



## Ompangan as an Accounting System: The Practice of Debts and Grants in Madura Culture

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### Abstract

**Purpose:** This study was conducted to find out the implementation of the tradition of ompangan and its relationship with sharia accounting principles that occurred in Panglegur Village, Tlanakan District, Pamekasan Regency.

**Methodology:** This study uses a qualitative descriptive type and an ethnographic approach. Data collection techniques are in the form of observation, interviews, and documentation, with triangulation techniques.

**Findings:** The results of the study stated that the tradition of the ompangan still exists among the Panglegur community, the ompangan tradition has the purpose of ta'awun/help, the existence of a simple bookkeeping system in the ompangan tradition has consequences for the return of debts and receivables in the future and has an impact on a person's spikology because of the burden of repayment in the future.

**Implication:** The shift in values in the tradition of the ompangan whose original nature is ta'awun / please help which should be preserved, now needs to be straightened out and understood that the original purpose of the ompangan tradition has the main purpose of helping each other or easing the burden of the owner of the wish and does not consider the ompangan tradition as debts that must be returned. There is a need for the role of community leaders to provide a better understanding related to the tradition of ompangan, so that the community realizes that the tradition of ompangan is a tradition of helping each other.

**Originality:** This study specifically examines the tradition of ompangan from the perspective of accounting, recording in the tradition of remittances, the community's perspective on the tradition of ompangan as a practice of debts and grants, savings, and time value of money on money and goods in the ompangan tradition.

**Keywords:** Debts, Grants, Investment, Ompangan Tradition, Saving

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## 1. Introduction

Madura is one of the ethnicities in the archipelago that has a variety of orders, literary values, norms, and local wisdom. Madura culture is still thick with the customs of its people for generations, so that Madura culture has never faded to the times. Various types of culture in Madura are still sustainable, including: kerapan sapeh, rokat/sea picking ceremony, ojung ritual, upacara nyadar, topeng dhalan, moang sangkal dance, saronen music, and celebration culture. The culture of celebrations is not just about organizing rituals such as circumcision celebrations, welcoming the birth of babies, congratulations on hajj, weddings, and other gatherings, these celebrations have a significant impact in terms of prestige and ecology.

The implementation of celebrations in Madura does not only involve the expenses of the host of the celebration, but also involves the responsibility of mutual assistance between the community and the relationship of debts and receivables in meeting the needs of kitchens and event equipment (Hotimah et al., 2023). These debts and receivables will of course be held accountable by both parties. Generally, donations or assistance are given in the form of giving money in envelopes and goods (rice, sugar, cooking oil, water and noodles) to the organizers of the celebration (Mubarok et al., 2020). In the economic dimension, this is a common practice in the culture of celebrations in Madura.

The wedding party of the Madura people has its own prestige for the bride and groom's family. Where before the implementation of the wedding party, the bride and groom do *parembheghen* (discussion) regarding the determination of the wedding day and date, the location of the wedding, the concept of the wedding, the amount of funds and the number of invitations in the wedding event. Communication and getting to know each other between families is an important thing that ultimately affects the success of the marriage (Suhardi et al., 2022).

The tradition of donating in the Madura community is known as *ompangan*. Tradition *ompangan* is an aid or donation with the aim of helping each other. Tradition *ompangan* It is a hereditary heritage that must be maintained and preserved because it has the value of solidarity, mutual cooperation and affection between others. However, on the other hand, the tradition of money can be a savings account (Rachmawati & Anwar, 2022).

The tradition of the *ompangan* house in Panglegur Village until now is still sustainable, the implementation of the *ompangan* tradition is consistently carried out every time there is a wedding event. The purpose of the tradition of the *ompangan* tradition has a positive impact because it can increase cohesiveness between fellow communities and enrich the social and cultural values of the Madura community.

Tradition *ompangan* closely related to multi-paradigm accounting (Ramadhania, 2021). Donations from the community during the wedding will later be recorded specifically by the relatives of the bride and groom who are entrusted with the trust, the bookkeeping will be kept as well as possible and will be used in the future with the aim of helping people who need help when carrying out the celebration.

In the Panglegur community, there are unwritten rules related to the tradition of *ompangan* houses that encourage the host to feel like returning kindness in the future. This sense of reciprocity has a psychological impact on the recipient of assistance, because one day they will have to return the assistance. Sometimes people have to owe money to others or pawn their valuables in order to be able to pay off or return the assistance. It is not uncommon for people to complain when they get a wedding invitation. The more invitations you receive, the more money you have to set aside to donate. Over time, the tradition of *ompangan* houses has undergone a change in perception among the people of Panglegur, where initially the tradition of *ompangan* houses as a tradition of helping each other is now the tradition of *ompangan* houses has become debts that must be returned.

This phenomenon will be studied in this study, the question in this study is how do the people in Panglegur Village apply sharia accounting principles in the tradition of *ompangan*? Based on this statement, the researcher will formulate a procedure for the Panglegur community to apply sharia accounting principles in the tradition of *ompangan*. The researcher will discuss the financial aspect in the payment of the obligation to implement the *ompangan* tradition. Through an ethnographic approach, the researcher will describe how the people in Panglegur Village recognize and measure the obligation to pay/return donations during the celebration.

## **2. Literature Review**

Accounting is part of the social sciences that are formed by human products and have an influence on a group of people. Accounting has a role in the development of science. The emergence of accounting practices in an area is always constructed and deliberately to achieve social goals. Environmental factors have an important role in shaping the

accounting practices that are carried out, so that accounting practices will progress along with social, cultural, economic, and political developments. Therefore, the structure and practice of accounting will differ from one region to another (Zain et al., 2024).

Accounting is closely related to culture, as explained by Randa and Doromes (2015), that accounting should be understood as part of the culture in which accounting grows and develops. Accounting practice in a cultural context is very important because it is one of the efforts to maintain accounting that is rich in local wisdom values. This awareness comes from the understanding that each place has a unique version of accounting and reflects the identity of the local community (Thalib, 2022).

One form of local wisdom that is always developing in community social interaction is the tradition of the boarding house or known as the term *donation*. The existence of the tradition of *ompangan* as a tradition of donation among the people of Madura at the time of marriage is always interesting to study, including matters related to the principles of sharia accounting in the tradition of *ompangan*.

Research that highlights accounting practices in the tradition of donation includes, research conducted by Sari (2021) with the title of tradition *tompangan* in an accounting perspective. The results of the study show that the tradition of *tompangan* recognized as debts and receivables because of the obligation to return the donations received and the right to receive back the donations previously given.

Research conducted by Harisah and Al Masyhudi (2022) with the title of the Practice of Debts and Receivables in the Tradition *ompangan* at *walimatul' ursy* Perspective of Sharia Economic Law in Sentol Village, Pademawu District, Pamekasan Regency. The results of the study stated that tradition *Planks* Some of them are done by mothers who make a loan contract with the return of the loaned goods does not have to be the same, but the value of the goods must be the same.

Research Saputri and Ashari (2019) with the title of Traditional Practice *buwuh* from the perspective of accounting for receivables and grants in Lowokwaru sub-district, Malang City, has two opinions. The first opinion states that the tradition of *buwuh* considered as a grant and the second opinion considers that the tradition *buwuh* considered as receivables. The reasons the first group considers tradition *buwuh* as a grant because as a form of sincerity the donor to the owner of the wish which is done purely to help each other and help others without expecting anything in return from the owner of the wish. Reasons The second group considers tradition *buwuh* as receivables due to practice *buwuh* has the implication of debts and receivables so that there is a need to return sometime later with the nominal or amount that has been given before.

Research Widiandi et al. (2023) with the title *Interpreting Tradition Anonymous' In the Perspective of Accounts Payable Accounting: An Ethnographic Review*, the results of the study show accounting practices in the tradition *Belale* In *Berlimang* Village, *Teluk Keramat* District, *Sambas* shows that the tradition of *Belale'* recognized as receivables by parties who have not received donations and traditions *Belale'* is considered a debt for the party who has carried out the marriage.

### **3. Methodology**

This study uses a qualitative method with an ethnographic approach. In qualitative research, it has a philosophical foundation Postpositivism or enterpretive, Data collection in a natural setting with the aim of interpreting phenomena where the researcher is a key instrument. Sampling of data sources purposive and snowball, the validity of the data in the form of triangulation or combination, data analysis is inductive or qualitative and the results of the study emphasize meaning rather than generalization (Johan & Albi, 2018). The types of data used are primary and secondary data. The research looks for patterns in how the *panglegur* community applies sharia accounting principles in tradition *ompangan*. Researchers will discuss the implementation of traditions *ompangan* as well as the financial aspects that exist in tradition *ompangan*. Through an ethnographic approach consisting of descriptive observation processes, domain analysis, focused observations, taxonomic

analysis, selected observations, component analysis, and ending with theme analysis (Amane et al, 2023). The location of this research was carried out in Panglegur Village, Tlanakan District, Pamekasan Regency. The object of this study is the Panglegur community as many as 8 informants consisting of: grandma Samsiyeh, grandma Kiptiyeh, grandma Misnadhi, Mrs. Nur, Mrs. Has, Mrs. Putri, Mr. Herel and Mrs. Yeni.

#### 4. Results and Discussion

##### **The shift in the value of the traditional boarding house in Panglegur Village, Tlanakan District, Pamekasan Regency.**

Tradition ompangan in Panglegur village is a legacy from ancestors who have the goal of helping each other. Along with the development of the times, tradition ompangan experienced a change in perception that was once a tradition ompangan is a form of mutual cooperation at this time, the tradition of ompangan are debts and receivables so that it becomes an inburdensome obligation because there is a expectation of reciprocity from the community. This is in line with what grandma Samsiyeh said:

“Lambek tradisi ompangan ruah murni sifatdhe saleng bhentoh, misal buk Suliha alakeah, ruah tetangge taoh jek buk Suliha alakeah deri ocak ka ocak, deri jieh ren oreng nyombeng keromana, ye enjek tek catet lakar la asli abhentoah. Mon stiyah kan bhideh tak enga lambe, stiya ngagghuy undangan, undangan kan cak alosse mintaah sombengan keng ghun polana tek ekocaaghi, deddhi mon stiya oreng nyombheng ruah amplobhe e berik nyamah pas ecetet bik tuang roma se mabhedeh parloh.” (Samsiyah, 2024)

Means:

"In the past, the tradition of the ompangan was purely about helping each other, for example, Mrs. Suliha got married, the neighbors knew that Mrs. Suliha was married from the words, from that people knew and donated to her house, yes, it was not recorded because it was purely helping, now it's different than before, now we use invitations, invitations subtly ask for donations even though they are not spoken, so now if people donate, the envelope is named and continues to be recorded by the host who celebrates."

The above opinion was reiterated by Mrs. Ayu, who said:

“Ye Mon ompangan ruah eyangghep otang is. Mon Jen Abit nyombhenga ye jen rajeen sabekna mon taghe on taon. E sisi Laen ghebey tabongan ghebey tang anak ghin la akeluargaah ghuk lagghuk.” (Ayu, 2024)

Means:

"Yes, if the Ompangan is considered a debt. If it takes longer, the bigger the contribution, if it fits for many years, on the other hand, it will also be useful for my child's savings if I have a family someday."

Different questions to Ms. Ayu:

"What if someone someday does not return the donation that they once loved? Or return but less than the nominal that Mbak Ayu used to donate?"

Answer:

“Perkara mabelih tak mabelih ye tarapah ghebey sedeka bhei.”

Means:

"Regarding whether to return or not, it doesn't matter, just make alms."

From the informant's statement above, it can be concluded that the recording process in the current tradition of ompangan houses gives rise to reciprocity. The meaning of reciprocity is, if someone has received a donation, then the party receiving the donation must return it at a later date during the celebration of the donor's family. The tradition of money that used to be only used as a grant, is now considered as debts that must be returned in the future with the same or greater nominal.

The tradition of the ompangan which was initially just a donation without reciprocity, now the Ompangan tradition has deviated from the growth of the ompangan tradition itself. The implementation of the tradition of boarding boats by the Panglegur people is considered an obligation that is not in accordance with Islamic law. It needs to be straightened out and understood that the original law of the tradition of the ompangan tradition is just voluntary assistance with the intention of helping each other without any sense of reciprocity.

	NAMA	ALAMAT	No. _____ Date _____
<input checked="" type="checkbox"/>	UUS / Ach. Cuyono	Panglegur	100.000
<input checked="" type="checkbox"/>	Lina	hukum	50.000
<input type="checkbox"/>	Haril anwar	Pangloros	50.000
<input type="checkbox"/>	Wasi / p. Asil	Branta	100.000
<input type="checkbox"/>	Ibu B. SIK	Sedangalan	50.000
<input checked="" type="checkbox"/>	<del>Ida</del> Nufal	Panglegur	50.000
<input type="checkbox"/>	SAMSURI	Panglegur	50.000
<input type="checkbox"/>	Nurul	Branta tengsi	200.000
<input checked="" type="checkbox"/>	NINA / TATIK	Panglegur	50.000
<input type="checkbox"/>	Samheji	Bukak	50.000
<input type="checkbox"/>	Zainab	Panglegur	100.000
<input type="checkbox"/>	Tus / Halik	Panglegur	200.000
<input type="checkbox"/>	H. Siswaji	Panglegur	100.000
<input type="checkbox"/>	Abdullah / Sulis	Buddh	250.000
<input type="checkbox"/>	TRIA	Panglegur	100.000
<input checked="" type="checkbox"/>	Rangga	Ura	50.000
<input type="checkbox"/>	Mastura / p. imta	Taman	100.000
<input type="checkbox"/>	Sik / DAYAT	Bluto	200.000
<input type="checkbox"/>	AB. BASID	Panglegur	150.000
<input type="checkbox"/>	KURYADI	Panglegur	50.000
<input type="checkbox"/>	M. Rani / Novi	Panglegur	100.000
<input type="checkbox"/>	Sarah	Panglegur	50.000
<input type="checkbox"/>	Idris	Tampojong	100.000
<input type="checkbox"/>	EDY / Neni	Sampang	100.000
<input type="checkbox"/>	Agus / Ririn	Panglegur	40.000

Figure 1. Recorders in the Tradition of Ompangan  
Source: Informant (2024)

### The Emergence of Debts and Receivables in the Family

The implementation of wedding parties in Panglegur Village is always carried out lively, usually lasting for two days. The excitement can be seen from the installation of a torch in the house of the owner of the celebration, the sound system that is turned on with a loud sound during the celebration process, festive decorations and trinkets, as well as the participation of relatives and the community in the continuation of the wedding party. The reason why the wedding party in Panglegur Village is held lively is because it is a happy moment that must be witnessed by many people and an event to establish friendship between family and neighbors. Before the implementation of the wedding party, the family of the organizer of the celebration performs a ceremony with his family where the purpose of the ceremony is related to the implementation of the wedding event, especially in the wedding budget. From that parembhegen, it is not uncommon for families who have funds to be more willing to lend their money to the organizer of the wish. This conversation or loan agreement usually occurs 1 month-2 weeks before the wedding party. As Nur Asiyah said:

"Se bektoh parlona tang anak Barok so Ila, kok tak andik pesse, ye arembhek kok ke keluarga ghebey biaya pernikahanna tang anak. Semarena arembhek jiah tang mbak epar nabherin pesse kaaghuy biayana kabhina tang anak. Alhamdulillah, eparenge ghempang nemmo enjeman semarena arambhek. Insyallah mon engko mampu elonasaghina ghin samarena parloh, engala' aghina deri sobhengennah reng oreng (implementation of the ompangan tradition)."(Nur Asiyah, 2024)

Means:

"During the celebration of my son's Barok and Ila, I didn't have money, I had a discussion with my family regarding the financing of my child's wedding, after a discussion, my brother-in-law offered money (to provide a loan) for my child's wedding expenses, Alhamdulillah, it was easier to find a loan after having a discussion. God

willing, if I am able, it will be repaid after the event is over or taken from the community's donation (the result of the implementation of the ompangan tradition)."

The tradition of boarding is not only related to the community, but before the celebration there is a deliberation (parembheghen) between families that gives rise to debts. In the parembheghen, the nominal debt, type of debt, contract, and repayment time have clarity.



**Figure 2.** Wedding Celebration in Panglegur Village  
Source: Observation (2024)

### **Implementation and Dimension of Accounting in the Tradition of Boarding in Panglegur Village, Tlanakan District, Pamekasan Regency**

This wedding party will later make the tradition of the motorcycle service carried out. The tradition of the ompangan is a place to help each other in Panglegur Village. Donations given by the invited community are usually in the form of cash or non-cash. Donations with cash types usually use envelopes or wrapped using paper/newspaper where the place of the package is named by the donor with the aim that the owner of the wish knows and facilitates the recording process, while non-cash assistance is usually in the form of staples (rice, oil, sugar) which are carried using bags. Generally, the tradition of wedding parties in Panglegur Village is carried out for two days and two nights. This donation procession is then recorded by the family or people who are entrusted with the trust by the owner of the celebration. From this recording, the person who donates will get a bherkat, the bherkat received by the donor is different, usually the person who donates with a nominal of Rp. 100,000, the bherkat obtained is greater than the person who donates with a nominal of Rp. 50,000 and for the person who donates in the form of goods according to the price of the item.



**Figure 3.** Difference in Bherkat Received by Donors  
Source: Observation (2024)

The bookkeeping system in the tradition of the ompangan has a positive impact among the people of Panglegur. Through these bookkeeping, the owner of the wish can find out which ones are present to help with the wedding and which are not present at the wedding. Generally, among the people of Panglegur, if people are unable to attend when they want to donate, they are usually entrusted to their colleagues who can be present to make a donation. The existence of recording allows the organizers to assess the concern or emotional closeness of each person. When a person is absent without a logical reason, it is considered neglect of the family that held the wedding. However, if examined using a different point of view, the conjecture is not necessarily considered true because there are many factors that cause others not to attend the invitation, for example due to economic factors or other reasons.

The tradition of the ompangan has a different perception among the people of Panglegur, some say that the tradition of the ompangan is considered as debts and receivables and also those who consider the tradition of the ompangan as a grant. The change in value from the tradition of the motorcycle which was initially considered as voluntary assistance without expecting anything in return, now the tradition of motorcycle loans has become a debt that must be settled.

Based on interviews with several informants who are the Panglegur community, there are different points of view on the tradition of ompangan. The first group has the opinion that the tradition of ompangan is considered a grant. Meanwhile, the second group stated that the tradition of the ompangan was considered as debts.

a. First group

There are some people who argue that the tradition of ompangan is alms or assistance without expecting anything in return. The following are the opinions of several informants who consider the tradition of the Ompangan as a grant:

Opinion from Mrs. Has:

"Mon engko nyombheng ke oreng ruah ghebey sedekah polana deiyeh mon engko kan nyombheng Deri lambek ke oreng,tapeh tang anak ghitak akabhin. Misal oreng se bik engko eberi sombhengan la mateh kan neser. Deddhi apah se engko berri eyanggheb sedekah. Sebenni orng ngaggep tradisi ompanganjiah otang,tape engko enjek."(Has, 2024).

Means:

"If I donate to people, it is considered alms because I am donating to people, but my son is not married. For example, the person I used to donate died of pity, so what I gave was considered almsgiving. If people think that the tradition of the money is a debt, but I don't."

The next opinion is from Mr. Herel, he said:

"tradisi ompangan jiah, menurut engko eanggap sedekah polana begian deri ngerestoen pernikahan jiah dedhi bik engko eangghep sadeka benni otang, Mon oreng ngagghep jiah otang kodhu mabelih. polekan kadheng makela oreng tak andik anak, jiah paghun nyombheng,panghun memeriahkan,polana ye jiah begian deri ngerestoen pernikahan."(Herel, 2024)

Means:

"The tradition of ompangan, in my opinion, is considered alms because it is part of blessing the marriage, so I consider it as alms not a debt, if people think that it is a debt that must be returned someday, there will continue to be even if people do not have children they still donate, participate in enlivening, because it is part of blessing the marriage."

Based on the income from the informant, it can be concluded that the tradition of the omission is considered a voluntary donation, the meaning of volunteering here is to donate with the intention of alms without having to receive a reward after providing assistance, the informant does not expect anything in return because for him giving alms can ease the burden on the owner of the wish and as for some people who do not

have children but he participates to donate For her, she has pleasure as well as blessing from the marriage itself without having to return the favor in the future.

The culture and tradition of the ompangan in the contract that occurs is only a gift, there is no contract of debts and receivables in it. The expectation of return makes the contract in the tradition of the ompangan become wicked because the contract formed is not clear. Meanwhile, the contract of debts and receivables in the Islamic view is said to meet the conditions and the pillars of debt, including the existence of the debtor and the creditor, the existence of the property owed, the existence of an agreement between the two parties (ijab qobul), the amount of the loan must be known by the measure, scale, or amount, the savings and loans and the age must be known, and the object of the debt must meet the conditions.

The explanation of the informant believes in the existing postulate, namely the postulate about the command to help each other, so they consider the tradition of the motorcycle as a grant and the original form of the motorcycle itself. As explained in Surah Al-Rum verse 38:

فَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ ۚ ذَٰلِكَ خَيْرٌ لِّلَّذِينَ يُرِيدُونَ وَجْهَ اللَّهِ ۗ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

Meaning: "So give to the nearest of kin his due, and (also) to the poor and the wayfarer. That is better for those who seek the countenance of Allah, and it is they who are the successful."

b. Second group

Some people consider the tradition of the ompangan as a grant, but there are some informants who agree that the tradition of the ompangan is considered a debt and receivable. The following are explanations from several informants as the people of Panglegur:

Opinion from Mrs. Putri:

"Mon can engko tradisi ompangan jiah beliyen, deddhi degdik jek sapaah se aparloh kenning beliaghi pole dek. Polana Mon eyangghep sedekah can engko enjek si dek, Mon mebhelih iye, kok ngikut tradisi neng edinnak." (Putri, 2024).

Means:

"I think the tradition of the money is included in the debt and receivables, so one day if someone gets married, we will return the donation that he has contributed, if it is considered alms, I don't think it's a debt, but if it is considered reciprocal, yes, because I follow the tradition here."

This opinion is in line with Mrs. Yeni, she said:

"Mon engko setuju jek tradisi ompangan jiah otang, alasen arapah bik engko eangghep otang, misal oreng mabede Parlo teros kok tak andik pesse, engko paghun nyombeng jek kalagghuna jek labileh pokok elaeen bhektok. Pole tradisi ompangan jiah sistema catet sakenga tek catet jek la sapa Se nyombheng sabek deiye tausa catet ye tak masala, jek masalana neg Panglegur ecetet kan secara alos oreng ruah ngarep sombhengan deri oreng jiah, makela sistem seikhlasnya, kapanla Oreng mare nyombheng degdi kodhu pabelih sesuai so nominal oreng jiah se toman e sombhengin". (Yeni, 2024).

Means:

"If I agree that the tradition of the ompangan is considered a debt, the reason I consider the tradition of money is a debt, for example, if someone holds a celebration and I don't have money, I will definitely donate whether it is the next day or another day. In addition, the tradition of ompangan has a recording system, if it is not recorded, for example the person who donates directly without recording it is not a problem, the problem is currently in Panglegur it is recorded, indirectly people expect donations from the community, even though the system is sincere, if people have donated, one day it must be returned according to the nominal that the person has contributed."



Affirmed again by the elder Mbah Misnadhi:

"Mon bhennyombheng ghik kabinan ruah eanggep otang bik engko, polana kan mon tak mabelih takoen ekecaca bik oreng, deghik angokngoan. Mon misalle kok tak endik pesse ghebey beliye,engko ngenjema ke oreng ghebey beliye jiah, polana ye kok tak nyaman, jek oreng ruah la nyombheng ke engko deiye." (Misnadhi, 2024).

Means:

"If I donate to that person's wedding, it is considered a debt by me, because if I don't return it, I am worried about being ostracized and becoming the talk of the community. For example, I don't have the money to return it, I borrow it from someone for the purchase, I'm not good and the person used to donate to me."

Different questions to Mbah Misnadhi:

"Mon been andik belien mbah, empiyan kan la seppo, apah buku catedhen ompangan jiah epatoronanghi dek nak anaen? Manabi mon pas oreng nyombheng banyak ke mbah, empiyan bhunga napah sossa?"

Means:

"If you have a receivable, you are old, is the record book in the tradition of the mother's inheritance to her children? Then if people donate a lot to Mbah, do you feel happy or vice versa?"

Answer:

"Mon engko andik belien,kan engko la tuah yeh, ye toronaghi dek tang nak anak e bhoghi bukunah dek tang anak gebey nyerra dhegi ghin anaen mabede parloh. Perkarah esombhengin banyak bik oreng,yee lakar la bhunga bektoh narema tape repot jiah se mabheliyeh ye mon misal anaen ruah seomorani Aliya (anak umur 6 thn) bisa kenning longpolongaghi ghin bektoh jiah akabhin."

Means:

"If I have a receivable, I will be old, so I will be handed down to my children, given the book so that I can return it when my children hold a celebration. Regarding people who donated a lot to me, yes, I am really happy when I receive it, it's just a hassle if it's right when it is returned, yes, for example, if the child is the same age as Aliya (a 6-year-old child), it can be saved to return when Alya gets married later."

The explanation from Mrs. Putri, Mrs. Yeni, and grandma Mistadhi stated that the tradition ompangan is debts that encourage to return the favor in the future even though the position is in a state of not having money to donate, they will try it. The concept of recording in the tradition of ompangan houses indicates that it is part of the debts, if there is no recording either on the donated envelopes and recording for people who donate in the tradition of ompangan, this is a good thing and voluntary assistance. The friction of values from the tradition of the ompangan which once had the purpose of helping, has now turned into debts and receivables that if not paid off will become a social sanction among the people of Panglegur. Uniquely, this researcher also found several opinions from informants who stated that in addition to being considered as debts and receivables, the tradition of money is also considered as savings and investment.

The following is the opinion of Mrs. Kiptiyeh:

"anuh bhing mon tang anak se 2 ruah,se bektoh akabin ngundang tatanggeh tojuannah ye makle tatanggeh taoh jek tang anak akabhina bhen minta keridhoannah abentoh nyombheng,delem keridhoanna para tatanghe nyombheng jiah ye pas ecetet makle tak kaloppaen. Ye tapeh karena sengko dan keluarga la ebhentoh yee koghu mabheli kiya sesuai maso nominal se toman oreng ruah berrik,tape mon jhemannah la abit contonnah bhing misal taon 2015 oreng ruah nyombhen 20 ebuh ka sengko,tape pas suatu areh oreng se nyobheng 20 ebuh ruah e taon 2015 mabhede acara e taon 2023 mon engko pribadi ye enjek bhing tak mabelih 20 ebuh tape erajein dedddhi 50 ebuh polana kan pesse 20 ebuh e taon 2023 la tak argheh ekatembhen taon 2015 lambhek." (Kiptiyeh, 2024).

Means:

"When my second child got married, I invited the neighbors to the destination so that the neighbors knew that my child was married and asked for the pleasure of helping to donate, when the neighbors donated, it would be recorded so that they would not forget. But because I and my family have been helped, I have to return it according to the nominal that the person once loved, but if the era is a long time ago, for example in 2015 the person donated Rp. 20,000 to me, but if one day the person holds an event in 2023, I personally will not return Rp. 20,000, but the nominal is larger, namely Rp. 50,000 because for me Rp. 20,000 in 2022 is no longer worth more than in 2015".

From the opinion of the informant above, it can be concluded that the tradition of ompangan is considered as savings and an inventory when their children will get married someday. Concept of time value of money Valid in tradition ompangan. Concept of time value of money, the value of time to money means that everything in this life has value, and from day to day its value changes, becoming higher or lower. Money, unfortunately, during our lives, has become less valuable from time to time. That is, what? This means that with Rp. 10,000 money that last year could buy meatballs, now with a nominal Rp. 10,000 can now not buy meatballs anymore (Pranomo, 2007).

The concept of the tradition of ompangan is different from debts and receivables in conventional accounting, in conventional accounting debts and receivables are loans and it is clear that the repayment time is in accordance with the initial agreement at the time of *ijab qobul*. The Panglegur community revealed that the tradition of ompangan is not an absolute obligation, but an obligation of feeling or moral burden and does not want to get moral sanctions from the community (ostracized) so that this sense of reciprocity arises.

## 5. Conclusion

Based on the results of the above research, it can be concluded that the tradition of the ompangan in Panglegur Village, Tlanakan District, Pamekasan Regency has experienced a shift in value from the boarding tradition itself. The tradition of the old boarding house was considered as a grant because there was no recording process and invitation in it, while now the boarding house tradition is considered as debts and receivables where the boarding house tradition has undergone modernization whose system is different, currently in the boarding house tradition there is a bookkeeping process and an invitation system. There are two different opinions from the tradition of ompangan, the opinion of the first group states that the tradition of ompangan is considered a grant. Meanwhile, the opinion of the second group assumes that the tradition of ompangan is a debt. The reason why the tradition of ompangan is considered a grant is because it has the purpose of helping others and is intended to give alms without having to think about reciprocity. The reason why the second group considers the tradition of remittances as debts and receivables is because in the practice of the remittance tradition there is a recording system, so that from the recording a sense of reciprocity arises to help even though they are in a position to have no money, besides that the second group is worried that if they do not donate/make a return, they will be ostracized (*esanrasanen*). Uniquely, from the results of the study, there are those who think that the tradition of ompangan is used as savings and investment when their children will later hold a wedding.

The existence of the tradition of ompangan houses still exists among the people of Panglegur and has become a deep-rooted thing and will continue to be preserved in the next generation. The Panglegur people currently consider the tradition of remittances as debts. The implementation of the tradition ompangan has 2 impacts, the first impact is: The tradition of the ompangan ceremony aims to ease the expenses of the owner of the wish and establish friendship between others. The second impact is: The appearance of debt consequences, if the debt is not paid it will become the object of discussion of the surrounding community, the burden of psychology will arise in the future due to a return with the same nominal or a larger nominal, and if the donation is in the form of goods, it

must be adjusted to the nominal price of the goods, and the tradition of the ransom bequeathing debts and receivables to the next generation even though the successor is unaware of this. Based on this phenomenon, the tradition of the Ompangan in Panglegur Village, which is of the nature of helping must be preserved, but it needs to be straightened out and understood that the original purpose of the Ompangan tradition has the main purpose of helping each other or easing the burden of the owner of the wish and does not consider the Ompangan tradition as debts. There is a need for the role of community leaders to provide a better understanding related to the tradition of ompangan, so that the community realizes that the tradition of ompangan is a tradition of helping each other.

Researchers realized that this study was still imperfect. The first drawback is the lack of limited area, which is only focused on Panglegur Village. The Madura ethnic group has many uniqueness in organizing wedding parties, more specifically in organizing the ompangan tradition. The second drawback is that this study has a limitation in the number of informants, researchers are aware of this due to limitations in time, energy, and thought. The researcher recommends to the next researcher to expand the area to be researched and increase the quantity of informants.

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