

**PANAI PAYMENT: MARRIAGE ACCOUNTING PRACTICES****Muhammad Ishlah Idrus**

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**Abstract**

*The research reveals the meaning of the values cultural Bugis Makassar determine the nominal amount of Panai' Money held that reflects the accounting treatment. Methods of data collection through interviews with informants of ten people from both sides of the family the bride. The results values of accountability to be a reflection in the Bugis Makassar culture, in particular the determination and decide on the amount of money Panai. Positive information asymmetry caused by a nominal amount of Panai money given by the family of the prospective groom agreed to by both parents of the bride. Presented differently on Mampetuada.*

**Keywords:** Panai' Payment, Assets, Liabilities, Capital

**1. Introduction**

The paradigm of research in accounting is currently undergoing rapid development, with various multi-paradigms including accounting development associated with culture, and is not something new, but actually accounting has been formed within a culture. Culture in Indonesia is very rich and diverse, especially in terms of marriage culture. One of them is the culture of marriage in the province of South Sulawesi consisting of Bugis, Makassar, Toraja, Mandar, Kajang, Enrekang, and Pamona, but the most unique culture of marriage is the majority of money culture applied by people from Bugis tribe and Makassar. Money panai 'is a wedding expenditure money given by the groom who apply for the bride Bugis or Makassar bride outside the dowry based on religious shari'a. Bugis name itself, the language comes from the word "to Ugi" which means Bugis. Naming Ugi refers to the first king of Chinese kingdom (now included in Wajo district), La Sattumpungi. As a form of awakening to its king, the community named itself To Ugi meaning La Sattumung follower. La Sattumpugi himself is the father of We Cudai and a sister with Batara Lattu, Saweriading's father. After he built a dynasty, he disappeared secretly. Every royal family or every piece of land, for the history of the king is the history of the land, has its own chronicles. Bugis's heirloom is rich with this chronicle (Rusli 2012).

Lamallongeng (2007) in (Rahayu, Sri and Yudi, 2015) explains that in choosing a mate, Bugis people usually pay attention to objective and subjective factors. Objective factors, namely the readiness to marry. This factor is focused on economic issues, maturity, mental, character, intelligence, and so forth. Subjective factor, which is related to the problem of taste, in this case a man who wants to marry a girl or some girl who bloody Bugis Makassar, based more on the sense of mutual affection, love and love each other love. As for the amount of money panai 'for every woman Bugis Makassar blooded to be proposed, it is different in number one with another. Indicator of the quantity of cash money 'can not be measured because cash money' is fully determined by the female family. However, the male family can negotiate (bargain) with the female family about how much money the members of the family can afford. If both parties have reached an agreement, it will be held Mapettuada event as one of the procession before the wedding.

In modern culture Bugis Makassar society today, seeds, weights, and bebet of the prospective groom, is also an important element of consideration for the family of the prospective bride. This means that if a

prospective groom comes from a respected family (public figure), wealthy, has a high position in society and in government, highly educated, then of course this is the basis of the bride to asking for a high amount of money. On the other hand, the level of education of the girls they will marry, will determine the amount of money pannai will be charged to the prospective bridegroom. The higher the education level of their daughters, the more panoramic 'money'. Even if their daughters have a proud profession among them doctors and have worked as Civil Servants then the money panai 'even greater the number, even to touch up to hundreds of millions of rupiah. The amount of money panai 'is considered something common and considered reasonable in the Bugis Makassar. They assume the fair money, because the parents of women have sent their children to college level and to have a permanent job. Even in Bugis Makassar society, girls are considered as income and are big assets but boys are considered expenses. This is a phenomenon that occurs in one of the culture of Makassar Bugis tribe in Indonesia, the culture of money 'panai'.

Based on the phenomenon and the reality of social life in the traditional wedding ceremony of Bugis Makassar mentioned above, this study aims to find and reveal the meaning of accounting in determining the amount of money panai ', and if associated with the formula of accounting equation is the amount of assets will be equal to the debt added with capital. That is in the culture of cash money 'is in it there is capital to be prepared by the prospective bridegroom who will apply and capital of the parents of the prospective bride mensekahkan their child, as well as the debt that may occur with the condition of cash money' is , or just a girl who is an asset. The next phenomenon is when there is agreement about how the nominal amount of money is paid, so the men are not entitled to question the usefulness of the cash money, and the family of women such as uncles and aunts and closest cousins sometimes have different information about the nominal amount cash money '. Based on the reality and social phenomena that actually occur in the culture of cash money 'Bugis Makassar, the researchers are challenged and interested to uncover the meaning and essence of the culture of the money, so this research needs to be done.

## 2. Research Method

This study was conducted on a family of Bugis tribes that still strongly with the culture of cash money, and who have long lived in the city of Makassar. They are a community group of Bugis Makassar people who still uphold the values of culture, and customs, especially the culture of cash money which is an absolute necessity to do when going to the procession of marriage. This culture became a hereditary belief, and some of them assumed that the traditions of the panai money culture were a cultural heritage of the ancestors of their ancestors, which must be preserved until today's modern era. The focus of this research is the accounting in the culture of cash money 'Bugis Makassar.

The subjects of this study were the two families of men and women, both of whom were from married Bugis tribe who applied the cash money of 10 informants ie the bridegroom candidate as the applicant and the bride as the applicant and received cash money ', the parents of the men, the parents of the women, 1 siblings of the male parent, and each of them the closest cousins of both sides. The last 1 informant, is one of the colleagues who work as a lecturer and currently he is Vice Dean for Student Affairs at the Faculty of Economics and Islamic Business Alauddin Islamic University of Makassar. List of informant we can see at table 1.

Table 1. Research Informant

No	Name	
1	Sampara	Father of Woman Bride
2	Naima	Mother of woman bride
3	Maman	Father of Groom
4	Sitti Naharia	Mother of Groom
5	Hamid	Brother of Groom
6	Andi Suarda	Uncle of woman bride

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7	Nasir Siola	Uncle of groom
8	Sultan Daming	Cousin of woman bride
9	Baso Tiro	Cousin of groom
10	Sahar	The other from family

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This research was conducted by conducting an interview after the application procession in its Bugis language known as Mappetuada. But before the event, first done Ma'manu-manu. Ma'manu-manu is the party of the groom and his essential family are present, such as father, mother, uncle, aunt and siblings who come to apply to the prospective bride. In this ma'manu-manu event procession, it is said about their intentions (the prospective groom) coming to apply, and the determination of the nominal amount of cash money '. At Ma'manu-manu stage this is actually the core in determining the amount of money panai ', if there is no agreement, it means the application is rejected. However, if the agreement is reached between the two parties, it can be ascertained that the application of the family of the prospective groom is accepted. The next stage is the Mappetuada event which will be attended by all the big families from both sides. The Mappetuada stage is actually only a customary formality, because at the stage of Mappetuada it is no longer to discuss or discuss how big the nominal money amount is, but only to inform the whole family of the bride and groom about the amount of money the panai, and determine the day of marriage, dowries, and H day of wedding reception. The whole process of determining the nominal amount of cash money ', all agreed on the stage of Ma'manu-manu event. The research was conducted at the Ma'manu-manu event stage and at the Mappetuada event stage. This research uses a qualitative research paradigm by attempting to explore and reveal the meaning of accounting in the reality of panai money culture at the traditional wedding ceremony of Bugis Makassar. In particular, the results of this study are expected to be realized in the accounting equation, ie on the aspect of interpreting the value of assets, debt and capital in the balance sheet on the financial statements of corporate entities. The main instrument of data collection in qualitative research is the researcher himself, but after the research instrument becomes clear, it is likely to develop a simple research instrument, which is expected to complement the data that has been found through observation or interview. Arikunto (2010: 265), the data collection instrument is a tool chosen and used by researchers in their activities to collect data so that the activity becomes systematic and facilitated by it. In general, in the paradigm of qualitative research, researchers usually use research instruments such as assistive devices such as tape recorders, video cassettes, or cameras. But the usefulness or utilization of these tools is highly dependent on the researcher himself.

The process and stages of the research by using the interview technique to all the informant research, is the first step toward the analysis of data research results accurately and empirically. The paradigm of qualitative research, has ushered the researcher into the world of freedom of expression, poured his ideas and imaginations in a scientific research vessel. In the perspective of this research, panai money culture is very important and valuable information, especially in analyzing data in the form of information that has been obtained from all research informants, with the aim to reveal the meaning of Balai Bugis Makassar tribe culture in Accounting perspective (Asset, Debt, and Capital).

### **3. Discussion and Result Research**

#### **3.1 Accounting in a Cultural Frame**

Culture is the result of transmission that runs in a historical pattern. In it contained a symbol as well as the existence of a hereditary system. This continuity certainly happens automatically as a human attitude towards life. Geertz termed it the "cultural system". While Chaterjee gave him the term with "cultural value". It is a conception of what is seen in a community as a valuable value. So tangible in the form of idealism because it comes from the mind. Together Geertz and Koentjaraningrat see that culture is the process of understanding the unique reality of life each within a certain time and place. In that life, the historical process becomes part where the continuity of material aspects that become inheritance (Wekke 2012).

Kurniawan, Mulawarman, and Kamayanti (2014), explained that financial accounting practices are determined by local social and cultural factors. In reality, accounting is an environmental product that continues to grow dynamically from time to time. Accounting is said to be an environmental product because it continues to experience growth and change along with the needs of the community in the field of services, trade, and manufacturing industry. Changes in the environment and community culture contributed positively, ranging from the traditional accounting system, to the modern accounting system.

Son (2013), the American Institute of Certified Public Accounting (AICPA) states that accounting is: "the art of recording, classifying and summarizing in a particular way and in monetary size, transactions and events that are generally financial and include interpreting the results" the elements of the financial statements in the balance sheet consist of assets, liabilities, and investments by the owner. An asset is an economic benefit that may occur in the future, acquired or controlled by an entity as a result of past transactions or events. Liability is an economic sacrifice that may occur in the future caused by past transactions to transfer assets. Investments by owners represent an increase in the net assets of a corporation arising from the transfer of something of value from another entity to the company to gain or raise ownership interest (Kieso, Weygandt and Warfield 2007).

Based on this information, in the results of this study obtained through the stages of discussion with the research informants consisting of two large family clusters, the family family of the groom, and family family of the bride. In an accounting perspective, the agreement reached by both parties in determining the amount or nominal of the cash money to be submitted during the mappatuada event indicates that an accounting transaction has been reached, in which case the capital in the form of cash collected by the bridegroom the cash money is an asset for the extended family, especially the father and mother of the prospective bride. The transactions of cash transfers are done openly and transparently, and witnessed by both families of men and women. Implementation of accounting transactions as mentioned above, has reflected that accounting is more holistic, and more prominent than transcendental aspects. The transcendental aspect encompasses the development of different cultures and customs and applies throughout the tribes of Indonesia. Many tribes of many cultures, and fused with the development of science, thus forming a culture. Culture is the work of man, through his work. Another field of Grasshopper, another other fish hole. This phrase implies the diversity of tribes and cultures in every island and region. This means that all tribes in Indonesia from Sabang to Merauke, all have cultural values and customs respectively. In this case is no exception with the pattern of cultural diversity and customs in weddings. Culture comes from the word sangsakerta "budhayah", which is the plural of the word "budhi" which means mind or mind. By that, culture is a set of values that underlies all the actions, goals and visions of each individual living in a particular group (community) (Triantoro, 2008).

In the case of marriage, for example, the Bugis Sidrap tribe has a customary value which is still maintained today. Marriage is an important thing in the social life of society. Marriage does not merely unite two beings in a family bond, but further marriage is a medium for developing social, economic, and cultural preservation status itself. A nobleman for example will be attached to his nobility when he marries women from among nobles as well. It will even have a great influence on the socio-political aspect when he marries the nobility of other regions. Accounting as other social sciences are shaped by humans in a particular cultural group, so the values within that culture also influence the formation of the character of accounting science. In other words, accounting is shaped by its environment through very complex social interactions (Sylvia, 2014). The entry of Western society culture, supported by information technology and paradigm underlying the building of scientific science. scientific science claims itself objectively and value-free and aims only to uncover the essence of existing phenomena. The paradigm brought about by scientific science, paving the way for capitalism to grasp mankind into an economic mechanism centered on unlimited desire. Capitalism releases the aspect of desire in man and perceives its spiritual aspect. Man is reduced to being a living animal just to satisfy his desires. Consequently, all forms of value and morality are also reduced to pragmatic morality. Origin can survive, so no need to care about the environment and even others.

### **3.2 Drawing Up the Money Cash Culture ‘in the Asset Perspective.**

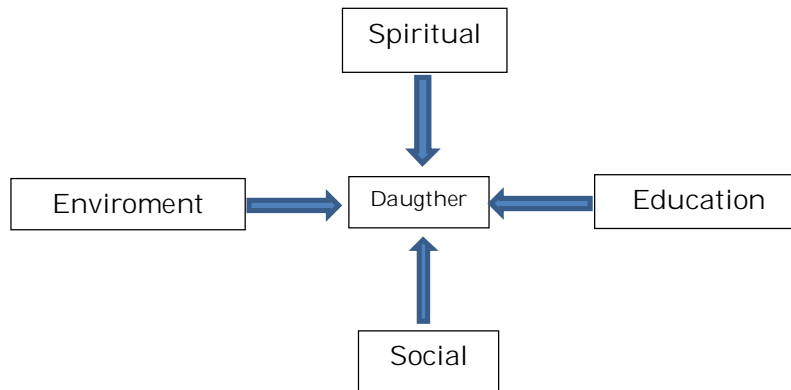
Culture can be classified into a frame of mind and a physical frame. In the framework of cultural thinking gives a certain mindset or point of view about how people should behave in their daily lives. While in the physical frame of culture is reflected in a certain symbol that distinguishes between one culture with another culture, such as Culture of Java, Bali, Bugis-Makassar, and others. Mindset or a particular cultural point of view, specifically the Bugis-Makassar Culture contains the purpose of life, values, and principles that everyone living in the culture should adhere to. Culture of cash money ‘is a typical culture of Bugis Makassar in the wedding ceremony. In marriage not only involves the nuclear family alone, but the whole family of both bride and groom candidates. But in determining the amount of money panai ‘both prospective brides leave entirely to their extended family, especially their parents. The happiness of parents when their daughters are proposed to marry, but in the adat of Bugis Makassar tribe at the same time they will think of the amount of money panai ‘which will be charged to the men who will apply for their daughter.

This culture is also still strongly maintained by most Bugis-Makassar people even though they have wandered. Although it has left its ancestral domain for many years, it has even been born in the overseas territory, the culture of panoramic money ‘is also used in the pre-marriage application process (Rahayu, Sri and Yudi, 2015). Money panai ‘is not included with the dowry that is already prescribed in Islam so the men who apply in addition to preparing panai money’ they also prepare a dowry like gold and a set of prayer tools and moan that contains all the bride’s gear starting from the end of hair equipment to toe. All expenditures, which bear the groom’s groom. This culture still lives in the midst of modern life of Bugis and Makassar society. But often with the existing economic conditions in Indonesia, this ‘panai’ culture is often a very heavy burden for couples who plan to get married, especially for men who have to prepare the money panai.

The enactment of cash money ‘, does not distinguish the area from which the prospective groom came from. When a virgin who comes from outside the Bugis Makassar tribe intends and wishes to marry or marry Bugis Makassar women, he is obliged to give money ‘. Various stories have occurred with the culture of this money money, and many potential couples eventually get married because of disagreement in the amount of money panai ‘because it is considered too expensive for women who will marry until there is a "spinster" or the term woman who is old but still a girl because men are afraid to apply for the woman. In relation to the above information, Sampara said, "My daughter, who is getting married, I have to send her to S2 and working as a civil servant. I will ask for proper cash money for my child’s education and work, but surely more importantly actually is considering the future of the man who proposed because I want my child to be the best ". The same thing is expressed by, Naima by stating that "my child I have raised and schooled high and even now have a steady job of course panoramic money ‘from the side of the men who apply for my child must be balanced with what we have given to girls we"

Based on the description of Sampara and Naima as the biological parent of the bride party, it means that their daughter is something very valuable and is a good future capital, so that later will have a decent life if proposed by a good man too. So that both parents of this woman interpreted his son’s education as an investment, which form in the form of capital of material value. Parents of women are willing to sacrifice their possessions by spending a lot of money to provide the highest education and the best for their daughters. In the science of accounting, investment is a wealth of tangible companies and expenditures that have not been allocated (deffered changes) or costs that must still be allocated to future earnings (Mursalim, et al., 2015). Girls are an asset in Bugis Makassar culture. In order for the child to really be a proud asset for both parents and family, the existence of a daughter born in the middle of the family environment must be kept physically and spiritually from an early age. In Islam, the child is the trust of Allah SWT who should be educated aqidah, that is to give teaching the values of shari’a, aqidah, morals, and muazarah. The main and important factors inherent in the development of the child’s psyche is shown in the following picture:





Based on the image above, so that the child, especially the daughter can be valuable assets, for themselves and their families, then what must be done by both parents to their children are: First, teach it the science of religion or spiritual knowledge. The science of religion is a very fundamental science to teach to the child that is related to the sources of Islamic law, which includes: First, utter two sentences shahadad. Teaching two sentences of syahadad to the child, not only they memorize, then recite the two sentences of the creed, but the parent is obliged to give understanding to his son that the essence of two sentence shahadad is instilling confidence, or menghujamkan confidence in the heart about the existence and greatness of Allah SWT, although the existence of Allah SWT can not be proven empirically. Believing in the existence of Allah SWT must be based on the signs and powers of the creation of the heavens and the earth, and alternation day and night. Allah (SWT) says in the Qur'an the letter of Al-Ghaasyiyah (the day of vengeance) verse 17 to verse 20, which translates as follows: So do they not notice the Camel how he was created (17). And the sky how he was lifted (18). And the mountains how he was established (19). And the earth how it is spread (20). In the explanation of Allah SWT in the Qur'an, as a parent must be able to give explanation and understanding to his son that, although Allah SWT is not a manifestation in this life, but we must believe in the existence of Allah SWT with the form of his creation, the impossible man able to create camels, humans impossible to raise the sky, humans impossible to establish the mountains, and humans impossible to create and spread the earth.

As a simple example, when the Bedouin Arabs were asked about the existence of Allah, they replied in an analogous way, with the traces of the camels on this path, so we are sure that this passage was a camel passing by. It means that, in the presence of the heavens and the earth, and the contents we are convinced that, the existence of all must have created it, that is Allah SWT. This is the method that parents should teach their children about the meaning and meaning of a belief in Allah SWT. Similarly, the belief in the existence of the Prophet Muhammad SAW, as uswatun hazanah, that is by teaching the belief to the child that, impossible Allah SWT who descended from heaven to the earth to teach the Qur'an, of course there are messengers in advance this earth that teaches the noble and noble values in the content of Al-Qur'an, he is the Prophet Muhammad SAW. The belief in Allah and His Messenger is the capital to reach mardhatillah, that is the jannatun paradise, this is the real asset in the journey of human life during the world.

Second, establishing fardhu prayers five times a day overnight by seventeen rak'ahs. Allah (SWT) says in the Qur'an the letter of Al-Ankabuut (Spider), which translates as follows: Read what has been revealed to you, the Book (Al-Qur'an) and establish prayer. Verily that prayer prevents from evil and unjust deeds, and indeed remember that Allah is greater than His virtues, and Allah knows what you do. Both parents are obliged to guide and teach their children the first prayers starting from ablution. Ablution contains the meaning of innate and inner holiness. To face God Almighty, must be clean physically and spiritually, because Allah is the most clean substance. The essence of prayer in physical form is in the prostration position. Sujud represents total submission and obedience to Allah SWT. People who always prostrate, then God willing he will always avoid the characteristics of arrogant, arrogant, and high hearted. People who are humble, of course always keep his tongue and his arms from things that are forbidden by

Allah SWT. People who always bow down to Allah SWT, then he will be protected from actions that can harm the financial, State assets such as corruption, cheating, and so forth. In the perspective of Accounting, Salat can bring sustenance or assets. For example, when Maulana Ilyas r.a conducts a study on prayer can bring sustenance. One person asked, Maulana, where is it possible only with prayer can be sustenance? Maulana pointed out, the policeman only moves his hand to the right and to the left, back and forth, the policeman earns sustenance.

Thirdly, issuing zakat, Allah (swt) says in the Qur'an Surat At-Tawbah (pardon) verse 103, the translation is as follows: Take the zakat from some of their property, with the charity you clean and purify them, and pray for them. In fact, your prayer becomes a serenity for them. And Allah heard again the All-knowing. The values of teaching to the child in order to issue zakat is, to grow mutual giving, and to avoid the child from the miserly nature. Giving confidence to the child that, when we diligently issue Zakat, Infaq, and Sedekah (ZIS), then Allah will multiply our wealth. But the most important of the meaning and substance of zakat is, outwardly appear that the money we spend in paying zakat, it will automatically reduce our wealth in the balance sheet, but actually more and more we issue ZIS when living in the world, it will automatically also add a lot of our treasures and savings in the afterlife later. In connection with this, the Prophet Muhammad SAW cited, namely when Aisyah distributed goat meat, all distributed, which is separated thigh goats. Prophet Muhammad SAW stated that what is left is not thigh goat Aisha, but which has been distributed, that is the value, while thighs of Goats are separated, it is not ours, but our real property in the sight of Allah is the meat of the Goats that have been distributed. In another narration it is told that, Want to know what makes God happy? Prophet Moses asked O God I have performed the worship, then where is my worship that makes you happy? God answers prayers? Your prayer is for yourselves, because with, doing your prayers is preserved from evil and unjust acts. Zikr? That dhikr makes your heart calm. Fasting? Your savagery trains you to combat lust. Then the Prophet Moses asked again, then what is my worship that makes your heart glad O God? God replied that is zakat, infak, alms and your good deeds. That's what makes me happy when you make happy people who are troubled, I am present beside him, and I will replace with the rewards of seven hundred times. This is the real asset, the paradise paradise.

Fourth, fasting in the holy month of Ramadhan. Allah (SWT) says in Al-Qur'an Surat Al-Baqarah verse 183 which translated is as follows: O you who believe, are obliged upon you fasting, as has been obliged upon the people before you, that you are pious. Teach children about the meaning of fasting, so that the child can arise social sensitivity dihatinya. Social sensitivity is to foster a sense of sharing for the poor and needy, especially in charity. Always feel hungry, as the hunger felt by the poor and needy in all time. So that the child can always be aware to share when he gets a food reseki.

Fifth, perform Hajj pilgrimage, Medina Al-Munawwar for those who have financial ability. Hajj is a symbol of equal social status in the presence of Allah SWT. Based on the explanation of the five pillars of Islam above has shown that, when everything is well taught to our children, they undoubtedly will provide high asset value, especially for girls. Because if we have daughters who are pious, then God willing, he will get a mate from a man who believes and pious, which by itself when he proposed, he will get a high money panai, and on the other hand both parents will get a position that high and honorable, both in society, and especially in the sight of Allah SWT.

Second, the field of education plays a very important role for the journey of the child's life. Both boys and girls should be able to get a decent formal education. Formal education is referred to is tiered education starting from kindergarten, up to college. In the Bugis Makassar culture, if a girl can go through and finish the education at level one, of course will have high economic value, if compared only graduate of High School and the equal. Especially if the girl can go to medical school, and graduated as a doctor, then surely the value of his cash money will be higher. In Makassar Bugis culture the profession of a doctor is still a prima donna, and is ranked one if compared with other professions. Moreover children's education can be regarded as an investment. Investment certainly requires a source of resources today that can be said to be relatively more certain that is used to obtain a hope or future results that certainly can not provide certainty. When investing, each individual must always consider the results, risks and costs to be sacrificed. To get a better education parents sometimes willing to send their children abroad for a pride without considering the

risks that will be faced by the child, especially girls who must be separated away from both parents and the cost is not small in number to go to school in place the prestigious and worthy of his son's future will have a good and proud family.

Third, the environment also plays an important role in shaping the child's psychological character, personality, and psychological logging. Islam has taught us all that we should interact with people, or good, or religious religious groups. A permissiveness, if we associate with a seller of perfume, then at least we will smell the fragrant smell of perfume. Similarly vice versa, if we associate with the iron man mason, then at least we will be exposed to sparks fire. It is the duty and obligation of both parents to find a safe and conducive environment for the survival of their sons and daughters. If the development of the child is damaged due to the influence of damaged environments, then automatically the child has a tendency and character that tends to be negative, and if this happens to our daughter, then automatically selling value will also experience depreciation. An example of a girl who is pregnant outside of marriage, even if she is religiously married, but the man who impregnates her will not give her a high harvest money, even if the males are unwilling to take responsibility, or run away, and have a fatal effect on the family women because they have to bear the shame of a lifetime, as a result of a broken social environment.

Fourth, the social field is of course very related to the environment, only in the social field concerning the role of the child in making a useful contribution to the self, and more important is the role in life that always provide benefits for others. The message of religion is, *khairikum linnasi, anfa'u linnasi*, the best of humans among you is the most beneficial for the life of people. This phrase has a very deep meaning, that every man should be the best for himself and others. To be able to provide benefits for others, then first ourselves should be better, and be an example. That is, the best man is a human who always missed his existence in the community environment where he is domiciled, and people will feel lost when he was not in the community. This is the essence of social status in the culture of cash money in Bugis Makassar.

In the Bugis-Makassar society, there is a phrase that is often spoken for parents who have daughters that is "well, that's your daughter's daughter means treasure because you are brought money from the men and keep your daughter *baek-baek* so high money *panai'nya*". But different again with parents who have a son then the expression that is often spoken by the people of Bugis-Makassar tribe is "waduh, get ready and save it is a treasure or lend money in the bank for your son's harvest money". The same thing is also expressed by Sahar who wants to marry his eldest son on Monday February 20, 2017. According Sahar, it is true if we have a son, then prepare a lot of capital as money *panai*. Sahar states that the boy I will marry on February 20 next, it costs around Rp. 150.000.000, - (One hundred and fifty Million Rupiah), with details of Rp. 50.000.000, - (Fifty Million) in cash delivered directly by Sahar when the application procession took place, while the nominal amount of Rp. 100.000.000, - (One Hundred Million Rupiah) is used for *sundrang*, which consists of to buy dowries in the form of fixed assets in the form of land, bridal equipment in the form of *emar murnis* one set, and moaning bride. Sahar stressed that, in fact only cash money in cash, may not be too burdensome. However, the burdens are money *sundrang* and other wedding accessories fees will be submitted before the wedding day. This is forced to be done by the groom because it is an ancestral culture that is hereditary in the adat marriage of Bugis Makassar tribe. To meet all the charges during the wedding procession, Sahar was forced to borrow money in the Employees Cooperative UIN Alauddin Makassar, as a result of to meet all the costs of her son's eldest marriage. In an accounting perspective, the actions taken by Sahar by borrowing money at the Employee Cooperative of UIN Alauddin Makassar have created debts that must be paid in installments every month for a certain period of time. This proves to us all that Sahar, who is an officer in the Faculty, still has to borrow money to marry his eldest son, this is said in the previous explanation that, by having a son, prepare a large amount of money.

Accounting in the culture of cash money, very identical and relevant to the accounting equation that is:  $Assets = Debt + Capital$ . Property is an asset for the prospective bride in the form of grant money from the prospective family of the prospective bridegroom groom. Debt is a routine obligation that must be paid or in the gradually every month and within a certain period by the prospective groom. In the perspective of this study, capital can be meaningful double that can be interpreted and interpreted to touch on both sides, the bride and groom candidate from the side of men, and prospective bride *penganting* from the women. Capital



in the perspective of the prospective male penganting that is when a husband and wife dikarunia boys, then in the tradition of indigenous culture Bugis Makassar, they immediately stated that, prepare it mi capital money that much later if our son married. In the lyrics of neighbors or others, they will state that the boys they give birth should be prepared capital yes, a lot of money for panai money if they grow up, and get older, then they have a boyfriend, and ask for marriage.

The capital in sight for a couple who has daughters, surely they will say that our daughters are capital if they get married then we will get panoramic money. The same thing also can be said santer spoken by the neighbors, the lyrics of the neighbors faintly and more clearly heard that, tawwa bahasya have daughters, modala it, in the lyrics of dialect Bugis Makassar. It is clear that the capital here has a dual function and role in meeting Adam and Eve, the two different kinds of people, and are brought together in the throne of the auxiliary, thanks to the services of capital money from the harvest money. This means that, the combination of men (debt), and women (assets), it will generate capital. Capital in the perspective of meaningful balance money, which is the incarnation of the values of justice, of course it reflects more justice values in Islam. Allah SWT says in Al-Qur'an letter of Ar-rahman verse 9, which translates as follows:

*And upright the scales and do not reduce the balance.*

The balance sheet is a mix of assets, debt, and capital in the financial statements. By that, the balance always shows the balance of a value, both in terms of the amount of money value, as well as the value in a broader sense, namely the balance in bringing together two large family clusters that often occur in the wedding reception procession, with the aim that they know each other one with the other in the framework of servitude and devotion to Allah SWT. Allah SWT says in Al-Qur'an letter Al Hujuraat verse 13 which translated is as follows:

*O mankind, we created you from a man and a woman and made you nation and tribe so that you may know one another. Verily the most honorable among you by Allah is the most pious among you. Allah is the Knower, the Knower.*

Islam as a teaching brought the Shari'a clearly implemented in the values of justice (al-'adl), benefit (al-maslahah), wisdom (al-hikmah), equality (al-musawah), compassion (al-rahmah) pluralism (al-ta'addudiyah), and human rights (al-huquq al-insaniyyah) (Wekke 2012). Still according to Wekke (2012), that in general Bugis people are Muslims, so often in the process of applying, parents will ask, "Is the prospective bridegroom is a santri?" In this sense is the person who can lead in the household based on an adequate understanding of religion. This shows a strong Islamic influence in the Bugis tradition. In their tradition, the election of bride and groom candidates using a religious measure. Although still pay attention to the degree of nobility, power and family property remains the main prerequisite is always the ability to understand Islam. At the lowest level is the ability to read the Qur'an. Some families require the ability of a groom to be a rawatib prayer imam. Therefore, one of the processions that accompany the marriage is the mampanre temme 'menyhatamkan reading'. At the time before mampacci 'cleaned up' the bride or groom, dikhatamkan recitation of the Qur'an is led by the imam. Followed by reading barzanji and closed with mappacci event. At the same time tonight, the parents of each and relatives will give blessing and pray together with other friends will be blessing in the future.

One of the important teachings in Islam is marriage (marriage). Once the importance of the doctrine of marriage is so that in the Qur'an there are a number of verses either directly or indirectly talking about the question of marriage. In the Qur'an there are two keywords that show the concept of marriage, the zawwaja and the word derivation amounted to more or less in 20 verses and nakaha and the word derivation more or less in 17 verses (Al-Baqi 1987: 332-333 and 718 in Nurhayati. ). The verse which is quite popular and is usually quoted and made as a basis for explaining the purpose of marriage, namely the Qur'an letter Ar-Ruum verse 21, the translation is as follows:

*And among His signs is he creates for you wives of your kind, that ye may be secure and inclined unto him, and set him in the midst of compassion and affection. Verily in that are really signs for the minds of the minds.*

The culture of harvest money in adat marriage of Bugis Makassar whose nominal amount tends to increase from time to time, this is because it is directly related to the problem of people's needs in the economic field. This means that, if inflation occurs where the prices of primary and secondary goods have increased, then this condition will automatically affect the increase in the nominal amount of the cash. In the Ninety-year era, precisely before the economic crisis in July 1997, the average nominal amount of cash money was in the range of Rp. 3.000.000, - (Three Million Rupiah). This natural researcher when directly involved in my sister's wedding in February of 1994, it was given money panai by her husband only Rp. 2.000.000, - (Two Million Rupiah). My brother-in-law is a tribe of Makassar whose extended family is from Maros Town. Maros is the capital city of the district directly adjacent to the city of Makassar.

In July 1996, the researcher's experience was also and directly involved in the procession of my eldest brother's wedding, with a Bugis-blooded girl from Pangkep District. At that time my sister handed in cash money worth Rp. 3.000.000, - (Three Million Rupiah) to the parents of the prospective bride. Assignment of assets in the form of cash is done when the process of application is done. This condition is a social reality that often occurs in the middle of life of Bugis Makassar tribe people in carrying out a wedding celebration. In fact, the burden of costs in the economic field, not only felt when going to organize a wedding, but in activities, or other events, this economic burden is felt by the community, for example when going to perform ceremony, sunnatan, celebration, , and other community activities.

If connected with the concept of human resource accounting by Baihaqi (2014) which states that human resource accounting is a recognition that people are human capital as well as human assets. The theory of economy and human capital is based on the concept that humans have the skills, experience and knowledge that are the form of capital called Human Capital. In an economic perspective it is natural that the needs of society for goods and services continue to increase. To compensate for inflation, the government also raised the salaries of Civil Servants (PNS), the Indonesian National Army (TNI), and the Police of the Republic of Indonesia (Polri). In addition, the government has also raised Provincial Minimum Wages (UMP), raising wages, such as construction workers, drivers, factory workers, and all other professions continue to increase incomes in line with inflation. In the agricultural sector, the government provides subsidies in the form of cheap fertilizer prices, and community harvests are purchased at reasonable prices, given that farmers are a pillar in the provision of national food needs.

The government's goal to raise the salaries of civil servants, the TNI, and the Police, sourced from the State Budget (APBN), is actually aimed to offset the economic inflation rate that occurred. This is intended with the aim of increasing the need for Nine basic commodities (sembako), not too felt by the community. In relation to present and contemporary economic realities, it has delivered and influenced the economic activities of the Indonesian people as a whole, both rural-dominated and urban-dominated. In this case is no exception in determining how the nominal amount of money to be submitted by the men to the women when they want to marry the Bugis Makassar.

Based on the phrase, it has been proved that one of the factors inherent in the culture of money in the marriage culture of the Bugis-Makassar tribe, is that along with the development of the cultural age is still valid and considered unavoidable. Whereas in fact the culture of cash money 'is a form of appreciation of the family of the men against the female family because it has educated his daughter well (Rahayu and Yudi, 2015). Married in Bugis custom is not a playful thing. Adat requires every young man to marry to prepare, to be born and to be inner. In the Bugis philosophy, "Mulleniga maggulilingi dapurengnge wekkapitu mumaelo botting" (whether you have been able to circle the kitchen seven times so you decide to marry). Language, of course, this philosophy is not heavy, but culture is not easy. A young man must be able to become the backbone of the family, able to support his wife and family, both born and inner. By itself, work and financial ability are conditions that must be met before marriage. For the Bugis, the highest self-esteem other than religion is the girl (ana 'dara).

In the course of its history, not a few girls who were exiled or expelled from their hometown (riabbiang) because caught adultery or affair with men who have married. Even more terrible to be killed because it is considered to honor the family's honor (*map-pakasiri* '-iri'). Not only that, the bond of freedom is itself cut off. If it is still maintained in the village, then the girl will not get a mate except from outside the

area who do not know about the life of the girl. This is related to the belief of the Bugis tribe that the adulterers will only bear children result of adultery. To that end, keeping a girl is a challenge in itself and a family pride when the girl is able to maintain his honor. It was so hard to look after the girl that the term "*Lebbi moi mappie seratu tedong na mampi seddi ana 'dara*" (better keep a hundred buffalo than keep a virgin girl (Rusli 2012).

Bugis Makassar tribe highly upholds shame (siri) in everything, especially in marriage. In the beliefs of the Bugis Makassar, religious, customary, and cultural marriages are the greatest honor for families on both sides, and vice versa if a girl is forced to marry for having been pregnant out of wedlock due to adultery, then this is a disgrace that tarnishes honor and the good name of the family, especially on the part of the female family. Even in ancient times, if a girl was caught committing adultery, they were usually sentenced to adat, in the form of a dipasung, and even the more extreme they were immediately killed, or had to die and die on the edge of badik. In some areas of the Bugis tribe, for example in the Sinjai area, when their daughters have grown up, it is usually their daughters forbidden to leave the house, strictly restricted by their movements to adapt to the surrounding community, to the point that the girl is nicknamed the window girl, less social girl aka kuper. By it, maintaining the honor and dignity of the family, usually done by keeping and educating girls from an early age. This is done so that the future girl can be a pride for the family when entering the wedding time in a good way, and automatically will make the money high, which in the perspective of accounting value of the asset of girls who married in a way that will be well increase assets for the family

### 3.3 Measurement of Fairness Level of Money Panai'.

The Ma'manu-manu stage is carried out at the home of the bride, the family of the men attended by Maman and Sitti Naharia and the brother of Hamid and of course the prospective bridegroom, they are received directly by Sampara and Naima. After introducing each family background including the job as well as the education of the prospective bridegroom then enter at the stage of discussion the nominal amount of cash money '. In the conversation Maman first asked Sampara, how much the nominal money money wanted by the family of women. Beginning with a rather heavy tone of voice, Maman opened the conversation "Tabe 'pack how much we give the money panai' his son ta ?. Upon the question, Sampara with a smile replied "Iye pak actually just a little ta ability? If I was the same wife, has decided Rp. 100.000.000, - mi just because the average of my big family whose child graduated S1 and not civil servants (PNS) na dikasi rose 'ki money panai Rp. 70.000.000 let alone I have a child's S2 continues to clear his work as a civil servant. But it depends on the mamma family's decision. That's Rp. 100.000.000, - not including the cost of marriage in 'the same moaning and gold is also a dowry, so depending on the family ta mi just pack Maman let alone this our first child. Erang-erang is a serendipity in the form of bride's clothing needs brought by the bridal party on the day of marriage.

After listening to Sampara's statement, Maman and his wife Sitti Naharia were seen breathing long enough but still smiling. Maman replied to the statement of Sampara "iye sir can not we kodong we reduce a little? We only able Rp.80.000.000, - because we also want to make a party at home, about the cost of marriage in KUA can we for two mi just keep on moan stink and gold one stell also wedding ring do not worry miki let us take care of that ". On the statement of the Maman Naima answered "how in 'pack already mi we calculate the expenditure during the ceremony, from Mappetuada event, Mappacci to the top of the wedding reception ceremony later, we plan to carry out only Kabul's permit, and direct wedding reception held on the same day at the hotel. Not yet pi sewing the wedding dress and makeup for Lamming and much more. So it's very difficult if we reduce mi later what na say family if not far from Rp. 70.000.000. Lamming is the bridal seats receive invited guests.

Maman and Sitti Naharia and prospective bride whispered briefly finally talked sister bride of the bride is Hamid "Tabe 'sir actually my adek has savings only Rp. 40.000.000, - keep the rest of me and our parents who will bear but we are afraid to owe this marriage. At best we are only able to give money panai 'maximum Rp. 90.000.000, -. Hearing that Sampara and his wife Naharia saw each other, and finally Sampara nodded and said "iye then we accept his application for my first child, but one ji that I ask, that is

not ki say my big family if only Rp . 90,000,000, - ji cash money '. If you some body ask you, you have to say Rp. 100.000.000, - well, then the money panai 'is, just transfer to my wife's account to fit the event Mappetuada later do not have to bring cash ". After Sampara said this, Ma'manu-manu stage procession was completed and the next was Mappetuada event which was held one month later which was attended by big family of men and women, which will be held at women's house. At this stage discussed the determination of the date of marriage and reception and the technical implementation of the wedding procession.

### 3.4 Transparency and Accountability of Money Panai'.

Post-Ma'manu-manu event in November 2015 and Mappetuada in December 2015, then decided the next two-month wedding date in February 2016. Before the event Mappetuada implemented, the men had previously transferred the money as much as Rp 90.000.000, - to the account of the prospective bride's mother. Regarding the use of cash money 'is entirely handed over to the mother of the bride Naima and the prospective bride is not allowed to take care of the money'. As for the reason Naima did that is "what my child wants to hold it for money? Because the money is used for the event nikahannya ji as well. So the cash money worth Rp. 90.000.000, - it was not for him to take my son, but used shopping for the purposes of his wedding ".

Transparency and accountability in a panoramic culture is that, all nominal amounts of harvest money handed over to women are all spent on the needs of the wedding, without any rupiah being hidden or misappropriated. To prove it all, usually after the appeal marked by the receipt of the harvest money by the parents of the prospective bride, it is usually the mother of the prospective bride (Naima mother) entrusting to one of the family, in this case usually the aunt or aunt of the prospective bride to manage the money. The model of cash money management is usually done by preparing a small agenda book of marriage expenditure activities. In the small agenda book, details of all kinds of needs of what items will be purchased to prepare and conduct marriage later.

Perhaps unwittingly, the methods by Naima's mother and her sister who are the aunts of her married daughter, especially in the management of the cash money by preparing a small agenda book in recording all expenses during the process before, and at the time of the wedding reception, perform accounting practices in the management of cash money. Panai money management is done by creating a shopping agenda, which includes the day, date, month, and year of purchasing all the needs for a wedding reception. This method of recording is also done in order to recognize the total amount of cash used for expenditure needs, whether the post-wedding money indicates a surplus or minus position. Surely the women in this case Naima mother and her sister, at least must have the knowledge in the field of multiplication, summation, and reduction, so that money panai they manage, not to minus.

If the post-marriage post-wedding position is surplus, surplus in the sense that the money does not run out in marriage expenses, because if the money is minus, it will be the responsibility of the bride to suffice. However, the accountant's value is actually not in the position of surplus and minus the post-marriage money, but transparency is required in the form of honest and open disclosure in front of all families of women, for how much the total cost of marriage that has been incurred during the process and the implementation of marriage, all of which are sourced of cash money. Accounting at the level of accountability shows what is accountable and to whom this information is reported. Accounting that is guided by International Financial Reporting Standart (IFRS) is only responsible for material things. This material nature is indicated by the numbers (Baihaqi, 2014). This is sufficiently relevant to accountability practices at the material value level in the form of quantities or figures of cash. In principle, accountability of cash money in the form of material value, at the level of practice has been reflected and guided by IFRS. The financial statements as media and forms of responsibility to disclose information useful to interested parties as users of information in economic decision making (Indriani, Khafid and Anisyukurulillah, 2014). The same thing that has been applied to the bride by doing a simple recording but can be used in decision making from the preparation stage until the day of marriage. The role of reporting on the use of Panai money is not necessarily in the form of financial statements to demonstrate the principle of transparency and accountability but by making a simple record of having performed these principles.



### 3.5 Asymmetry of Positive Panai' Money Information

When the Mappetuada event was held at the home of the bride, a large family of women and even a large family of men who came to the event, was present to listen to the long-awaited moment, which was announced that the cash was Rp. 100.000.000, -, the researchers know from the results of interviews with Andi Suarda and Nasir Siola also sister Sultan Daming and brother Baso Tiro mentions that their family cash money is Rp. 100.000.000, -. The above information has led to information asymmetry, that is because the actual cash money given by the big family of the groom is only Rp. 90.000.000, -, but when it was announced in the mappetuada ceremony in front of the whole family from both parties who attended, the harvest money worth Rp.100.000.000, -. This is a positive information asymmetry. Positive means that for the sake of continuity of the sense of brotherhood, and to avoid shame between the two parties, then the offer of cash money worth Rp. 90.000.000, - received.

In accounting, information asymmetry occurs because the company's management is not blunt to the investor about how exactly the total profit of the company obtained during one accounting period. Similarly, the information asymmetry can occur because it is caused by the act of the investors who are not frank to the management of the company about the situation and the latest developments in stock market movements in the stock market. Similarly, the same thing delivered by Indriani, Khafid and Anisyukurulillah (2014) which states the agency theory explains the conflict of interest between users of information with company management resulted in information asymmetry. Submission of financial statements to stakeholders will be able to minimize information asymmetry that occurs between the manager and stakeholders. Similarly, the determination of how much money the actual harvest submitted by the men to the women. This ambiguity has the potential to generate information asymmetry, especially among large families of both sides. This is because the family of the bride and groom, since the beginning already know when the event ma'manu manu implemented, that the amount of money that will be submitted when the event application or in term Bugis Makassar called mappetuada, which is worth Rp. 100.000.000, - (One hundred million rupiah), but because of the shame (siri) in front of female family, hence from the side of the male family rather feel heavy to fulfill request from family side of woman.

Deliberation to negotiate is done in order to anticipate the condition that happened. Post-ma'manu manu, the party of the male family begs to hold a closed meeting with the family of the bride, especially the parents (father and mother) of the bride. This closed and confidential meeting, held with the aim of negotiating with both women's parents, in order to preserve the amount of money required by the bride party, it could be reduced in amount to Rp. 90.000.000, - (Ninety million).

According to Maman and Sitti Naharia, that the request to ask for a reduction of the amount of money the panai, because in conducting the wedding, not only the cash money that will be the responsibility of the male penganting men, but it is possible will appear unexpected costs, and requires adequate funding, for example, in general the men also make small events at home. In accounting this is called the miscellaneous costs that arise and should be recorded in the income statement. Investments are always based on the decision of sacrificing the present (relative pasfr) resources to earn future results (not yet pasfr). In investing, individuals always consider the expected outcomes, risks and costs. The expectation of the results is derived from the expected cash flow value to be earned during the investment period. In addition, cash flow is obtained when the house is resold. If the resale price is higher than the purchase price then the homeowner will get the capital gain that becomes the result of his investment.

## 4. Conclusion

In the accounting perspective, ma'manu-manu process reaches mappetuada, there has been bargaining transaction between the seller and the buyer. Bargaining is intended to determine an agreement on the finalization of how the nominal money amount is agreed between the two parties, when the ma'manu-manu event is taking place at the home of the bride. Transparency and accountability appear on the determination of the nominal amount of money transferred to the account of the mother of the bride, Naima. This is evidenced when pronounced in ma'manu-manu event in front of the second family of the bride. The nominal value of Rp. 90.000.000, -, and face value of Rp. 100.000.000, - which was announced when the



event mampetuada, this has led to asymmetry of positive information. To avoid information asymmetry in determining the nominal amount of cash money, it may be better for both parties to be more transparent when the mappetuada event is implemented. This is intended to avoid the worst possibilities, such as shame (siri) in the community environment, and family, if in the future there are irresponsible parties from the family of the bride, who leaked or revealed about how the nominal amount of money panai in the real value.

In the Islamic perspective, the asset value of girls can be high when they are taught from the beginning of a religious knowledge. The science of religion in question is to give understanding to the child about the meaning, essence, and importance of the five pillars of Islam. The five pillars of Islam in question is to say two sentences shahada, establishing prayers, issuing zakat, fasting in the holy month of Ramadhan, and performing Hajj pilgrimage kebaitulillah for those who have financial ability (financial). Asset in the perspective of Islam is the obedience and devotion of istiqamah in carrying out all the commands of Allah SWT, and Istiqamah in avoiding all his prohibitions. Shalehah daughters of course Insha Allah will be to faced also with a pious man. Subservient has produced valuable assets both in the world, as well as in the future. Asset in world size is the high money from the daughter when she proposed, this is due to the respect of the prospective bridegroom will noble and noble character of his future wife. In the perspective of Islam, piety is an invaluable asset, which is a surge of paradise. This is the meaning and essence of accounting in the perspective of the Bugis Makassar tribe.

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