



Household Financial Management in Dealing with The Increase in Food Prices

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ABSTRACT

Efforts to fulfill household living needs are highly dependent on income and the ability to manage money obtained from various economic activities. In many cases, economic factors become a major source of disharmony within families. Such disharmony often arises when household income is not balanced with the increasing demands of daily necessities, particularly food expenditure. This study seeks to explore how households, especially homemakers, manage their finances in the face of rising food prices and how they apply accounting practices in everyday financial decision-making. The research employs a qualitative approach through observation, interviews, and documentation, allowing for a deeper understanding of financial behavior at the household level. The findings reveal that homemakers adopt specific strategies to cope with economic pressures, one of which is exercising stricter control over expenditures by avoiding the purchase of non-essential items. Furthermore, their financial management practices reflect the implementation of basic accounting principles, particularly in the areas of budgeting, planning, and decision-making. These aspects serve as practical tools for maintaining financial stability amidst fluctuating prices. Overall, the study highlights the crucial role of homemakers in sustaining household financial resilience and demonstrates that even simple accounting applications can significantly support family well-being in challenging economic conditions.

Keywords: Household financial management, Price increases

INTRODUCTION

Efforts to meet their living needs depend on income and money management from their economic activities. So, the human need for money increases along with the complexity of fulfilling life needs. Likewise, according to Melia Yulianti (2016), human needs have become more complex. So, family finances run according to needs, both short-term and long-term. The application of accounting is essential in household financial management so that family needs can be fully met.

Economic factors are often the cause of household disharmony. The cause of disharmony starts from an imbalanced income to meet needs. Based on data from the Central Statistics Agency (BPS) in Statistics Indonesia, especially in East Java Province. In 2022, there were 34,499 divorce cases. This figure has increased compared to the previous year, where 33,412 divorces were recorded in 2021, and in 2020, there were 20,952 divorce cases recorded. The province of East Java had the highest divorce cases in Indonesia in 2022. Among them are East Java Province, which has 88,863 divorce cases, and Banyuwangi Regency, one of the regencies/cities with a high divorce ratio. Based on data from the Banyuwangi Regency Religious Court, it has decided 5,792 divorce cases in 2021. Like most other areas, the causes of divorce in Banyuwangi are due to economic factors and disputes. Stefani Ira Pratiwi (2022).

The above problems can also be caused by increasing household expenditure. One of them is spending on living expenses related to food commodities. The stability of the distribution of demand and supply greatly influences the price of food commodities. Commodity prices often fluctuate due to several factors, namely, the production of staple foods experiences crop failure due to weather, pests, and factors of developments in staple food prices that will disrupt the distribution process, Dicky Zunifar Rizaldy (2017).

This increase in food prices can trigger conflict in the household. This conflict causes households to have good and proper financial management to meet all their living needs. A



homemaker usually has household financial management, so the homemaker must manage between family needs and income

Previous research on household financial management conducted by Imamatin & Safarinda, entitled Accounting Practices and Financial Management in Households, explains that household financial management practices use accounting aspects. Household accounting practices include Planning, Recording, and decision-making (as needs strategy implementation to manage finances effectively with the hope that cash flow can be controlled, Imamatin, Safarinda Imani (2022). Research by Mari Patun Hasanah et al., entitled Analysis of the Application of Accounting in Household Financial Management in the Covid-19 Era, explains that accounting plays a vital role in households, especially in three categories: Planning, Recording, and decision-making. The application of accounting in managing household finances is beneficial because it can minimize household financial problems so that they become organized. Mari Patun Hasanah et al. (2023).

Fasiha & Muhammad Alwi's research, entitled The Urgency of Financial Management of Household Beneficiaries of the Family Hope Program in Improving Welfare, explains that a family financial management strategy needs to be carried out to organize and plan family finances by recording all family income and expenses, making a financial planning list and saving periodically. Fasiha, Muhammad Alwi (2023). From the discussion of the three researchers, there are similarities with this study using qualitative methods. There are several differences between previous and current research, namely in the focus of the problems studied and data collection techniques.

Today's phenomenon in the community is that many homemakers understand accounting but have not implemented it comprehensively, so household financial management cannot run well and correctly. The current increase in food prices requires them to manage household finances in a planned manner. Managing one's finances in a household is vital to avoid financial problems. Accounting records will make it easier for homemakers to know their cash flow. Homemakers can now also increase family income by working while managing household affairs. They aim to ensure that the household's financial turnover runs well amidst the current increase in food prices.

LITERATURE STUDY

Household Financial Management

According to Anwar (2019), financial management is a discipline that studies the management of company finances in terms of finding sources of funds, allocating funds, and distributing company profits. According to Purba et al. (2021), financial management is the Planning, organizing, directing, and controlling economic activities such as procurement and utilization of business funds. From the definition above, what is meant by financial management from this study is all activities related to managing finances from funding sources, utilizing funds as best as possible to allocate funds to investment sources to achieve specific goals.

Household financial management is a way to manage family finances systematically and carefully through the planning, implementation, and evaluation stages. In managing family finances, homemakers must think smartly, carefully, and precisely when using finances always to experience continuous growth. Hidayat Syarifuddin (2012). Family financial management is much easier, more practical, and more straightforward than business financial management, which is much more complex and challenging. However, because of its ease, many homemakers tend to underestimate and forget it so that it is not appropriately planned and will result in problems with family financial difficulties. Household Financial Management Procedures include Budgeting, Planning, Recording, and Decision Making.

Household

According to the Big Indonesian Dictionary (KBBI), the household is related to matters of life in the home and the family, such as shopping for a house. A household consists of one or more people who live in residence and share food or living accommodation. According to Munir (2024), a household is the smallest organization in society, and its existence greatly determines the success of a nation. When the existence of a family in a household goes well, the next generation will also be good; conversely, if the family's condition in the household is chaotic, it will also produce a chaotic generation. From the definition above, what is meant by a household in this study is the smallest



organization in which there is a family or group of people who live together in a residence and share food.

Food Price Increase

The increase in food prices can be interpreted as an increase in the cost of a commodity, either from plant or animal food. The increase in the price of food commodities is based on the tendency of changes in the value of goods, one of which is based on the factor of increasing food demand that is not balanced with food productivity. M. Ikhwan Putra (2014). According to Santoso (2011), price changes in food commodities are the most significant contributor to the inflation rate in Indonesia; with a reasonably large population, the demand for food is also increasing, but the supply of food is not enough to meet the existing demand.

From the definition above, what is meant by the increase in food prices from this study is the rise in the cost of food from both plant and animal types due to the tendency of changes in the value of goods. This tendency exists because of increasing demand and unbalanced food productivity. The problem of increasing food prices is one of the serious problems that Indonesia always experiences every year. This is very burdensome, especially for people with middle to low incomes. The increase in food prices makes homemakers smarter in managing their finances, limiting themselves from buying things that are not too important.

METHOD

In this study using a qualitative approach, qualitative research is a research method used to research on natural object conditions (as opposed to experiments) where researchers are key instruments, data collection techniques are carried out by triangulation (combination), data analysis is inductive/qualitative, and qualitative research results emphasize meaning rather than generalization. Sugiyono (2016). The type of research used in this study is qualitative research with a descriptive approach. This type of research combines qualitative and descriptive techniques. This method is used to describe and understand certain phenomena, events, or circumstances through detailed and in-depth data collection involving various sources of information through interviews and documentation. Researchers will obtain information about household financial management for rising food prices.

RESULTS AND DISCUSSION

Results

The focus of the research used by the researcher is on how the financial management process is carried out by homemakers in dealing with rising food prices in Karangdoro Village and how household accounting is carried out by homemakers in managing finances. In this study, the researcher presents data in coding to determine the informant. The following data is obtained according to the focus of the study:

1. Financial Management Processes Carried Out by Housewives in Facing Rising Food Prices

In running a household, the success of financial sufficiency significantly affects the welfare of life in the family. No matter how much finances are owned, if financial management is not managed correctly, it will cause disharmony in the household. From the research that researchers have conducted through interviews, financial management carried out by homemakers in dealing with rising food prices has several ways. In household financial management, income/revenue and expenses are recorded. Homemakers manage finances according to their abilities; some record every income and cost, and some only record when the expenditure is significant.

a. Recording income/revenue

Homemakers record income by recording income from one or more family members. The sources of income received by some housewives vary. Some receive income from their husbands only, while others earn it by opening a side business or working as an employee.

b. Recording expenses/costs

Homemakers' record expenses/costs are necessary because the financial outflow can be known for what needs, such as primary, secondary, and tertiary needs, are required. The financial management process carried out by several housewives varies. Some record every expense, some every month, and some even record only when there is a significant expenditure.





From the research results that the researcher has conducted through interviews, the financial management process carried out by the six housewives is explained by Mrs. NW, IS, SL. After receiving money from her husband, she manages finances, then makes a plan designed for significant expenses and the rest for other basic needs. In addition, Mrs. NW, IS, and SL also reduce not buying necessities that are not needed when food prices increase. As the results of the interview with Mrs. NW, IS, SL. as follows:

"The financial management that I apply is after receiving money from my husband, I have to plan the expenses for large needs first, such as children's school fees, insurance, and so on. After that, the rest is for other basic needs. For financial management when food prices are currently rising, I reduce less important needs". Novita, Istiatul and Soliha (2024)

Mrs. RM, EN, DC manages her finances by using her husband's salary for fixed needs, paying for electricity, social gatherings, and shopping for necessities, and the rest is saved. When needed, money from Mrs. RM, EN, and DC's income is saved for emergency funds. As in the interview with Mrs. RM, EN, DC as follows:

"I manage my finances with my husband's salary and some of my income. For the largest and fixed expenses, I prioritize them, such as school fees, wifi, and electricity, and the rest is used for daily basic needs. For financial management, when food prices rise, I do not reduce the needs I usually buy; I only reduce the capacity". Rumina, Eni and Dian (2024)

From the interview results above, it can be seen that the financial management process in dealing with rising food prices carried out by several housewives is different. Like Mrs. NW in managing finances, always prioritizes significant expenses first, Mrs. IS and Mrs. RM reduce the amount of necessities that are usually purchased in large capacities, Mrs. JS buys necessities in moderation, Mrs. EN also prioritizes significant expenses, and Mrs. DC reduces purchases of necessities that are generally large to less than usual.

2. Application of accounting in household management carried out by housewives

The consideration of different roles and functions is not only used for business, enterprise, organization, or company transactions but can also be used in the family, namely household accounting. In everyday life, household accounting practices have four aspects: Budgeting, Planning, Recording, and decision-making.

a. Budgeting

Determining the amount of expenditure they will provide daily is necessary in household life. Budgeting is not only for those who already have children but also for couples who are just starting a household, so they must be truly mature in managing every budget in the household, including basic needs and needs that must be prioritized.

The budgeting process carried out by homemakers is undoubtedly different. From the results of the interview related to how to do Budgeting in the household, it can be explained as follows: Mrs. NW, IS, and SL make a budget by prioritizing what is a mandatory need in the household, such as children's education costs, electricity/wifi costs, and the rest for necessities according to the existing finances. The results of the interview with Mrs. NW, IS, and SL are as follows:

I made the budget for mandatory needs first, such as children's school fees, wifi fees, and electricity fees, and then I used the rest for other basic needs. Novita, Istiatul and Soliha (2024)

Mrs. RM, EN, DC budgets when she is given a salary from her husband and her side business income. By prioritizing fixed needs first, such as children's expenses, electricity costs, and other basic needs, arrears are not forgotten to be saved. The results of the interview with Mrs. RM, EN, and DC are as follows:

When my husband gives me his salary, I prioritize fixed needs first, such as electricity bills and children's expenses, then basic needs, and the rest I save, Sis. Rumina, Eni and Dian (2024)

From the statement, Budgeting applied by several informants follows the same model: budgeting large and fixed needs first, such as children's school fees, electricity costs, and wifi, and the rest for daily basic needs. In contrast to Mrs. DC, her husbands have divided the budget for extensive financial management, while Mrs. DC only manages finances for daily basic needs.



b. Planning

Making a financial plan from the beginning of starting a household is a process to achieve life goals by managing finances in a planned manner. Proper financial Planning can help each family member make decisions for specific goals. The planning process carried out by homemakers is undoubtedly different. From the results of the interview related to how to plan in the household, it can be explained as follows:

Mrs. NW, IS, and SL made a plan by prioritizing fixed needs, such as school fees for children, electricity, wifi, and daily basic needs that have run out. The results of the interview with Mrs. NW, IS, and SL are as follows:

"I plan for fixed needs first, such as school fees, wifi fees, and electricity, then shopping for daily necessities. Novita, Istiatul and Soliha (2024)

Mrs. RM, EN, DC makes plans by planning monthly needs that must be met first, such as children's tuition fees, electricity, and water costs, and then for shopping for necessities such as groceries. The results of the interview with Mrs. RM, EN, and DC are as follows:

"I plan the monthly needs that must be met first, such as electricity, water, and children's tuition fees, then for basic needs. Rumina, Eni and Dian (2024)

Several statements from the interview results above about planning carried out by homemakers suggest that it is almost the same as prioritizing plans for large and fixed needs first. Then, we plan daily basic needs so that they can be realized first, and if there is a shortage of finances, they can be appropriately managed.

c. Recording

Recording in household finances is used to minimize the costs that will be needed in the household so that it can be used as evaluation material for further expenditure by looking at the amount of spending realized through the records that have been made. By recording all activities related to finances, it will be known how much the budget is spent and how important it will be daily. Based on the results of the research that has been conducted, several informants do not record their household financial management. The results of interviews conducted with several homemakers regarding financial records are as follows:

Mrs. NW, IS, SL only recorded her early marriage because she no longer recorded it after having children. The results of the interview with Mrs. NW, IS, and SL are as follows:

"I only recorded it when I first married, but not all of it. After having children, I never re-recorded it because I didn't have time anymore; I miss it. Novita, Istiatul and Soliha (2024)

Mrs. RM, EN, DC records if it is for fixed purposes such as school fees and electricity costs. The results of the interview with Mrs. RM, EN, and DC are as follows:

"I only record significant expenses, even then, if I have time, such as children's tuition fees, electricity, and wifi. Rumina, Eni and Dian (2024)

As mentioned above, almost all informants in this study did not record aspects of household financial management practices. Although they did not record their household finances, some informants kept evidence of financial transactions, such as proof of payment for children's school fees, house taxes, and electricity payments.

d. Decision Making

Decision-making in household financial management is undoubtedly different. Decision-making in household finances requires openness between family members, especially if the household has its source of income; namely, the husband and wife both have their income. If the homemaker can manage finances well, household finances can be estimated to meet all basic needs. In this study, all housewife informants made decisions by involving their husbands. The results of interviews about decision-making implemented in their families, namely as follows:

In making decisions, Mrs. NW, IS, and SL always consult with her husband first. The results of the interview with Mrs. NW, IS, and SL are as follows:

"In making decisions, I always discuss it with my husband first. Especially for long-term decisions. So I can't make decisions alone. Novita, Istiatul and Soliha (2024)

To make decisions, Mrs. RM, EN, and DC must also discuss them with her husband first. Except for daily basic needs such as shopping, paying for wifi, and electricity. The results of the interview with Mrs. RM, EN, and DC are as follows:



"In making decisions, I still have to discuss it with my husband first. Those are monthly expenses except for shopping, paying for wifi, and electricity. Rumina, Eni and Dian (2024)

The statement above shows that homemakers make decisions after discussing things with their husbands or family heads. Moreover, long-term needs must be adequately addressed.

Based on the data obtained from the interview with the informant above, it can be analyzed that homemakers have not fully implemented the application of the four aspects of accounting in the household. Informants in their household financial management have implemented the elements of Budgeting and Planning. However, the recording aspect has not been fully implemented because they assume that household finances do not have to be recorded in detail, as in offices in general. However, decision-making has been done well because it always involves the husband in financial management, especially long-term needs so that decisions can be made based on solutions obtained through joint discussions.

Discussion

This section contains the author's thoughts on the topic with categories and dimensions, as well as the location of the determination that has been done by confirming previous findings and explaining the results obtained from the field. Several results will be described in this study to the focus of the study, namely as follows:

1. Homemakers carry out financial management to deal with rising food prices.

According to Purba et al. (2021), household financial management is a way to manage family finances systematically and carefully through the stages of Planning, Budgeting, Recording, and decision-making. In managing family finances, homemakers must think smartly, carefully, and precisely when using finances always to experience continuous growth. Hidayat Syarifuddin (2012). Based on the results of interviews about the financial management process carried out by homemakers, it has not been fully maximized. Some of the housewife informants only record significant expenses. In this case, due to the lack of knowledge of informants in the financial management process in Recording, the results of interviews conducted by researchers were less than optimal regarding the answers from several informants above.

The discussion of the six informants' findings related to household financial management is that all homemakers already understand accounting but have not fully implemented it in financial management. According to the informants in managing finances, accounting recording records do not have to be as detailed as accounting in offices in general. So, the results of the interviews in this study were not maximized. Managing household finances consists of two aspects of Recording: recording income/receipts and recording expenses/costs. The findings from the Recording of housewife informants are as follows.

a. Recording income/revenue

According to Suwardjono's book (2018), income is an inflow of assets that increases an asset's value. Income arises due to transactions that occur at a particular time. So, recording income or revenue is the process of recording income in the form of money from one or more family members who record it while managing their finances.

Based on the interview results on recording income or revenue, homemakers record when they receive money from their husband's salary, which will later be planned for what needs. Some record when they receive income from their husband and work. Some estimate what they need, so it is immediately budgeted when they receive money from their husband. The process of recording income for several homemakers is different; some record when they receive money, and some estimate what they need before receiving money from their husbands. Based on the findings, homemakers consider that recording income or revenue can also be directly calculated in Planning and Budgeting without having to record in detail. There are homemakers who not only receive income from their husbands but also earn their income

b. Recording expenses/costs

According to Suwardjono's book (2018), expenses or costs are a decrease in assets related to income activities, not investment or funding. So, expenses or costs are the process of decreasing



money related to income activities in the household. Based on the results of interviews regarding recording expenses or costs carried out by informants, they vary. Some record when spending significant needs only. Some do not record all expenses. Some only keep proof of monthly payments.

Based on the theory explained by Suwardjono, recording costs or expenses means that every outgoing money must be recorded in the records so that there is no swelling of expenditure costs in financial management. Some housewives only record large and fixed needs. Daily expenses, such as shopping for necessities, are not always recorded because, according to them, it does not have to be in detail, and some also do not apply according to Suwardjono's theory because they are lazy or lack free time, so they do not have time to do daily Recording.

2. Implementation of household financial management carried out by homemakers in dealing with rising food prices.

In the application of financial management in households, four aspects of accounting can be done. The four aspects of accounting are Budgeting, Planning, Recording, and decision-making. Based on data obtained from interviews with informants, accounting in household financial management has not been fully implemented. The four aspects of accounting are as follows:

a. Budgeting

According to Suwardjono's book (2018), Budgeting is a plan described quantitatively in financial form, which includes all related activities and influences each other. Meanwhile, according to Nurhadi and Effendi, Budgeting is a planning process that is arranged in such a way as to describe quantitatively as a financial unit to cover all future activities.

In a household, Budgeting is done by dividing expenses or costs, such as expenses for necessities, children's school fees, monthly electricity costs, savings, installments, etc. To manage a household budget properly, an approach is needed to limit some household budget costs, which results in restrictions on urgent needs that are not too important to minimize expenses. Based on the results of interviews with informants that researchers have conducted, several homemakers can apply Budgeting to manage family finances. Some prioritize mandatory needs, such as children's school fees, electricity costs, savings, house installments, and daily basic needs. However, some of the informants prioritize large and fixed budgets. Then, for daily needs.

From the theory above, Budgeting applied by homemakers includes a plan for what costs will be budgeted for the future. In a household, there usually has to be a budget before deciding what needs to be purchased later. The findings from interviews with homemakers on implementing Budgeting are based on the theory. According to Suwardjono and Nurhadi, most homemakers prioritize large budgets first, followed by basic daily needs. The husband has regulated financial management that is fixed every month, except for daily needs, which are handed over to the wife.

b. Planning

According to Aulia, Financial Planning is the process of managing finances in such a way as to achieve specific goals. With proper financial Planning, a person can consider every decision's short-term and long-term impacts. Making a financial plan from the beginning of starting a household is a process to achieve life goals by managing finances in a planned manner. Having a plan can help families have a reserve budget to meet urgent needs when financial conditions are unstable. Long-term Planning is a plan prepared over a long period with the involvement of implementing the plan that was carried out at the beginning.

Based on the results of interviews with informants in this study, all homemakers implemented planning in their household finances. Some made long-term Planning first, such as children's school fees, basic needs, unexpected expenses, savings, and fixed costs incurred every month. Although the plan that had been made entirely could not be adequately implemented according to plan, some housewives responded that it was normal. According to them, planning for both short-term and long-term needs motivates the spirit of working harder to achieve the planned life goals. Based on this theory, homemakers have implemented good Planning. Almost all informants (homemakers) planned large and fixed needs first, such as children's school fees, house installments, electricity costs, insurance, savings, and the rest for daily basic needs.



c. Recording

According to Daniel (2013), Recording is an accounting process in managing household finances to determine the importance of spending to meet daily needs. The recording process for managing household finances is very much needed because it is part of every budget plan. According to research by Agusdiwana Suarni et al. (2020), in research entitled "The Role of Accounting in Households and the Implementation of Islamic Household Financial Management during the Covid-19 Pandemic," stated that accounting plays a vital role in managing household finances. This study discusses three categories: Planning, Recording, and decision-making. However, the recording aspect has not been fully implemented correctly by homemakers.

The existence of accounting records in household financial management is perfect, so homemakers can reduce every need and know their daily expenses. Recording sources of income and expenses in the household is the right action because it can control the expenses that occur in the household. With this Recording, you can find out the amount of each expense. It can be used as a guideline for next month's expenses, making it easier to make decisions as evaluation material. Based on the results of interviews with informants in this study. Almost all housewives have not implemented Recording in managing their household finances. This is because some informants consider that transactions in their household do not need to be recorded in detail. Some informants do not implement Recording because they are lazy, and some cannot. So they only estimate the amount of their expenses.

Based on this theory, almost all homemakers who are informants in this study have not implemented comprehensive household financial management, especially in Recording. Although homemakers understand that accounting is essential in managing finances, they do not apply it in detail. This is because there is no time to focus on recording expenses in detail; some are lazy, and some housewives think that Recording does not always have to be detailed like Recording in the business world in general.

d. Decision Making

Manurung (2013), in his research entitled "The Urgency of the Role of Accounting in Households," explains that decision-making is needed in family finances, as is in other economic activities. For decision making is not only decided by a wife but must involve the husband as the head of the family. Decision-making should not be done in a hurry and forced; it must be thought through carefully and precisely. Good and correct decision-making will be the last step in realizing a prosperous and harmonious household. Based on the results of interviews with informants in this study, informants have implemented decision-making in the implementation of household financial management. Decision-making by homemakers is not decided unilaterally but involves the husband in decision-making so that there is no misunderstanding about finances in their household.

So, housewives' decision-making in their families is in accordance with the theory, according to Manurung, which involves the husband as the head of the family. Decision-making should also not be done hastily; it must be thought out well and maturely. Otherwise, it will result in something that is not according to plan, although this often happens in household life.

CONCLUSION

Based on the focus of the problems studied, the following conclusions can be drawn:

In dealing with rising food prices, homemakers do financial management by not buying items that are not needed. Using money according to needs so that there are not too many expenses in the household. The process of recording income and expenses carried out by informants in managing household finances is that some record when the husband's salary is given, some record when they receive their income, some estimate what needs are needed before getting income from their husband so that later they only need to budget. Likewise, with expenses, some record significant expenses only—some record when fixed costs are monthly. Several informants for daily needs do not record them, so the records made are less than optimal and effective.

Implementing financial management in households carried out by informants only applies three aspects of accounting: Budgeting, Planning, and decision-making. Budgeting is carried out by homemakers by budgeting large and fixed needs first, such as school fees, electricity costs, and installments, and the rest to be saved and made for basic daily needs. For planning carried



out by homemakers, start long-term Planning first; even though it does not go according to plan initially, they consider it normal. The decision-making process carried out by homemakers is the same, always involving the husband in the decision-making process. So that the decisions made are thought through carefully and appropriately and do not cause misunderstandings between family members. For the recording aspect, almost all informants have not implemented it optimally even though they know how vital Recording is in finance. Some housewives are lazy if they have to record in detail and do not have free time.

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