

# Analysis of Sharia Accounting Practices in the Management of *Panai* Funds (*Dui Balanca*) in Bugis Customary Traditions, Suppa District, Pinrang Regency

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## ABSTRACT

Panai money (*dui balanca*) in Bugis tradition refers to a sum of money given by the prospective groom to the prospective bride's family as part of the marriage process, based on mutual agreement between the two extended families. This money is fully managed by the prospective bride's family and serves not only as a symbol of commitment in the marital relationship but also as a form of respect toward the bride's family.

This study employs a descriptive qualitative method with a phenomenological approach. The primary data were obtained directly through interviews with married individuals, their parents, and community leaders in Suppa District. Secondary data were gathered from books, official documents, and previous research (journals or theses) relevant to the topic. The data analysis techniques used include data reduction, data display, and conclusion drawing/verification.

The findings reveal two key points. First, the management of panai money in the Bugis community of Suppa District is directly handled by the prospective bride. The amount of panai money given by the groom's family to the bride's family is determined through a mutual agreement. The principle of fairness in determining the panai amount is highly upheld by the community to prevent disputes between the two parties.

Second, based on the research findings, the practice of sharia accounting in the management of panai money has not yet fully implemented the principles of transparency and accountability. The community's understanding of sharia accounting varies significantly, depending on factors such as educational background, access to information, and prior experience with sharia-based financial practices.

**Keywords:** Bugis Customary Panai, Money Management (*Dui Balanca*), Sharia Accounting Practices

## INTRODUCTION

The local culture in the South Sulawesi region that still exists today is a legacy from ancestors which has been passed down to their descendants from generation to generation so that it is preserved and maintained as a form of respect for ancestral heritage. Ancestral inheritance usually takes the form of traditions, customs and customs. Customs are more oriented towards repeated actions so that they become habits that must be obeyed by people in an environment. Thus, customs are basically cultural behavior or rules that have been attempted to be implemented in a social environment.

One form of cultural richness that Indonesia has is the diversity of ethnic groups. One of them is the Bugis tribe which is located in the South Sulawesi region, neighboring other tribes, namely Makassar, Toraja and Mandar. Apart from that, the Bugis tribe still applies the culture or beliefs that are still closely held by their ancestors. This culture is the Uang Panai tradition (dui balanca). This tradition has a unique charm and is the center of attention for the community. Panai money is a sum of money given to a woman as a bond for marriage in addition to the dowry.<sup>1</sup>

Weddings in each region have different backgrounds and their own traditional values. Things that cannot be separated from a marriage bond are the economic status, social status and cultural values of each family member, both male and female.<sup>2</sup> The panai money given is a reflection of the social status of the prospective bride and groom. The size of the panai money is one thing that is discussed during a Bugis traditional wedding. Therefore, the higher the social status of the prospective bride, the higher the panai money the prospective groom will give. This is a conflict in it self for the community, because if the panai money is not agreed upon by both parties it will cause the marriage to be held to fail.<sup>3</sup>

**Panai Money in various regions in South Sulawesi:**

No	Culture	Panai Money (Dui Menre)
1.	Bugis-Makassar	50 Million – 150 Million
2.	Bone	50 Million -100 Million
3.	Bulukumba	60 Million – 500 Million
4.	Sidrap	20 Million - 100 Million
5.	Parepare	30 Million - 100 Million
6.	Pinrang	20 Million - 100 Million

Data source: (Andi Alfira Andriani, 2022), (Anita Apriliani, 2023), (Heny Almaida, 2023), (Marini, 2018), (Puji Lestari, 2018), (Rinaldi, 2022).

In the Bugis-Makassar community, one of the traditional values that still holds sway today reflects the identity and character of the Makassar Bugis people, namely siri' na pacce. Siri' means: Shame (self-esteem), used to defend honor against people who want to trample on one's self-esteem. Meanwhile, Pacce or in Bugis language is called pesse which means: poignant/spicy (hard, firm in stance). So Pacce means a kind of emotional intelligence to share the pain or distress of other individuals in the group (solidarity and empathy). There is an expression in the Bugis tribe that says "punna tena siri'nu, pacenu seng paknia" (if there is no siri', it is pacce that you hold on to firmly). If someone doesn't have siri' na pacce as a way of life, it can result in that person behaving in a way that exceeds that of an animal because they don't have social concern and only want to win for themselves.

Giving panai money to the Bugis-Makassar community can be explained by the fact that if a woman is proposed to by a man, the minimum standard for the amount of panai money can be determined based on the economic level of the woman and the man. If a man belongs to an upper middle class economy then the woman will ask for high panai money and vice versa and if a man belongs to an upper middle class economy then the standard of panai money he offers is relatively high. As a general rule of thumb now, the minimum standard amount of panai money is twenty million rupiah. The Makassar elite, usually from the self-employed (business people) group and those holding high positions in an agency, hold wedding receptions in two places, namely the bride's house and the groom's house.<sup>4</sup>

Basically, Uang Panai according to the Bugis Bone community has seven meanings contained in it, including: customs which are the main values that must be maintained, family self-esteem, level of education, material capabilities, wedding celebrations, responsibility and commitment.<sup>5</sup> In current

<sup>1</sup> Widyawati. (2018). The Panai Money Tradition in the Wedding Customs of the Bugis Tribe on the Gunung River, Kateman District, Indragiri Hilir Regency, Riau Province, Page 5.

<sup>2</sup> Basri, Muhammad. (2017). The Meaning and Value of the Uang Panai Tradition in Bugis Tribe Weddings (Case Study in Sadu District, East Tanjung Jabung Regency). Thesis at Sultan Thaha Saifuddin State Islamic University, Jambi.

<sup>3</sup> Muhammad Iqbal. (2016). Panai money in traditional Bugis marriages. p.6.

<sup>4</sup> Halil, C.B. (2019). Makassar Bugis Women in the Film Uang Panai Maha (r) L: Critical Discourse Analysis of Sara Mills (Doctoral Dissertation, Gadjah Mada University)

<sup>5</sup> Erlangga, SF (2016). The Meaning of Panai Money: Indigenous Studies in the Bugis Community of

developments, the Bugis tribal community views Uang Panai as a prestige that has become a tradition and culture, so that every year Uang Panai experiences an increase and is used as a competition to set girls with high Uang Panai, giving high Uang Panai is a matter of pride. and the honor of the woman's family. The first discussion during the application process is the amount of Panai Money. The tradition of giving Panai Money to women is sometimes a burden on men's minds if they want to marry a Bugis tribe woman, especially since the woman has a high social strata in society, so it makes men think long and hard about carrying out their proposal lest their proposal ends in rejection. The meaning of panai money has shifted, where giving panai money is used as a form of prestige which has become a tradition of the Bugis tribe which then burdens the groom's family.<sup>6</sup>

In the development of the Bugis tribal community, previously panai money was only in the form of giving shopping money for women's wedding parties, but now the process of giving panai money is also accompanied by gifts in the form of property such as giving houses, cars, land, gold and diamonds. This is what then becomes a prestige in society, where panai money is no longer a tradition but has now become a prestige that has become a tradition in the Bugis Bone tribal community.<sup>7</sup> This shift in meaning causes problems in the Bugis Bone tribe community, such as silariang (elopement), pregnancy out of wedlock and spinsterhood. This propaganda is very deviated from siri culture and is a disgrace for a family.<sup>8</sup> This woman in Bone Regency pays relatively high panai money, ranging from IDR 50,000,000.00-100,000,000.00 or even more than that. Seeing the phenomenon that occurs regarding giving such high amounts of panai money, it is sometimes used as a matter of prestige and gives rise to many perceptions in the community, especially the Bugis Bone tribe community.

The Konjo Tribe of Bulukumba, South Sulawesi, has its own traditions regarding the marriage of children of its descendants. In this area, the lowest Panai money is currently around 60 million rupiah. If a woman is highly educated, Panai money can reach hundreds of millions of rupiah. The higher a person's social strata, the higher the Panai money. Such is the case with a village girl from Batukaropa, Bulukumba Regency who was married off with panai money amounting to IDR 500 million, a cousin's money IDR 10 million, two buffaloes worth IDR 80 million and a dowry of five hectares of land. The money will be used for shopping for the bride's needs for holding a wedding party.

Talking about the high level of Uang Panai in South Sulawesi, Sidenreng Rappang Regency is also known for its relatively high Uang Panai culture. The height of the Uang Panai is determined by the bride's family, so in reality many young people do not get married because they do not meet the requirements for the Uang Panai.<sup>9</sup> The Sidenreng Rappang community advertises Panai money at prices that are no longer common for the local community or it could be said that the average Panai money is high and this has become a prestigious fighting event, making many Bugis men also feel overwhelmed or burdened by marrying the Bugis woman they love. However, on the other hand, it turns out that the high Uang Panai is actually a symbol of siri' or shame culture. This is due to the feeling of shame if women receive relatively little Panai Money.

The Pinrang Bugis community is also a tribe that still maintains its culture and customs, one of which is the Uang Panai (Dui Balanca) culture. Before holding a wedding, the Bugis community first holds an application procession, the demand for dui balance is the main discussion. Meanwhile, the dowry is returned to the man according to his willingness to give the dowry. Dui balance has a position as customary money. Therefore, the amount must be agreed upon by both parties of the bride and groom's family. Usually not only dui balanca, but the family will also ask for sompa (immovable assets such as houses and rice fields), and erang-erang (delivery/accessories). The handover of the dui balance will be carried out at a time agreed upon by both families, usually the panai money is given all at once and there

Makassar. (Doctoral Dissertation, Makassar State University).

<sup>6</sup> Artasia, I. (2018). The Relationship between the Perception of Panai Money (Doi Menre) and the Bugis Bone Tribe Community (Doctoral Dissertation, Makassar State University).

<sup>7</sup> Artasia, I. (2018). The Relationship between the Perception of Panai Money (Doi Menre) and the Bugis Bone Tribe Community (Doctoral Dissertation, Makassar State University).

<sup>8</sup> Daeng, R., Rumampuk, S., & Damis, M. (2019). Panai Money Tradition as Bugis Culture (Case Study of Bitung City, North Sulawesi Province). Holistic, Journal of Social and Culture.

<sup>9</sup> Basri, R. and F. (2018). Sompa and Dui Menre in the Wedding Traditions of the Bugis Community. Ibda' Journal of Islamic and Cultural Studies, 1-18.

are also those who give half and it is completed on the day of the marriage ceremony.

In the Bugis Pinrang community, especially Suppa District, usually the amount of money requested by the bride's family ranges from 20 million to 100 million. The level of panai money is usually influenced by a woman's social status, heredity and also her education. For example, if a woman is married but ends up divorcing her husband and then intends to remarry, or in other words, the woman is a widow, usually the Panai Money or Dui balance is around 20 million. For women graduating from elementary school to high school, the balance of payment is around 30 million. The highest balance is 100 million for women who have a bachelor's degree and also have blue blood or Andi ancestry. The amount of Panai money that has been given by the man to the woman will be used for wedding purposes. For example, it is used to rent wedding tents, rent wedding clothes, invite wedding guests (the higher a person's education, the more invitations), food, make-up and so on.

From initial observations, information was obtained that the panai money (dui balanca) in Suppa District is also relatively high, this is due to several factors, including, the higher the education level of a woman, the higher the panai money (dui balanca) that will be given by men. Then the existence of noble descendants or called "Andi" in Bugis society is also a factor in the high panai money in Suppa District. The process of determining panai money in society involves a series of steps and traditions which are an important part of their culture and customs. The initial step taken is negotiation, the prospective groom or his family conducts initial negotiations with the prospective bride's family regarding the amount of panai money. After negotiations, both parties reached an agreement regarding the agreed amount of panai money. After an agreement is reached, the man or his family pays panai money to the woman or her family. After receiving the panai money, the bride and groom will make a record of their income (the panai money given) and expenses (all wedding necessities).<sup>10</sup>

Cultural issues such as Uang Panai are issues that are always interesting to discuss among the public, even within the scope of scientific development, including accounting. This also proves that the scope of accounting studies has expanded and does not only focus on the issue of debit-credit journal entries in financial reports. In fact, as part of the social sciences formed by humans, accounting has a connection and influence on the existence of humans in a social group.<sup>11</sup>

Currently, the true meaning of panai money is far different from its true meaning. The community environment makes panai money a prestigious event in the economic field. It is believed that the existence of panai money has a positive impact on the people of the Bugis Pinrang Tribe, Suppa District, especially for prospective brides. Panai money also has a negative impact on society. The demand for a high amount of panai money makes it difficult for many men to get married because they are unable to pay the panai money requested by the woman's family. That's why many marriages are cancelled, postponed and there are also those who are determined to elope. Apart from that, the inability of men to meet the panai money causes many to choose not to marry and older women also do not marry because of the inability of men to marry them.

Based on descriptions from several areas in South Sulawesi regarding the issue of panai money, researchers want to conduct research related to accounting practices in the Bugis Pinrang tribe community, especially Suppa District, whether in determining the amount of panai money, the community records the costs required for shopping for wedding needs.

## METHOD

This research is a qualitative descriptive research with a phenomenological approach. The research was conducted in Suppa District, Pinrang Regency. The data sources in this research come from primary data obtained directly through interviews, direct observation, participation in group life and in-depth collective discussions with several sources to analyze the extent of public knowledge about sharia accounting and its application in determining the amount of Uang Panai' (Dui balanca) Pinrang Bugis custom. The resource persons in this research were married people from Suppa District. The questions asked related to the practice or application of sharia accounting in determining the amount of panai money (dui menre). The research focused on the mechanism of sharia accounting practices of the Bugis

<sup>10</sup> Interview (Asrah Pratiwi), 31 October 2023 in Ladea, Suppa District.

<sup>11</sup> Sylvia. 2014. Bringing Love to Accounting. Journal of Multiparadigm Accounting, 5(1), 139-148.

Pinrang community, especially in Suppa District, in managing the amount of Uang Panai' (Dui Balanca) when applying for applications.<sup>12</sup>

## RESULTS

### 1.1 Management of Panai Money (dui balanca) Bugis custom, Suppa District, Pinrang Regency

Management of panai money in the Bugis community of Suppa District is a culture and custom that has existed for a long time. Panai money is the amount of money handed over by a man to the family of the woman he is going to marry. This money is not only a symbol of commitment in a marriage relationship, but also as respect for the woman's family.

In the Bugis wedding tradition, especially in the Suppa District area, the panai money is usually managed by the family of the woman who receives the money. This could include the woman's parents, sisters and the woman's future marriage. Management of panai money is carried out collectively or under the supervision of the female head of the family. The panai money (dui balance) received by the woman from the man will be fully managed by the prospective bride.

As said by Ust. Abd Rahman Awam MH. (50 years old) said that:

*"The mechanism of panai money actually depends on their deliberation, as is emphasized in the Qur'an, that if we have problems in managing both customary, religious and other legal issues, it is Al Deliberation. to reach consensus. This means that the mechanisms regarding panai money are actually about them discussing the two sides of the extended family to discuss the amount of panai money".<sup>13</sup>*

From the statement above, it can be concluded that in determining panai money, there is a need for deliberation between both parties from the extended family to reach a consensus.

The opinion of Uswatun Hasanah (22 years) as a respondent in an interview conducted on April 27 2024 said that:

*"In determining the amount of panai money, I am not directly involved, it is determined by my family, especially my father, of course through a discussion process with other families. However, in terms of money management, there are several things that I am directly involved in. For example, in determining the MUA, decorations, invitations and wedding clothes. And regarding consumption, everything is managed by my family".<sup>14</sup>*

On the same day the researcher again interviewed the family of the prospective bride, namely Irasia (45 years) as the mother of the prospective bride, April 27 2024 she said:

*"In determining the amount of my child's money, first we as a large family had a discussion about the amount of money that would be discussed during the application process. In a family discussion, it was agreed that the balance would be 60 million, considering that Nana (her nickname) was a nursing graduate. "But after discussions with the entire family of the prospective groom and my family, it was agreed that the balance amount was 53 million".<sup>15</sup>*

Based on the statement above, it can be concluded that determining the amount of panai money must be through mutual agreement between two parties, namely the extended family of the prospective bride and the prospective groom. In the Bugis Customary application in Suppa District, there are several things that the woman needs to prepare before the man's extended family comes to propose, including preparing a banquet (food/drink), lipa'sabbe (woven sarong), and also brown sugar parcels.

#### a) Amount of Panai Money (dui balance) in Suppa District

The panai money (dui balance) given by the groom is more than the dowry. The range of panai money in Suppa District starts from 20 million to hundreds of millions of rupiah. This can be seen during

<sup>12</sup> (Marihot et al., 2022)

<sup>13</sup> Ust. Abd Rahman Awam MH., KUA Administrator, Interview, Kel. Watang Suppa, Suppa District, 1 May 2024.

<sup>14</sup> Uswatun Hasanah, married respondent, Interview, Majakka, Watang Pulu Village, Suppa District, Pinrang Regency, 27 April 2024.

<sup>15</sup> Irasia, respondent's parent, Interview, Ladea, Polewali Village, Suppa District, Pinrang Regency, 27 April 2024.

the negotiation process carried out by representatives of the male family and the female family in determining the male party's ability to provide or pay a certain amount of panai money determined by the female family.

Based on the author's interview, in the opinion of Ust. Abd. Rahman Awam, MH (50 years) regarding the amount of panai money said that:

*"The current minimum standards are viewed from the economic development of society, especially Bugis customs, which can be viewed from the economic level of the family, especially the male family. If the economic level is low, then the minimum standard is now around 20 million. This is viewed from an economic perspective that will carry out the wedding".<sup>16</sup>*

The explanation from the informant above shows that determining the minimum standard amount of panai money that will be given by the groom's family to the bride's family depends on the economic level of both parties. It can be explained that if a woman is proposed to by a man, determining the minimum standard for the amount of panai money can be seen from the economic level of the woman and the man. If a man belongs to an upper middle class economy then the woman will ask for high panai money and vice versa and if a man belongs to an upper middle class economy then the standard of panai money he offers is relatively high. As a general benchmark in the Suppa District area, the minimum standard amount of panai money is 20 million.

In contrast to the opinion of Uswatun Hasanah (22 years):

*"The minimum standard amount of women's money depends on their job, education and caste group. The higher the caste level, the higher the panai money demanded".<sup>17</sup>*

From the informant's explanation above, it can be seen that determining the standard for the amount of panai money that will be given by the prospective groom to the prospective bride is based on social level, educational level, occupation and whether they are noble or not. So, according to the informant's opinion above, the higher the level of education, occupation and class, the higher the woman's earnings.

Sometimes it is because of the high panai money set by the woman's family that in reality many young men fail to get married because of their inability to afford the panai money, while the young man and the girl are already in a serious relationship. From this appeal, a social phenomenon emerged called Silariang or elopement.

#### b) The benchmark for the height of panai money

The high and low levels of panai money is the discussion that gets the most attention in Bugis tribal wedding customs. So it is common knowledge that this will become a topic of conversation for the local community.

Based on the results of interviews with several respondents, there are several things that become benchmarks for the people of Suppa District in determining the amount of their Panai money (dui balanca):

Firstly, according to Ust.Abd. Rahman Awam, MH regarding the benchmarks for panai money from social strata or social levels, that:

*"First: in terms of the position of the woman or her caste, whether the woman is from the Andi group or from the common people, that influences the benchmark for how high the panai money is. "Secondly, if the woman has the status of a regular pilgrim, the panai money requested is relatively high".<sup>18</sup>*

According to the informant, the social strata in question are very basic and striking differences between one family and another, for example Andi's descendants, the extended family of officials, the extended family of businessmen and others who are in different classes from society in general. Ustadz continued his statement that:

*"If the amount of panai money that will be given must also be seen from their economic level,*

<sup>16</sup> Ust. Abd Rahman Awam MH., KUA Administrator, Interview, Kel. Watang Suppa, Suppa District, 1 May 2024.

<sup>17</sup> Uswatun Hasanah, married respondent, Interview, Majakka, Watang Pulu Village, Suppa District, Pinrang Regency, 27 April 2024.

<sup>18</sup> Ust. Abd Rahman Awam MH., KUA Administrator, Interview, Watang Suppa Suppa District, 1 May 2024.

for example, if a woman is from a wealthy (rich) family, her family usually asks for a lot of panai money and vice versa. The high or low level of panai money, one of which is seen from whether the woman's family is from a well-off family or someone who is rich, means that the panai money is a lot, but if the family is simple or ordinary, the family may ask for high or sometimes standard standards".<sup>19</sup>

Based on the opinion of the informant above, it is confirmed that, the higher the economic status of the woman who is going to marry, the higher the panai money that the prospective husband must give to the prospective wife's family. And vice versa, if the prospective wife comes from a middle class family then the amount of panai money set is relatively low. Meanwhile, Musdalifah (22 years old) said that:

*"The benchmark for high or low levels of panai money is also seen from the woman's level of education. If she (the prospective bride) is a high school graduate, then her panai money is standard, but if she has a higher education (S1 or Masters), then her panai money will also be higher. Tall".<sup>20</sup>*

From the informant's review above, it explains that the higher a woman's level of education, the more panai money she must give and if she is not given panai money in the amount determined by the family of the female candidate, it will become a topic of discussion in the community which will then become an obstacle to her continuity. Marriage process.

The Suppa Bugis elite, usually from Andi's descendants, entrepreneurs (business people) and high-ranking officials in an agency, hold wedding receptions in two places, namely the bride's house and the groom's house. From Uswatun Hasanah's review (22 years) explained that:

*"If the money given is high, it will be used for the wedding process, for example holding a wedding party in the building, as a place for the wedding reception. And buy utensils and ingredients for consumption to serve to guests, it would be great if the food served is a lot and variety. The equipment is also like music (known in Bugis language as cayya-cayya), lamming tents are good if they look luxurious".<sup>21</sup>*

The above shows that panai money is indeed a social prestige in order to maintain the dignity of the family because there is consideration of the perception of society outside the families of the bride and groom. If there is a wedding, what is often the main topic of discussion is the panai money.

### c) Holders and Functions of Panai Money

Panai money can be interpreted as shopping money, namely the amount of money given by the groom to the bride's family. The panai money was used to spend on the needs of the wedding party. One thing that must be understood is that the panai money handed over by the prospective husband is given to the prospective wife's parents or the prospective wife's family. From the results of the interview with Musdalifah (22 years) he said that:

*"My experience is that the holders of panai money (dui balance) are my parents, especially my mother and aunt. They used the panai money to finance the needs of the wedding party. As food money for guests, at that time my family bought a cow. Apart from that, Panai money is also used to rent my tent, clothes and make-up. Coincidentally, yesterday I also had extra panai money, and my mother gave it to me to save".<sup>22</sup>*

The next statement was made by Rasma (43 years old) as the informant's parent, she said that:

*"Yes, that's right, the one who holds and manages the panai money is me and several of my relatives. As for the panai money, I spent it on wedding needs, starting from renting tents, lettong (musical groups), buying necessities for party consumption such as one cow, rice, sugar, wheat flour, oil, etc. "As for the remaining money, I give it to my child for him to spend or save*

<sup>19</sup> Ust. Abd. Rahman Awan, MH, KUA Administrator, Interview, Watang Suppa Pinrang Regency, 1 May 2024.

<sup>20</sup> Ust. Abd. Rahman Awan, MH, KUA Administrator, Interview, Watang Suppa Pinrang Regency, 1 May 2024.

<sup>21</sup> Uswatun Hasanah, married respondent, Interview, Majakka, Watangpulu Village, Suppa District, Pinrang Regency, 27 April 2024.

<sup>22</sup> Musdalifah, married respondent, Interview, Majakka, Watangpulu Village, Suppa District, Pinrang Regency, 27 April 2024.

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*for his household needs".<sup>23</sup>*

The informant above explained that the full holder of panai money is the authority of the prospective wife's parents. Even though in reality parents still give some to their children to use as provisions for their new life. Based on the results of an interview with Ansar (27 years), a married male respondent said that:

*"Our whole family participates in collecting panai money. This is a joint effort that strengthens our family ties. I feel supported by my extended family who help ease the burden of collecting panai money".<sup>24</sup>*

From the results of interviews, researchers can conclude that the process of collecting panai money often involves careful planning and active participation from extended families. This experience reflects the values of mutual cooperation and family solidarity in Bugis culture. The informant continued his opinion about the meaning of financial management, he said that:

*"Every time we save or get a donation, we feel closer to my goal. This gives me enthusiasm and motivation. Managing finances for panai money is a meaningful process, because every step reflects my commitment".*

Financial management in collecting panai money is not only about the financial aspect, but also about the meaning given to each step of management. Every financial decision is taken by considering existing cultural and social values. Furthermore, with the same informant, an interview regarding the negotiation process between two families in determining panai money, the informant explained that:

*"Negotiations with my wife's family were a process full of respect and mutual understanding. We reached an agreement that satisfied both of our extended families. We try to adjust the amount of panai money to our financial capabilities without reducing the meaning and value of this tradition".<sup>25</sup>*

The process of negotiating the amount of panai money between the groom's and bride's families is an important moment reflecting their social and cultural relationships.

#### d) The meaning of Panai Money

Panai money in Bugis tradition is a tradition that contains deep symbolic meaning in marriage. This tradition requires the man to give a certain amount of money to the woman before the wedding as part of the custom that must be fulfilled. Panai money is not just a fee, but has a deeper meaning that reflects the social, economic and cultural values of Bugis society.

Based on an interview with Ansar (27 years old), a married male informant who explained the meaning of Uang Panai, Ansar said that:

*"Collecting panai money is a big challenge, but I feel proud to be able to show my seriousness to my wife's family. There is pressure to live up to expectations, but the support from my family really helps me".<sup>26</sup>*

From the interview above, it can be concluded that for the groom, panai money is often seen as a symbol of commitment and seriousness in carrying out the marriage relationship. The experience of collecting panai money can give you feelings of pride and responsibility. Grooms often feel social pressure to meet the agreed amount of panai money, which reflects their social status and financial capabilities.

Furthermore, in an interview with Uswatun Hasanah (22 years), a female informant who expressed her opinion about the meaning of panai money, she said that:

*"Panai money makes me feel appreciated and acknowledged. It's not just about money, but also commitment from my husband. I feel calmer because I know that my family also gets financial support".<sup>27</sup>*

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<sup>23</sup> Rasma, Parent Respondent, interview, Majakka, Watangpulu Village, Suppa District, Pinrang Regency, 27 April 2024.

<sup>24</sup> Ansar, Married Male Informant, interview, Ladea Polewali Village Suppa District 15 May 2024

<sup>25</sup> Ansar, Married Male Informant, interview, Ladea Polewali Village Suppa District 15 May 2024

<sup>26</sup> Ansar, Married Male Informant, interview, Ladea Polewali Village Suppa District 15 May 2024

<sup>27</sup> Uswatun Hasanah, married respondent, Interview, Majakka, Watangpulu Village, Suppa District, Pinrang

For the bride and groom, panai money is a form of appreciation and recognition of their value and dignity. Panai money also provides a sense of security because it shows the financial commitment of the groom and his family. Researchers again interviewed Irasia (45 years), the informant's parents, he said that :

*"For our family, panai money is a way to show that we are serious and ready to support our children in building a household. We see panai money as a form of respect and recognition on the part of men".<sup>28</sup>*

For the family, money panai has a deep meaning as a symbol of harmonious relationships and commitment between two families. The groom's family often feels a collective responsibility in collecting panai money, while the bride's family sees it as a sign of respect and social value.

## 1.2 Analysis of Sharia Accounting Practices in the Management of Bugis Customary Panai Money (Dui Balanca) in Suppa District, Pinrang Regency

Based on the results of the author's research, public understanding of sharia accounting, especially those living in rural areas, varies depending on the level of education, access to information, and experience with sharia accounting practices.

As said by Uswatun Hasanah (22 years):

*"What I know is that accounting is the recording of expenses and income carried out by people who work in offices, and sharia is something that does not contain usury".<sup>29</sup>*

From the results of the interview with Musdalifah's sister, it can be concluded that the informant only knew that accounting was only done in offices/companies. Even though accounting can also be done in everyday life, for example in managing money (dui balance). Another opinion was expressed by Musdalifah (22 years), who said that:

*"I don't know what sharia accounting is, but what I know is that sharia is about Islam, for example it does not contain usury".<sup>30</sup>*

Hearing the informant's statement, the researcher again interviewed the informant's mother with the same question, she said that:

*"I don't know what sharia accounting is, I've never heard of it. Understandably because I only graduated from elementary school".<sup>31</sup>*

Based on the informant's statement above, it can be concluded that in managing their money they do not use sharia accounting practices at all, because they do not understand what sharia accounting is in marriage.

Most village people probably have a basic understanding of sharia accounting concepts, such as avoiding usury and the importance of transparency in financial management. Some village communities may have direct experience with sharia financial practices, such as managing zakat amil funds or participating in sharia financial programs organized by microfinance institutions. As Ust.Abd believes. Rahman Awam, he said that:

*"Actually, it's like this, son, the issue of panai money is about personality, meaning a person's personality when it comes to marriage. What this means is that there cannot actually be any interference from the government because the accounting issue is a government issue regarding financial management and also a matter of agreement between two parties or in Bugis terms dutai with madduta meaning the party proposing and the party being proposed. That is their agreement regarding the agreed amount".<sup>32</sup>*

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Regency, 15 May 2024.

<sup>28</sup> Irasia, Respondent's Family, Interview, Ladea, Polewali Village, Suppa District, Pinrang Regency, 15 May 2024.

<sup>29</sup> Uswatun Hasanah, married respondent, Interview, Majakka, Watangpulu Village, Suppa District, Pinrang Regency, 27 April 2024.

<sup>30</sup> Musdalifah, married respondent, Interview, Majakka, Watangpulu Village, Suppa District, Pinrang Regency, 27 April 2024.

<sup>31</sup> Rasma, respondent's parent, Interview, Majakka, Watangpulu Village, Suppa District, Pinrang Regency, 27 April 2024.

<sup>32</sup> Ust. Abd. Rahman Awan, MH, KUA Administrator, Interview, Watang Suppa Pinrang Regency, 1 May 2024.

From the statement above, it can be concluded that the accounting issue in the management of panai money is a government issue in the field of financial management. According to Ustadz, the management of the panai money will be completely managed by the bride's side considering that it would be good to have transparency between the two parties.

## DISCUSSION

### Management of Panai Money (dui blance) Bugis custom, Suppa District, Pinrang Regency

Uang panai (dui balanca) is an important tradition in traditional Bugis weddings. This money functions as a form of respect and appreciation from the groom's side to the bride's family. Based on research conducted in Suppa District, panai money not only symbolizes a man's financial ability but also his family's social and economic status. This tradition has a deep symbolic meaning, reflecting a man's commitment to building a prosperous household.

From the results of interviews with several informants in Suppa District, researchers found several main factors that influence the amount of money (dui balance) such as social and economic status, families with higher social and economic status tend to set larger money panai. Then the bride's education and occupation, the higher the woman's education and occupation, the higher the panai money requested. The next factor, namely family agreements and traditions, agreements between the two families and the traditions that apply in certain areas also play an important role in determining the amount of panai money (dui balance) of the community in Suppa District.

Research shows that management of panai money varies among families. Researchers found several ways for people to manage their money. Some implement a savings system, meaning that many families start saving long before the wedding to collect panai money. There are also those with family help, they rely on help from relatives or close relatives to fulfill their panai money. In some cases, the groom's family even takes out loans from banks or other financial institutions, although this often creates financial burdens later on. Research reveals that the use of bank loans for panai money is becoming an increasingly common practice due to the large amount of Bugis traditional panai money. However, this is often considered less than ideal by many respondents because it can add to the new family's debt burden. From a religious perspective, loans from Islamic banks that comply with Islamic principles are more advisable.

The process of managing panai money begins with careful financial planning. The groom's family usually creates a budget that includes all income and expenses related to panai money and wedding preparations. This budget helps families to identify available sources of funds and ensures that they can meet their panai money obligations without experiencing financial hardship.

Based on research results, funds for panai money are collected in various ways, including saving, receiving donations from extended family, and taking out loans if necessary. Accurate recording of each source of funds is very important to ensure that all transactions are recorded correctly and transparently. In some cases, the groom's family also invests existing funds in safe financial instruments to optimize fund collection.

Recording of all financial transactions related to panai money has not been carried out in detail. Receipts and expenditures of panai money that have been received are not recorded in journal form due to the public's lack of understanding of accounting. Meanwhile, in accounting, every expense and income is recorded in a general journal to ensure that no transactions are missed. Creating simple financial reports, such as balance sheets and cash flow reports, helps families monitor their financial condition and make better decisions about how to manage existing funds. If the groom's family decides to take out a loan, it is important to manage the debt well. This involves establishing a realistic payment schedule and ensuring that all debt obligations are met on time. Families should also consider the interest and other fees associated with the loan and how this affects their overall finances. To ensure that the panai money funds are managed well, the groom's family carries out regular financial supervision and control. Internal audits and strict cost controls help prevent misuse of funds and ensure that all expenditures are within established budgets.

Management of panai money from a cultural perspective, namely, in Bugis culture panai money has a deep symbolic meaning. Panai money is not just a wedding expense, but also a symbol of commitment and respect. The groom shows his seriousness in carrying out the marriage by giving panai

money, which is also a form of respect to the bride's family. In determining panai money there is a negotiation process. Negotiating the panai money is an important process and involves discussions between the groom's and bride's families. This process reflects the social and cultural dynamics in Bugis society. The agreed amount of panai money is the result of an agreement that takes into account the groom's financial capabilities and the expectations of the bride's family.

Collecting panai money often involves the entire extended family. Collective solidarity and support are essential in this process. Mutual cooperation is a principle that is firmly held by the people of Suppa District, where extended family members provide donations or interest-free loans to help the groom meet his panai money. Bugis culture shows the ability to adapt to changing times without losing the essence and tradition of Uang Panai. In some cases, the groom's family may use modern financial institutions such as banks to meet their cash needs. Adjustments to the value of panai money are also made based on current economic conditions, although they still maintain their symbolic meaning.

Panai money is one way to preserve Bugis cultural values and traditions. Cultural education of the younger generation is essential to ensure that they understand and appreciate the importance of Uang Panai. Traditional rituals and ceremonies associated with Uang Panai also strengthen Bugis cultural identity and ensure that this tradition remains alive and respected.

This research shows that the management of panai money in the Bugis tradition can be understood in depth through a phenomenological approach. The subjective experiences of individuals involved in this process reveal the meaning and values given to panai money, which go beyond the purely financial aspects. The tradition of Uang Panai reflects family commitment, respect and solidarity, all of which are lived and carried out within the Bugis social and cultural context.

By using a phenomenological approach, we can understand how each step in managing panai money is part of a larger experience, which is full of meaning and relevant to the cultural identity and social values of the Bugis community. This research underscores the importance of considering subjective perspectives and individual experiences in the study of cultural traditions, thereby providing more comprehensive and in-depth insights.

The author makes a comparison with previous research conducted by Firda, Nispa Sari & Rifda Ayu Dasila in their research entitled "The Concept of the Panai Money Tradition Seen from an Accounting Point of View". The results of research conducted by Firda explain that the role of accounting in the Uang Panai tradition can be seen in the form of culture, where accounting upholds the values of honesty, openness, integrity and independence of an accountant, as reflected in the Uang Panai tradition which also emphasizes honesty, openness and independence. in culture.<sup>33</sup>The difference between Firda et al's research and that of researchers is that Firda et al focuses on the traditional concept of Uang Panai which is carried out during wedding ceremonies and is linked to a conventional-based accounting perspective. Meanwhile, researchers focused on managing the panai money received by the bride from the groom. Do you implement accounting practices that are in accordance with sharia principles such as accountability, fairness and honesty?

Based on the results of interviews with several informants, panai money is usually managed by the family of the woman who receives the money. The woman's family, including the woman's parents and sisters, have the responsibility to manage panai money wisely. Panai money can be used for various purposes, including education, business, purchasing property, or daily family needs. Panai money is used by considering family needs and wisdom in financial management. Even though the panai money is managed by the woman's family, transparency in the management of the panai money is important. The man and his family usually have the right to know how the panai money is managed.

### **Analysis of Sharia Accounting Practices in the Management of Bugis Customary Panai Money (Dui Balanca) in Suppa District, Pinrang Regency**

Sharia accounting has an important role in managing panai money in the Bugis tradition and other cultures. Sharia accounting ensures that cash management is carried out in accordance with sharia principles, including avoiding usury practices and investments that are not in accordance with religious

<sup>33</sup> Firda, Nispa Sari & Rifda Ayu Dasila. 2023. The Concept of the Uang Panai Tradition Seen from an Accounting Perspective. Article Research 6(2).

teachings. Through sharia accounting practices, all transactions and use of cash are recorded clearly and transparently. This helps ensure accountability in the management of funds and allows relevant parties to monitor the use of money effectively.

The results of the analysis show that the application of sharia accounting principles has had a positive impact on the management of panai money among the Bugis indigenous community. Transparency and fairness in the distribution and use of panai cash funds are more guaranteed, because there are regulations governing the prohibition of usury, investment in haram businesses, as well as the distribution of profits in accordance with sharia principles.

Based on the results of interviews conducted with several married informants, the informants' families and also with religious figures in Suppa District, the author can conclude that in managing panai money there are still many people who do not apply sharia accounting practices or use financial administration records. This is due to the lack of public knowledge about accounting, especially accounting that is in accordance with Islamic principles.

Panai money management is based on sharia principles, it is hoped that the use of funds will provide greater benefits for the overall welfare of the family, including financing education, business or other needs. Sharia accounting practices in managing panai money also help maintain and encourage understanding of traditional and cultural values, such as respect for women and respect for customary norms. Thus, sharia accounting is not only important to maintain the need for religious principles, but also to ensure the management of panai money is transparent, responsible, and provides maximum benefits for families and society.

The principle of honesty is one of the main pillars in sharia accounting. In managing panai money, all parties must be honest about the amount they can give and what they want. Based on the research results, it can be concluded that the disclosure of the principle of honesty in the Suppa District community in managing panai money has been implemented. This can be seen by the families of the prospective bride and groom providing each other with clear and correct information about their respective financial conditions. This is done to prevent misunderstandings and minimize conflict. In the principle of honesty, the use of panai money must be recorded and reported transparently. This includes details of expenses for weddings and others. However, from the research results, there are still many families who do not use these report records. This is because they do not understand the importance of recording in finance.

## CONCLUSION

In this chapter, the author presents the conclusions and research results of Sharia Accounting Practices in the Management of Panai Money (dui balanca) in Suppa District, Pinrang Regency.

From the research results it can be concluded as follows:

1. The mechanism for managing panai money (dui balanca) in Bugis customs, Suppa District, Pinrang Regency, Panai money is usually managed by the family of the woman who receives the money. This could include the woman's parents, sisters and the woman's future marriage. Management of panai money is carried out collectively or under the supervision of the female head of the family. The panai money (dui balance) received by the woman from the man will be fully managed by the prospective bride. Determining the amount of panai money is done by deliberation between the two extended families of the prospective bride and groom.
2. The practice of sharia accounting in managing cash for the people of Suppa District is not implemented enough, this is due to the lack of public knowledge about sharia accounting. From the research results, the author concludes that the application of sharia accounting in managing panai money can vary depending on various factors such as level of education, access to informants, and understanding of sharia principles.

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