

IMPROVING BRAIN AND HEART PERFORMANCE AS A BASIS FOR ISLAMIC HOUSEHOLD ACCOUNTING PRACTICES

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ABSTRACT

This community service program aimed to raise awareness among housewives about their roles in household management, with a particular focus on financial responsibilities. Utilizing a lecture-based methodology that integrates humanist and theocentric perspectives, the program emphasized that women should not bear sole responsibility for managing household finances. The initiative also incorporated brain exercises to enhance memory, serving as a tool for recording and retaining important household information. These exercises were designed to improve cognitive function while also promoting emotional well-being, highlighting that true peace (sakinah) in the home stems not from material wealth but from spiritual fulfillment and trust in God. Additionally, the program addressed the growing concerns surrounding online financial risks, such as digital loans and online gambling, educating participants on how these threats could deplete household assets. Ultimately, the program aimed to equip housewives with the knowledge and tools to manage household finances effectively, while fostering a balanced approach that integrates cognitive, emotional, and spiritual health, thus contributing to a harmonious and financially secure family life.

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INTRODUCTION

Community service in the accounting field has brought tremendous destruction (Bryer, 1993; Lehman & Okcabol, 2005; Septyan & Mintoyuwono, 2022). The pattern is always the same, providing bookkeeping training to Small and Medium Enterprises (SME). Then the results are used to apply for credit to the Bank. As we know, the MUI issued fatwa no. 1 of 2004 that bank interest is haram, but community service in the accounting sector actually massively resonates with this. This means that community services in the accounting sector have contributed to the increase in inflation in this country (Macintosh et al., 2000; Okeke, 2016). One of the impacts is inflation, a decrease in people's purchasing power and sin. Therefore, we are looking at other ways so that accounting knowledge continues to provide benefits to society.

The target of community service this time is no longer SMEs. We start from the smallest social order, namely the household (Hirway, 2015; Septyan et al., 2022). Family entities must be provided with counseling and awareness. Modern society is facing the reality that they can understand complex business realities but fail to understand simple private domains. Ultimately this leads to a large number of divorces. The reason is that husband and wife do not understand each other's job descriptions. Apart from that, the influence of Western science shows that household accounting studies only focus on financial matters, they do not understand the nature of men and the nature of women, everything is within the framework of gender equality (Carnegie & Walker, 2007; Febrianty et al., 2016; Hanna et al., 2021; Llewellyn & Walker, 2000; Ramlugun et al., 2016). This is contrary to the concept of Islam, there is a dichotomy between men and women, they are not equal, they are different, and they have the opportunity to enter heaven but on various tracks. Islam has provided this track according to the nature of men and women.

Apart from that, the dogma in society is wrong. We often hear "Wife's money is wife's money and husband's money is wife's money" (Ciciolla & Luthar, 2019; Gustiningsih et al., 2022). This kind of view is very deviant from Islamic teachings (Hilgert & Hogart, 2012; Komori, 2012; Musdalifa & Mulawarman, 2019; Raharjo & Kamayanti, 2015; Ramadhani et al., 2021; Septyan et al., 2022; Thalib, 2022; Winarto, 2022). The urgency of this program is to raise awareness of the nature of women and men in the household and to make the public aware that accounting must adapt its form based on its theme. Household accounting is designed to help maintain a harmonious household life (we know it as *sakinah mawaddah wa rahmah*). Apart from men's nature and women's nature, we also provide education about the

dangers of online gambling and online loans, which phenomena have disrupted family harmony.

The audience for community service programs significantly influences the selection and presentation of accounting materials. Different demographics, such as age, education level, and socio-economic background, necessitate the customization of accounting content to ensure relevance and effectiveness. For example, when delivering training on household accounting, it is important to account for the participants' specific contexts, including their daily experiences, knowledge of financial management, and cultural perspectives. Tailoring the material to their needs enhances engagement and ensures that the information is not only accessible but also actionable. In this way, the content is more likely to be applied in real-life scenarios, leading to meaningful improvements in financial management at the household level.

When addressing the nuances of household accounting, it is essential to recognize that the history and evolution of accounting provide a foundational context for understanding contemporary practices. Accounting, as a discipline, has evolved through time, and its principles were often initially rooted in simple memory techniques and oral traditions, which have shaped the way financial practices are understood today. Exploring the history of accounting allows participants to grasp how financial decision-making has progressed and how it can be applied to modern non-commercial settings, such as households. This historical perspective offers insights into how various financial concepts, such as budgeting and resource allocation, have been practiced across generations, helping to ground the knowledge in real-life applications.

Moreover, understanding the origins of accounting, especially its connection to personal memory and experience, helps individuals recognize the practical relevance of accounting principles in their own lives. By considering how accounting was traditionally learned and applied—often without formal systems or tools—household members can better appreciate the foundational skills required to manage finances effectively today. This perspective emphasizes the value of both formal and informal financial knowledge, highlighting the importance of personal experiences and historical understanding in shaping how individuals engage with household accounting. As a result, this approach not only improves financial literacy but also fosters a deeper connection to the financial practices that influence everyday family life.

As part of our efforts to enhance participants' understanding of accounting within the context of family life, we are collaborating with faculty members from the health sciences department. This partnership aims to provide education on methods for improving brain performance, as mental clarity and cognitive function are essential for effective decision-making in household accounting (Septyan & Mintoyuwono, 2022). By enhancing brain performance, individuals are better equipped to manage household finances efficiently while also fostering a deeper understanding of how financial decisions impact family well-being.

Moreover, it is essential to recognize that the heart and emotions also play a significant role in the practice of household accounting. Emotional intelligence and personal well-being are foundational to making thoughtful and balanced financial decisions that contribute to a harmonious family life. Thus, while commercial accounting serves a critical function in business entities, its principles should not be blindly applied to non-commercial or household settings. Instead, accounting in these contexts should support the broader goals of the family or community, prioritizing harmony, well-being, and long-term sustainability. Therefore, household accounting must consider not only technical skills but also the emotional and cognitive dimensions of individuals involved in the process.

LITERATURE REVIEW

Some reflections of accounting forms

Accounting is synonymous with recording debits and credits. Logocentric is that accounting is usually used in recording company finances (Kamayanti, 2013; Lehman, 2019; Moore, 1992). Even though accounting has different forms in different places (A. R. Putri & Septyan, 2023; Walker, 2010). Accounting in companies exists to help management earn profits. Meanwhile, accounting in non-business entities must adapt its form and objectives (Triyuwono, 2012). For example, household accounting, accounting must be designed in such a way as to support household harmony (Septyan et al., 2022). Household accounting is not designed to increase assets or generate profits because a household is an entity that is not driven by money but is driven by love (Hirway, 2015), so household accounting must be designed to produce designs that make love blossom within it.

Household accounting does not always rely on written or digital records but can also take the form of memory accounting. In this approach, family members keep financial information in their minds rather than documenting it formally. This method allows household members to prioritize creating and cherishing meaningful memories with their families over focusing on bookkeeping tasks. Such practices are not outdated; they continue to be used today,

particularly by communities like farmers (Hidayati et al., 2023; Yamey, 1981) This form of accounting emphasizes relational harmony over formal verification.

Another form of household accounting emerges through communication. In this context, the language of interaction within the household serves as a form of accounting. For instance, a husband providing financial support to his wife does not require an audit to ensure accountability. Instead, this relationship is built on trust, sincerity, and love, eliminating the need for written records or detailed transaction tracking (Musdalifa & Mulawarman, 2019), in the household context, the wife is seen as an invaluable asset, though not in the conventional sense defined by financial accounting standards. Rather than being viewed through a material lens, the wife is appreciated for her role in fostering happiness and contributing to the spiritual and emotional growth of the family (A. R. Putri & Septyan, 2023). This perspective highlights the holistic value of relationships in household accounting, where emotional and spiritual well-being take precedence over financial metrics.

Overall, household accounting demonstrates remarkable adaptability in its forms, reflecting the priorities and values of the family. Whether through memory-based practices, communication, or relational perspectives, household accounting shifts the focus from financial accuracy to fostering trust, love, and emotional fulfillment within the family unit. These alternative approaches underline the importance of aligning accounting practices with the family's collective well-being and spiritual growth.

MATERIAL AND METHOD

This community service uses a lecture method with a humanist-theocentric approach (Achmadi, 2008). This approach is widely used to criticize sharia accounting practices that have deviated from human nature (Annisa & Septyan, 2023; A. S. Putri & Septyan, 2023; Septyan & Mintoyuwono, 2022), in this case, modern accounting has made deviations from wrong understanding and excluded women from their nature. In the name of emancipation or something like that, accounting finally got caught up in the problem it created and thought about how to solve it. Meanwhile, if we return to Islam, adhering to the Al-Quran and As-Sunnah then every human being has returned to his true nature.

In this case, household accounting focuses on the nature of women (Cooper, 2001; Hoskin, 1992; Kamayanti, 2013; Kokot-Blamey, 2021; Lehman, 2019; Moore, 1992; Ramadhani et al., 2021; Sandfield & Percy, 2003). Humans were created by God to be glorified, women are indeed under the leadership of men, but therein lies the glory of women, they must be protected, educated, provided for, and loved sincerely without needing to ask for anything

in return. Women are highly glorified figures in Islam, unfortunately, women themselves have been contaminated with modern thinking that women are rivals for men, not complements.

This community service was carried out in one day in the Gandul sub-district. Universitas Pembangunan Nasional Veteran Jakarta (UPNVJ) collaborates with the Gandul sub-district to organize a community service program for PKK committee, By carrying out the theme of household accounting, UPNVJ is looking for ways to implement household accounting effectively, one way is to equip community service participants with tools that are capable of practicing household accounting, namely brain and heart.

We have 23 participants consisting of the PKK committee and local village employees (Gandul-Depok) the location is highly strategic, and we have some understanding of the socio-economic geographic conditions in Gandul. Moreover, our target participants are housewives, who are still deeply influenced by societal misconceptions regarding household accounting. We were also assisted by four students who helped us in terms of administration and three student as editors videos. Brain gymnastics demonstration and consumptionThe participants who attended were the heads of the PKK the housewives and PKK administrators. We gave a brain gym demonstration which was immediately followed by the participants. After that, it was followed by a lecture with material about Islamic household accounting and other family financial literacy.

In brain gym session we give them pre and post-test. But in other session, such as household accounting and family literacy, we didn't give them test, because its so privacy, we discuss in our presentation, interactive with participant. Occasionally, some individuals interject with personal issues during discussions, which we respond to thoughtfully. Interestingly, these moments enhance the vibrancy of our discussions, making them more engaging and far from monotonous.

RESULT AND DISCUSSION

The integration of both the brain and the heart is crucial for effective household accounting, a practice that directly contributes to fostering a *sakinah*, *mawaddah*, and *rahmah* (peaceful, loving, and compassionate) family. These values are foundational to a harmonious and balanced household, underscoring the importance of not only cognitive understanding but also emotional intelligence in managing household finances. Household accounting, when approached with both intellectual insight and emotional sensitivity, creates a stable environment where financial decisions are made thoughtfully, promoting well-being for every family member. The ability to navigate financial matters with both reason and empathy

strengthens the family unit, ensuring that resources are managed responsibly while preserving the emotional bonds that sustain the household.

The event was formally inaugurated by Mr. Ilham, the Village Head, who was joined by his wife, Mrs. Lenny Muliawati as the head of the Family Welfare Movement (PKK) in the Gandul Sub-district. Their participation in the opening ceremony emphasized the importance of community support and involvement in initiatives aimed at improving family welfare. Mrs. Ranti Nugraheni, S.Si, M.Ak, the head of the community service team from UPN Veteran Jakarta, also delivered initial remarks, marking the beginning of the day's activities. Her speech outlined the purpose of the event, highlighting the relevance of household accounting in improving family life and financial literacy. Mrs. Nugraheni expressed her hope that this program would serve as the first step in a series of community-based initiatives designed to promote sustainable household accounting practices across the region.

In her opening address, Mrs. Nugraheni also articulated the broader goals of the program, emphasizing the importance of continuous learning and development in the field of household accounting. She envisioned that future sessions would build upon the knowledge shared today, ultimately advancing the participants' understanding to a more sophisticated level. Mrs. Nugraheni expressed confidence that such initiatives would not only benefit the participants in this life, improving their financial practices and overall family harmony, but also have a lasting impact on their well-being in the hereafter. This forward-thinking approach underscores the program's dual focus on practical knowledge and spiritual growth, aligning financial management with broader values of personal and family well-being.

a. Improving Brain Performance

We realize that increasing intelligence can only be done by maximizing brain function. For this reason, we (accounting lecturers) collaborated with the lecturer at the Faculty of Health Sciences, Mr. Ns. Chandra Tri Wahyudi, M.Kes, M.Kep. He gave material about this important human organ with the title "Cognitive Stimulation Therapy: Brain Gym". Brain exercises (brain gym) that involve a series of simple movements are designed to stimulate the integration of both the right and left hemispheres of the brain. This process enhances body coordination as well as fine and gross motor skills. By engaging both sides of the brain, these exercises contribute to improved physical and cognitive abilities. Furthermore, brain exercises have been shown to have additional benefits, such as reducing stress and enhancing concentration, making them valuable for overall well-being.

In addition to improving motor coordination, these brain exercises have proven effective in reducing stress levels and boosting mental focus. Through the activation of different brain regions, individuals can experience a marked improvement in their ability to concentrate on tasks. The exercises also support cognitive flexibility, which is essential for daily functioning. The positive effects of such brain exercises extend beyond cognitive enhancement; they provide a holistic approach to maintaining mental and emotional health.

Remarkably, brain exercises have also been implemented with elderly individuals suffering from dementia, with significant positive outcomes. Studies have shown that regular engagement in these exercises can help improve cognitive function in dementia patients, fostering better memory retention and mental clarity. This highlights the versatility of brain exercises, demonstrating their capacity to benefit individuals across various age groups and cognitive conditions, ultimately promoting better brain health and quality of life



Figure 1. Mr. Chandra share knowledge about brain performance

Following a presentation on the human brain, the instructor, with the assistance of four students, led participants in a series of practical brain exercises. The session focused on introducing 12 specific movements that were demonstrated to members of the Family Welfare Movement (PKK). Although the exercises appeared simple, they were carefully designed to activate various parts of the brain. Regular practice of these movements has the potential to enhance brain function by improving coordination and cognitive engagement. Participants learned that consistent application of these techniques could yield significant benefits, including better memory retention, improved mental focus, and enhanced overall brain health.

This hands-on approach effectively reinforced the theoretical material presented earlier in the session.

The exercises aim to activate all regions of the brain, enhancing cognitive integration and functionality. Participants learned how these movements could improve memory, boost mental clarity, and promote better blood circulation to the brain. Such outcomes are particularly beneficial for individuals managing multiple roles and responsibilities, as they contribute to overall cognitive well-being. This interactive approach not only helps participants understand the theoretical aspects of brain health but also equips them with practical tools for everyday life. Encouraging continuous practice of these exercises can lead to long-term improvements in brain function, supporting both personal and community development. Sessions like these are instrumental in promoting health education and empowering participants to take proactive steps toward maintaining cognitive health



Figure 2. audience was doing tutorial of brain gym

In relation to accounting, we report from accounting history journals which tell us that accounting practices existed before the formation of letters and numbers. For example, in Berber traders in Africa, all their trade transactions are recorded in their heads. Especially in the household, housewives should not be preoccupied with the practice of taking notes in black and white but simply remembering. So that housewives can maximize other housework.

Moreover, the position of household accounting must be differentiated from commercial

accounting. If accounting in a company helps generate profits, accounting in a house must make the house find its good.

Participants in the community service program were assessed using pre- and post-tests administered via a Google Form. These tests were designed to measure the knowledge and skills acquired throughout the training, offering a clear picture of the participants' progress. Alhamdulillah, the results were promising, as there was a noticeable improvement in the participants' scores after completing the brain exercises. This demonstrated the effectiveness of the training program in enhancing participants' cognitive abilities and overall understanding of the material.

The pre- and post-test approach allowed for a systematic evaluation of the impact of the brain exercises on the participants' performance. By comparing the results before and after the exercises, it became evident that these exercises contributed significantly to improving participants' memory retention and problem-solving abilities. Many participants showed remarkable improvement, with some achieving perfect scores on the post-test. This indicates that the brain exercises not only helped in reinforcing the material but also supported cognitive development in a practical and measurable way.

Furthermore, the increase in test scores underscores the value of incorporating brain exercises into educational programs. These exercises are not only beneficial for improving memory but also for enhancing concentration, mental clarity, and overall cognitive function. The positive results from the post-test suggest that such interventions can have a lasting impact, helping participants retain information more effectively and apply it in real-life situations. This outcome highlights the importance of combining cognitive training with educational content to optimize learning outcomes and ensure that participants are equipped with the necessary skills and knowledge for future challenges.

b. Improving Heart (Mental) Performance And Household Accounting

After completing the post-test on brain exercise material, participants were still enthusiastic about improving heart performance. The material this time was delivered by Mr. Krisno Septyan, S.E., M.S.Ak., with a background in social accounting science. Of course, this time the material did not discuss how to repair the liver in the human body's organs, but rather the mental and emotional aspects. He emphasized that household accounting is not designed to

enable households to generate profits or increase assets. He also emphasized that the number of assets is not a measure of household success. There are those to whom Allah gives wealth because they might be disbelieved if they are poor, and there are also those to whom Allah gives poverty because they might forget that they will become rich and Allah knows all about His servants. Neutralization needs to be done so that the initial mindset is how accounting can support the main activities of an entity. This means that accounting will adjust its form based on its location.



Figure 3. Mr. Krisno sharing knowledge about Islamic Household Accounting

In commercial accounting, the roles and responsibilities of company executives are often a key area of discussion. Similarly, household accounting must address the roles of each member within the household. This approach ensures a comprehensive understanding of how responsibilities are distributed and managed, contributing to the overall balance and functionality of the household. Given that the participants in this context are women, it is important to consider the roles outlined for women in the Al-Quran. The Quran highlights three primary functions for women: their role as a wife, their role as a mother, and their social role within the broader community. These roles serve as a guiding framework for understanding the multifaceted responsibilities of women in both private and public spheres.

Notably, the Quran emphasizes the role of women as wives more frequently than the other roles. This indicates the significance of the marital relationship and its impact on the overall structure and harmony of the family unit. The Quran's focus on this role underscores the importance of nurturing and maintaining this relationship as a central aspect of a woman's responsibilities. As a result, women are encouraged to devote particular attention to their role

as wives, balancing it alongside their responsibilities as mothers and active members of society. Recognizing and fulfilling these roles, as outlined in the Quran, allows women to contribute meaningfully to their households and communities, fostering a sense of purpose and alignment with religious teachings.

In the aspect of household finances, the rumor circulating in society is that "the wife's money is the wife's money and the husband's money is the wife's money." This is a wrong understanding. The speaker provides the proposition of QS. An-Nisa verse 34. It is explained that the husband is the Qawwam for women. Qawwam here has many functions, the husband needs to be a guarantor who is obliged to protect and provide sustenance, as an educator and as a judge (who decides) in the household. In this verse it is also explained that the husband gives part of his sustenance, the verse does not mention the word "kullu" which means "all". This means that the rumors circulating must be changed to "the wife's money is the wife's money and some of the husband's money is the wife's money". This concept explains the nature of a husband's leadership, which by nature is to regulate, not be regulated. The husband doesn't need to hand over all his money to the wife and then the wife manages all the husband's finances, which ultimately eliminates the essence of Qowam.

c. Family Financial Management And Investment Material

The final material was delivered by Mr Andy Setyawan, S.Pd. M. Ak. This material explains more technical matters and steps to be aware of in family finances. But before that, he said that the main source of family finances must be halal, even gray areas need to be avoided. Finances that are not halal can cause disaster in the family (QS. Ash-Shura: 30).

After ensuring that everything is halal, the next step is proper financial allocation. Once again the emphasis of household accounting is not aimed at increasing assets. So he warned the participants to be wise in using finances in the digital era, with the rise of various platforms and the ease of paying, this is actually a tempting opportunity to get rich instantly. However, this temptation also has great risks. For example, online gambling (Judol), fraudulent investments and online loans (pinjol).



Figure 4. Mr. Andy sharing knowledge about financial literacy in family

He elaborated on the significant risks associated with online gambling (referred to as judol), highlighting its potential to cause substantial financial losses. Many individuals have fallen victim to addiction, ultimately losing their wealth due to prolonged involvement in such activities. This phenomenon underscores the dangerous nature of online gambling and its impact on financial stability. The strategies employed by gambling operators are particularly insidious. Initially, bookies are not concerned about immediate outcomes, such as players winning or losing. Instead, their primary focus is on ensuring that players remain engaged and continue participating. This approach subtly manipulates players into prolonged engagement, making it difficult for them to break free from the cycle of gambling. Over time, these tactics take a toll on players' subconscious behavior. Without fully realizing it, many individuals find themselves gradually exhausting their resources in pursuit of gambling. This leads to the depletion of their legitimate wealth, often replaced with funds derived from illicit means. The deceptive nature of online gambling creates a vicious cycle, ensnaring victims and causing severe financial and social repercussions.

Not to mention there are fraudulent investments with the characteristics of promising unfair profits in a short time, promises of bonuses from recruitment, claims of no risk, taking advantage of public figures, and unclear legality. The public must understand all these characteristics in order to avoid fraudulent investments. It doesn't stop there, he also conveys that online loans result in huge debts, usually, the borrower will dig holes and close holes and be in a very large online loan chain which in the end will drain assets. He also gave a warning to pay attention to young people at home to be wary of these loans because statistics show that young people make the most online loans.

CONCLUSION AND RECOMMENDATION

This community service has successfully increased housewives' awareness of their roles in household financial management in alignment with Islamic principles. It has shifted their perspective from the notion that "a husband's money fully belongs to his wife" to understanding the husband's leadership role in financial management. This aligns household financial practices with Islamic teachings, promoting harmony within the family. Furthermore, the program has enhanced financial literacy by addressing modern financial risks, such as online gambling and digital loans. This awareness equips participants to safeguard their family's economic stability in a rapidly evolving financial landscape. Additionally, incorporating brain exercises into the training has proven effective in improving participants' memory retention, enabling them to grasp and apply new concepts in household accounting practices.

To build on the success of this initiative, structured training modules based on Islamic financial concepts should be developed and implemented in other communities. These modules can include comprehensive discussions on gender roles, financial literacy, and risk management. Integrating technology, such as educational apps or digital platforms, can further reinforce financial literacy messages, offering interactive tools to address challenges like online loans and gambling. Continuous evaluation is essential to measure the long-term impact of the training, particularly in memory retention and practical application of the concepts. Post-training support, such as consultations or discussion groups, can sustain participants' motivation and assist them in addressing real-life challenges. Finally, involving husbands in similar training sessions could strengthen mutual understanding of financial roles and responsibilities, fostering a more collaborative approach to household management.

The program also emphasized financial literacy for housewives, particularly focusing on the dangers of online gambling and digital loans. Participants were encouraged to retain this knowledge to better manage household finances. To support this, brain exercises were incorporated into the training to enhance memory and cognitive abilities, ensuring the material could be effectively applied in household accounting practices. Unlike traditional sessions with dedicated question-and-answer segments, the presentations were designed to provide in-depth explanations of the topics. Only during the brain training segment were pre- and post-tests administered to measure participants' understanding and memory improvements. The results revealed that participants could answer the questions with maximum accuracy, demonstrating the effectiveness of the training methods.

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