respectful environment will be created in the family, as well as preventing misuse or wastage of assets. (Apriyanti 2018) .

In addition, Islamic-based financial management also teaches the importance of fulfilling the obligations of zakat, infaq and shadaqah. Zakat as an obligation for every Muslim who is able to give some of his wealth to those who are entitled to it, helps reduce social inequality and helps ease the burden on the less fortunate. Infaq and shadaqah also strengthen social solidarity and concern for others, thus forming families that are more empathetic and concerned about the conditions of the surrounding community.

Household accounting financial management based on an Islamic perspective also teaches the importance of avoiding usury and harmful transactions. Islam prohibits usury because it is considered a practice of exploitation and harms the weaker party. By avoiding usury and other illicit transactions, families avoid the negative effects of unblessed deeds and create a more stable and just economic environment. (Apriyanti 2018).

The importance of managing household accounting finances based on an Islamic perspective is also related to the concept of adequacy and gratitude. Islam teaches that humans are grateful for the blessings given by Allah and not be too greedy or greedy in seeking wealth. By managing finances wisely and appreciating what they already have, families can achieve happiness and contentment in life, without being trapped in an endless consumptive cycle.

Finally, managing household accounting finances based on an Islamic perspective also forms disciplined, responsible and pious individuals. In Islamic teachings, every individual is asked to pay attention to every aspect of life, including finances, with an awareness of responsibility for all actions before Allah SWT. By understanding and applying Islamic principles in financial management, families will become more disciplined in managing resources, be responsible for every transaction, and increase taqwa as a spiritual foundation in life.

Some of the explanations above discuss how important household accounting is in an Islamic perspective. Thus, the following are efforts that can be made in improving household accounting financial management based on an Islamic perspective:

1. Understanding Islamic Finance Principles

The first effort in improving household financial management is to understand the principles of finance in Islam. This includes the concepts of zakat, infaq, shadaqah, and the prohibition of usury. By understanding these principles, families can direct their financial management to achieve balance and provide long-term benefits for family members and society (Siregar 2019) .

Mrs PE stated that understanding the principles of Islamic finance has helped improve her household financial management. In the interview, he explained that previously his family often experienced financial difficulties because they did not have a clear direction in managing funds. However, after learning the principles of Islamic finance, they started implementing the concepts of zakat and infaq as part of the monthly budget. He also revealed that understanding the prohibition of usury made his family more careful in choosing financial products, and they tried to avoid usury in any transaction. In addition, he feels a responsibility in ensuring that his family's source of income is halal and in accordance with sharia principles.

Meanwhile, Mrs. HP also acknowledged the importance of understanding the principles of Islamic finance. In his view, these principles provide a strong moral foundation in managing family finances. He revealed that since applying the principles of zakat and infaq, his family has found it more useful in helping people in need and achieving justice in the distribution of wealth. Islamic finance principles also make them aware of the importance of setting aside emergency funds, which were often neglected before. In addition, he emphasizes the importance of communicating with husbands and other family members about the principles of Islamic finance so that all can participate actively in managing household finances.

Next, Mrs. AW also shared her views on the importance of understanding the principles of Islamic finance. According to him, these principles not only provide guidance in managing finances, but also provide a sense of peace and justice for families. He explained that previously, especially in managing debt, his family did not always follow sharia rules which required avoiding usury. However, once they understand these principles, the family tries to avoid debt with usury and focuses more on meeting their needs in a way that is lawful and blessed. The principles of Islamic

finance also encourage families to be more frugal and responsible in managing their finances so that they remain within the limits permitted by religion.

The results of this study indicate that understanding the principles of Islamic finance has a significant role in improving household financial management from an Islamic perspective. Three housewives as resource persons emphasized the importance of applying the principles of zakat, infaq, avoiding usury, and communicating actively with family members in financial management in accordance with Islamic teachings. By understanding and applying these principles, they feel more useful and meaningful in managing family finances, as well as creating balance and fairness in managing their financial resources.

## 2. Using Sharia Accounting

The application of sharia accounting can be an important step in improving household financial management. In sharia accounting, financial transactions must reflect fairness, transparency, and thoroughness in avoiding elements that conflict with sharia principles. By adopting sharia accounting, families can be more structured in recording and tracking Islamic income and expenses (Kaswarhiena, Rahmayanti, and Nurazizah 2023).

Ms. WR stated that since starting to use sharia accounting, her family's financial management has become more orderly and meaningful. By recording every income and expenditure according to sharia, he can identify financial items that are in accordance with Islamic principles, such as zakat and infaq. This gives satisfaction and happiness to their families because they feel they are contributing more to helping others through properly allocated funds.

Meanwhile, Mrs. SP revealed that sharia accounting helps reduce waste in her family's finances. By recording and managing finances according to sharia principles, he is more aware of the importance of prioritizing expenditures that are permitted by Islam and avoiding those that are not. He is also more careful in making financial decisions knowing that he must be responsible for the use of family funds in accordance with religious values. Next is Mrs. RD who stated that sharia accounting helps strengthen family ties in financial management. By involving all family members in recording and financial planning based on Islamic principles, all family members feel

more involved and responsible. They jointly plan and allocate funds for household needs and help others, thereby creating an atmosphere of closer cooperation and togetherness.

The results of this study indicate that the use of sharia accounting is an effective effort to improve household financial management from an Islamic perspective. The three housewives who act as financial managers demonstrated the benefits of using sharia accounting, including orderliness and satisfaction in contributing to others, reducing waste, and strengthening family ties in managing finances. By adopting sharia accounting, families can achieve financial stability in accordance with Islamic religious values and provide long-term benefits for family members and society.

### 3. Creating a Sharia-Based Budget

It is important for households to make budgets based on sharia principles. In this budget, priority will be given to expenditures that are in accordance with Islamic values and leave things that are forbidden by religion. Sharia-based budgets will help allocate funds more wisely and responsibly (Apriyanti 2018).

Mrs. GS described her experience in making sharia-based budgets. He stated that previously, his family often experienced financial instability because they did not have a clear plan for managing money. However, after attending an Islamic finance education program, he began to realize the importance of making a budget based on Islamic principles. Fatimah said that the budget helps her family to pay zakat and infaq regularly, avoid usury in financial transactions, and allocate funds more wisely according to the priorities permitted in Islam.

Resource person, Ms. JL, also shared her experience in implementing sharia-based budgeting. According to him, this budget helps his family to be more disciplined in managing finances and avoid unnecessary expenses. Aisyah feels that a sharia-based budget provides certainty and peace in her family's finances because they can manage their money consciously and responsibly according to Islamic principles.

Meanwhile, Mrs. BL revealed how a sharia-based budget helps her family achieve long-term financial goals. With this budget, Khadijah and her husband can plan to buy a house without having to rely on usury. They can also more easily give infaq and support charitable activities in accordance with sharia principles. Khadijah feels that financial

management based on Islamic teachings is a blessing and brings peace to her family's life.

The results of the study show that "Making a Sharia-Based Budget" is one of the most effective efforts to improve household financial management from an Islamic perspective. From the perspective of three housewives as resource persons, sharia-based budgets help improve financial discipline, avoid usury, give zakat and infaq regularly, and plan long-term financial goals in accordance with Islamic principles. Thus, financial management based on Islamic values will bring long-term benefits to family welfare and provide blessings in everyday life.

#### 4. Participated in Islamic Finance Education

Another important effort is to attend Islamic finance education. Through this education, family members will increase their understanding of how to manage finances in an Islamic manner, recognize the principles of Islamic finance, and understand how to apply sharia accounting in daily practice. (Apriyanti 2018) .

Mrs. HP stated that attending Islamic finance education had brought about significant changes in her financial management. Prior to attending this education, he felt insecure about managing the family's money by following Islamic principles. After attending sharia finance training and courses, he can better understand how to allocate funds according to sharia principles, including zakat and infaq. The knowledge gained from Islamic finance education also helps him understand how to record and track financial transactions in an Islamic manner, so that he feels more organized and responsible in managing family finances.

The resource person, Ms. SP, revealed that participating in Islamic finance education had opened up new insights for her about the importance of managing finances based on Islamic values. Previously, he faced difficulties in balancing family finances by observing sharia principles. However, by participating in this educational program, he learned how to make wiser financial decisions, avoid usury, and properly empower zakat and infaq. As a result, he feels more satisfied and calm in managing household finances and believes he has increased the blessings in his family's finances.

Furthermore, Mrs. TH said that taking Islamic finance education was a wise step that had helped her change her mindset about financial management. Previously, he

used to follow conventional financial practices without considering sharia principles. After attending courses and guidance, he understood that finance in Islam is not only about seeking profit, but also about empowering zakat, infaq, and avoiding usury. By following Islamic finance principles, he feels closer to religious values and believes that his family is blessed by wise financial decisions.

The opinions of three housewives as financial managers emphasized the importance of following Islamic finance education in improving household financial management from an Islamic perspective. Participating in this education has significant benefits, including increased understanding of Islamic finance principles, ability to manage finances in a sharia-compliant manner, and increased confidence in making financial decisions based on Islamic values. By integrating Islamic finance education into financial management practices, households can achieve better financial stability and provide long-term benefits for the family in accordance with religious teachings.

This research underscores the importance of efforts to improve household financial management in an Islamic perspective. By understanding Islamic finance principles, using sharia accounting, making sharia-based budgets, and attending sharia finance education, families can achieve sustainable financial stability and support family welfare holistically in accordance with religious teachings.

## **Conclusion**

Based on the results of the study it can be concluded that (1) accounting principles in Islam that can be integrated into household financial management are piety, fairness, transparency, being conservative, avoiding usury, not delaying debt payments, and giving alms (2) the obstacles faced by Muslim families in implementing sharia accounting in household financial management include lack of understanding and awareness, challenges of implementation, social and economic context, and lack of resources and financial literacy (3) as for efforts to improve financial management of household accounting in an Islamic perspective is to understand the principles - Islamic finance principles, using sharia accounting, making sharia-based budgets, and attending sharia finance education. Through these studies, it is hoped that there will be an increase in understanding and awareness regarding the importance of applying Islamic household

accounting in the financial management of Muslim families. The results of this study can also make a positive contribution to Muslim communities in achieving financial prosperity and getting blessings in managing family finances in accordance with Islamic teachings.

## REFERENCES

- Anggraeni, Rasmi Nur, Jurana, Dasa Febrianti, Sri Haryani, Marwana, and Cahyaning Raheni. (2022). "Application of Household Accounting in Improving Islamic Life (Survey of Housewives on Jl Puro)." *International Journal of Health, Economics, and Social Sciences (IJHESS)* 4 (3): 168–72.
- Apriyanti, Hani Werdi. (2018). *Teori Akuntansi Berdasarkan Pendekatan Syariah*. Yogyakarta: Deepublish.
- Ginting, Rafles, Citra Puspa Permata, Dwi Prihatini, Veronica Ananta Wikrama, and Dokman Marulitua Situmorang. (2023). *Akuntansi Keluarga*. Klaten: Penerbit Lakeisha.
- Gustiningsih, Diah Ayu, Mediaty, Alimuddin, and Andi Kusumawati. (2021). "Problematics Accounting Practices for Islamic Households." *Psychology And Education* 58 (1): 386–92.
- . (2022). "Wife's Accountability in Islamic Household Accounting." *SENTRALISASI* 2 (1): 88–98.
- Hasanah, Mari Patun, Asti Nur Wilda Ariza, Muhammad Faqih Fahriza, Alvita Tyas, and Dwi Aryani. (2023). "Analisis Penerapan Akuntansi Dalam Pengelolaan Keuangan Rumah Tangga Di Era Covid-19." *Jurnal Sahmiyya* 2 (1): 42–54.
- Hasmi, Nurlaila. (2019). "Fenomenologis Penerapan Akuntansi Dalam Rumah Tangga Pada Guru-Guru Smk Publik Makassar." *Tangible Journal* 4 (2): 278–94.
- Kaswarhiena, Areena, Riska Rahmayanti, and Nurazizah. (2023). "Dalam Kaitannya Akuntansi Rumah Tangga, Menyoroti Keluarga Muslim." *Milkiyah: Jurnal Hukum Ekonomi Syariah* 2 (1): 22–36.
- Marzuki, Ismail, and Alvin Qudrata Assu Udi. (2023). "Urgensi Aspek Ekonomi Dalam Perspektif Keluarga Hukum Islam Dan Hukum Positif." *Jurnal Preferensi Hukum* 4 (1): 103–13.
- Prasetyo, Aji. (2019). *Akuntansi Keuangan Syariah Teori, Kasus, Dan Pengantar Menuju Praktik*. Yogyakarta: Andi Offset.
- Probowati, Dwiya Endah Pandu. (2021). "Akuntansi Dalam Pencapaian Tujuan Rumah Tangga Islami." *Ecopreneur: Jurnal Program Studi Ekonomi*

*Syariah* 2 (1): 62–80.

- Purnamasari, Rini, and Ahmad Abbas. (2022). “Kehidupan Keuangan Keluarga Muslim: Mendaras Praktik Akuntansi Rumah Tangga.” *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 4 (2): 345–68.
- Rozzaki, Agwa Daffa, and Yuliati. (2022). “Urgensi Penerapan Akuntansi Rumah Tangga Masa Pandemi Covid-19.” *JAS (Jurnal Akuntansi Syariah)* 6 (1): 69–82.
- Santi, Fitriana, and Ary Yunita Anggraeni. (2021). “Karakteristik Pengelolaan Keuangan Rumah Tangga Baru Di Era Pandemi.” *JK Keberlanjutan: Jurnal Manajemen Dan Jurnal Akuntansi* 6 (2): 141–54.
- Septyan, Krisno, Iwan Triyuwono, Rosidi, Aji Dedi Mulawarman, and Achdiar Redy Setiawan. 2022. “Islamic Household Accounting: Romance Discussion In Accounting Curriculum.” *Journal of Islamic Accounting and Finance Research* 4 (2): 209–36.
- Siregar, Budi Gautama. 2019. “Ibu Rumah Tangga Dalam Manajemen Keuangan Keluarga.” *Jurnal Kajian Gender Dan Anak* 03 (2): 108–18.
- Suarni, Agusdiwana, and Arman Rahim Sawal. 2020. “Peran Akuntansi Dalam Rumah Tangga Dan Penerapan Pengelolaan Keuangan Rumah Tangga Secara Islami Di Masa Pandemi Covid-19.” *Assets: Jurnal Ekonomi, Manajemen Dan Akuntansi* 10 (2): 110–29.
- Yuliana, Rita, Achdiar Redy Setiawan, and Robiatul Auliyah. 2020. “Akuntansi Keluarga Sakinah Sebagai Manifestasi Pengelolaan Keuangan Rumah Tangga Syariah.” *Jurnal Akuntansi Multiparadigma* 11 (3): 479–99.