

Implementation Of Islamic Economic Principles in Household Financial Management (Analysis of Expenditure and Financing Patterns)

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Abstract

The aim of this study For Review Principles of Islamic Economics in Managing Household Finances (in pattern expenses and financing). Study This use method study Descriptive Qualitative . Focus (indicator) research is 1 .) explains implementation principle economy in management finance House ladder. 2.) knowing constraint what the house faces ladder in management finance family ? 3.) explain pattern expenditure and financing in management finance. Research result show that Implementation Principles of Islamic Economics in Home Financial Management ladder seen through objectives and benefits in a way direct nor No direct ie For make House ladder more blessed by Allah SWT at once can make House ladder more Sakinah Mawaddah Warahmah . Impact Positive in implementation Principle Islamic economics between others: 1) relationship House ladder become Sakinah Mawaddah Warahmah , 2) Increase your sense of caring to fellow people God's creation , 3) Life is more blessings and 4) Increase motivation unique more Lots giving alms , infaq and zakat because as much as possible treasure just deposit from Allah SWT. After study Implementation Principles of Islamic Economics in Managing Household Finances (Analysis of Expenditure and Financing Patterns) .

Keywords : _ Principles of Islamic Economics, Households , Expenditure Patterns and Financing Patterns

INTRODUCTION

Islam is a comprehensive and universal religion that regulates all over aspect life , good life personal , social, spiritual and materialistic as well as life afterward (afterlife) . Islamic life is necessary applied to each aspect life including is activity economy family. One of element main in activity economy family is management finance . Management finance personal and family in Islam itself Can called with Sakinah Finance . Management finance family is very important for well-being every individual and family in life daily. The essence of management Islamic finance is management with determine scale priorities and budget shopping House ladder. Islamic teachings are

urgent Muslim For manage finance in accordance with God's teachings for ensure success in life . A family Muslim in manage learning basically must principled on patterns Islamic consumption , that is oriented to needs as well put first benefits (utility) and effort reduce excessive desire.

Election Padang ethnicity as one of the objects studied based on facts that Padang ethnic group is ethnicity nomad the largest in Indonesia. Whereas Makassar ethnic group was selected as object comparison Because ethnicity this is also a immigrants who have characteristics unique , like will Work hard , habitual life thrift, and ability endure in situation difficult. Globalization era need dual status role Woman. Apart from acting or role as a mother and also one the wife asked himself Work as woman outside career House. Manage finance is part important from life family to family can survive and prosper . Housewife ladder usually role big in management finance. If mother House ladder can arrange House the stairs with all existing obstacles, then He can lead his family to positive direction or prosperous.

One of problem family can ended in divorce is problem finances are not under control . There are many problems, like finances are tight, expenses are not certainty and disagreement about method spend money, cause an injury that leads to a fight in House ladder. Well-being family can achieved through system good management as well as roles and functions of each family . As head family husband have not quite enough answer For live family with scavenge sustenance For benefit family . On the side other, as Mother House stairs , women must too own creativity in manage economy family (Ardiyanti , 2020). Multiple roles in women career at the same time become Mother House ladder no done by all woman . This matter is choice on self as well as guiding circumstances hey are women choose For become woman career as well as become dual career couple in House the stairs. Condition This Lots occurs in one of the communities is lecturer as well as employee women at the Sultan Agung Islamic University, Semarang, which is one of them from Private Islamic College famous in Central Java will Islamic Academic Culture (BudAI). Study This because the role of lecturers and staff dual career family women who play a role double as Mother House stairs and women career at Unissula in management finance his family .

With exists description on based on Mother House stairs that have role double as well as choose For have a career outside House become woman career , then researchers were interested For do A study to Mother House stairs at the same time become woman career in manage finance his family , with title “ Implementation Islamic Economic Principles in Household Financial Management (Expenditure and Financing Pattern Analysis)"Formulation problem in study This is How implementation management finance family in Islam to the family Muslims in the circle of people closest to them like neighbor .With description Introduction that , then the researcher also picked up principal problem as following :

1. How implementation principle economy in management finance House ladder ?
2. What obstacles faced by the house ladder in management finance family ?
3. How pattern expenditure and financing in management finance ?

Study With description background behind until principal existing problems _ formulated by researchers , then objectives and benefits from study This is as following :

Study This aims :

1. For explain implementation principle economy in management finance House ladder .
2. For know constraint what the house faces _ ladder in management finance family ?
3. For explain pattern expenditure and financing in management finance ?

LITERATURE REVIEW

Sakinah comes from from the word " taskunu " which was taken from the word " sakana " which means silence, calm after previously shaken and busy . Sakinah can do it also interpreted as condition the calm that becomes characteristic main from A life family . Meanwhile Finance is all something or related activities with money. Money is one tool pay legally . Function of money is For gather wealth and also as means For just in case (Massasy in Rhodiyah , 2012:20).Garman and Forgue in Personal Finance (2010:4) state that How somebody issue , store, protect as well as invest resource finance they is part from finance Alone .

Based on definition above , sakinah finance is something circumstances calming finances something family , which is obtained lawfully and managed with good way . So that make families who use it become a family blessed by Allah Azza wa Jalla in utilization treasure riches .

1.1. Family

Family is an organizational unit the smallest in society , that family is something system of norms and procedures prescribed accept For finish a number task important [4]. A number of terms / definitions about family namely (1) a group that has grandma common ancestor , (2) a kel poop kinship united by blood or marriage ; (3) partner marriage with child or without child .In managing management family , who acted as manager usually is Mother House ladder . In order to manage finance family professionally , family need know a number of draft main about management finance family

Management finance family Islamically , it is very necessary for this to be achieved sakinah finance. There are some must point We know moreover formerly before manage finance family Islamically . Among them We must know Islamic views on treasure objects , processes for get sustenance , determining scale priorities , and create budget shopping House stairs (Ridha, 2014:180).Treasure is all something that can saved as can be used when needed . According to some wealth scholars is something desired man based on His character is good man That will give it or will save it .

There are some Islamic views on treasure objects , among others that is :

- a. Treasure is trial
- b. Our treasure _ have Actually belong to Allah, we just as bearer mandate .
- c. Use treasure in a way wise and accompanied full generosity .
- d. That 's halal property good and in quantity not limited
- e. Illegal treasure gross and quantity limited (possessions child orphan , treasure usury , consuming other people's property with No right , eat ill- gotten wealth , acquired property neglect from dhikr to Allah, spend wealth in the way of Allah can be breed treasure That alone , inside treasure There is right for others, treasure object it's not provisions in the afterlife , treasure can become means For save yourself in the afterlife).

Guarantee sustenance give God's understanding will always fulfil need us , whenever and wherever , so We truly Certain that Allah is the Giver sustenance .Priority scale is do the most important thing moreover first , then what's important , somewhat important , then what's less important . Meanwhile , determine scale priority is put all something in a way proportional . Doesn't end something that should be precedence , or put first something that should be ended . Did not consider small something big or consider big something small .

Broadly speaking , the ulama have share scale priority to in three part :

1. Primary needs
2. Need Secondary
3. Need Tertiary

Budget shopping is effort For balancing or straighten two sides scales between income and expenditure . Between the conditions is :

1. Must be adjusted with period time certain .
2. Must know the surplus If of course there is , then determine How method manage and invest it .
3. Must know the deficit If of course there is , then strive How method cover it

There are two concepts main about management finance mandatory family known to the family that is about Balance Sheet and Loss / Profit as well Cashflow Management / Cash Flow Cashflow or cash flow is flowing money start from We get the money , save it , grow it , and spend it with in a way orderly , wise and disciplined . Knowledge will cash flow mandatory known so that finances family We No will chaotic chaotic and monitored . There is a enough expression interesting “ no care your finances are in order deficit , which is important for you to know Where to the flow of the money .” Explanation regarding the cash flow diagram as following :

First , Income . Income (income) is purposeful activities put in money/ possessions . Usually income can obtained of two activities , viz Salaries and Investments . Wages obtained from status as employee / employee / professional / consultant . In a family wages This Can obtained by husband and wife who work in Management finance family is method arrange finance family with orderly and careful through stage planning , implementation , and monitoring / assessment . Skills management this is very important owned by everyone family , because Enough or not

income family depending on how method arrange economy family .Second , Expenditures . Expenditure means all over activities that result in less money . From the diagram you can seen Lots very need will expenditure family . So that when No arranged with Good so will make finance family become chaotic and if Already chronic can going to to canyon bankruptcy . By general A family own a number of expenditure like Household Expenditures , Debt Installments , Insurance Premiums , Household Helpers , Children's Needs, Transportation , Zakat / Taxes, Entertainment / Recreation , Activities Social , Fashion, and so on. Third , Note on Report Wealth and Profit and Loss . If someone asked how much _ riches your clean moment This ? How many percent growth your wealth is compared year Yesterday ? How many profit /surplus of your monthly income This ? How many percent increase / decrease profit /surplus of your monthly income This compared the same month of the year previously ? , Almost many do n't Ready give answer instantly that is , too. This matter because most from family No own notes / reports wealth and profit make a loss family We every period / month .

1.2. Planning and Utilization

first step is a must done in managing finance family is with register all over input income earned _ family . This matter necessary for us can know How many Actually income family us per month . After recorded total income these , steps next is make a list of routine expenses that must be done issued every month , like shopping monthly (sugar , soap , toothpaste , tea , oil , rice , etc.) , pay electricity , water, telephone , maid (if there is) , children's tuition fees , stove gas , and others. Furthermore all routine expenses added up .

The next step , namely make a list of expenses not routinely with scale priority (order fulfillment) . Add it up all over existing expenses in the list, then match with our total income have (already reduced with routine needs) . If it turns out our expenses plan exceed existing income , then must selected Again approximately which expenses can be postponed fulfillment .After third step the OK , then furthermore done evaluation before plan the Five steps are implemented planning as following [7]: 1. Necessary is known about riches owned net (for example ; the amount of assets, debts and funds that can be set aside every month) . 2. Determine objective financial (term short , medium nor long) 3. Make . action plan, (allocate income in four matter that is consumption , saving, investment and protection) 4. Implement the plan in a way discipline . 5. By periodic , plan that has been created and implemented in evaluation level suitability , and can done change throughout There is clear clear argumentation . Allocation monthly funds (in the sense of income) are divided in three matter principal that is]:

1. Consumption , allocation This including expenditure cost fixed (fixed costs) which are not can be postponed Again , namely : installments house , installments vehicle , costs telephone, electricity and water, then new cost eating , drinking and

recreation . Cost consumption This diverse , will but needs to be pegged or specified , usually cost This range between 40% - 50%.

2. Saving or savings , allocation to savings Can intended as savings / savings permanent and can be meant as savings For ber take care that is for example For needs to doctor , and gave donation . These savings also need to be determined and are common usually ber around 25 % , of the 25% that is used For be on guard Kisar between 10% - 15% , meanwhile the rest as savings still .
3. Investment , allocation to investment here intended as developer breed money but in a way planned and disciplined . There are several alternatives available chosen that is buy gold coins , mutual funds or pension fund contributions , then an action plan regarding protection can entered in allocation opinion on investment .

1.3. Implementation Family Financial Management

In carrying out plan expenditure that has been We arrange it , then We can do various models/ systems , including :

- a. Envelope System Why is it called an envelope system? Yes, because this system uses envelopes as a place to temporarily store our money according to planned needs. So, the money is divided based on the envelopes that have been determined and written on the outside. This means that the number of envelopes corresponds to the number of needs that have been planned and agreed upon previously.
- b. Family Cash System Is a family financial bookkeeping system that emphasizes dividing expenses into groups: fixed, daily and unexpected expenses. Everything is recorded in detail in a book and each type of expenditure is added up and then totaled with other types of expenditure.
- c. Daily Cash System Is a financial bookkeeping system that emphasizes daily expenditure records. This system is usually successful if it is adopted by people who diligently record everything they spend every day without being lazy about writing, even if the expenses are small. Housewives who use this system must write patiently and painstakingly, because missing even one day will mess up the next bookkeeping, because people's memory is limited.

Distribution of zakat is very necessary role Work The same Lots parties and participation society , within it contained function motivation , coaching , collection , planning , monitoring and distribution . If all authorized party follow share For succeed good and optimal zakat management means an alleviation program poverty it's not dream . Alleviation poverty Through zakat also has the meaning of reducing amount mustahik and produce new muzakki . Therefore That distribution of consumer zakat must reviewed repeat returned and replaced with distribution of productive zakat . Productive zakat is giving zakat that can be given create the recipients produce something in a way Keep going continuous , with zakat assets that have been received (Asnaini , 2008:64).

In short, that in productive zakat, mustahik given fishing rod or a hook, so that it is impossible Can produce fish. Ironic some people during here, give the fish to potential impossibility For given fishing rod or hook. So that mustahik No Can move on the condition to more Good. The development of zakat is: productive with method use of zakat funds as business capital, for empowerment economy recipients, and so that the poor can get it operate or finance his life in a way consistent. With these zakat funds the poor will be get income fixed, improve business, develop business as well as they can set aside his income For saving (Sartika, 2008:77). 1

1.4. Management in the Household

There are three my thing _ consider not enough appropriate in management finance in House ladder First, Management finances in House ladder separated with Islamic teachings, as it were Islam No teach How method manage finance in House ladder

Second, there is no management strategy finance in the Household Islamic, so that often No found the principle things that should be studied more early, in fact overlooked, even This moreover clear Again seen implementation management finance in considered household as peak or the essence of religion, then Islam as if identified with understand religious nature _ dichotomy.

Third lack of extensive and in - depth explanation as well as lack of mastery simantic and generic on terms _ _ key and principal in religious teachings so often found very distant and different explanation from true meaning _

That kind of thing this is what makes it Muslims sometimes _ rigid in operate Sharia Islam, even Islamic law is considered something burdensome thing _ This all consequence from method delivery lacking Islamic teachings right, though if so all people Islam know that teachings Islam is universal teachings that concern happiness in this world and the hereafter salvation of the world and the hereafter, p here it is actually what everyone wants. _ Example Management finance in House ladder : Income / month 3,000,000 Expenditures : 1. Needs 50% principal = 1,500,000 2. Zakat/ infaq / sodakoh = 75,000 (if zakat, see nasab and khaulnya, if infaq and sodakoh sincerely 3. Credit 20% = 600,000 4. Investment 10% = 300,000 5. Emergency Money emergency 7 1/2 %= 225,000 6. Total expenses 100%

Basically _ measure health household finances _ is How method We committed For carry out what has _ planned above, because If We No Can commitment to Household finances, then _ finance House ladder in circumstances sick, if We can carry out planning finance according to us plan like example on so household finances _ We in circumstances healthy [9]. When spending money exceeds receipt of money, then need done seeking funds, and one the alternative is with debt. Debt are funds from party the third one is on time maturity must be returned. Debt of course Can become god savior, but at other times debt Can become beginning impending doom _ ravage finance family. Debt No haram thing but need circumvented and acted upon, so No will damage something family.

1.5 Family prosperous

Family is institution smallest in society , family own influence a very big one to success development A nation , p This related tightly with function family as vehicle formation source Power quality human being . In Law No. 10 of 1992 and Regulations Government Number 21 of 1994 _ give details about guidelines general Development of Prosperous Families in five stages that is :

1. Family Pre- Prosperous , namely families who haven't can fulfil need basic needs at a minimum, such as need will food , clothing , shelter , health and education .
2. Prosperous Family Phase I , namely families who have can fulfil need basically minimally , however Not yet can fulfil whole needs for worship, eating animal protein , clothing , space For interaction family , and circumstances healthy , have income , yes read write Latin and follow family planned .
3. Prosperous Family Phase II , namely the families beside can fulfil need Basically , it also has can fulfil all over need social psychologically , of course but Not yet can fulfil whole need development (developing needs) such as need For increasing religion, saving , interacting in family , come along carry out activity in community and capable obtain information .
4. Prosperous Family Phase III , namely family who have can fulfil all over need basic , need social psychology and needs development , however Not yet can give maximum contribution _ _ _ to society , like in a way regular (time certain) provide donation in material and financial forms For interest social society as well as role in a way active with become administrator institution society or foundations social , religious , arts , sports , education and so on .
5. Prosperous Family Phase III Plus, namely families who have can fulfil all over needs , both in nature basic , social psychological or of a nature development as well as can also give real and sustainable contribution _ for public .

RESEARCH METHODS

Study This taking place from 06 November 2023 until by December 01 , 2023 in the environment Student Postgraduate Class of 2022-2023, Gorontalo State University.

Types of research This is study descriptive use approach qualitative . Study descriptive ie purposeful research _ For make hostage taking (image) regarding situations or based on events (Syahza , 2021: 30). Research purposes descriptive that is For make description in a way systematic , factual and accurate about facts and traits population or area certain (Syahza , 2021:28). Meanwhile , Research qualitative is an investigative strategy that emphasizes in search meaning , understanding , concepts , characteristics , symptoms , symbols , as well as description from something phenomenon , concentration and multi- method , natural and comprehensive , prioritizing quality with use Lots method and presentation narrative (Yusuf, 2013: 329). Research purposes qualitative that is For find answer to something phenomenon

or question through application procedure scientific in a way systematic use approach qualitative (Prastowo , 2012:204).

Focus study covers information about question , space scope or topic to be found or explored in study . Focus study is align observation research for observation and analysis results study more succeed . Therefore _ that's an indicator used like that form for discussion No become too broad and finally in accordance with title study . For clarify role Principle Islamic economics in House stairs , research This focused on :

Variable	Indicator
Implementation Principles of Islamic Economics in management finance House stairs (analysis pattern expenses and financing)	<ol style="list-style-type: none"> 1. Who is in control of managing the economy in the household? 2. Do you use Islamic economic principles in managing the household economy? 3. If yes, how is sharia financial management implemented? 4. Is the role of household sharia economics running well? 5. What do you think is your strategy for managing your finances? 6. Are there any obstacles in financial management? 7. Do you often evaluate your expenses and income? 8. What sharia economic principles are used in financial management? 9. Can you explain how you analyze your spending and financing patterns?

Table 2. Focus Study

Data collection techniques used in study This is observation (observation) , interview , survey information and studies documentation .

Instrument study qualitative that is guidelines interview . Interview done to 3 (three) informants . Following regarding informant data :

No	Name	Position
1.	Melki Gustinor	Student UNG Postgraduate class of 2023
2.	Salma Supu	Student UNG Postgraduate class of 2023
3.	Neva Lionitha Ibrahim	Student UNG Postgraduate class of 2023

Table 3. Informant Data

Data is processed and analyzed use technique data reduction , data display and retrieval conclusion . Sugiyono (2015: 247) stated that reduce meaningful data summarizing , selecting the most important , focusing on what is important and searching themes and patterns enhancement . The data has been reduced give more picture _ clear and easy researcher For collect and search more lots of appropriate data need .

After data reduction then data display (data presentation) is carried out . Prastowo (2012: 244) said that presentation of data viz bunch possible structured information __ exists withdrawal conclusions and conclusions action . With see presentation of data, we will can understand What is __ happens and what should happen done based on on understanding gained __ from presentations the .

Final is withdrawal conclusion . Withdrawal conclusion (verification) is business For look for or understand meaning , patterns , explanation , plot because consequence or proposition .

The validity of the data is reviewed use technique triangulation . Triangulation is business check data validity or findings research (Bahri, 2010: 56). Researcher use triangulation source , that is compare as well as do checking repeat degrees trust something information obtained __ through different sources . __ (Bahri, 2010: 56)

RESULTS AND DISCUSSION

Household __ Muslim established on values faith , noble virtues , good morals , noble behavior and kindness __ __ elements other . Values, morals , behavior and attitudes social the influence economy House ladder Muslims . A House ladder it is said to be Islamic if House ladder This lean purpose , characteristics its characteristics and basics to Islam.

In essence , home ladder Muslim is base for it was formed public . If foundation something building strong so standing building __ on will strong too. Therefore __ Islam really pays attention to that A House ladder Muslim and expect the laws that apply to the house ladder That become A strong foundation __ Again realization something public .

What is meant is with House ladder Muslim is group consisting of individuals over living parents and children __ __ together in Islamic atmosphere and bound by family norms always a Muslim base various case his life according to the law . Home destination ladder Muslim is create a life full of security , peace , love love and mercy , with expect Allah's blessing in this world and the hereafter (Aprilia, 2019).

Holder Control in Management finance House ladder

in results research found __ in the field , according to from third source person state that holder control in House ladder That focused on parties wife .

matter This thereby as we __ know that a Woman That usually acknowledged more capable in organize and manage finance with Good . so that No amazed usually in something organization Lots We find a secretary , treasurer or manager finance it is managed by women .

Use Principles of Islamic Economics

As Muslims , of course want to undergo all aspects and patterns in life based on existing law _ arranged in Islam. Following This is a number of aspects you need to pay attention to in do management finance House ladder according to Islam :

a. Husband is Responsible for Searching Living

In Islamic teachings , husband own obligation For work and give living . Allah SWT has set a husband For look for living and will give more fortune _ big If He fight for his family .

Not quite enough answer will living This even spoken by husband in sight ta'liq after marriage contract . So , husband must own great determination and God willing , good luck will flow .

b. Wife Allowed Helping Husband

Basically , Islam allows it situation for a wife For Work . However , p This only addressed For help husband , especially If husband currently are in difficult times . Apart from that , the scholars said: that wife who gives provide for his family The same with give charity and will get reward .

However , it's important For a wife For No proud . Especially speak rough to husband . In fact , the wife works must capable encouraging her husband for more Spirit in Work . This will too _ bring blessings to the family .

c. Applying the values of Sakinah, Mawadah , Warahmah

Important For foster a sense of peace (sakinah), love (mawadah), as well as mercy (warahmah) within life wedding . With always operate third matter that , is expected life your family will get blessing .

The blessing Of course will make things easier for you do management finance House ladder . you can So more open with partner and fortune will also be flow in your family .

d. Save money

Buy goods in accordance need and not excessive be one _ method management correct finances _ according to Islam. Besides more thrifty , p The can make your life and family So more calm Because always feel Enough .

Apart from life frugal , minimizing debt is also part from management finance House ladder according to Islam. Avoid owe except if you really need For needs life .

e. Trade

Trade is something the work that the Prophet Muhammad SAW also carried out together with his wife Khadija. Even Rasulullah SAW said , the best is possible work is sell buy honest . _

Trade of course something current thing _ This Enough easy For executed . The reason is , you have No need rent place For trade Because Can start trade at home via e-commerce. Naturally matter this will too help economy House stairs and become more blessing .

f. Share with Fellow

Muslims are highly recommended For always share with fellow through zakat, alms and infaq This nature can also be done lowered to your children to get used to it share with fellow realized small . However , make sure For do matter This with sincere heart and intentions . _ With I see , blessings will always includes you and your family .

based on observations found _ in the field under investigation through method interview , third explained that from beginning Marry they Already use principle Islamic sharia economics in management finance At home each ladder . This matter proven with No exists loans like at a bank, pawn shop or something like that Because according to source person That including in prohibition usury or not in accordance with principle sharia economics .

How to Manage Finances according to principle economy Islam

There are some ways you can save money __ family still awake or not over-budget occurs , following is some of them .

1. Create a maximum limit For every expenditure

Every House ladder own different expenses . _ Usually , expenses This determined by need each member family , desire member family , plans and dreams family , up to style life family . However , it is a necessary thing noticed is expenditure House ladder every the month No can exceed income every month . Make a budget special with still notice income finance .

2. Do detailed recording _

In one day course , you definitely do diverse transaction finances , I don't know That shopping at a minimarket or fill in electricity tokens . In transactions daily , nominal amount of money spent usually No too big . Small nominal amount of money This often forget _ No recorded . In fact , whatever the nominal amount , expenses stay expenditure .

For that , try do recording detailed financials _ For every expenditure . Will be more Good Again if you save proof transaction For makes it easier recording . Apart from being helpful track your expenses , way this is also effective For estimate amount expenditure House your next step .

3. For account separated between savings and operations

How to manage finance House one ladder _ This must For applied . Don't Once touch the money saved in account save and allocate amount of funds for account operational your family . Separate between savings and expenses will help you more discipline in save money.

4. Set aside emergency funds

Save required For interest period long . Usually used For realize plans in the future or For other needs are not Can predicted When coming . Apart from that , saving is also necessary in frame prepare an emergency fund . Emergency fund this is very much needed when you face situation emergency , for example moment child suddenly fall Sick or moment happen disaster nature .

5. Prepare funds for protection

Apart from taking notes finance , organize expenditure House stairs , and prepare an emergency fund , you also need prepare funds for protection . Protection fund This Can protect you and your family moment currently is at in condition Sick or accident . Protection funds that you can use for example insurance health and insurance soul .

You are Can just use savings or savings For protect family from various risks that arise in the future . However matter This will makes you more difficult For save and make it happen ambition . Endrianti , RD, & Laila, N. (2016)

Benefits obtained from Implementation Principles of Islamic Economics in House ladder

As for benefits from financial register notes This is :

1. Helping mothers _ House ladder in estimate income and expenses in a certain period , so later can quick know or estimate more funds or lack of funds
2. Solution in face difficulties that occur on the balance sheet as early as Possible
3. Balance Sheet finance help Mother House ladder in study road or step solution rotation or development of excess funds on the balance sheet the
4. Balance Sheet finance help happen deliberation between _ member family For related matters _ with income and expenses , as well role they in direct spending and adding income , so materialized cooperation between _ member family
5. Help A House ladder Muslim in calculation amount income and expenditure every member House ladder . With balance sheet that's possible too is known member House stairs that are extravagant , miserly , or simple and reasonable

Become donation for House ladder Muslim For practice his children administer affairs House the stairs , before they enter level wedding below _ guidance both parents _

CONCLUSION

Research entitled _ Implementation Islamic Economic Principles in Household Financial Management (Expenditure and Financing Pattern Analysis) aims For know role and impact Principles of Islamic Economics in House ladder . Research result show that :

1. Implementation Principles of Islamic Economics in Home Financial Management ladder seen through objectives and benefits in a way direct nor No direct ie For make House ladder more blessed by Allah SWT at once can make House ladder more Sakinah Mawaddah Warahmah .
2. Impact Positive in implementation Principle Islamic economics between others: 1) relationship House ladder become Sakinah Mawaddah Warahmah , 2) Increase your sense of caring to fellow people God's creation , 3) Life is more blessings and 4) Increase motivation unique more Lots giving alms , infaq and zakat because as much as possible treasure just deposit from Allah SWT

3. After reviewing the Implementation of Islamic Economic Principles in Household Financial Management (Analysis of Expenditure and Financing Patterns) . If there are some suggestions from researchers to achieve the objectives of the Principles of Islamic Economics, further researchers and in the future.

Some of these suggestions namely :

1. To researcher next , in make report research This Of course researcher aware own a number of limitations . As for limitations that is amount respondents were only 3 (three) people so not enough describe real situation . _
2. To readers who have _ own House ladder However Not yet embed Principles of Islamic Economics in Financial Management perhaps can start use principle Islamic economics little by little in order to obtain blessing from Allah SWT
3. With exists good understanding _ about report finance family , supported by good planning , division _ task with partner and business get around expenditure extra so House ladder can through problems finance family with correct solution . _ The most important thing is each other openness as well as undergo life family with not quite enough answer together .

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