

Optimizing Family Financial Stability Through Islamic Household Accounting Practices : a Literature Review

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ABSTRACT

This study explores the importance of accounting practices in household financial management, focusing on creating budgets, recording transactions, and systematic financial planning to achieve long-term financial goals. Through literature analysis, this research shows that effective accounting practices can optimize resource allocation, reduce the risk of excessive debt, and increase financial literacy. As a result, families can make more informed and responsible financial decisions, supporting the establishment of a positive financial culture that contributes to the economic well-being of society. In the context of an Islamic family, financial management not only regulates household finances but also forms a strong and fair economic foundation, in line with spiritual and moral values. This research offers valuable insights for families and policymakers in supporting household financial sustainability

INTRODUCTION

Household accounting is the process of recording, managing and analyzing finances carried out by individuals or families to manage their income and expenses (Sukrianto & Lakoro, 2022). This process involves creating a budget, recording daily transactions, and financial planning to achieve short-term and long-term financial goals (Purnamasari & Abbas, 2021). With good accounting practices, families can optimize the use of financial resources, avoid excessive debt, and prepare for a more financially secure future (Rozzaki & Yuliati, 2022). Additionally, household accounting also plays an important role in improving financial literacy, allowing families to make more informed and responsible financial decisions.

Household accounting strategies play a crucial role in achieving the family's long-term financial goals (Yuliana et al., 2020). Families often face challenges in managing daily budgets and saving for the future due to a lack of knowledge and effective accounting practices (Setiyowati et al., 2023). Systematic financial recording and expenditure analysis can help families identify waste and optimize resource allocation (Kaswarhiena et al., 2023). Thus, good accounting strategies support families in making more informed and targeted financial decisions, which ultimately facilitates the achievement of long-term financial goals such as children's education, purchasing a home, or a comfortable retirement (Musdalifa & Mulawarman, 2019).

This research is important because it helps families develop and implement efficient accounting strategies, which are key to managing household finances effectively (Is'adi & Mauliyah, 2023). With a better understanding of how accounting strategies can influence the achievement of long-term financial goals, families can make better financial plans, reduce financial risks, and improve their quality of life (Sholihah et al., 2023). In addition, this research can provide new insights to policy makers and financial practitioners about the needs and challenges faced by households in financial planning, encouraging the development of more appropriate tools and services to support family financial sustainability (Jamilah & Abdullah, 2023). Thus, this research is not only relevant to individual and family contexts, but also contributes to the economic well-being of society as a whole.

THEORETICAL REVIEW

Household Accounting

Household accounting is a physical and non-physical activity carried out by a family that is related to managing family finances. The mother (wife) is the main actor in household bookkeeping in the family because the mother (wife) often plays the role of managing the family finances. This happens because the mother (wife) likes to take care of and manage the finances in the family (Arief Prima Raharjo, 2015). The generally accepted understanding of household accounting can be seen from the linguistic understanding that household accounting is the practice of managing household finances using accounting aspects. Accounting in the household is very important in managing financial income and expenses, considering the increasingly complex conditions and

needs of life which require every family to be able to maintain their survival (Ginting et al., 2023).

The application of accounting in the family is different from that applied by business units and government organizations because in business there are standards set in recording and reporting, while household accounting is flexible because there are no standards set by regulations or provisions that regulate it (Yuliana et al., 2020). Accounting shapes family culture. For example, a wife plays the role of manager in the family who manages funds entrusted to the company owner, in this case the husband is the leader of an organization (family). The wife consciously prepares and serves household needs and tries to form an organizational culture that can be formed from the example of a mother (wife). Family accounting becomes a habit that is continuously carried out by the wife and gradually forms a family culture and can then shape the behavior of family members. Therefore, accounting in the family is very important to learn, understand and apply. because in forming a strong character in society, its formation begins with the strong cultural role of a family (L. Hanifah & Kholifah, 2020).

Islamic Household

Islamic households are built on the basis of Islamic teachings which prioritize harmony, togetherness and love between family members. In this household, the husband plays the role of leader who is responsible for the material and spiritual needs of the family, while the wife plays a role in taking care of the household and educating the children according to Islamic values (Ardika & Dwi Hermanto, 2022; Yuliana et al., 2020). Both parties work together in carrying out their respective responsibilities with full understanding and mutual respect. Islamic teachings also emphasize the importance of good communication and wise problem solving to avoid conflict. Apart from that, religious education for children is given priority to form good character and obedience to Allah SWT. Thus, Islamic households do not only aim for worldly happiness but also as preparation for the afterlife (Purnamasari & Abbas, 2021; Sholihah et al., 2023).

METHODOLOGY

This research uses a literature study method with various article sources that discuss family financial stability with Islamic household accounting. Articles downloaded via Google Scholar in the period 2015 - 2024. The keywords used are "Family Accounting" OR "Household Accounting" OR "Houshold Accounting" OR "Sakinah Family" OR "Islamic Family". There were 188 article titles detected. After reducing the criteria for the topics studied, 32 article titles remained. Of the 32 article titles re-selected through journal reputation based on the synta index, 10 articles were obtained which will be reviewed in the discussion of this research.

RESULTS AND DISCUSSION

Household Accounting Principles

Accounting principles can be applied in managing household finances in several key ways (Ardika & Dwi Hermanto, 2022). First, accurate and systematic record keeping helps families understand their cash flow, enabling the identification of unnecessary expenses and potential savings. Second, the application of the zero-based budget principle, where every rupiah that comes in is allocated for expenses, savings or investments, encourages financial discipline. Third, liability and asset analysis provides a holistic view of a household's financial situation, facilitating more informed decision-making regarding investments and spending. Finally, periodic evaluation of household financial statements, similar to corporate financial statements, allows adjustments to financial strategies to meet long-term goals. Through implementing these principles, families can significantly improve their financial health (Budianto et al., 2023).

Effective budgeting and resource allocation strategies for households involve several key approaches (A. N. Hanifah et al., 2020). First, the zero-based budgeting method ensures that each unit of currency earned has a defined purpose, minimizing waste and increasing financial accountability. Second, the percentage allocation strategy divides income into spending, savings, and investment categories based on financial priorities and goals, making it easier for families to balance short-term needs and long-term goals. Third, implementing emergency funds prepares households for unexpected events, reducing the need to disrupt other budget allocations or access funds allocated for other purposes. Lastly, the use of modern financial tools and applications helps in real-time monitoring and adjustment of resource allocation, enabling rapid response to changing financial conditions. By adopting these strategies, households can achieve financial stability and progress towards their financial goals (L. Hanifah & Kholifah, 2020).

Tools and Techniques

Various tools and techniques can make household accounting easier, increasing efficiency and accuracy in financial management (Evelina & Abidin, 2022). For manual record keeping, traditional paper ledgers are still used, providing a simple way to track income and expenses. On the digital side, accounting software applications and personal financial management applications offer advanced features such as automatic grouping of transactions, expense analysis, and budget creation. Techniques such as zero-based budgeting, where each income received is allocated to a particular budget item up to zero, helps in effective resource allocation. Additionally, digital tools often provide data visualizations that make it easier for users to see spending trends and patterns. By utilizing these techniques, families can take better control of their finances, ensuring wiser use of resources and more targeted financial planning (Septyan et al., 2022).

Integrating traditional methods and modern applications in recording household finances can be done through a complementary approach (Yulianti, 2016). Families can start with traditional methods such as using a ledger or paper budget to record daily expenses and income. Then, this information can be fed into modern financial applications that offer automated analysis, expense grouping, and data visualization. This integration allows families to take advantage of the accuracy and accountability offered by manual methods while taking advantage of the convenience and insight provided by modern technology. The app can be used to set a monthly budget, track savings goals, and identify unnecessary spending trends, while manual recording helps in reviewing expenses in detail and ensuring that all transactions are recorded. This hybrid approach ensures maximum control over household finances by leveraging the advantages of both worlds (Latifah, 2023).

Financial Planning

Families can plan their finances for the short and long term by setting specific, measurable, achievable, relevant and timed (SMART) financial goals. For short-term plans, families should focus on creating a monthly budget that prioritizes essential expenses, such as living expenses and debt, while setting aside emergency funds and for short-term savings goals. For long-term planning, it is important to identify goals such as children's education, purchasing a home, and preparing for retirement. The family can then explore various investment options, such as mutual funds, shares, or real estate, to allocate funds strategically by considering risk and potential return (Setiyowati et al., 2023). Regular evaluation of the financial plan ensures that families remain on track toward achieving their financial goals, allowing for strategic adjustments in response to changing financial circumstances or personal goals.

Having a structured financial plan is very important for household financial sustainability because it sets a solid foundation for financial management (Az-Zahra et al., 2022). This plan helps families identify their financial goals, both short and long term, and develop strategies to achieve them. Through organized budget allocation, families can ensure that expenses do not exceed income, prevent unnecessary debt, and build savings. Furthermore, a structured financial plan allows for the allocation of emergency funds, which is essential in dealing with unexpected situations without disrupting financial stability. Additionally, the plan provides a framework for investments aimed at increasing family wealth in the future. Thus, a structured financial plan not only facilitates the achievement of financial goals but also offers peace of mind and financial security for the family (Ardika & Dwi Hermanto, 2022).

Expense Tracking

Expense tracking methods can help in managing a household budget by providing clear and detailed insight into where money is being spent. Through this tracking, families can identify unnecessary expenses, allowing them to make adjustments and allocate funds more efficiently within the budget. It also facilitates comparison between planned budgets and actual expenditure, highlighting areas where financial discipline can be improved. Additionally, regular tracking of expenses helps in setting financial priorities, directing savings towards important goals such as education, health, and long-term investments. Thus, the expense tracking method is not only a tool for monitoring daily expenses, but also an important strategy in achieving financial stability and long-term family financial goals (Kaswarhiena et al., 2023).

The benefits of regular expense tracking for household finances include increased financial awareness and control over the budget. By consistently monitoring spending, families can identify unnecessary spending habits and find areas where they can save. This helps in allocating resources more efficiently, ensuring that money is spent according to their priorities and financial goals. Expense tracking also facilitates more accurate budget planning, as it provides historical data that can be used to predict future expenses. Additionally, this practice supports the creation of an emergency fund by allowing savings from avoided overspending. Overall, regular expense tracking increases financial discipline, reduces financial stress, and supports the achievement of long-term financial goals (Evelina & Abidin, 2022)

Savings and Investments

Families can choose the right savings and investment strategy by first evaluating their financial goals, acceptable level of risk, and investment period (Yuliana et al., 2020). This process begins with setting clear goals, such as children's education, home purchase, or retirement, which helps in determining an appropriate investment strategy. Next, families should consider their risk tolerance, which will influence the choice between safer investment instruments such as term deposits or bonds, compared to riskier options such as shares or investment funds. The investment period is also crucial; for short-term goals, more liquid and less volatile options may be more suitable, while long-term goals may justify assuming higher risk for greater return potential. Finally, consultation with a financial advisor can provide valuable insight and assist families in making informed decisions regarding the savings and investment strategies that best suit their financial situation (Setiyowati et al., 2023).

Families can choose from a variety of savings account types and investment strategies to suit their household financial goals based on their specific needs and goals. For short-term savings, high-interest savings accounts or money market accounts offer accessibility and security of funds with competitive returns. For medium to long-term goals, such as children's education or retirement, investment plans such as mutual funds, stocks, or bonds may be more appropriate due to their higher growth potential. Families may also consider an individual retirement account (IRA) or 401(k) for tax benefits and long-term growth. It is important to choose an investment strategy that reflects

the family's risk tolerance and time horizon, and diversify to reduce risk. Consultation with a financial advisor can help families make the right decisions and adjust their portfolio according to changing financial conditions and goals (Rozzaki & Yuliati, 2022).

Debt Management

Debt management strategies can help families reduce their debt burden by creating a structured and efficient repayment plan. First, consolidating debt into one loan with a lower interest rate allows families to reduce the amount of interest paid while simplifying payments. Second, implementing the “debt snowfall” method, where families pay the debt with the highest interest first while paying the minimum on other debts, speeds up the debt repayment process (Setiyowati et al., 2023). Third, setting a strict budget and allocating additional funds to debt can increase the speed of debt repayment. Fourth, avoid taking on new debt by living within your means and using emergency funds for unexpected needs to support debt reduction efforts. By following these strategies, families can reduce financial stress, improve credit scores, and increase their ability to set aside money for future savings and investments.

Practical steps in managing and reducing household debt include several key strategies. First, conducting a debt audit to understand the total amount of debt, interest rates and payment terms is an important first step. Second, setting a realistic monthly budget allows families to allocate funds effectively for debt repayment without sacrificing basic needs. Third, using a debt repayment strategy such as the snowball or lavina method, where the debt with the highest interest rate or smallest balance is paid first, can speed up the debt reduction process. Fourth, renegotiating debt terms with creditors to get lower interest rates or extending payment terms can reduce the burden of monthly payments. Fifth, avoiding taking on new debt by limiting the use of credit cards and looking for other financing alternatives is an important step to avoid increasing the debt burden. By implementing these steps consistently, families can reduce their debt gradually and restore their financial health (Sukrianto & Lakoro, 2022).

Financial Goals

Common long-term financial goals for households include buying a house, setting up education funds for children, securing sufficient retirement funds, and building a solid emergency fund (Purnamasari & Abbas, 2021). Buying a home is often a top priority, requiring extensive savings and planning to accumulate a down payment and meet ongoing mortgage payments. Preparing children's education funds is also crucial, considering that education costs continue to increase, requiring strategic investment and long-term savings. Securing sufficient retirement funds requires families to save consistently in retirement accounts such as an IRA or 401(k), ensuring financial stability in old age. Additionally, building a solid emergency fund is essential to weather financial surprises without jeopardizing long-term financial goals or relying on debt. Each of these goals requires a structured approach and long-term commitment for successful achievement.

To set and achieve realistic financial goals for the household, families must first identify their specific financial needs and desires (Sholihah et al., 2023). The next step is to set priorities between these goals, distinguishing between short, medium and long term ones. Creating a detailed and realistic budget that takes into account all regular expenses as well as saving for these goals is key. It is also important to review and adjust the budget periodically to ensure that it remains relevant to changing financial conditions and goals. Additionally, allocating a portion of income to investments selected based on acceptable risk and return can help in accelerating the achievement of financial goals. Ultimately, consistency and discipline in following a financial plan, along with a readiness to make short-term sacrifices for long-term gain, are essential in achieving set financial goals.

Risk Management

Families can manage financial risks through insurance and emergency funds in a strategic and planned way. First, choosing an appropriate insurance policy, such as health insurance, life insurance, and property insurance, protects the family from unexpected financial impacts due to illness, death, or asset damage. Second, building an emergency fund sufficient to cover at least three to six months of living expenses ensures families have access to cash for emergency situations, reducing the need to take on debt. Third, regularly evaluating and adjusting insurance coverage and the size of the emergency fund according to changes in financial conditions and family needs ensures adequate protection over time. By implementing this strategy, families can increase their resilience to financial shocks, ensuring financial stability in the long term (Musdalifa & Mulawarman, 2019).

Having a risk management strategy is important to protect household finances because it ensures the family is prepared for unexpected situations that could impact their financial stability. This strategy involves identifying potential financial risks, such as loss of income, unexpected health costs, or damage to property, and taking proactive steps to reduce the impact of those risks (Thalib & Monantun, 2023). Insurance, including health insurance, life insurance, and property insurance, plays a key role in this strategy by providing a financial safety net that protects families from major costs that may arise due to unexpected events. Likewise, establishing an emergency fund, which ideally covers several months of living expenses, offers a financial cushion that can help families stay afloat during difficult financial times without relying on debt. By having a comprehensive risk management strategy, families can increase their financial resilience and ensure that they are better prepared to face future uncertainties (Arief Prima Raharjo, 2015).

Islamic Household Financial Management

Islamic household financial management prioritizes the principles of justice, togetherness and halalness in every transaction and its use. Islam teaches its followers to allocate wealth wisely, starting from the obligation of zakat which distributes wealth to those who are entitled to receive it, ensuring the flow of wealth in society. The prohibition of usury emphasizes the importance of fair financial transactions and avoiding exploitation (Is'adi & Mauliyah, 2023). In the household context, Islam encourages earning a living that is halal and tayyib, which means being free from everything that is prohibited and contains goodness. Debt management is emphasized with caution, encouraging people to live within their means without being burdened by debt. Assets and investments are directed towards halal and productive businesses, supporting family welfare and contributing to the people's economy. Thus, financial management in Islam not only regulates household finances but also forms a strong and fair economic foundation, in line with spiritual and moral values (Suarni & Sawal, 2020).

CONCLUSIONS AND RECOMMENDATIONS

The household accounting approach, which prioritizes the process of recording, managing and analyzing finances in a structured and disciplined manner, plays a critical role in achieving family financial stability and sustainability. Through careful budgeting, accurate transaction recording, and thorough financial planning, families can optimize income and expenses, avoid excessive debt burdens, and prepare for a safer future. Furthermore, this practice increases financial literacy, enabling more informed and responsible financial decisions. Household accounting strategies not only support the achievement of long-term financial goals but also help in developing a positive financial culture within the family, which is the basis for the formation of character and responsible financial behavior in society. Thus, research and application of accounting practices in the family context becomes very relevant and important to support the economic welfare of families and society as a whole.

FURTHER STUDY

In writing this article the researcher realizes that there are still many shortcomings in terms of language, writing, and form of presentation considering the limited knowledge and abilities of the researchers themselves. Therefore, for the perfection of the article, the researcher expects constructive criticism and suggestions from various parties.

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