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# Household Accounting During the COVID-19 Pandemic in Phenomenology Perspective

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**Abstract**--The purpose of this research is to find out the role of household accounting in financial management and how the awareness, knowledge and readiness of a family in facing the COVID-19 pandemic crisis. This study uses a phenomenological approach to describe phenomena in the form of the same life experiences experienced by a number of people regarding the application of household accounting during the COVID-19 pandemic crisis. The themes found show that the application of household accounting has maximum benefits if it is applied in managing family finances before the COVID-19 pandemic occurs. If the application of household accounting is done well, it will avoid the difficulties of the COVID-19 pandemic crisis. Practically, the application of household accounting is something that must be considered and applied before and during the COVID-19 pandemic crisis. This research provides an overview of how the role of household accounting if it was implemented before the COVID-19 pandemic occurred and what benefits would a family receive if implementing household accounting before and during the COVID-19 pandemic.

**Keywords**--COVID-19, financial management, household accounting, pandemic crisis, phenomenology.

## Introduction

Human needs increase along with the increasingly complex marital life and the fulfillment of the needs of life becomes more and more. In a household, good, organized and conceptualized financial management is needed (Primary, 2017). If one of the three conditions is not met, then the stability of the family will be weak and problems will arise in family life. Many people assume that accounting is only practiced in the realm of business, but over time, the application of accounting in households can be done by applying the methods and values reflected in accounting. Research conducted by Yulianti (2016), revealing the benefits that accountants and non-accounting families experience when applying home accounting bookkeeping represents the same thing that brings joy and comfort in life. In addition, the benefits obtained eliminate fear and panic, while increasing the harmony and joy of couples at home. The influence of the size of family income cannot be used as a criterion for family welfare. Even a small income if managed adequately to meet family needs (Apriyanto & Ramli, 2020).

In December 2019, a virus emerged that was troubling the world. Coronavirus is an infectious disease that attacks the respiratory tract. This disease was first discovered in Wuhan, the capital of Hubei Province, China, at the end of 2019 and then spread throughout the world, triggering the 2019-2020 coronavirus pandemic. COVID-19 was first reported on March 11, 2020 in Indonesia with two confirmed cases (Smith, 2009; Sofiyani, 2016; Tversky & Kahneman, 1985; Walgito, 2004). As of March 31, 2020, there were 1,528 confirmed cases and 136 deaths. This causes Indonesia to have a COVID-19 mortality rate of 8.9% and is the highest country in Southeast Asia to have confirmed positive patients with coronavirus. In Bali, the coronavirus has greatly impacted the tourism sector because tourism is the livelihood of the majority of the population in Bali. Not only tourism, even some tourism supporting sectors, are affected by this virus. Bali's Ministry of Human Resources, Energy and Mineral Resources (DISNAKER) has confirmed that the unemployment rate in Bali in 2020 is 144,500 or 5.63%, based on August 2020 data released in November. The number of unemployed in Bali has increased, compared to the period before the COVID-19 pandemic which was 4,444 (1.33%) in 2019. Since the beginning of the COVID-19 pandemic until Wednesday, January 27, 2021, 78,310 workers and 3,246 people were laid off in Bali. The decline in income can be seen as a serious problem for families amid the COVID-19 (global pandemic) pandemic (Tetro, 2020; Kim & Su, 2020).

The importance of knowing and answering how to apply household accounting to a family in adapting to the COVID-19 pandemic crisis which of course will be useful for a family to deal with it. Household accounting and mental accounting become theoretical studies in the process of extracting meaning in the research conducted. Northcott & Dollin (2000), stated that household accounting has four concepts, namely budgeting, recording, decision making and long-term planning. Mental accounting was first investigated by Shefrin & Thaler (1988) where they state the reason someone makes a decision in financial matters can be referred to as "mental accounting". In running it Rospitadewi & Efferin (2017) Disclosing self-control is appropriate to use in applying accounting which is the ability to be careful in using the available money and shopping according to needs so that it can be used appropriately to avoid consumptive behavior (self-control). There are

two practices in accounting that can be applied, namely: you apply the framing effect or distribute income and expense items as well as apply retention time or manage finances to secure the future (accounting application) (Zopounidis, 1999; Vaivio, 1999).

Several studies on the application of accounting in households have been carried out. Found that almost all of the mothers who live in the TNI-AD Malang housing know and understand in general about the application of accounting in the household. Almost all of the women interviewed revealed that accounting can not only be applied to business but can also be applied at home by managing daily needs. This is in line with research conducted by Wibowo (2017), which suggests that most of the women in Keboan Anom Village, Sidoarjo know the importance of applying accounting to see the distribution of income and expenses so that household finances become organized and detailed to avoid debt (Pietkiewicz & Smith, 2014; Pratama, 2017; Hayati, 2017). Monthly financial planning is carried out at the beginning of the application of accounting which is then recorded. From the planning and recording carried out, then a decision is made with considerations that are in accordance with the needs of the household. In addition, this study found that the majority of family financial management is fully carried out by the wife as a housewife where the husband believes in giving up all of his income to his wife. However, some families fully entrust their husbands as the head of the family to manage finances. Research conducted by Yulianti (2016), to families of accountants and non-accountants mentions the perceived benefits of applying accounting, namely the emergence of comfort and harmony in the family. On the other hand, the benefits of applying accounting are increasing harmony, reduce anxiety and feelings. Based on the findings from previous studies, there are no standard standards as they only provide an overview regarding the application of household accounting under normal conditions in the sense that there is nothing that forces the household accounting actor to readjust the implementation of household finances (Llewellyn & Walker, 2000; Zhang & Chen, 2017).

The impact of the COVID-19 pandemic crisis, some workers were laid off or laid off because the company could not survive the pandemic. This becomes a source of problems in managing family finances, especially if in a family there is only one person, both husband and wife, who works. Researchers are interested in doing this research because of the phenomenon of a pandemic crisis that has been running for almost two years which has an impact on a family's financial crisis. Researchers want to see how the role of household accounting is in dealing with the family financial crisis during the COVID-19 pandemic crisis. Therefore, researchers want to look back at the implementation if in unusual conditions, starting to realize how important household accounting is, especially to know the distribution of income and expenses, which makes household finances detailed and well-organized to avoid debt during a pandemic. This study focuses on married couples who are affected by the pandemic crisis, one of which works in the tourism sector due to research conducted in Bali, where the majority of their work is in the tourism sector and experienced financial problems in the family during the COVID-19 pandemic (Saidiyah & Julianto, 2016; Apriyanto & Ramli, 2020). The purpose of this study was to determine the role of household accounting in financial management and how the awareness, knowledge and



readiness of a family in the face of the COVID-19 pandemic crisis. In the future, it is hoped that this research will become a reference for a family to apply household accounting in managing family finances either before or during a pandemic to avoid unwanted things so that in the future they will avoid crisis times such as the COVID-19 pandemic. In the world of accounting itself, researchers expect this research to be novel in describing the benefits of implementing household accounting which is then able to make families aware of the importance of managing family finances well (Crick & Crick, 2020; Lee & Trimi, 2021).

## Method

This study uses the methodphenomenological approach. Pokropski (2019); Vagle & Hofsess (2016) argues that phenomenology aims to find an object from the consciousness of the subject. In this study, phenomenology was chosen as the method because it is most suitable for achieving the goal of defining the role of household accounting (household accounting) in financial management and how the awareness, knowledge and readiness of a family in facing the COVID-19 pandemic crisis (Goldberger & Wise, 2000; Gallagher & Sørensen, 2006).

Methods of collecting data through interviews, observation and library research. In-depth interviews were conducted with many open-ended questions. The first step is ethical researchers reduce information into statements, sentences, or quotes that reflect the condition of the informant in responding to a phenomenon. In the second step, the researcher categorizes these key statements into topics (clusters of meaning) (Ananda et al., 2021). Next, do a textural analysis, where the themes that have been grouped are then recorded to systematically describe the experiences of the informants to identify noema. After identifying the noema, the researcher obtained noesis by applying the epoche (structural analysis) method to what the informants captured with different textures under the texture. The last stage is synthesis of meaning or essence (essential invariant structure) where the researcher brings together the basic intuitions from the results of organizational and structural analysis into conclusions that explain the nature of all phenomena and abstract the essence of each consciousness or experience (Husserl, 1970). Interviews consist of conversations consisting of a series of questions and answers where in-depth interviews allow data collection to make it easier for researchers to study and obtain research topics. Data collection was carried out using several documents from reporters regarding household accounting during the COVID-19 pandemic crisis (Rahayu et al., 2021; Sarnoto et al., 2021).

The time required for data collection is 3 months. Each informant was interviewed once through a face-to-face interview following strict health protocols. This was done considering the research was carried out to minimize transmission during the COVID-19 pandemic (Amori, 2021; Rinarta et al., 2018). Research informants must meet the qualifications and be competent. The criteria for determining informants are couples who are willing to be interviewed (sampling availability); married couples affected by the COVID-19 pandemic crisis; a married couple, one of whom works in the tourism sector; married couples who were laid off or laid off due to the COVID-19 pandemic and married couples who have businesses affected by the COVID-19 pandemic crisis. The classification of

the year of marriage is divided into two, namely couples who have been married for 0-10 years and married for 10 years. This is applied to see the readiness of a family in facing the COVID-19 pandemic crisis according to the age of marriage (Sudarmo, 2020; Manzaba & Rodríguez, 2021).

The informants in this study consisted of seven family couples who had met the criteria for determining the informants (Setiowati, 2016; Silooy, 2015; Osborn & Smith, 2008). All informants work and live in Bali. There are four informants living in Denpasar, two informants living in Badung and one informant living in Gianyar. Informants were classified into two based on their age of marriage, three informants were classified into 0-10 years of marriage age and four informants were classified into 10 years old-advanced marriage age. The seven pairs of informants work in different tourism sectors. The informant data in this study can be seen in Table 1 as follows:

Table 1  
Research informants (*names withheld*)

No	Name	Marriage Age	Length of work	Job Type
1.	Ana	2 years 6 months	5 years 2 years	Captain Bartender Travel Coordinator
2.	Budi	1 year	9 years 1 year	Senior Supervisor Group Product and Quotation Private employees
3.	Dedi	12 years old	14 years 11 years old	Private Employee (Hotel employee (technician)) Private Employees (University Education Personnel)
4.	Eka	12 years old	10 years 12 years old	Business Class Drivers Ngurah Rai Airport Government employees
5.	Fajar	2 years	5 years 5 years	Accounting Staff Hotel Non ASN Employees
6.	Gilang	20 years	3 years 3 years	Traditional Village Chief Catering Owner
7.	Hana	14 years	16 years 17 years	ASN Secretariat Hotel Employees

Source: Interview results, 2021

## Results and Discussion

### Decision making in contribution of role

The first theme found in the interviews with the seven informants was decision making related to the contribution of the role in managing household finances. Research conducted Rospitadewi & Efferin (2017), reveal after dividing roles between spouses, then manage finances to various specific accounts, check budget for each account, then couple decide and estimate. Decision making in the household will affect how the structure in the household looks at the role of spouses in the household on the basis of their power. The power in question is

the ability to make decisions that can affect a household (Sudarta, 2017). Ana is a married couple who have been married for 2.5 years and have a child. Before getting married, the couple had discussed how to manage household finances later. Ana's preparations to manage finances will later become a good framework needed to divide roles in the household. This is reflected in Ana's expression as follows.

*"Before we got married, we talked about how we would manage our finances later. How much does the husband get, the wife gets how much we talk about first". (Ana)*

Because Ana has discussed how they manage finances, a decision will be formed which results in the division of responsibilities and obligations in managing household finances (noema). Noema is shown through Ana's statement saying that Ana decided her husband to manage the household finances. This is done because the wife feels wasteful in managing finances. The wife revealed that she could not control her monthly shopping as evidenced by the frequent shopping for food and sightseeing. A more detailed statement is illustrated in Ana's expression as follows.

*"For finances, it is managed by my husband because I as a wife feel that it is extravagant, especially for food and travel, so we agree that it is the husband who manages the household finances." (Ana)*

Ana's decision is a form of awareness between partners (noema) which is formed because of the wife's awareness that she feels unable to manage finances. The noesis of the noema is evidenced by Ana's statement explaining the husband's role in managing their household finances. The following is Ana's statement which states how husbands play a role in managing their household finances.

*"Before the pandemic, all needs were managed and covered by the husband, starting from the needs of the house, electricity and children's needs, so the wife only helped if there was a shortage at home or prepared money just in case for daily house needs." (Ana)*

Intentional analysis from the noesis shows Ana's decision has been influenced by her intellectual and emotional awareness. This intellectual awareness is reflected in Ana's behavior, who decided for her husband to manage finances because she realized that her wife was unable to control her wasteful shopping behavior. Meanwhile, the emotional awareness of the informants is reflected through the sincerity and trust for the husband to fully manage the household finances. Husband feels he has the ability to managedaily finances both in planning, management, control and storage (Al Kholilah & Iramani, 2013). Budi (Noema) also plays a role in the household. This noema is reflected in Budi's expression as follows.

*"So the husband who manages the finances in the household is the husband." (Budi)*

Noesis from the noema shows that the decision made by Budi in the husband who plays a role in managing household finances because the husband feels capable and experienced in managing finances. Budi revealed the experience he had in managing finances he got while working in the financial sector. This noesis is reflected in Budi's expression as follows.

*"So every month I have planned expenses such as expenses for my wife, so many diapers and at the time of monthly shopping I already know how much I spend when shopping so if there is an error at the cashier I will know. I'm very careful about shopping, so there I can manage my finances, you could say I'm "bitch" when it comes to managing finances. I don't take notes on paper. It's not that I'm stingy, but I'm critical. I have been like this since 2011 knowing finances at the office which later because of my habits I applied in my family." (Budi)*

Intentional analysis from the noesis indicates that there is an integration of inner abilities with Budi's daily life at work. The tendency for this was formed since the informant worked and knew finance. This kind of experience, which later in the informant was successfully connected with his inner awareness, which enabled the informant to manage household finances. Experience can be obtained from personal experience, friends, family or other people who have more experience which can then be used as internal learning to improve management, decision making and long-term planning in the family. Based on the meaning process, the researcher concludes that: (eidetic reduction) that Ana and Budi choose for their husbands to manage finances in full because their husbands are seen to be more capable of controlling and managing finances. On the other hand, the wife gives full trust to her husband in his ability to manage household finances which causes the husband to have a sense of responsibility for the trust given by his wife.

Meanwhile, Fajar is a married couple who have only been married for one year and chooses for his wife to manage household finances (noema). Fajar revealed that the husband did not know in detail the expenses because the wife was fully aware of managing household finances. This is seen in more detail in the following quote.

*"So before the pandemic, my husband transferred money every month to me (Mrs. Dita) so I managed to arrange it every month. The husband does not know in detail but the wife knows because in our finances the wife manages the finances." (Fajar)*

Noema this arises because of noesis in the form of knowledge of the wife who knows more expenses in the household, both daily expenses and other expenses. In addition, the wife's ability is also better in managing large expenses because she is directly involved in her expenses. Fajar conveys this in the following quote.

*"So I (wife) manage the finances at home because my husband believes I know better about shopping problems at the market and rahinan at home too. Because it costs a lot and you have to be smart to manage it. I am very happy with the trust given to me by my husband because I have become free to manage the money given to me." (Fajar)*

At this point the researcher abstracts (eidetic reduction) that the wife's understanding of household financial management is better than her husband's. This is based on the knowledge and skills of the wife in daily life and her ability to manage finances in the household so that the husband gives full trust to his wife in managing finances. Three other informants, Dedi, Eka, Gilang and Hana, indicated that they decided to jointly manage finances between husband and wife. Dedi revealed that they had different financial concepts at first until problems arose because of the principles in managing finances. Finally in the third year of marriage, Dedi found the right financial arrangement for their family, namely by doing it together (noema). Noema was conveyed by Dedi as quoted below.

*"Because of that incident, we finally talked about how we should manage our finances. We make posts and share responsibilities. In the third year of our new marriage, we have learned how to properly manage finances in the family until now." (Dedi)*

Dedi's decision is an explicit awareness that is formed because of a deeper awareness. This explicit awareness is shown through Dedi's expression, who previously managed his own finances and didn't care about partners. A more detailed statement can be seen from the following quote.

*"We had a different financial concept initially. Before we got married we never talked about managing finances and we didn't go through a long courtship phase. In our third year of marriage, we had a fight over money. I (Mrs. Maria) is a prestige type of person while my husband is an indifferent type. From that incident, we began to open his mind that there was nothing to be said and to ask questions. Here, too, we are starting to mature and not being indifferent to each other" (Dedi)*

More specifically (noesis), Dedi manages finances by sharing shared responsibilities by dividing their respective obligations in meeting their needs. Dedi explained that he manages the finances together so that there is no impression of mastery in managing finances. Trust between partners is needed in managing finances. This is evidenced in Dedi's expression as follows.

*"We have already split our finances. We don't have a monthly deposit. For basic and routine needs such as electricity, telephone and water, the wife pays for it, the husband pays for the credit and installments, so the larger expenses are paid for by the husband. Our monthly expenses are the same. I have applied this from the beginning of marriage, why do we apply this so that it doesn't seem like one person is in control. We each have our own responsibilities but still with the knowledge of our partners, so we know the risks if we are wasteful in spending. And we don't mess with each other's finances. At the end of every month we talk to talk about the income you earn and what your expenses are in a month." (Dedi)*

Intentional analysis from the noesis shows that trust and openness between partners are needed in managing finances. It aims to foster a sense of comfort between couples and have a sense of responsibility to their families. The attitude shown by Dedi illustrates the need for adjustment between partners so that they can jointly manage finances in line with what they need and want. Different from what Eka said. Eka revealed that they manage their finances together because of their reduced income in the fifth year of marriage (noema). The husband who moved to work because it was no longer suitable for the work environment caused a reduction in his monthly income which resulted in his wife finally contributing to her income because previously only her husband provided her income to meet household needs. Here's a more detailed quote explaining this.

*"In the past, I recently got married (my wife) was given monthly money by my husband when I was a civil servant. At that time, my husband was still working at CK as a supervisor, so the salary was pretty good. After that, they moved to the airport because they were no longer suitable for the work environment, so the salary was not as much as where they used to work. Since then I have not felt comfortable asking for money again. It happened during the marriage in the fifth year. After changing jobs, our finances are still mediocre because both of them are still working. Then for finances, we finally shared how to manage it." (Eka)*

Noesis from noema shows how Eka's financial arrangements are by dividing responsibilities between partners. The division of responsibilities is divided

according to the ability of the spouse in their knowledge of managing household expenses. Their statement is reflected in the following quote.

*"We both manage the finances at home. So I (wife) used to manage daily needs in the kitchen while my husband paid the installments and paid for school. So I was not given a monthly fee, but usually my husband gave me money and asked for help to pay for the children's school needs. When my money runs out, then I ask my husband for the kitchen business." (Eka)*

Intentional analysis from the noesis shows that Eka chooses to manage finances together due to changes in income so that informants must meet household needs together. This proves that the partner's cooperation and responsibility is proven when one of the partners whose income is reduced. The spouse's responsibilities are clearly seen when the wife decides to help the family finances by using her income to supplement their family's needs. In addition, this couple seems to understand each other's circumstances and have a sense of togetherness in the family. In contrast to Gilang, who stated that they manage finances together because of additional income from the wife who now has income because previously only the husband had income. Gilang explains it in the following quote.

*"In the past I (wife) managed my husband's money mediocre because only my husband earned. If you remember sometimes like sad. In the past, my income (Mr. Agung) depended on the sale of catfish, so my income was uncertain." (Gilang)*

By increasing his wife's income, Gilang decided to manage finances together (noema). This is implemented because they feel they have a responsibility because each of them already has an income. This noema is reflected in the quote from Gilang's statement as follows.

*"Now we each have household responsibilities. This was implemented after I (wife) had my own income, in the past I only relied on my husband's money for all my needs. This has been going on for over two years." (Gilang)*

Noesis of the noema in the form of division of tasks between spouses in fulfilling their obligations. Gilang revealed that they divide the tasks according to the income they get. This can be seen when Gilang conveys the following quote.

*"I (husband) is responsible for building a house, installments or additional needs, such as a child asking for a laptop. If the wife is for household needs, school children, menyama braya, social expenses are all borne by the wife. So my secondary needs, the wife's primary needs. This division is done because my wife's salary is fixed and that changes according to her business income. Installments must be met so I pay." (Gilang)*

Intentional analysis from noesis indicates that there is a sense of responsibility in the family because they already have their own income. The sense of responsibility that exists in the family creates a sense of belonging to each other and tries together to meet the needs of the family so that they do not lack again. A person's responsibility in managing finances is evidenced by how that person behaves in managing family finances (Zahriyan, 2016). With a background in finance, Hana has no trouble managing household finances. Hana started the financial arrangements at the beginning of the wedding by making an expenditure plan first, then the plan changed according to the income earned. At the beginning of the marriage, Hana revealed that it was the husband who managed



the finances because his wife felt extravagant in shopping. Over time, Hana revealed that they took turns in managing finances until they found the most appropriate way to manage household finances. For now, Hana reveals managing finances together (noema). Here's Hana's expression that shows this.

*"We have been changing roles from the beginning until now. At the beginning of marriage, my husband took care of everything because I (wife) was a wasteful person. Finally, now we're both together." (Hana)*

Hana's statement shows that the decision was made because of an adjustment in obtaining the right financial arrangements. Noesis from noema shows how Hana divides tasks in meeting their needs. Hana's statement is reflected in the following quote.

*"For now, we both arrange it as husband for daily needs, I (wife) pay the obligatory and savings. Usually for large expenses such as buying air conditioners or expensive home furnishings, my husband tells me (wife) to calculate in advance whether we have enough funds or not. So my husband controls the expenses while I plan." (Hana)*

Intentional analysis from noesis indicates that Hana has individual abilities in managing their household finances. Hana has an attitude of trust between partners to manage family finances by dividing tasks and responsibilities in carrying out the trust that has been given between couples. Mangala revealed that husband and wife have a joint role in managing household finances. This supports Hana's statement in managing family finances. The results of the study found two informants who stated that the husband had a full role in managing household finances, one informant who stated that his wife had a full role in managing household finances and four other informants stated that together in managing household finances. Researchers see this decision making is done not directly at the beginning of marriage but is done after a family married a few moments which then over time find the most appropriate decision for their family. This is in accordance with the statement [Thaler \(1999\)](#) who said after getting the right decision, the mind evaluates its decisions and produces its own report (self-report) to determine whether a victory, defeat, or defeat was achieved.

The researcher concludes (eidetic reduction) that the contribution of the role between spouses is closely related to the application of household accounting to the concept of decision-making where in making a decision on who has a role in managing finances is not easy but needs to be adjusted to create a sense of comfort. The background of the spouse's ability to manage finances, the income of the spouse and experience are the keys to the division of roles. This is in line with [Andrew & Linawati \(2014\)](#) which stated that demographic factors, namely income, knowledge in finance and gender, had a significant relationship in financial behavior. Researchers also see that cooperation and a sense of belonging to each other need to be applied in order to form a sense of comfort in managing household finances itself. Based on this explanation, it can be understood that all informants applied household accounting in the concept of decision-making that was applied before and during the COVID-19 pandemic. If the application of this concept is applied optimally before the pandemic occurs, it will certainly minimize the financial crisis.

## Accounting application

The second theme found in the research is the application of accounting which is the key to the success of a family in managing household finances. The research found two things that support the application of accounting, namely the distribution of financial posts (framing effect) and securing the future (retention time). The framing effect relates to the information received which forms a perception of what is wanted and needed so that a person will react to the information. This perception creates the illusion of what is good and what should be avoided (Rospitadewi & Efferin, 2017). The framing effect is closely related to the application of accounting where financial arrangements in the family are included in income and expenditure items. The framing effect is applied to control income and expenditure by applying accounting, both simple accounting and more complicated accounting.

Research conducted treat money as retention time emphasizes financial planning and prudence in the use of money. Use money wisely and plan your purchases ahead of time. People with this restraint will go to great lengths to secure their entire financial future (money, property, and financial security). They manage money, manage money by budgeting, have self-control, delay gratification, save money, and use it productively. Those who adhere to retention are motivated to lead a more planned and advanced life. Ana and Fajar revealed that they manage their finances by applying simple accounting (noema). This is shown by the following quote.

*"We do not apply detailed accounting but only simple accounting." (Ana)*

*"We do not apply accounting in regulating, just an ordinary system." (Fajar)*

Ana revealed the application of accounting only by remembering monthly expenses (noesis) continuously and Fajar who revealed that he applied accounting only by dividing expenses and income. In addition, Ana and Fajar revealed that they would set aside funds for their children's school needs later. Noesis is conveyed by Ana and Fajar in the following quote.

*"We remember the expenses every month because we have memorized the expenses every month, especially the husband who remembers in detail what expenses are for house needs. But as a mother, you definitely want to give the best for your child, so sometimes I buy clothes or toys for children. Besides that, I also set aside money for my children's school needs later." (Ana)*

*"How much is the expenditure, how much is the income, how much is divided. I want my child to go to a good school, especially the relationships, so I spare more money in my child's savings to manage finances." (Fajar)*

Intentional analysis from noesis shows how Ana and Fajar apply accounting in their household. Only applying simple accounting where there is a concept of planning and long-term planning (retention time) by setting aside money for children's school savings. Dedi is a couple, one of whom has an accounting education background. He revealed that he did not apply all concepts in accounting in managing their household finances (noema). This was conveyed by Dedi in the following quote.

*"When I (wife) when I first got married, I took notes but over time I didn't record anymore. My husband records and remembers expenses and is more disciplined in*

*managing money. Maybe it's because I'm studying accounting, so there's a thought to manage finances like this, even if I don't fully implement it." (Dedi)*

Noesis of noema seen in how they manage finances. It seems that husbands are better at implementing household financial management with accounting. This was revealed when Dedi said that he divided his finances by including financial posts (framing effect). Dedi's statement is more clearly stated in the following quote.

*"Every month he gives a report about the availability of money in each bank that we save. For example, now we have an IVF program, so my husband has prepared the funds by posting the money that comes in every month. If I (wife) don't record it but just remember it and it's out of my head, but special expenses such as IVF programs, I still record the installments."*

Intentional analysis from noesis shows a form of self-awareness that is formed from an accounting education background. Dedi seems to have a desire to apply accounting because he has studied it and knows the usefulness of accounting if it is applied in managing household finances. In contrast to Gilang, who stated that he only applied records in accounting (noema). This is stated in the quote below.

*"Applying but not going into too much detail. I don't remember it, but I (wife) took notes because I had a household book." (Gilang)*

This behavior is a form of explicit awareness of the informant (noema) which then forms a deeper awareness (noesis). Gilang revealed that he applies record keeping in managing finances when he owns a business because it is also carried out in his business. Gilang said that recording is very necessary to find out where the expenses were made. A more detailed statement is illustrated in the following quote.

*"Actually, it has only been implemented since I have income, if in the past I only relied on my husband's money, the money was mediocre and sometimes it was lacking. Then when I'm in business, I'm doing the recording, so I do it at home too. After it was recorded, I became aware of the house expenses sometimes until I knew minus the monthly expenses." (Gilang)*

Intentional analysis from noesis shows that Gilang opened a business because of his family's previous financial experience. Wifemotivated to work to improve family welfare because they have experience in managing finances who always feel it is not enough if they only rely on their husband's income. Then Gilang opened a business because Gilang's records were influenced by his experience in the business he had. This awareness was seen in Gilang, who finally took notes in managing his household because he knew the importance of recording expenses when managing his business. Implementing all household accounting is very necessary in a household to control income and expenses. This is applied by Budi and Hana (noema). Noema is shown through the statements of Budi and Hana as follows.

*"Yes, I (husband) as a household financial manager applies accounting." (Budi)  
"I don't know if you can say it applies or not, but in our opinion, we apply accounting. We made a plan of expenses in advance, it varied depending on the income of both of us. For recording expenses, we did take notes first." (Hana)*

In the interview, Budi and Hana revealed that apply all concepts in household accounting starting from budgeting, recording, decision making and long-term planning (noesis). The budgeting applied by Budi and Hana is revealed in the following quote.

*"So every month I have planned expenses such as expenses for my wife, so many diapers and at the time of monthly shopping I already know how much I spend when shopping." (Budi)*

*"Early on in our marriage, we made a plan for expenses in advance, it varied depending on the income of both of us. So we already have a record of any expenses each month. We have budgeted the costs based on each item such as milk, diapers, electricity, etc. For those who are obligated, we have also prepared definite funds such as insurance and installments." (Hana)*

In the recording applied by Budi and Hana, it is reflected in the following quote.

*"I didn't record like accounting, right, I only recorded what I remembered. So every day I already know how much the child spends, for example in the morning eating bread, sausages in the afternoon, milk per day and so on, then I calculate it into the child's monthly expenses." (Budi)*

*"In the past, we recorded expenses for recording expenses, but now we only record large expenses because the expenses are the same every month." (Hana)*

Decision making in the interview with Hana is closely related to the contribution of roles between partners. Hana said they divide the tasks in deciding an expense. Hana's statement is reflected in the following quote.

*"Usually for large expenses such as buying air conditioners or expensive house furniture, my husband tells me (wife) to calculate first whether we have enough funds or not. So my husband controls the expenses while I plan." (Hana)*

In contrast to Budi, who is very careful in managing finances, he makes decisions by distinguishing between his wife's and husband's money to avoid spending. The following is the expression of Budi who said this.

*"I'm very careful about shopping so I can manage my finances there, you could say I'm broke. For finances, we are separated between wife and husband. The wife's salary is for her own wife and the husband's salary is for children and household needs. If my wife asked me if I had money, I would say no. If I say I have money, surely my wife will eliminate her basic needs and her secondary needs will take precedence. I am doing this for the future, because if one partner is not like me for sure we will not be able to survive to live." (Budi)*

Budi and Hana have strong long-term planning. Budi said that they don't only invest in one place and Hana said that they always save whatever amount each month and have insurance for their family. This is more fully reflected in the following quote.

*"For our deposit funds, we do not have cash, but in the form of gold or US dollars. We keep our other savings in cyberspace or we make investments where it is in accordance with the philosophy of life, namely don't put you all eggs in one basket, so we don't just keep our money in one place." (Budi)*

*"We are the type of family that diligently saves luck. So regardless of our income, every month we have to save either in the bank or insurance. Apart from that, we also have gold and gold savings which are our savings." (Hana)*

Intentional analysis from noesis shows that Budi and Hana are a regular and orderly couple in managing their finances. It is proven that Budi and Hana apply all concepts in household accounting starting from budgeting, recording, and decision making and planning. Therefore, Budi and Hana seem to apply the framing effect and retention time in managing their household finances to the best of their ability. This is proven by research conducted (Andrew & Linawati, 2014). Someone who has greater knowledge of accounting will tend to be wiser in managing finances compared to someone who knows less about the application of accounting. In contrast to all informants, Eka revealed that he did not apply accounting in managing his finances (noema). Noema is manifested through the following quote.

*“No, not recording expenses either.” (Eka)*

Noesis from noema explained that Eka did not apply accounting in the household because she did not know how to apply it. Eka reasoned that it was difficult to apply it at home. However, he realized that the application of accounting is useful if applied in managing household finances. A more detailed statement can be found in the following quote.

*“From the start of my marriage, I (wife) never sort out money, so we just kept track of the expenses, maybe because every month, that's all the expenses. We trust each other, so my husband (wife) is not weird and vice versa. But the bad thing is that if we don't record it, expenses are often minus. I don't understand accounting because I don't apply it, besides that it seems too complicated to have to plan and write in a book.” (Eka)*

Intentional analysis from the noesis shows that the trust between couples that is applied in managing their household finances. Eka's understanding of accounting is still lacking. This can be seen when Eka stated that accounting is good for managing household finances but did not know how to apply it. Northcott & Dollin (2000) revealed that some individuals do not apply budgeting in the household because they are afraid to apply it. Lack of knowledge about things that need to be considered in financial management is the main factor for a family not to apply accounting.

Based on the description above, the researcher concludes (eidetic reduction) that knowledge, experience and habits are the keys to the application of accounting in managing household finances (Hilgret et al., 2003). In its application, it takes trust and openness between partners. Trust is seen when a partner gives full trust to fulfill their respective obligations and responsibilities. This trust will be fulfilled if each partner is open in informing their monthly expenses and income. Researchers also saw that the role of mothers was seen to be greater in securing the future (retention time) of children where mothers set aside more money for their children's school savings later. In addition, there is one informant who is very critical and frugal in managing finances in order to protect their future. Budi and Hana apply accounting fully because they have experience and knowledge that causes them to be able to apply it, Ana and Fajar who only apply two concepts in accounting, Dedi who applies accounting concepts because of their educational background in accounting which encourages his desire to apply accounting. In contrast to Eka, who said that he did not apply accounting because he was unable and did not know how to apply it. Based on this

explanation, it can be seen that not all informants applied accounting before and during the pandemic in managing household finances. This will affect the family's financial situation when the financial crisis occurs.

### **Readiness to face the pandemic**

The COVID-19 pandemic, which suddenly appeared without warning, became the biggest problem in the world, especially in a family, which then caused a financial crisis. Not all families can face this pandemic period because they are mentally unprepared and financially unprepared. Ana, Eka and Fajar revealed that they were not ready to face the COVID-19 pandemic (noema). This is because it appears suddenly without any preparation from them. Noema is conveyed by Ana, Eka and Fajar in the following quote.

*"When I first got married, I never thought that there would be a long pandemic like this. Until finally in early January 2020, our finances began to be disrupted and at the peak of March 2020 we really messed up in the family's finances." (Ana)*

*"It really sucks in taste" (Eka)*

*"It was a great shock and it had a profound effect on our lives. We were really unprepared. Once my husband (wife) daydreams and said he didn't think that there was a pandemic and the impact was like this." (Fajar)*

Ana reveals that she has been laid off from her job (noesis). Because this situation causes them to often disagree and do not know the direction in everyday life. Husbands who feel ashamed as heads of families who cannot meet the needs of their families and wives who are confused about how to manage their finances. Ana explains it in the following quote. This is illustrated in the following quote.

*"My husband was laid off and my salary was cut really made us unprepared. At the beginning of the pandemic, we were very anxious, afraid that our husbands would be laid off. Luckily my husband was only laid off for up to 7 months because the place he worked for was not operating." (Ana)*

*"Very influential. We, who usually already know how much we spend per month and can manage it well, now have a drastic change in position because my husband has no income. We often disagree and are very sensitive over small things. The husband who is only at home without any work is stressed, grumpy and embarrassed because he thinks he is the head of the family and has to be responsible to the family but cannot provide it properly. Fortunately, the wife is still not laid off or laid off, there is only a reduction in salary from the company which is deducted by 30% of the initial salary." (Ana)*

Eka also expressed the same thing. He was dismissed from work suddenly without any preparation (noesis). This is illustrated in the following quote.

*"March my (husband's) salary is still full, from April the salary has started to be cut and there is no action at the end of May I was immediately sent home. I have been laid off since May 2020 last year and so far no calls have been really disconnected. I am confused as the head of the family how to make a living now" (Eka)*

In contrast to Fajar, he is grateful not to be sent home, but he says that his husband has experienced a very drastic decrease in salary which has affected their finances (noise). This is because his place of work is not operating so there is no income at the hotel where he works. Fajar admits that he is ashamed of his family for not being able to fulfill his obligations to support his family at this time. However, Fajar admitted that he was still grateful that he was not sent home



because he worked in the accounting so it's still needed by the place to work. Noesis shown in the following quote.

*"Very influential. Before the pandemic my husband could get 10, 9, 8 million salary but now it's only the Badung UMR because my husband works in the Nusa Dua area. Sometimes my husband is ashamed of his family because his income is reduced. Actually, I (husband) are ashamed because of this salary condition." (Fajar)*

Noesis this is reinforced in the following Fajar statement.

*"Fortunately, my husband (wife) works in the accounting department, not in housekeeping, so I'm not sent home, just cutting wages. My husband's salary has been deducted from March last year. We've been holding out for a year. I just entered Indonesia, gradually my (husband's) salary decreased from March 5 million and has been decreasing until now the UMR in Badung. The service which is usually quite large because the busy end of the hotel now cannot. Once I got a salary of only 1.2 million because of the lack of visitors. But it's okay that my salary is less than I was laid off. Currently I work only 3 times a week. I am grateful that I can still work because not everyone is currently getting a job." (Fajar)*

Intentional analysis from noesis shows that the unpreparedness of Ana, Eka and Fajar is because the process is so fast. The first salary was reduced little by little and then suddenly sent home made them surprised by this. The absence of mental preparation and good financial management has resulted in Ana, Eka and Fajar being unprepared to face the big impact of the COVID-19 pandemic. Emotional awareness is reflected in Ana, Eka and Fajar who feel unable to fulfill their family's financial needs as usual because they feel as the head of the family whose obligation is to provide for the family. Financial management that is not optimal will have an impact on family harmony, such as the emergence of misunderstandings between partners (Norman & Suryani, 2019). The COVID-19 pandemic has been very troubling for the whole family. Only a few families are not affected by the current crisis. This is felt by Budi, Dedi, Gilang and Hana. Budi said he was not affected by the pandemic because he was ready for it (noema). The following is Budi's expression which states this.

*"Because we have been preparing since 2017, so we can say we can survive without working until 2023" (Budi)*

This is because Budi was aware of the issues of the pandemic when he was working in Japan. Therefore, Budi has been preparing himself since 2017 to anticipate the current pandemic (noesis). He works hard to meet his needs later until 2023. The following is Budi's statement conveying this.

*"In February 2019, when I was working in Japan, I was aware of a global crisis due to the war between Xin Jinping and Donald Trump where Donald Trump wanted to dominate the global market. But China fought back by reporting a deadly outbreak, namely the Coronavirus. Here I am more confident about the strings I felt in 2017, so I have anticipated this to happen by saving from 2017 with 70% preparation and in 2019 preparations are 100% but I can't predict when this pandemic will end. I have already prepared the costs to live until 2023." (Budi)*

In line with Budi, Hana also revealed that she was ready to face the COVID-19 pandemic (noema). This expression is evidenced in the following quote.

*"It's normal for now. Now we can still survive because we still have savings." (Hana)*

Hana is the type of family that always saves regardless of their income. With such a stance, it seems that Hana is not too difficult in dealing with the current crisis (noesis). This is shown through Hana's statement as follows.

*"We are the type of family that diligently saves luck. So regardless of our income, every month we have to save either in the bank or insurance. Maybe our savings can be called an emergency fund. Until now, even though we are having a hard time, we still save any amount. In addition, we also have gold and gold savings which are our savings. We have been very lucky to save from the past, because now we are really feeling the benefits." (Hana)*

Undeniably, Hana experienced a change in her income. The husband and wife's reduced income really becomes a trial in their finances. However, Hana revealed that she was still able to survive because she had savings and only had one installment (noesis). Hana expresses this in the following quote.

*"The effect is clear. My (wife's) income has decreased by 70%. Apart from my reduced income, my husband has also decreased. Yes, my allowance (husband) has not been paid until now, I only get a basic salary. My allowance is bigger than my basic salary, so it really affects our household finances. Fortunately, we only have car installments which will be deducted from my salary immediately, if there are other installments we don't know what our current situation is." (Hana)*

Ready to face the pandemic was also expressed by Dedi (noema). Dedi's readiness is reflected in the following quote.

*"For now we can still survive, don't know how next year will be" (Dedi)*

Dedi revealed that with God's guidance he could be in his current position (noesis). That's because a few months before the pandemic, Dedi sold the land that was originally going to be used for home renovations and the IVF program. Dedi is grateful for God's way because he currently has funds to survive. This is conveyed by Dedi in the following quote.

*"A few months before the pandemic, we had time to sell land and here we believe in God's guidance where on time we sell the land because previously we were doubtful because we thought why our investment was off but now we feel the benefits, if only at that time we didn't sell the land, we can't live now. The money from the sale of the land was actually used to renovate a house in Solo and the IVF program, but for now the renovation costs have changed functions." (Dedi)*

Unlike Gilan. He revealed that he was ready to face the pandemic because it did not have much effect on his family's finances (noema). Noema is conveyed by Gilang in the following quote.

*"If we don't have too much influence on the family's finances. Because my husband, who is already working, still works as a repairman and fortunately my (wife) business is not only supplying catering to the villa." (Gilang)*

Gilang revealed that he was not focused on supplying food to the villa. This he did to avoid if the contract was broken which could cause him to lose the business he owned. Gilang is aware of this and he admits that he is grateful because at this time his business is not too influential due to the COVID-19 pandemic. Gilang disclosed in more detail in the following quote.

*"There is an effect on my business (wife) but not too much. Actually, I have regular food catering for employees at the aqua mambal company but I am looking for additional catering at villas and offices because I work from home. In the past, in the villa, I could get an additional 27 million for 3 months, especially if there were additional boxes. My income has been reduced by 30%. But you could say I don't prioritize catering at the villa, asking for low prices below the standard. Fortunately, I don't just have a contract with a villa, if for example that happens, I can stop my business now." (Gilang)*

Intentional analysis from noesis shows that Budi, Dedi, Gilang and Hana are ready because they have prepared for the worst that could happen to their family finances (Chariri, 2009; Creswell, 2012; Eldista et al., 2020; Fu et al., 2020). This is evidenced by the preparations of Budi and Hana who have savings funds to survive, Gilang who sold investments before entering the COVID-19 pandemic and Gilang who did not only focus on one contract on the business he owned. At this point, it is concluded (eidetic reduction) that determining whether a family is ready or not ready to face a pandemic depends on how a family manages finances. His family (Wuryaningrat et al., 2020).

The size of the income does not guarantee a family is successful in managing its finances, but if it is managed carefully and well then the success of managing household finances will be obtained. The application of household accounting that has been implemented before the pandemic occurs will be seen when the pandemic occurs. Long-term planning by having an emergency fund is one thing that should have been done. Long-term planning will anticipate the unexpected which functions to protect family finances from the risks that become financial problems during times of crisis like today (Sidharta, 2016). Families who apply household accounting will be less affected by the current COVID-19 pandemic crisis. The concept of budgeting, decision making and long-term planning is very visible in family management before and during the COVID-19 pandemic (Anjani, 2006; Astutik, 2018; Usop, 2019; Chang et al., 1997).

### **Emergency fund holding**

An emergency fund if prepared properly will at least prevent a person from making adverse decisions due to panic facing difficult times. This is closely related to the idea of earning income not only from one source of livelihood and ownership of an emergency fund. [Johnson & Widdow \(1985\)](#), defines an emergency fund to be able to meet all expenses in difficult times without drastically changing the standard of living of the family. The research found two informants who did not have an emergency fund and five people who had an emergency fund. Ana and Gilang reveal that their family does not have an emergency fund (noema). This is conveyed by Hana in the following interview excerpt.

*"In addition, because we took our mortgage from the beginning of marriage, we couldn't save the maximum, so we can say we don't have an emergency fund." (Ana)*  
*"We don't have an emergency fund." (Gilang)*

Noesis Ana's statement from Noema shows that the reason for not having an emergency fund is because her income has been used for daily needs and paying off mortgages. Ana revealed that if she knew a pandemic would occur, she would

not decide to take a mortgage and choose to save it as an emergency fund. This is revealed in the following quote.

*"We have savings, but not much because our money has been used to repay the mortgage and the savings are now used up to cover our daily needs. It can be said that we regret it or not when we took the mortgage because we thought, if we knew there would be a pandemic, the money we used to repay the house could be used for our current needs. In addition, because we took our mortgage from the beginning of marriage, we couldn't save the maximum, so we can say we don't have an emergency fund."(Ana)*

In line with Ana, Gilang revealed that he does not have an emergency fund because his income has been used up for household needs (noesis). In addition, the playback of business money is also not smooth so that there is often deposition of co-workers. This resulted in Gilang unable to manage his income optimally. In more detail, Gilang's statement is presented in the following quote.

*"We don't have an emergency fund. The husband's income has been used for building a house and sudden things. Meanwhile, my income (Mrs. Kencana) can be said to settle in catering aqua. For example, I catered 2 times so the money settled, the third time the money was disbursed. That's why we can't create an emergency fund because we don't have much income. It was only during this pandemic that we planned to create an emergency fund after experiencing difficult conditions like now." (Galang)*

Intentional analysis from noesis shows Ana and Gilang realizing that having an emergency fund is really needed after they are going through a difficult time during the current pandemic crisis. Ana and Gilang do not have an emergency fund because their income is fully used for daily needs and other needs that must be met. Ana and Gilang realized that having an emergency fund was needed after they were going through a difficult time during the current pandemic crisis. This is in line with research conducted (Wuryaningrat et al., 2020). Which states that financial planning that does not include an emergency fund post on the grounds that income that is used up for daily needs causes a person to be vulnerable to crisis conditions like today. Budi, Dedi, Eka, Fajar, Hana revealed that they have emergency funds to deal with the COVID-19 pandemic crisis (noema). More details are conveyed in the following quote.

*"I'm already preparing for the cost of living until 2023." (Budi)*  
*"So in our opinion, the emergency fund is the savings, but other deposits." (Dedi)*  
*"Emergency funds are there, kept in the piggy bank." (Eka)*  
*"I think it can be called an emergency fund, because it can help families." (Fajar)*  
*"Maybe our savings can be called an emergency fund." (Hana)*

Budi said that he had an emergency fund since he got "pewisik" in 2017 and Budi was more confident about it when he worked in Japan (noesis). Because of this, Budi convinced himself to work harder than in 2017 to save money and use it when the pandemic started. This noesis is expressed by Budi in the following quote.

*"In 2017, believe it or not, I (Mr. Dwi) got the whisper that there would be a crisis. In February 2019, when I was working in Japan, I was aware of a global crisis due to the war between Xin Jinping and Donald Trump where Donald Trump wanted to dominate the global market. But China fought back by reporting a deadly outbreak, namely the Coronavirus. Here I am more sure about how I felt in 2017, so I have anticipated this to happen by saving from 2017 with 70% preparation and in 2019 preparation is 100% but I can't predict when this pandemic will end. I have already prepared the costs to live*

*until 2023.” (Budi)*

As with Dedi, he said that the emergency fund he had was a separate savings account (noesis). Since the beginning, Dedi has grouped his income according to posts and set it aside for other savings as an emergency fund. The following is Dedi's statement that mentions this.

*“So, in our opinion, emergency funds are savings, but other deposits. For example, I (wife) get an additional salary at the office, I put it into my account so if there is anything, and how do I use the money. So an emergency fund is a separate savings account. We have several savings accounts that have been segregated as needed.” (Dedi)*

Eka said that the emergency fund he had was a children's piggy bank (noise). The rest of the children's pocket money will be put into a piggy bank which can be used at any time for urgent needs. Eka explains it in the following quote.

*“There is an emergency fund, it is kept in a piggy bank but now the piggy bank has been dismantled and has run out. Recently the money was used in early January, so the children's emergency fund was put in a piggy bank and all three have been dismantled. It's pretty good, so when I was at school, my wife (wife) gave the kids 10 or 20 thousand pocket money, but usually it was not spent whole because I also provided food and drink, so the money was put in a piggy bank, especially since my two daughters are very diligent in putting money in piggy bank.” (Eka)*

Fajar revealed that he has an emergency fund by setting aside his income into old-age savings and work honors (noesis). Fajar said the savings were an emergency fund because it could help their families. In addition, Fajar also revealed that he has a car that has been sold, some of the proceeds being used as an emergency fund. This noesis is shown in the following quote.

*“In the time of Bajang, I (wife) had THT (old-age savings) savings, so every month the bank cut it directly. The savings have existed since I first worked at the Dinas. I also save the money for being an MC or a tip from my boss. But I didn't tell my husband about the ENT money, only the honorarium and tips from the boss, which I reported to my husband. I think it can be called an emergency fund, because it can help families. We also have two cars. Recently, Ajik-in-law sold one of the cars because he thought we were nowhere to be found during the pandemic and to save money. The car sold for 78 million, 28 million was given to my husband and 50 million was invested in stocks. You could say that 28 million is our emergency fund.” (Fajar)*

Hana is the type of family that always saves regardless of their income. With such a stance, Hana has an emergency fund that is able to make them survive in the face of the current pandemic crisis (noesis). Hana is very grateful for what they have implemented in the past. This is shown through Hana's statement as follows.

*“We are the type of family that diligently saves luck. So regardless of our income, every month we have to save either in the bank or insurance. Maybe our savings can be called an emergency fund. Until now, even though we are having a hard time, we still save any amount. In addition, we also have gold and gold savings which are our savings. We have been very fortunate to save from the past, because now we are really feeling the benefits.” (Hana)*

Intentional analysis Noesis shows that Budi, Dedi, Eka, Fajar and Hana have emergency funds because they think that emergency funds can be used at any

time if something unexpected happens like this. Their knowledge of emergency fund ownership becomes the basis for setting aside their income to be used as an emergency fund (Wuryaningrat et al., 2020). The researcher concludes (eidetic reduction) that the ownership of an emergency fund really depends on how a family manages their household finances. Two household accounting concepts, namely decision making and long-term planning, can be seen in the ownership of a family's emergency fund. Families who have implemented the two concepts will certainly have emergency funds and avoid the difficulties of the current pandemic (Fuster Guillen, 2019; Himawan et al., 2018; Hong & Kao, 1997). In various cases, a family ultimately stated that they had difficulty in continuing their life due to financial mismanagement (Sidharta, 2016). One of them is because a family does not have spare funds to deal with difficult conditions where there is no income. This is because the emergency fund post is not in a family's financial planning, when the family is in an unstable condition, then a family will not be able to carry out their lives well. Knowledge of the importance of having an emergency fund and the desire to have an emergency fund must be owned by every family. This statement makes it clear that an emergency fund must be owned by all families to prevent a financial crisis in the family where an emergency fund must be able to meet the needs of 3 to 6 months of difficult times. The longer the emergency fund can be used, the better this statement makes it clear that an emergency fund must be owned by all families to prevent a financial crisis in the family where an emergency fund must be able to meet the needs of 3 to 6 months of difficult times. The longer the emergency fund can be used, the better this statement makes it clear that an emergency fund must be owned by all families to prevent a financial crisis in the family where an emergency fund must be able to meet the needs of 3 to 6 months of difficult times. The longer the emergency fund can be used, the better (Garman & Fargue, 2008).

### **Efforts to survive (survival)**

However, in the midst of this difficult time, all informants showed some efforts to survive. Ana, Budi, Fajar, Gilang and Hana revealed that they survived the pandemic by making the best possible savings (noema). Their statement is reflected in the following quote.

*"For now we are still trying to survive as much as possible by being frugal, especially if we have small children whose expenses are uncertain and we as Balinese still follow traditions such as otonan." (Ana)*

*"We can only save money by reducing expenses." (Budi)*

*"For now we really prioritize daily life over traveling." (Fajar)*

*"Expenditure savings, for example, if it's not urgent, we try to hold back expenses." (Gilang)*

*"As we said earlier, our solution is to save consumptive needs. Second, we ended up spending what we could call an emergency fund and third we sold one of the cars to reduce maintenance costs." (Hana)*

Ana saves as much as possible by prioritizing basic needs that cannot be reduced anymore because the expenses are certain every month (noesis). Ana admits that her parents are assisted by funds to survive the current pandemic crisis. More details can be found in the following quote.

*"Things that can be reduced are only the needs of husband and wife such as buying*

*clothes or eating out and for children's needs we usually look for diaper promos because there are some expenses that cannot be controlled, such as children who have to be provided with diapers, milk in a week reaches 300 thousand, immunizations that we can't possibly reduce, so for now we're being helped with encouragement and funding from parents. We are grateful that the husband's parents do not escape the responsibility of their children. We were helped by the supply from our husband's father. How much money given by parents is managed by the husband, such as to pay for electricity, children's needs or daily life." (Ana)*

Gilang said the same thing. Gilang said that he tried to meet basic needs first and control other expenses beyond that because his current expenses were more due to home facilities that had to be added due to school from home and children going to college and high school (noesis). The following is Gilang's expression which states this.

*"For example, like a child asking for money to buy clothes, we stop first. Now we are trying to meet basic needs such as children's school fees and facilities because we are school from home especially our first child is in college and our second child is just about to enter high school. Actually, our pandemic costs more because we add facilities at home, so that the children can also be comfortable studying." (Gilang)*

Unlike Gilang, Fajar said that apart from saving money, they also have other businesses as a source of income (noesis). The savings made such as refraining from going out of the house and refraining from shopping. In addition to saving on expenses, Fajar said that he has other businesses that are a source of income even though the amount is not proportional to their basic income. The following is Fajar's expression in the quote below.

*"Usually those who go out a week, now once a month or if we have more funds, we go out. If we used to want fruit ice, we just had to buy it, now we are thinking about it. I (wife) previously participated in stocks, from there I looked for additional money. In addition, we also have a boarding house business so we have income other than our salaries. Yes, the result is not much, but it is enough to add money to the house." (Fajar)*

In addition to saving on consumptive needs, Hana revealed that she saves money by selling one of the cars and using the savings she has to meet their needs (noesis). Because there are no activities outside the home, Hana said that their children's expenses when they are outside the home are also not there. Hana expresses this in the following quote.

*"We can still meet our daily and mandatory needs but in a way that really saves money. Early last June, we finally sold one of our cars to save money. We can save on car expenses, gasoline and maintenance costs. In addition, children's expenses due to the pandemic have also decreased. My second child, who is usually entrusted with a daycare (TPA) is now at home, this expenditure has also been stopped. My first child who usually tutors outside was also stopped because he stopped for a while." (Hana)*

Budi said something different. He said that the unthinkable happened. One of his younger siblings who became the backbone of his exit was laid off by his company so he did not get any income. With a full sense of responsibility, he finally shared the savings he had to support his sister and mother. Because of this, the savings that should have been sufficient to support his small family until 2023 were revealed to have been reduced and he was unable to support them for that long (noesis). The following is a more detailed statement of Budi.

*"But there are things we didn't predict. Because the husband's brother who was laid off,*



*who previously took care of his parents, must be our responsibility. We have to bear two younger siblings and parents. If we want to let go, we are not willing to do that so we have to share our savings for the family as well. This is what causes us to work harder this year to reduce the possibility of our money running out. So we have to work extra to meet our needs in the coming year. That's all we can do to survive with the remaining funds we have now."*

Intentional analysis from noesis shows Ana, Budi, Fajar, Gilang and Hana making as much savings as possible to survive the current pandemic crisis. They sort out their expenses by prioritizing their needs, that is, by sorting out their needs and by adjusting their income. It takes a will from within to do this because controlling expenses requires self-motivation. In addition, Ana, Fajar, Gilang and Hana have a sense of responsibility towards their families to meet their family's needs. This is evidenced by trying to meet basic needs first and avoiding their consumptive needs which were usually done before the pandemic (Hurlock et al., 1990; Hurlock, 1980). Another thing with what was done by Dedi and Eka. They are trying to survive the pandemic crisis by trying to find other income outside their main job (noema). The following is an explanation from Dedi and Eka who stated this.

*"For now we manage money by going into the posts and holding back for unnecessary spending. I (wife) also opened a business to increase kitchen money and my husband also played with stocks like that to make money, she said." (Dedi)*  
*"I (husband) tried to get into an online motorcycle taxi but didn't because it was full, he said, where do you want to work, all businesses are now closed. Then my wife and I tried to open an online business called "Kitchen Selly." (Eka)*

Dedi revealed that they each tried their best to increase their income (noesis). The wife, who distributes her cooking hobby by selling cakes, and her husband's computer skills are channeled by playing stocks. Noesis is evidenced in the following quote.

*"A few months ago during the pandemic my (wife) sold bread and the results were pretty good. I'm just an oven model and in a month I can get my money back, but now it's not because I'm going through an IVF program. I think there is still luck that God will give if I try. If I (husband) try to find income from playing stocks, such as playing forex with capital, selling land so that there is income to help finance and luckily when I start playing stocks there is income, even though it's only a little, it's not 0. What's important is that the money is managed well, there must be results"(Dedi)"*

Eka said, in addition to trying to get into online motorcycle taxis, they are trying to open a food business under the name "Kalipan Selly" (noesis). The orders that come in are quite a lot and they get income from the business. The following is Eka's expression in the quote below.

*"My wife and I tried to open an online business for Selly's kitchen, in the beginning before the pandemic there were indeed many who did shopping until we were overwhelmed, once I (wife) didn't sleep for 24 hours to make an order. We once arrived 10 kg for an order now, only 1 kg is already grateful. We also made promotions near Hari Raya yesterday, the results are pretty good for adding to the house." (Eka)*

Intentional analysis Noesis shows that Dedi and Eka have the motivation to survive by trying to open up business opportunities by channeling their hobbies and abilities. In the face of a pandemic, it takes effort to generate income by opening a business or business according to ability (Septiani & Kejora, 2021).

This is carried out by Dedi and Eka by opening a home-based business, the results of which can help the family finances. Not giving up is very much implied in the expressions of Dedi and Eka who seem to be trying in any way to get through the COVID-19 pandemic crisis (Juliantini et al., 2019; Karlsson, 1998; Marvasti, 2004; Moustakas, 1994).

Based on the informant's expression, the researcher concludes (eidetic reduction) that the informants have the desire and motivation to survive even in their own way. The sense of responsibility in taking care of the family to survive in the pandemic crisis is also seen in the efforts undertaken. As can be seen, five informants who save on their daily needs and two other informants are looking for other business opportunities to earn additional income. The positive thing is that the COVID-19 pandemic crisis has made families more diligent in saving and prioritizing needs rather than wants (Ramdhani et al., 2021). In this case, the concept of household accounting, namely decision making is very visible in interview excerpts. Informants make good decisions with consideration between partners to survive the COVID-19 pandemic crisis in their own way. Informants do long-term planning to get through this crisis.

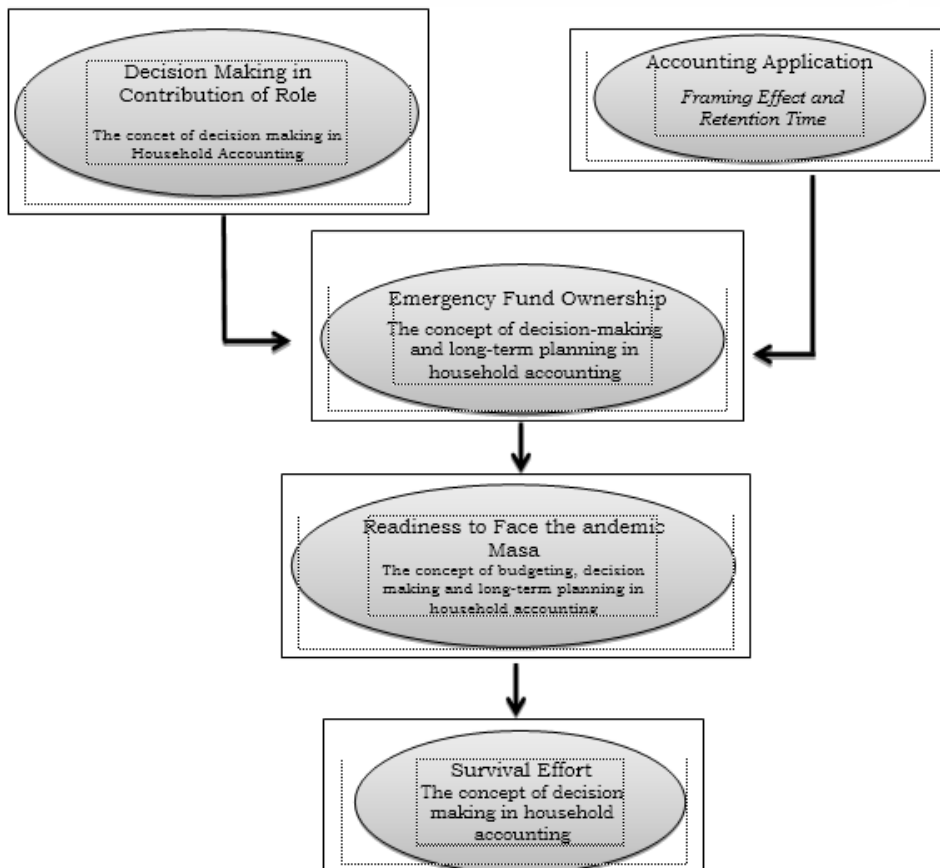


Figure 1. The relationship between the themes found associated with the application of household accounting

The themes that emerged in the interviews conducted illustrate that there is an application of household accounting in each theme. Decision making in the contribution of roles between spouses is related to the concept of decision making in household accounting, while the application of accounting is where the framing effect and retention time are found in household accounting. The framing effect itself is carried out by distributing financial items (budgeting) and retention time is carried out by securing the family's future. These two themes if applied will affect a family in the possession of an emergency fund. The ownership of an emergency fund is related to the concept of decision making and long-term planning in household accounting. Where if a family has an emergency fund or does not have an emergency fund, it will affect a family in its readiness to face the COVID-19 pandemic crisis. However, all of the informants indicated that they survived this crisis in different ways for each family. Efforts to survive are closely related to the concept of decision making in choosing a business to survive in household accounting.

Research conducted [Yulianti \(2016\)](#), disclose a family should need to apply accounting. This is in accordance with the research findings that the concepts in household accounting play an important role in household financial regulation. [Ramlugun et al. \(2016\)](#), revealed that the four concepts in household accounting are real practices. This is supported by research conducted [Adeniyi & Ojuye \(2021\)](#), who stated that household accounting knowledge was believed to improve family relationships and accountability. The results of the study found that husband or wife played a full role in managing finances or carried out together. This is in line with the concept of household accounting where decision making must be done as well as possible by involving the contribution of the role of the spouse. Research conducted [Ramadhani et al. \(2021\)](#), which states that accounting must be done through communication and openness between husband and wife. on the other hand [Musdalifa & Mulawarman \(2019\)](#), mentioned the importance of deepening understanding of the interrelationships between accounting and gender.


The application of the concept in household accounting that is found will be carried out well if good self-control is also carried out. The study found that in mental accounting there are aspects of self-control, namely cooperation between partners, responsibility, honesty and adjustment. This is in line with the results of research conducted [Raharjo & Kamayanti \(2015\)](#) which shows that the values that exist in the application of household accounting practices such as trust and self-control are the foundation of good household accounting practices.


Table 2  
Relationship between age of marriage, emergency funds, pandemic preparedness and survival

Informant	Marriage Age	Emergency Fund	Readiness	Survival
Ana	2.5 years			
Budi	1 year			
Dedi	12 years old			
Eka	12 years old			
Fajar	2 years			

Galang	20 years		
Hana	14 years		

Description:

 : No emergency fund, unprepared for a pandemic

 : Having an emergency fund, ready to face a pandemic, trying to survive live (survival)

From the table above, there are three things that can be concluded: the age of marriage does not affect a household having an emergency fund and the readiness of a family to face the pandemic, the existence of an emergency fund is not a benchmark for a household in readiness to face the COVID-19 pandemic due to financial management factors that have been undertaken before and during the pandemic and age of marriage, possession of an emergency fund and the readiness of a family do not become obstacles in trying to get through the pandemic (survival).

### Conclusion

This study aims to obtain how the role of household accounting in financial management in the household as well as the awareness, readiness and knowledge of a family in dealing with the COVID-19 pandemic. This study is able to explain the application of concepts in household accounting related to the themes found in the study including decision making in the contribution of roles, accounting application, ownership of emergency funds, readiness to face the pandemic how to survive in the face of the COVID-19 pandemic crisis. The results show that the application of household accounting, which if applied before the pandemic occurs, will avoid a family in a family financial crisis.

In relation to household financial management, which is commonly applied by informants, the study found that informants who were ready and informants who were not ready to face the pandemic period related to ownership of emergency funds and family financial management before the COVID-19 pandemic occurred. The study found that there were six informants who were ready to face the pandemic period and revealed that they were ready to face difficult times because they had prepared savings funds to survive, while the rest revealed that they were not ready to face the pandemic period because of a sudden reduction in income due to being laid off and cutting salaries. To get through this difficult time, The informant was also seen trying to survive the COVID-19 pandemic in various ways, either by making savings or trying to find income by opening a business. This study provides practical implications for households during the pandemic to be increasingly aware of the importance of financial literacy as the embodiment of the household accounting concept which refers to the ability to improve the quality of decision making and financial management in order to achieve prosperity.

This can be done by understanding and applying financial management skills such as investing and budgeting as well as holding an emergency fund. It involves the ability to understand financial principles and concepts such as managing debt, applying savings techniques, planning for the financial future, understand

and calculate compound interest and even understand the principle of time as money which is very important for long term financial stability. Financial literacy involves the ability to manage personal finances efficiently and make informed and educated decisions about personal finances. This financial literacy will refer to a standard and standardized guideline in managing household finances, so that it no longer relies on the feelings and instincts of the perpetrators. This of course becomes homework for educational institutions to no longer only emphasize business accounting in their learning modules, but also accounting in the household, especially in their readiness to face unexpected situations such as the COVID-19 pandemic. Financial literacy involves the ability to manage personal finances efficiently and make informed and educated decisions about personal finances. This financial literacy will refer to a standard and standardized guideline in managing household finances, so that it no longer relies on the feelings and instincts of the perpetrators.

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