Household Accounting Values and Implementation Interpretive Study

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Abstract: This research aims to explain the implementation of household accounting in a conjugal family and extended family owning micro-scale businesses using interpretive paradigm. The results of this research suggest that values existing in household accounting practice such as trustworthiness and religious (not redundant, halal) values become the bases of the practice of household accounting. In a conjugal family owning micro scale business, household accounting is implemented separately from business accounts. In an extended family owning micro scale business, household accounting is kept as one record with a business record. Another interesting finding is that wives are trusted by husbands to manage household decision for disposable and small nominal goods like household appliances, and vegetables. For products with significant nominal sum and long-term economic age like a refrigerator, motorcycle, and car, it is the husbands who are involved in decision making.

Keywords: Household Accounting, Family Accounting, Conjugal Family, Extended Family, Micro Scale Business, Interpretive

Abstrak: Tujuan dari penelitian ini adalah untuk menjelaskan implementasi akuntansi rumah tangga pada keluarga conjugal dan keluarga extended yang memiliki bisnis berskala mikro menggunakan paradigma interpretif. Hasil penelitian ini adalah nilai-nilai yang muncul pada praktek akuntansi rumah tangga seperti nilai kepercayaan dan religius (tidak mubazir, halal) menjadi dasar dari praktik akuntansi rumah tangga. Pada keluarga conjugal yang memiliki bisnis berskala mikro, akuntansi rumah tangga diimplementasikan terpisah dari akuntansi bisnis. Pada keluarga extended yang memiliki bisnis berskala mikro, akuntansi rumah tangga dijadikan satu dengan akuntansi bisnis. Temuan menarik lainnya adalah istri dipercaya oleh suami untuk mengelola keputusan dalam rumah tangga untuk barang sekali pakai dan barang bernominal kecil seperti peralatan rumah tangga dan sayur mayur. Untuk barang dengan nominal besar dan memiliki umur ekonomis yang panjang seperti kulkas, sepeda motor, dan mobil, suami ikut terlibat dalam pengambilan keputusan.

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1. Introduction

Household accounting is not a new discipline. There have been some researches about household accounting although most are not generated from Indonesia. Komori (2012) conducted a study about the nature of feminine accounting practices by examining the household accounting practices of Japanese women in the second half of the twentieth century. Accounting in the life of Japanese women became a tool for them to express their motherhood and to form their identity as women. She found that Japanese accounting practices at home closely follow traditional accounting practices. Women have managed household budgets in a ‘rational' manner, orientated towards objective quantification, and drawing on meticulously kept records.

Piorkowsky (2000) researched the implementation of household accounting in Germany, and the result showed that 27% of German households kept accounting records on a regular basis. The result findings were used to make the design of Das Neue Haushalysbuch, a household accounting book in Germany. Álvarez-Dardet et al. (2013) carried out a research that has two objectives, first to show women's participation and presence in the family's accounting records, specifically in key and transitional events of life. Second, to highlight, through real practices, the potential of household accounting to reflect and reinforce specific private patriarchy – where married women preserved economic rights- and the power relationships stemming from it. The result of the research indicated that both female and male performed the double role concerning male domination.

The findings from previous research show that there are differences in the practice of household accounting. Based on that reason, we believe that household accounting in Indonesia would provide different results. In recent years, many families open businesses, especially micro scale business. They have their own reasons to open a business, such as to obtain extra income or as the primary income.
Based on this fact, it can be synthesized that there might be two possibilities of household accounting implementation in the family owning micro scale business, whether to join or to separate the household and business accounting.

One of the reasons why this study focuses on household accounting for families owning micro-scale businesses is because micro-scale enterprise in Indonesia is growing fast. From 2008 to 2012 microscale enterprise in Indonesia grew to more than one million units. (Kementerian Koperasi dan Usaha Kecil dan Menengah RI). As the numbers of microscale are increasing, the implementation of household accounting in families owning micro-scale businesses could vary. Since there is no standard on household accounting in families owning micro-scale businesses could vary. Since there is no standard on household accounting, the study will explore values that become the base of its practice. By understanding these values, a deeper understanding of accounting as reality construction as Morgan (1988) stated can be gained.

The objects of the research are conjugal family and extended family owning micro-scale businesses. The business scale is microscale whose criteria is stated in Undang- Undang No 20 the Year 2008 Micro Small Medium Business with the maximum asset of Rp 50,000,000 (fifty million rupiahs) excluding land and building for business activities and the annual turnover is not more than Rp 300,000,000 (three hundred million rupiahs).

2. Literature Review

2.1 Non-corporate Accounting

According to Longman Advanced American Dictionary (2007), corporate is belonging or relating to a corporation. On the other hand, a corporation is an organization or group of organizations that work together for a particular purpose and are officially recognized as one. Besides corporate is a legal entity which transacts (Kamus Besar Bahasa Indonesia, 1996). Also, accounting is the profession or work of keeping or checking financial accounts, preparing financial reports, calculating taxes, etc. Based on the meaning stated in Longman Advanced American Dictionary and Kamus Besar Bahasa Indonesia, it can be synthesized that non-corporate accounting is any accounting activities done in a non-legal entity organization.
Abstracting local wisdom, maintaining heritage, and exploring values can be seen as the urgency of non-corporate accounting. In the case of abstracting local wisdom, non-corporate accounting research such as done by Sukoharsono and Qudsi (2008) on the accounting of Singosari Kingdom (1222-1292) finds that the Singosari Kingdom developed a system of taxation which provided tax for goods in various tariffs and different types of taxes based on commodities and problems occurred. The mechanism of writing in simple form was aimed for administration and accountability of tax collection. This finding in the research is also needed for the historical process. Whereas non-corporate accounting research such as Espa (2011) can abstract local values, which are responsibility, trusted, honesty, discipline, sincerity, and diligence.

There are several varieties of non-corporate accounting, which are accounting for a kingdom, accounting for microscale seller, accounting for family, accounting for non-governmental organization, and accounting for the community. King Udayana (989-1011) in Bali, Indonesia used coins as money in his era. Coins were printed in gold and silver plates as local currency, and they showed the spirituality of local people if we see the symbols in the coins. The symbols are two same patterns which were the same between the left and right side on the gold coins showing the balance between material and spiritual concepts. Four petal sandalwood flower patterns printed on silver coins portrayed the four cardinal directions that were believed by Balinese people that God and Goddess as the guardian of the people who believed in their greatness. From gold and silver coins in King Udayana era demonstrate that the empire understood the meaning of welfare and balance life (Sukoharsono and Budiasih, 2012).

Micro-scale sellers also practice accounting in their life. It can be seen in meatball sellers in Malang. Several meatball sellers in Malang apply Javanese price setting. They set the price of meatball not based on the cost of goods sold, but it is the reflection of Javanese cultures. Several Javanese Cultures that exist are tepo seliro, mangan ora mangan sing penting ngumpul, and nerimo ing pandum (Zalshabila, 2013). Espa (2011) researched accounting in accountant families. The results of the
study are accounting practices of the families had several motives and purpose. Several values appearing in the practice of accounting in accountant families and the practice of accounting in the family are separate into two classifications, written and non-written.

The practice of non-corporate accounting is also found in WWF as one of non-governmental organization. They do accounting activities even though they do not publish a formal financial report. This situation occurs because people think that action is more important than reporting (Fikri et al., 2010). The community also does accounting in their activity for example in Javanese community. Based on research conducted by Ahmar and Kamayanti (2009), when Javanese society held ceremonies like marriage and circumcision, mental and physical recordings exist in their activity. As well as values like togetherness among people, social obligations, and soul-spiritual profit appear in Javanese community.

2.2. Previous Household Accounting Research

According toEspa (2011), household accounting is physical and non-physical activities done by a family that is related to the financial management of the family. Mother (wife) is the leading actor of household accounting in the family because the mother (wife) often acts as the financial manager of the family. This occurs because the mother (wife) likes to take care of and manage finance in the family.

There are different factors which motivate the use of household accounting in a family, which are a parental influence, risk averseness, tax planning and important events such as birth, death, and marriage. They were the most prominent factors (Poornima et al., 2012). Even though there are so many factors which motivate the implementation of household accounting in a family, the application of household accounting in a family is based on consciousness, and it is flexible depending on the condition of the family because household accounting does not have a standard like accounting in the enterprise.

The record keeping method in household accounting is separated into two methods, written and non-written. There is evidence of the record keeping in the
written method, added with supporting evidence. Book and software on the computer are commonly used in record keeping. Applications such as Microsoft Money, HouseHold Accounting for Windows and Quicken offer new scope to household accounting and the relationships between the family members who input and use financial data (Poornima et al., 2012).

Espa (2011) conducted research in Indonesia that was aimed to uncover accounting practices in accountant family and construct accounting forms for a family. The findings of his study indicated that the motive and purpose of accountant family doing household accounting are to establish the behavior of family members, to strengthen the husband and wife relationship, and to be responsible to God regarding the obligation of zakat. The values that become a reference for every accountant in daily life are responsibility, trust, honesty, discipline, sincerity, and diligence.

3. Research Method

2.1. Type of Research

The qualitative research method was employed to answer the research question. In the case of life-worlds, we focus on the meaning given based on experience from individuals. Life-worlds world includes emotion, motivations, symbols, and their meanings, empathy, and other subjective aspects associated with naturally evolving lives of individuals and groups (Berg, 2004).

Interpretivism is the paradigm in our research. Interpretive paradigm sees reality as subjective depends on what people perceive it be. It is created in someone's mind, and then he interprets it by his own understanding. In the interpretive paradigm, human beings are the creators of their world, and then they give meaning to the world they created. Interpretive paradigm sees science just as common sense relying on interpretations. Based on all of them, our purpose of the research is to understand social life and to accentuate the meanings and understanding (Sarantakos, 1995).

We used the case study as research design because this research inquires the practice of household accounting in a conjugal family and extended family owning
micro-scale businesses. A case study is an in-depth exploration of a bounded system (e.g., an activity, event, process, or individuals) based on extensive data collection (Creswell, 1998 in Creswell, 2005). Our research can be categorized as an intrinsic case study because we want to understand the household accounting implementation in the conjugal family and extended family owning micro-scale businesses. According to Berg (2004), an intrinsic case study is undertaken when a researcher wants to have a better understanding of a particular case. Our role in this research is to understand the intrinsic aspects of the cases.

The case study design type used is a comparative case study. A comparative case study is numerous case studies of various research entities for cross-unit comparison (Berg, 2004). As our informants are conjugal family and extended family owning micro-scale businesses, we think comparative case study is apposite concerning how the implementation of household accounting between them.

Besides that, we also used the intensive case study as a type of research because we want to learn how a specific and unique case works. This is suitable for intensive case study whose goal is to produce a description that provides an understanding of the unique nature and workings of the case (Eriksson & Kovalainen, 2008).

2.2. Data Collection and Analysis Techniques

We use interview and documentation as data collection method. Once the data was obtained, it was then coded and categorized by labeling text with category names which are values abstracted from household accounting practice. A strategy we used for validating findings in our research is triangulation. Triangulation is a process of confirming evidence from different informants, types of data or methods of data collection in descriptions, and themes in qualitative research (Cresswell, 2005). The two informants in this research were Mrs. Prastuti as an informant for conjugal family, as well as Mr. and Mrs. Musthafa from extended family. Mrs. Prastuti family which has business in the education field and sanitary napkins. Her annual business turnover is about Rp 100,000,000, and her asset is about Rp 2,000,000. In her home, she lives with his husband and two children. Mr. Musthafa family lives not only with
his wife and children but also with his parents, sisters, brother, and brother in law. He sells books and golf equipment that are marketed on the internet. His annual business turnover is less than Rp 300,000,000, and the assets are about Rp 20,000,000.

4. Findings and Discussion

4.1 Conjugal Family

In a conjugal family, if they want to buy something, first they go to several stores to compare the price of the good they wanted. After finding the cheapest one, they set the time when they buy the good then calculate about daily saving to buy it. They estimate it by divide the price of the good with the number of days. Next, when the money is collected, they go to the store to buy it.

"Usually I save every day, so first go to the store, see the price at this store, how many times have I compared to other stores or supermarkets, find the cheapest price, and then when I want to buy, the price of the TV is divided by how long do I have to save"

Mrs. Prastuti’s business also makes budgeting, but there is a difference with budgeting in the family. If in the family she set aside money for buy things, but in her business is different. In her business, if she needs something, at first, she checks her business money, if there is enough money, buys the things but if there is not enough money, waits until enough and then she buys it.

"Because this business is mine for budgeting purposes, you can say it's almost non-existent, so if you need to buy something, see the finances if you buy enough money, you can buy it, but if it's not enough, wait until the money is enough. If I pay the teacher's salary, I usually pay it from the company money, so before I teach, I ask to be paid in full for one level, after that, it is calculated every month. I have to pay the teacher's salary, how much is it paid at the end of the month?"
The flexibility of using household accounting in Mrs. Prastuti family is same as Espa et al. (2011) that household accounting practice is flexible and have no exact rules. While the separation of funds for different purposes is the same with Northcott and Doolin (2000) that in budgeting, the family does physical separation of funds for different purposes.

Goods in the marital family are divided into two kinds, first is products with small nominal and the other is goods with high nominal. Goods with small nominal are goods for kitchen needs, bathroom, and for washing. Meanwhile good with high nominal is goods which the nominal is bigger than products with small nominal like TV, or cupboard.

For goods with a small amount, she usually buys it by herself not discuss with other family members, but for goods with high nominal, she regularly discusses with husband. She frequently talks about which products they should buy tailored with budget and home atmosphere, for illustration when they want to buy a cupboard, is the cupboard suit with the home atmosphere or not. When they feel the cupboard is suitable, they buy the cabinet.

"Yes, for example, a cupboard, we are about the cupboard that we want to fit in with the atmosphere at home."

The process of decision making in her business, in the beginning, is she look her business money before she buys something. If the money is sufficient, she buys the goods on the contrary if the money is not enough, she waits until the money is enough after that she buys the products.

"Decision making in my business, when there are items that I need for business, I see the business finances first. If you buy enough, if it's not enough, wait until it's enough.

Financial and transaction record in Mrs. Prastuti family is joined because it helps her to calculate daily expenses. She uses a book to record financial and
transaction in her family that has no debit and credit column. The reason to choose a book that has no debit and credit column because she does not understand about debit and credit thus she only records her incomes and expenses.

"Wow, I don't understand what it is like, I just wrote down how much income I had and what the expenses were. At the very least, I noted how much the expenses are today. If I spend a lot of money today, I usually say to my children with my husband if I spend a lot of money today, so if the children ask for money to go or snack, I don't give it. Only the gasoline or the cost of the bus if you want to go."

For the process of financial and transaction record in Mrs. Prastuti family, first, she categorizes the expenses at the day, after that she sums all expenses in the same category and then it considers as an expense. Lastly, she records it in the book. Only income from her husband and her salary she writes in the book. She separates business and family's money because if she joins them, she will confuse about the actual money she has. Moreover, by separate them, she feels that her finance is controllable.

"I was separated so that I wouldn't be confused between family money and business money. If combined, dizzy, which business money is the family's money, if you split the money, you can control it more."

The process of the transaction and financial record in her business is the same with the process in the family. She categorizes the expenses at first. Next, she accumulates all the costs in the same category and then she adds them as an expense. For income, she sums all incomes, and they consider as income. After that, she deducts income with the expense. After all, she writes down in a book, but the book is different from the book for the family.
"It's the same as making it at home."

The format of the book for record transaction and financial in business is the same with the format in the house. The finding in the marital family about the physical record of household accounting activities is the same as Espa et al. (2012) that one of the practices of household accounting has a physical record.

Mrs. Prastuti family has two type of long-term financial planning they are insurance and deposit. She has education insurance for their children, health insurance for the family, and insurance for a pension. She chooses insurance as long-term financial planning because, in this life, we do not know what will happen in the future as a result for the preparation of the worst case it is better to buy insurance.

"So, as I said earlier, I made a special account for auto debit. I calculated how much the amount of the bill was just then I filled in the account."

For paying their premium, she usually pays it using auto debit. She has one special bank account she uses for auto debit. Before maturity date, generally, she calculates the amount of premium she must pay for a current month. After calculating the amount, she fills in the money in the bank hence when the maturity date comes, and the insurance system will automatically debit it from her account.

"Usually I directly debit my account, so I have one special account for debit billing, every month I estimate how much my total bill will be, so I also arrange all the bills so that the auto debit is on the same date."

The maturity date for premium payment is set for the same date. She set the same date for the reason that it is easy for her thus she does not need to go to bank more than once for pay the premium.
"Just to be practical and not need to think about the invoices, if I differ in the amount of time I will also have to go to the bank to pay the bill."

Also, she also has a deposit in the bank. She has deposited in the bank for the reason of the payment of her children's tuition fee. Besides for tuition fee payment, she wants her money only use for something that is needed not for something that is vain.

"So that the money won't be used for what you don't need, then make a backup that can't be contested."

When there is excess money in her account, she usually uses it to open a new deposit account. The periods she set for her deposit are six-month, one year, and two years this happens because the payment of her children's tuition fee is every six months. When the money in deposit account can be taken, she uses it for pay tuition fee of her children, but when the time does not match between time to take deposit account money with the time to pay tuition fee, she uses her savings. After the money in deposit account can be taken, she puts back the money into savings.

If there is excess after payback to savings, she commonly gives the new money to an orphanage or put in charity box in a mosque. She claims that her money is not entirely hers, there are several parts to poor people. If she does not give money to an orphanage or put in the charity box, she usually keeps the money for daily use.

"Sometimes I give it to an orphanage or don't enter the mosque's charity box or save it."

By placing excess money in a deposit account to avoid unnecessary things, this study proved the same with the findings by Poornimaet al. (2012) who said that household wants to be in control of their finances.

Numerous values emerge in Mrs. Prastuti family are trust, not redundant,
religious, and preventive. By husband gives authority about house appliances to wife, it shows that trust can be seen in this family. In Mrs. Prastuti family, they thwart the using of their money to buy unnecessary things because of that she put in deposit account if there is excess money in her. Furthermore, since their money is put in a deposit account, their money cannot be used because it can be used as back up fund.

Religious exists as one of value in Mrs. Prastuti family. They do not consider that the money they have is theirs. There is a piece of cake of the money is for poor people. As for implication, they gave the money leftover in her family in an orphanage near their house. To prevent from unexpected events, she did preventive action by buying insurance for family’s member. This is occurred because of uncertainty in the future.

4.2 Extended Family

In Mr. Mustafa family, if they want to buy something, they will set aside money from their incomes. They have no minimum target about the amount of money they have to set aside. After setting aside money, if the money is enough to buy goods, they will buy it.

"Yes, it is usually stored first in advance to buy the items, keep the money saved every month so that it can be kept at least to be able to buy a refrigerator."

For things that are regularly spent, they usually predict the amount of money they will spend by looking at previous payment. When the critical condition occurs, such as someone in the family is sick and they need to see the doctor, they took money from another post.

"If the routine is already estimated, the portion to be removed if the one who does not, for example, do not buy every month or for a certain period, buy it, we are saved, for example, for the children to go to school."
In running his business, Mr. Mustafa does not make budgeting for his business. He runs his business without make budgeting for his business. Too much thinking about budgeting will make his business stuck.

"Do not think that is strange, the important thing is we can go on, there is no budgeting et al."

Even though Mr. Mustafa family had posted for every expenditure, but budgeting in this family is flexible. They do not stiff about their expenses, they take money from a post to another post if it is urgent. This finding proved similar to Espa et al. (2011) that household accounting practice in a family is flexible.

Goods in Mr. Mustafa family are separated into two kinds, general and non-general. General products in Mr. Mustafa family are goods that if his wife wants to buy do not need to ask Mr. Mustafa like children's toys and snack. Mr. Mustafa gives full authority to his wife about general goods because he believes that his wife is a good wife that will buy things that she needed thus the money will not be redundant.

"In general, I entrust total, so this is the case if the relationship in the house for example items in the home, food, clothing and so on has been handed over, and I do not ask questions about it. So, if for instance there are examples of people asking how much the clothes are, how come it's costly, it's never been just asked how much is it good, oh the price is fifty, there's no further question.

Non-general goods are goods that his wife thinks she must discuss first with Mr. Mustafa, like a refrigerator. If the family want to buy an item that is classified as non-general goods, Mr. Mustafa and his wife discussed it first before they bought the products. After they reach an agreement, they purchased the products.

The result of decision making in Mr. Mustafa family is in line with Poornima et al. (2012). Mr. Mustafa family only buy goods they needed, so their money is not
redundant) meanwhile households in Mauritius want to be in control of their finances.

Mr. Mustafa family did not separate their home and business financial record since they argued that this method is simple, effective and efficient. Also, Mr. Mustafa's wife said that for several things in this life we need to live in regularity, as Prophet Muhammad already pointed out those things included in the financial field.

To record financial and transaction they use a book that is consisting of the account name, debit, and credit columns, they did not make the column to separate account name, debit, and credit column because the book producer already makes the column. They thought that it is easier for them to buy a book that already consists of the account name, debit, and credit column rather than to make a new column to separate account name, debit, and credit column in the book.

"Use cash books sold in stores, debit, credit, balance."

The process of financial and transaction record for the expense is the wife categorizes the, for example, one day she wanted to buy vegetables and kitchen spices for the family, she used her motorcycle to go to greengrocer with Jundi, before she arrived at greengrocer she purchased gas for her bike. After coming at grocery, she bought vegetables and kitchen spices, suddenly before went home Jundi (the child) saw a toy and he asked his mother to buy it thus his mother bought the toy for Jundi.

At home, she calculated the money she spent for vegetables, and kitchen spices then wrote it in the book, gas and toy for Jundi are also written in the book, but she separated them with vegetables and kitchen spices expenses. For income, she only wrote the amount of revenue that she got from his husband and the income she got from her salary. She just made two kinds of records, daily and monthly records.

"If it is recorded, how many months is it, only we are flexible if we need to be told, yes, because everything is given to me, I want to get out how many have been given."
In running his business, Mr. Mustafa makes a financial and transaction report. The format he used is different from the format in his family except the contain is same: cash in and cash out. If in his family the format is using debit-credit column, but in his business, he does not use debit-column.

"Only income and expenditure."

The procedure of record at first, he sums all of the incomes whether from books or golf equipment’s after that he calculates all of his expenses. Expenses that he estimates are internet expenses and other expenses to help his business. After that, he writes it on a book.

"More or less the same as the wife does, add up all the money in and add all the new expenses reduced."

The findings in Mr. Mustafa family about financial and transaction record confirm Espa et al. (2011) that one of the practices of household accounting has a physical record. If there is a surplus in financial, Mr. Mustafa and his wife usually buy gold bullion that has a certificate. Mrs. Musthafa said that they choose gold bullion for long-term financial planning because gold is halal and stable it can protect their money, besides that gold bullion is not containing usury.

"Because gold is a stable item in the sense that all people use it, even if there is inflation, gold can be sold anywhere else in the country, right, so it is relatively safe. Besides that, it also does not contain the element of usury if you save money in the bank, the interest is hit by interest if gold is not affected."

The process of long-term financial planning in Mr. Mustafa family is when Mr. Mustafa and his wife have cash after paid all expenses, the remaining money they used to buy gold bullion that has a certificate. After that, they collect them in their
home, and when their gold bullions are more than one kilogram, they rent a safe deposit box and put their gold bullions in there. They will sell their gold bullion whenever they need it.

There is contrary to long-term financial planning in his family and his business. In his family, he makes a long-term financial, but in his business, he does not make any long-term financial planning. He runs his business without financial planning, decision making, and budgeting, and he let it flow his business. He said that this is rural marketing, run a business without overthinking because too much thinking will make his business stuck.

"Too much thought doesn't work."

Long-term financial planning in Mr. Mustafa family confirms Poornima et al. (2012) that important event is one of the household accounting motives. Mr. Mustafa and his wife buy gold bullion as preparation for future's needs. They anticipate an essential event that can occur in the future.

Several values that appear in Mr. Mustafa family, they trust, religious, halal, not redundant, visionary, and effective & efficient. Trust as a value in Mr. Mustafa family can be seen in the relationship between Mr. Mustafa and his wife. Mr. Mustafa gives authority to his wife about things inside the house such as clothes, food, etc. His wife also a religious person, she chose gold for saving because gold has no usury contrast with saving money in the bank that has usury. In Mr. Mustafa family, both of Mr. Mustafa and his wife only buy necessary things; they don't want their money is spent on unnecessary things. They control their money by recorded their financial and transaction. For their children's necessities in the future, they already prepared them by buying gold bullion as their saving. This activity showed that Mr. Mustafa and his wife are visionary people, they not only prepared for a short period but also for an extended period.

5. Conclusion, Limitation, and Implication of Research Conclusion

From research findings, it can be concluded that values become the base of
household accounting implementation. Both conjugal and extended family implement household accounting in their family, but it is dissimilar with the accounting activities in their businesses. At marital family's business, the informant does not make long-term financial planning for his business meanwhile for extended family, and the informant does not make budgeting and long-term financial planning in his company.

An interesting finding in this research is both wives in the families are fully trusted by the husbands for manage disposable, and small nominal goods like a vegetable, and household appliances nevertheless for goods with big nominal and have long terms economic age like a refrigerator, motorcycle, and car, the husband is involved in decision making. Several values also emerge in the families they are trust, not redundant), religious, preventive, halal, visionary, effective, and efficient.

5.1. Research Limitation

Limitation of this research is there are not many households accounting research in Indonesia. Because of that, we need more time to understand and interpret what is a household accounting. For the reason that our informants are businessman and businesswoman, it is hard for us to do interviews with them, and we should match our schedule before did interviews. Besides that, to complete the data we sent a list of questions by email to our informants as one of informant lives in the different city and the other is going to another town for his business necessity. We think this research is not maximal in data gathering. Second, for subsequent research. Since we set the objects of this research are families owning micro-scale businesses, another researcher can expand household accounting research by set another research object, for instance, the family owning medium scale business or family owning large scale business.
REFERENCES


### TABLES

**Table 1**
Values and Implementation on Household Accounting of Conjugal Family

<table>
<thead>
<tr>
<th>Values Found</th>
<th>Implication on Household Accounting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust</td>
<td>Husband trust wife to manage house appliances</td>
</tr>
<tr>
<td>Not redundant</td>
<td>Wife put excess money in a deposit account to prevent from buy unnecessary things</td>
</tr>
<tr>
<td>Religious</td>
<td>Excess money from the result of deposit gives to orphanage or charity box in a mosque</td>
</tr>
<tr>
<td>Preventive</td>
<td>They buy insurance for the family.</td>
</tr>
</tbody>
</table>

Source: Data Processed (2014)

**Table 2**
Values and Implementation on Household Accounting of Extended Family

<table>
<thead>
<tr>
<th>Values Found</th>
<th>Implication on Household Accounting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust</td>
<td>Decision making is based on trust of the husband to wife.</td>
</tr>
<tr>
<td>Religious</td>
<td>Saving in gold to avoid usury (<em>riba</em>) and only buy needed things to stay away from redundant</td>
</tr>
<tr>
<td><em>Halal</em></td>
<td>Saving in gold to avoid usury (<em>riba</em>)</td>
</tr>
<tr>
<td>Not redundant</td>
<td>Make financial and transaction record to control expense</td>
</tr>
<tr>
<td>Visionary</td>
<td>Buying gold bullion as saving and for their children’s needs in future</td>
</tr>
<tr>
<td>Effective and efficient</td>
<td>Buying a book that is already columned by producer</td>
</tr>
</tbody>
</table>

Source: Data processed (2013)
intentionally blank