

DIVORCE AND HOUSEHOLD BALANCE IN INDONESIA

Dudi Abdul Hadi, Universitas Widyatama, Jalan Cikutra No.204A, Cibeunying, Bandung 40125
surel dudi.abdul@widyatama.ac.id

Ingrid Larasati Agustina, Universitas Widyatama, Jalan Cikutra No.204A, Cibeunying, Bandung 40125, surel ingrid.larasati@widyatama.ac.id

Nuryaman, Universitas Widyatama, Jalan Cikutra No.204A, Cibeunying, Bandung 40125
Surel nuryawaman@widyatama.ac.id.

Corresponding author: **Dudi Abdul Hadi**, Universitas Widyatama, Jalan Cikutra No.204A, Cibeunying, Bandung 40125 surel dudi.abdul@widyatama.ac.id

ABSTRACT

Purpose. *This research aims to gain knowledge about the causal relationship between divorce and household balance sheets in Indonesia.*

Methods. *This research is descriptive using a simple linear regression analysis tool.*

Findings. *The balance of households in Indonesia is currently experiencing a quite large increase. The household balance sheet is comprehensive information regarding the activities of all households in Indonesia.*

Implication. *Divorce has a contribution to household balance sheets in Indonesia, so, practically, information is needed on what economic activities can occur as a result of divorce, involving religious courts to the government and theoretically in household and financial accounting. The results of the research illustrate the causality relationship between divorce and household balance sheets in Indonesia, which means household accounting is affected by divorce on a large scale, namely the state.*

Originality. *The research has originality for its effort to correlate divorce and household accounting. The cause of changes in household balance sheets can be described as a result of divorce, which is currently also experiencing an increase in the number of cases, not vice versa.*

Key words: household balance sheet, household accounting, divorce
JEL : A13

PURPOSE

Household accounting is very necessary in managing households, both local government households and state households. The scope of accounting services in the name household accounting is in the words attached after the compound word household accounting. If behind household accounting there is the word family, then the scope of accounting is within the family. And so on down to the country. If after household accounting there is the word state, then the accounting is state household accounting. However, there is an unwritten agreement implicit in the terms used by the state, such as those used by the Central Statistics Agency (BPS), that the compound word household is family household. Household accounting is thus attached to family household accounting.

Howartz (Horwitz & Lewin, 2001) states that family households and companies are almost the same in that both produce output. The only difference is that families produce output for their own consumption, while companies produce products to be put on the market. Apart from that, there are also important aspects in a family household that the Company does not have, namely love, children and family goals. But in terms of membership, both family households and companies both have members

who work together to produce products for their respective households. Therefore, family household accounting is not very different from accounting for a company.

The household accounting product is the household balance sheet. The household balance in the family aspect which is legalized by marriage law in Indonesia is stated as the husband's inherited assets plus the wife's inherited assets plus debts plus income ((Hadi & Agustina, 2024);(Hadi, 2022). Household balance, according to the BPS view, is on a country scale, it is part of the country's overall balance sheet, which is referred to by BPS as the National Balance Sheet. This opinion can be seen from the statement contained in BPS (Central Statistics Agency, 2022) which is as follows. :

The interaction between household economic activities and national economic activities takes place in a reciprocal manner. National economic activity influences the level of fulfillment of people's living needs; and conversely, household economic activities greatly influence national economic performance. In the National Accounts, economic transaction data shows the size of transactions carried out by economic actors and is related to certain types of economic activity (category). Economic transaction actors consist of household units, non-profit institutions, corporations, and government units (referred to as resident units), as well as non-resident units. Meanwhile, the main types of economic activity consist of production activities, consumption activities, and capital and financial accumulation activities. The National Accounts is an aggregation of similar balance sheets from various institutional units that form an economy.

The final household balance presented by BPS is a revenue balance whose cumulative value is the same as the expenditure balance. So the balance sheet value of household income is the same as the balance sheet value of household expenditure. The difference lies in the components listed in it. These components are information regarding the types of income and types of household expenditure cumulatively from households in Indonesia.

Households in Indonesia at the moment, especially after the Covid-19 outbreak, are experiencing bad cases from a legal perspective. The case is a divorce. This information can be found from the annual divorce statistics issued by BPS. Divorce from the perspective of marriage law is permitted, as long as it is done by upholding the principle of benefit.

Divorce is a form of dissolution of marriage. (Ghazaly, 2006). Divorce has a big impact on a household's balance sheet. Yulianto (Yulianto & Syahputra, 2018) stated that based on data from the Ministry of Religion in 2014 alone, 1 in 10 marriages in Indonesia ended in divorce due to economic factors. Unfortunately, household accounting practices according to Yulianto (Yulianto & Syahputra, 2018) have not received much attention among accounting scientists, so few people know how accounting is used in households.

It turns out that accounting science in the education curriculum in Indonesia has been taught since high school level. This knowledge is deepened at the tertiary level. However, according to Manurung (Manurung & Sinton, 2013), accounting lecturers do not use accounting knowledge in managing their household finances. This is in contrast to Yulianto's research (Yulianto & Syahputra, 2018) which states that education level, income, gender and place of residence influence household accounting. In fact, accounting lecturers generally have a level of education, income and residence that is included in the middle class. This opinion is different from the findings of Hadi (Hadi & Agustina, 2024) that housewives generally use accounting as a tool in managing their household finances. It seems that this conflict occurs at the level of the scope of the use of knowledge. The accounting knowledge studied in classes mostly discusses business accounting, corporate accounting and accounting for institutions other than household institutions, whether business-oriented or not. So what is meant by accounting in general thinking is the accounting of this company. However, in general, housewives use household accounting at a simple level. This practice of using simple household accounting has of course also been used by accounting lecturers.

Yulianto's opinion above is an analysis to break down the elements that cause the use of household accounting in the family into education level, income, gender and place of residence. The household accounting equation according to the marriage law perspective is somewhat different, namely

that in the event of a divorce, household accounting, whether used or not, must still fulfill the household accounting equation according to marriage law, namely household accounting which has a household balance sheet consisting of assets. Husband's baggage minus wife's baggage minus any assets like this. (Hadi, 2022). In the case of having children, the household balance sheet equation changes with the presence of a deduction component, namely child compensation. Based on the household balance sheet equation from the perspective of marriage law, mutual assets can be said to be a measuring tool for measuring divorce. Because with a divorce, the value of household assets is reduced to be given to the ex-wife, namely in the form of gono-gini assets. But measuring gono-gini assets is very difficult to do, because gono-gini assets are included in the marriage law (UU No. 1 1974 concerning Marriage, 1974) is referred to as joint property, is a personal component of a household unit and is sometimes resolved in private, so that it is rarely or even not revealed in court or in divorce decrees.

From an economic perspective, the assets given by the ex-husband are savings that can be used as initial capital to navigate a new life without the protection of the ex-husband. These separate assets are likely to give rise to new economic activities for divorced couples assuming that psychological and sociological factors remain the same. For the ex-husband, of course, according to economic logic, expenses in his household expenditure balance will decrease, so that his household income balance will increase. So in the event after a divorce, it is likely that the overall household balance on a wider scale, for example a country, will change with an increase or decrease.

It is important to know the relationship between divorce and household balance. The relationship that occurs is in the form of a cause and effect relationship, namely that divorce causes changes in the household balance sheet. The household balance sheet is the final product of household accounting. Therefore, the household balance sheet on a broad scale is household accounting. Knowledge regarding the causal relationship between divorce and household accounting needs to be researched.

METHODOLOGICAL APPROACH

The research method used is descriptive with a quantitative approach. Descriptive research attempts to describe the state of the data. Data processing is carried out quantitatively with the help of statistics. The data used is secondary data that has been processed by BPS, namely data on divorce cases in Indonesia from 2017 to 2022, as well as household balance sheet data in Indonesia taken from data processed by BPS for the period 2017 to 2022. Population The data consists of 6 pairs of data for variable x and variable y. variable x is divorce. The operational definition for divorce is the number of cases of dissolution of marriage between married couples in Indonesia. Meanwhile, the household balance sheet is the nominal amount of income earned by households in Indonesia. Data collected is on a ratio scale. Data analysis was carried out using simple linear regression with the following formula:

$$Y = \alpha + \beta X \text{ -----(1)}$$

Y = Household balance sheet

X = divorce

α = constant

β = linier regression coefficient

Data processing is assisted by the Excel program.

FINDINGS

The results of research on the number of divorce cases in Indonesia from 2017 to 2022 are as depicted in table 1 (Central Statistics Agency, 2024a).

Table 1
Divorce and Household Balance in Indonesia
2017-2022 period

| No. | Years | Divorce (in number of divorce cases)= X | Household Balance Sheet (expressed in billions of rupiah)= Y |
|-----|-------|---|--|
| 1 | 2017 | 374.516 | 8.673.101 |
| 2 | 2018 | 408.202 | 9.397.681 |
| 3 | 2019 | 439.002 | 10.019.702 |
| 4 | 2020 | 291.677 | 9.962.088 |
| 5 | 2021 | 447.743 | 10.899.400 |
| 6 | 2022 | 516.334 | 12.253.780 |

Source: BPS data

From table 1 above, it is known that the situation of divorce from 2017 to 2022 has experienced fluctuations, but in the long term there is a trend that continues to increase. The peak increase in divorce occurred in 2022 with 516,334 divorce cases occurring.

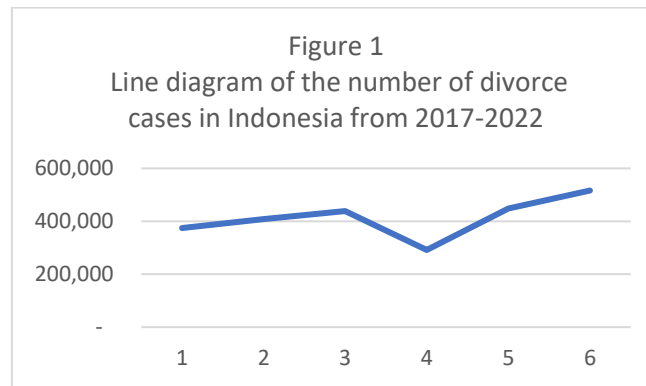
Table 2 Summary Statistics
Divorce Cases in Indonesia from 2017-2022

| | |
|--------------------|--------------|
| Mean | 412912,3333 |
| Standard Error | 30975,45205 |
| Median | 423602 |
| Standard Deviation | 75874,05207 |
| Sample Variance | 5756871777 |
| Kurtosis | 0,816111321 |
| Skewness | -0,461824729 |
| Range | 224657 |
| Minimum | 291677 |
| Maximum | 516334 |
| Sum | 2477474 |
| Count | 6 |

Source: processed data

Table 2 shows a summary of the divorce situation of the population in Indonesia from 2017 to 2022 numerically. The general picture that can be seen from divorce in Indonesia is that on average there are 412,912 cases. The average number of divorces could be larger or smaller each year by increasing or decreasing by 75,874 cases. The average number of divorces each year is lower than half the accumulative number of divorces in Indonesia, namely 423,602 divorce cases. By comparing the information between the averages with the values from half of the existing data, it can be said that divorces occurred quite a lot in the years before 2020, but even in two years, divorces after 2020 increased in number per year. This is in line with the data indicator which shows a negative skewness value of -0.46. But the number of divorces each year does not fluctuate too much. The number of divorces is almost evenly distributed, namely at an average of 412,912 cases. The highest number of

divorces occurred in 2022, namely 516,334 cases, and the lowest occurred in 2020, namely 291,677 cases. The long-term picture of this divorce can be seen in Figure 1 below.



2020 was the year when the Covid-19 pandemic began. At that time, the economic impact was already being felt strongly. It will only be in 2021 and 2022 that the impact of the Covid-19 pandemic on the economy will begin to recover. This condition can be seen in the household balance sheets in Indonesia which are shown in table 1 above.

From table 1 above, it is clear that the condition of household balance sheets from 2017 to 2022 experienced fluctuations, but in the long term there is a trend that continues to increase. The peak increase in the household balance sheet occurred in 2022 with the acquisition of the household balance sheet amounting to IDR 12,253,780,000,000,000.00 (in the statement it reads twelve thousand two hundred and fifty three trillion seven hundred eighty billion rupiah) .

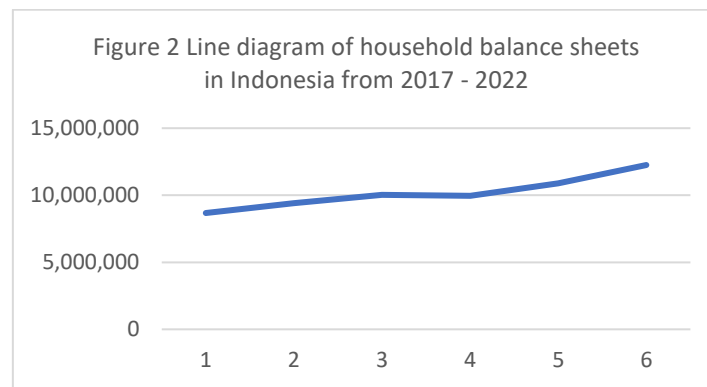
Table 3 Summary statistics
Household Balance Sheet in Indonesia from 2017-2022

| | |
|--------------------|-------------|
| Mean | 10200958,67 |
| Standard Error | 508966,6969 |
| Median | 9990895 |
| Standard Deviation | 1246708,703 |
| Sample Variance | 1,55428E+12 |
| Kurtosis | 0,665486134 |
| Skewness | 0,75660413 |
| Range | 3580679 |
| Minimum | 8673101 |
| Maximum | 12253780 |
| Sum | 61205752 |
| Count | 6 |

Source: processed data

Table 3 shows a summary of the state of household balance sheets in Indonesia from 2017 to 2022. The general picture that can be seen from household balance sheets in Indonesia is that the average value of household balance sheets is IDR 10,200,959,000,000,000.00 (in the mention reads ten thousand two hundred trillion nine hundred and fifty-nine billion rupiah). The average amount of this household's balance sheet may become larger or smaller each year with multiple additions or reductions amounting to IDR 1,246,708,000,000,000.00 (in the pronunciation it reads one thousand two hundred and forty-six trillion seven hundred and eight billion rupiah). The average household balance sheet in each year is higher than the balance sheet value of half of the annual data in Indonesia, namely the household balance sheet value of IDR 9,990,895,000,000,000.00 (in the pronunciation it reads nine thousand nine

hundred ninety trillion eight hundred nine twenty-five billion rupiah). With information on averages and median values like that, it can be said that household balance sheets spread out from year to year. This is in line with the data skewness indicator which shows a positive skewness value of 0.76. In terms of the value of household balance sheets, it turns out that the value does not fluctuate too much. The value of the household balance sheet is almost evenly distributed, namely IDR 10,200,959,000,000,000.00 (in terms it reads ten thousand two hundred trillion nine hundred and fifty-nine billion rupiah). This is in accordance with the kurtosis value which is not too far from zero, namely 0.67. The highest value of the household balance sheet occurred in 2022, namely IDR 12,253,780,000,000,000.00 (in terms of saying twelve thousand two hundred and fifty three trillion seven hundred and eighty billion rupiah), and the lowest occurred in 2020, namely IDR 8,673,101,000,000,000.00 (in the pronunciation it reads eight thousand six hundred seventy three trillion one hundred and one billion rupiah). The long-term picture of the household balance sheet can be seen in Figure 2 below.



The household balance sheet is a product of the implementation of accounting in households on a large scale which is recorded and reported by institutions within the country, in this case namely BPS. The household balance sheet presents the state of household receipts and expenditure. Table 1 shows that household balance sheets from 2017 to 2022 show an increase in value. In the same period, it turns out that divorce shows the same increasing pattern. The suggestion of a similar pattern of increase between divorce and household balance raises a tentative suspicion that the two factors are related.

Table 4 Correlation Values between Divorce and Household Balance Sheet

| <i>Regression Statistics</i> | |
|------------------------------|-----------|
| Multiple R | 0,6835863 |
| R Square | 0,4672902 |
| Adjusted R Square | 0,3341128 |
| Standard Error | 1017338,1 |
| Observations | 6 |

Table 4 shows that the relationship coefficient is 0.68. So out of every hundred divorced couples with a household balance, 68 couples show the same movement. The movement that can be concluded is that when divorce increases, the household balance will also increase, namely by 68 couples. Likewise with the decline.

| | <i>Coefficients</i> | <i>Standard Error</i> | <i>t Stat</i> | <i>P-value</i> | <i>Lower 95%</i> | <i>Upper 95%</i> | <i>Lower 95,0%</i> | <i>Upper 95,0%</i> |
|-------------|---------------------|-----------------------|---------------|----------------|------------------|------------------|--------------------|--------------------|
| Intercept | 5563042,1 | 2510559,693 | 2,22 | 0,0910 | -1407389,3 | 1253347,3 | 1407389,0 | 12533473,3 |
| Variable X1 | 11,23220 | 5,996350923 | 1,87 | 0,1343 | -5,416335 | 27,88075 | 5,4163328 | 27,8807454 |

Table 5 shows that the pattern of cause and effect relationships that occur is in the form of the following equation:

$$Y = 5563042.1 + 11.2X$$

Y is the household balance sheet. X is a symbol for divorce. The number 5563042.1 is a constant which shows that when there is no divorce, the household balance sheet will be at a value of IDR 5,563,042,000,000,000.00 (pronounced as five thousand five hundred and sixty three trillion forty two billion rupiah). The number 11.2 is a linear regression coefficient which shows that for every increase in divorce by 1 case there will be an increase in the household balance sheet of IDR 112,000,000,000.00 (pronounced one hundred and twelve billion rupiah)

Based on the mathematical equation above, it can be concluded that changes in divorce will cause changes in household balance. The contribution of the divorce factor to the household balance sheet, as stated in table 4, is 0.47, namely that out of every 100 household balance sheets, 47 are caused by divorce, while 53 are caused by other factors. Other factors that can cause changes in the household balance sheet are labor compensation, business surplus and gross mixed income, ownership income received, transfers received, adjustments to changes in pension rights.

IMPLICATIONS FOR PRACTICE AND DISCUSSION

By referring to the accounting equation which is standard in marriage law, divorce causes the separation of joint assets. Common assets in Indonesian society are better known as gono gini assets. When a divorce occurs, this property is divided between the husband or wife and their ex. The handing over of these assets causes the emergence of capital on the woman's side, if the woman has not had a job before. If you already have a job, then this kind of wealth will lead to additional capital. Additional capital and additional business actors of course cause an increase in economic activity and ultimately an increase in financial value. Financial value from the perspective of the household balance sheet is the addition of the community's wages or salary which is the source of the household income balance sheet.

Cases of divorce that result in the division of mutual assets, of course, occur due to the husband being able to provide more income, so that there is emergence and growth in mutual assets. Moreover, it is supported by the large number of women who play public roles at this time. Many women who are married also have their own careers. These women have quite decent jobs, in fact their position and income can be higher than their husbands. In household conditions like this, it is possible to have savings in the form of joint assets.

By referring to BPS data regarding the causes of divorce (Central Statistics Agency, 2024a), it can be seen that most divorces are caused by disputes. After that, divorce caused by economic factors was ranked second. The purpose of divorce due to economic factors is that the husband as the provider in the family has weaknesses in his capacity to provide support, in the form of a bad type of work and an income that is not sufficient for needs. Assuming that the wife's factors do not vary too much in terms of shopping needs for other needs, outside of basic needs, it appears that the inability to meet these needs is a factor in disputes between husband and wife which ends in divorce due to economic factors. The types of households that are mostly at this level are worker and employee households. This opinion is supported by the fact that the highest income factor in Indonesia is dominated by workers and employees.

The results of research conducted by Kamayanti (Kamayanti, 2014) can be interpreted as supporting the above statement. Kamayanti (Kamayanti, 2014) conducted household accounting research in households that have small and medium businesses. In a family class like this, it turns out that the wife is given quite a lot of authority to become the manager of the business. By analyzing the vision and mission of a family business like this which wants sustainability and survival in the long term, because this sustainability implies family sustainability, there is little chance of disputes occurring in this type of family. Kamayanti (KAMAYANTI & RAHARJO, 2015) in other research also stated that wives are given the authority to make spending decisions. This trust between husband and wife to work together in economic activities and livelihoods has been carried out by the sibalpiriq tradition in Mandar fishing families (Musdalifa & Mulawarman, 2019).

The culture that occurs in Indonesia is of course different from the culture in other countries, such as in England for example. In England (Team, 2024) divorce and money have a very strong relationship. Financial problems can cause problems in marriage. If a couple is caught in a financial dispute, often this dispute has to be paid at a high price in the form of large divorce costs and a large financial impact after the divorce, especially when it comes to psychological aspects. The financial burden that each partner will bear is likely to take a toll on their relationship, triggering fights over money for around 41% of couples dealing with consumer debt. Interestingly, as adapted from the financial advisory team which is part of unbiased advisory (Team, 2024) it is stated that

of all couples who have no debt, only 25% say they fight about money. Money isn't even on the list of the top five things debt-free couples argue about. The development of debt in marriage shows a worrying trend, especially among the younger generation. Although 43% of couples married for more than 25 years started their marriage in debt, a surprising 86% of couples married for five years or less started their marriage in bad shape.

It turns out that divorce in England also has an impact on the economy, in this case especially finances, and more specifically the issue of responsibility for joint debts, or those claimed to be joint debts. In the case of the Kreyenfeld and Trappe family (Kreyenfeld & Trappe, 2020) also stated that childcare by a divorced couple is determined by the economic conditions of the parents after the divorce.

By looking at the survey results in England, it seems that problems in Indonesia could also occur like that. But the very different British culture makes it difficult to determine how big and how the impact of divorce on the finances of divorcing couples may still be difficult to measure in Indonesia. This difficulty occurs because there is still relatively little research on divorce and finances, so the information collected by religious courts is no more detailed than the current data. In other countries, as stated by Huber (Kreyenfeld & Trappe, 2020), accounting for resolving property disputes after divorce has been widely explored through forensic accounting for divorce.

Another factor that determines the details of the financial impact on divorcing couples is the culture in England which understands full human rights freedoms regardless of gender. The women there are used to also working and getting married. So the family income is supported by the wife's support. So the maintenance factor seems to have become an agreement between the couple who is about to get married, which is stated in the agreement letter before the wedding. This pre-nuptial agreement letter is not yet commonplace in Indonesia. Indonesian society, most of whom are Muslim, still adhere to the teaching that living is the husband's obligation. The wife does not bear this obligation, so she is not legally required to work. Even if the wife does not work and has other income, she must ask her husband's permission to support or give alms to her husband to cover her husband's living. Even if you work and intend to give away your income, the wife must ask permission from her husband first to work and give away her income. Because the wife's charity concerns the husband's self-esteem. The contribution of women in general as reported by BPS (Central Statistics Agency, 2024b) is still below 50% of the total income generated in Indonesia, namely 37.09% to be precise. Even though this data is general for married and unmarried women, it can implicitly support the fact that the wife's power in the household does not significantly influence the sustainability of each partner's economic life after divorce. So the household debt is clearly still the responsibility of the ex-husband. So that problems regarding joint debts do not occur in Muslim families. In the household equation from the perspective

of marriage law, it is clearly stated that mutual assets are the excess of living. If there is income that exceeds subsistence needs, whether in the form of funds or transferred into immovable assets, then the problem of joint assets ends there. The wife's debts are her responsibility when separated. But household debts are the husband's responsibility.

Evidence that divorce has an impact on the economy and especially finances also occurs in Ireland. In Ireland, as stated by Gonzales and Ozcan (González & Özcan, 2013), it was found that the increase in the risk of divorce caused by the law was accompanied by an increase in the tendency to save among married couples, in line with the increasing interpretation that divorce could occur so that it was required by law. couples to create savings to prevent the economic impact after divorce. So divorce does not have a direct impact on changes in economic activity, but it does have an impact on changes in savings.

Milot (Milot, 2012) also provides an overview of the actions of husbands who plan separate funding to deal with divorce cases, especially in financing home mortgages. A house financed with a mortgage contract is similar to the theory of marital ownership in marriage law, namely joint property or gono gini property (UU No. 1 of 1974 concerning Marriage, 1974). In Indonesia, to control the principles of justice, protection and welfare of women from the consequences of divorce, whether divorce due to talak or contested divorce, efforts are therefore made to ensure that the divorce is legalized by the court. Because before it is ratified, the court will try to uphold justice between the couple who is about to divorce. This would be different if it were done without going to court, the possibility of ensuring justice would be uncertain (Idary et al., 2024).

Howirtz (Horwitz & Lewin, 2001) proposes an expansion of the labor market for women so that aspects of justice are maintained, and the risk of women being abused will be reduced because when divorce occurs, women already have alternative financing in their lives. But the consequence of a marriage where the female partner has a job is that the division of labor within the family household will be reduced. The benefits of getting married will thus decrease causing the problem of fewer people getting married.

It seems that this divorce will have a big impact on the economy, as well as other social and population factors, so that the study of this divorce will also require the study of other variables such as divorce with children, divorce without children, divorce with women who have income and divorce with women who do not. income, divorce where there is a prenuptial agreement or divorce where there is no prenuptial agreement. All of these divorce variables will of course change the components in the household balance sheet that need to be informed and there will also be changes in the total value of the household balance sheet.

Other philosophical studies are also needed to find out the full picture of divorce and household balance, as carried out by Jatmika and colleagues (Jatmika et al., 2018) that the feeling of love that every human being has is one of the needs that must be fulfilled. Humans can feel the emotion of affection towards all things, namely towards God Almighty, love for themselves, other people and certain objects. The reflection of love towards other people will continue into marriage (a true union of love). However, in Indonesia, divorce cases always increase every year. One of the main contributing factors is the inability to manage the economy/finances in the family. Therefore, the need for a reflective study regarding the philosophical values of interpersonal love is linked to the concept of the field of accounting. The purpose of writing this paper is to restore the true meaning and meaning of love from an accounting perspective which will prevent divorce from happening early on, then it will be conveyed to educators and students studying accounting subjects. This paper is a literature study that uses a qualitative approach. Research is carried out by considering and analyzing sources of problems in the literature which are then combined into an innovative solution to solve existing problems. Based on the results of the literature study obtained, maintaining and restoring the meaning and meaning of true love in a marriage relationship is very necessary. The ability to achieve a love relationship and manage life's needs must be carried out effectively and efficiently in accordance with existing concepts and theories in the field of accounting. Therefore, it can be concluded that the blessing of a marriage relationship

lies in how strong and good the foundation and potential it has as well as the ability to fulfill needs and manage them from an accounting perspective.

CONCLUSIONS AND RECOMMENDATIONS

Divorce turns out to be related to the household balance sheet. Changes in divorce lead to changes in household balance sheets. When divorce cases increase, it turns out that household balance sheets in Indonesia also increase. Vice versa. When divorce cases decrease, the household balance sheet also decreases. This increase and decrease occurred due to the emergence of new capital from divorced couples or other factors.

This research has limitations in the amount of data collected. In future research, it is hoped that the research period will be increased so that the reliability of the household balance and divorce formula in Indonesia can be proven and explained. In order to develop theory and study, it would be better if the factors causing divorce are also included in the study, whether there is an aspect of economic dispute or not. On the household balance sheet side, it is best to add to the assessment the economic and financial choices of divorced couples, both men and women, after divorce so that further economic impacts can be studied and anticipated.

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