

Interpreting the Concept of Accounts Receivable and Accounts Payable in Accounting Perspective in the Sida Culture of the Manggarai Community

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Abstract

This study aims to understand the concepts of debt and credit in the Sida culture of the Manggarai people in East Nusa Tenggara through the perspective of cultural accounting. The phenomenon of SIDA not only reflects economic transactions but also social, moral, and spiritual relationships that reinforce the values of cooperation and solidarity among citizens. The research was conducted using a qualitative ethnographic accounting approach in several villages in Manggarai Regency through in-depth interviews, participatory observation, and documentation of traditions. The results show that the practice of debt in SIDA is not solely an economic motive but also a moral value, a belief, and a social identity. Accounting in this context is not a formal written record, but is manifested in collective memory and social symbols. This study underlines the importance of a contextual approach in understanding local culture-based accounting practices.

Keywords: *cultural accounting; debt-credit; SIDA; Manggarai community; accounting ethnography.*

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INTRODUCTION

Accounting is traditionally understood as an economic recording and control system that emphasizes objectivity, rationality, and compliance with formal standards. However, in traditional societies such as the Manggarai community in East Nusa Tenggara, economic practices are often intertwined with distinctive social and spiritual values. One interesting manifestation of this is the culture of sida—a form of debt with social and moral elements among community members. Sida is present in traditional ceremonies, weddings, funerals, and other social activities; this practice aligns with the ideas of relational accounting (Wherry, 2010) and mental accounting (Thaler, 1999), in which households manage ritual budgets separately. In practice, debt is not merely an economic obligation, but a symbol of trust and ongoing social relations.

Donating to families at weddings, funerals, and other important events is already part of Indonesian culture. Donations between families are influenced by local culture and can affect family welfare, the distribution of wealth among the groups involved, and social status. These gifts are considered a cultural tradition and

are closely related to the allocation of both material and non-material resources, which then gives rise to a payment process. This is known as relational accounting. Wherry (2010) defines relational accounting as a set of cultural and social processes used by individuals and households to organize, evaluate, justify, and track financial activities. Meanwhile, Thaler (1999, p. 184) defines it as mental accounting, which is 'a set of cognitive operations used by individuals and households to organize, evaluate, and track financial activities'. The two definitions above explain the relationship between budgeting and the categories of expenditure that occur within a family, so that many individuals and families manage their finances in such a way as to meet various needs, including those related to family events that are directly linked to culture, such as weddings, funerals, thanksgiving ceremonies, and other ceremonies that are rich in meaning and traditional rituals. Anthropologically, reciprocity is a key principle of social exchange (Mauss, 1990; Sahlins, 1972). Money and gifts are never 'neutral', but rather have social meaning (Zelizer, 1997), so that justice is understood as social fairness, not just numerical identity. In a religious/ritual context, accounting systems derive their meaning from the social-sacred order of organizations/communities (Laughlin, 1988; Jacobs & Walker, 2004). From a practical perspective, accounting is understood as carried out and negotiated in the daily life of a community (Ahrens & Chapman, 2007).

Culture is the result of human mental activities and creations (reason and intellect), such as beliefs, arts, and customs. Culture is a product created by humans through struggle in the realm of thoughts and ideas, which is then used in their efforts to fulfill their needs (Sidik, 2012). In this study, the researcher aims to introduce and examine the "SIDA" tradition in Manggarai from the perspectives of accounts receivable and accounts payable. Manggarai is a regency in East Nusa Tenggara that also has a culture of payment obligations called Sida.

Sida is a mandatory contribution from the wina (the husband's relatives/origin) to the rona (the wife's origin) in matters of marriage, death, and celebrations. Sida is also an expression of concern, love, and compassion from the Wina family to the Rona family. Anak wina is the family of the wife/husband's relatives, while anak rona is the family of the wife's relatives/the wife's family of origin. The culture of sida in Manggarai comprises three types: "sida laki," or financial contributions for weddings; "sida mata," or financial contributions for funerals; and "sida penti," or financial contributions for celebrations. The existence of this Sida culture gives rise to economic activity, including debt and credit. According to Saprida and Choiriyah (2020, in Widiyanti et al., 2023), debt and credit are the ability to take advantage of someone who grants them, which can be used so that they can be returned to their owner.

Debt and credit behavior have become a regular part of community life (Fanika and Zafi, 2020). The amount of sida determined depends heavily on the type of event that will be held, which gives rise to the sida. The larger the traditional event, the greater the amount of sida imposed on the wina children. This phenomenon then gives rise to ongoing debts and repayments that deviate from the accounting concept, because the SIDA process does not require repayment to the party that issued the SIDA. These debts circulate within the family depending on the position of a family when an event (wedding, death, or celebration) occurs as a wina child or a rona child. The fact that one family can be both a rona child and a wina child suggests that the concept of debt must be interpreted more profoundly and

comprehensively. Based on this, the researcher wanted to examine more deeply the concept of debt in accounting practice in Sida within Manggarai society. The purpose of this study is to analyze the meanings of the concepts of debt and credit in accounting within the Sida culture of the Manggarai community. This is worth researching because the practice of sida will continue and be passed down from generation to generation, so it needs to be studied from various accounting perspectives.

In traditional Indonesian societies, including Manggarai in East Nusa Tenggara, the practice of debt and credit is not only based on economic interests but also on social and cultural values. One form of social relations closely related to the practice of debt and credit is the culture of sida, a system of mutual giving at various traditional events such as weddings, funerals, and celebrations. The culture of Sida strengthens social solidarity and kinship networks. Unfortunately, in accounting literature, the concept of debt and credit rooted in local cultures such as this is still rarely explored. Therefore, this study seeks to fill this gap by interpreting the concepts of debt and credit within the Sida culture of the Manggarai people from an accounting perspective.

METHODOLOGY

This study uses a qualitative, interpretive-phenomenological approach to understand the meanings of individual and community life experiences related to the practice of sida within the cultural context of the Manggarai people. This approach was chosen because it is considered the most appropriate for exploring the subjective, symbolic, and social meanings inherent in the practice of debt and credit in a local cultural system rich in moral and spiritual values. The research location was in Ruteng District, Manggarai Regency, East Nusa Tenggara, which is an area with a rich culture and social system that still strongly maintains the practice of sida in everyday life. Ruteng was chosen because it has a semi-rural community with close kinship ties and still applies the sida system in social contexts such as marriage, death, and other traditional activities. Primary data were collected through in-depth interviews with 15 informants, including traditional leaders, family heads, and community members actively involved in sida practice. Participatory observation was conducted for six months during various traditional activities. Secondary data was obtained from traditional documents and family archives. Data analysis was carried out using hermeneutic interpretive techniques that emphasized the layered interpretation of text data from interviews and observations.

RESULTS AND DISCUSSION

In the Sida culture, debt is understood as a social bond. Its fundamental value is not the nominal amount of money, but rather trust and the moral obligation to maintain harmony between families. In the language of the participants, "repaying" is seen as an honor; failure to repay is perceived as a violation of dignity and relationships. Therefore, the measure of balance is not merely the repayment of rupiah, but the maintenance of relationships (harmony, mutual support, mutual reinforcement). Accounting as Social Memory, where SIDA transactions are not formally recorded; collective memory and narratives of traditional figures function

as a community accounting mechanism or “social ledger” – a community accounting system that balances minimum accuracy with maximum social legitimacy.

In ceremonies such as penti or syukuran, giving is seen as a blessing, and receiving as a trust – accountability is extended to the spiritual realm, not only to the giver but also to ancestors and the Divine. This spiritual dimension explains why most repayments are not negotiated “hard,” but are postponed or substituted without damaging social cohesion.

The Cultural Accounting Dimension, where the concept of debit-credit is translated as social relationships; balance is achieved when relationships are maintained, not merely when repayments are made. Recognition in accounting, namely the moment of customary marking – for example, the reading of names/nominal amounts in front of witnesses – transforms giving into a socially “recognized” obligation. At this stage, accounting functions as a labeling ritual: from “gift” to “equivalent obligation.” Measurement in accounting is not singular; it weighs (a) the value of money/goods; (b) symbolic weight (scale of ritual, family status – e.g., firstborn child, first marriage, etc.); (c) ability to pay; and (d) prestige of the event. The result is a socially just value, although it may differ from a purely accounting fair value. Disclosure in accounting, namely the list of contributions, the presence of witnesses, and announcements during the ritual, functions as a transparency device. The objectives are to prevent misremembering, guide “repayment,” and provide room for correction (in case of error).

In Sida culture, debts and credits are interpreted as a form of social obligation based on the principle of reciprocity. Sida transactions are not merely economic transactions, but manifestations of social relations bound by cultural norms and values. For example, in marriage, the groom's family gives a dowry (mahar) to the bride's family, which is then ‘repaid’ in the form of contributions to other significant family events.

From an accounting perspective, the practice of sida can be understood in the framework of the matching concept (matching costs and benefits) and the recognition of liabilities. Although not formally recorded in financial statements, the community has a collective memory and informal records listing contributions and obligations between families. This practice reflects a form of community-based social accounting.

The three central values identified in the practice of SIDA are:

- Social Solidarity – Sida debts strengthen social cohesion and community support networks.
- Moral Obligation – The obligation to repay a gift is seen as an honor and a moral responsibility.
- Sustainable Relationships – The practice of sida ensures the continuity of intergenerational relationships within the community.

The positions of wina children (relatives of the husband/recipient of the wife) and rona children (relatives of the wife's family) change over time and in response to events. When a family serves as the organizer, the list of past contributions serves as a guide for repayment; when the other party has a need, the obligation is transferred. As a result, a cycle of intergenerational debt forms, in which obligations can be

inherited or transferred between clan members. The findings of the above research conclude that the meaning of debt in Sida culture is:

- Debt as a social bond, not a financial contract. Obligations arise from community recognition and kinship relations (anak wina-anak rona), not from written agreements. The primary measure of “repayment” is the maintenance of relationships and dignity, not just nominal equality. The fundamental values of Sida are trust and the moral obligation to maintain harmony – the measure of “repayment” is the preservation of relationships, not the nominal rupiah. The framework of reciprocity explains the logic of reciprocity across events and generations (Mauss, 1990; Sahlins, 1972).
- Reciprocity as the main principle. Giving and receiving are governed by the principle of reciprocity, which combines economic value with symbolic value (ritual status, family role, prestige). Therefore, justice is understood as social fairness – not numerical identity.
- Accounting as social memory. The recognition, measurement, and disclosure (R-M-D) of obligations occur through customary markings, simple lists, witnesses, and old customary narratives – forming a social ledger that is credible in the community's eyes, even though it is not formal under financial accounting standards. Transactions are not always formally recorded; collective memory, old customary narratives, contribution lists, and verbal announcements function as mechanisms of **recognition–measurement–disclosure**. This practical approach confirms that accounting operates through community artifacts and routines (Ahrens & Chapman, 2007).
- Cross-event and cross-generational matching. The “cost” of giving today is matched with the “benefits” of support in future events. The timing of repayment is flexible (deferred, substitution, inheritance), creating a circulation of intergenerational obligations that stabilizes the support network.
- The spiritual dimension expands accountability. At penti/syukur, giving is understood as a blessing and receiving as a mandate; accountability transcends interpersonal relationships to the transcendent realm (ancestors/the Divine), resulting in a soft tit-for-tat mechanism but strong moral obligations (Laughlin, 1988; Jacobs & Walker, 2004).
- Accounting performance is measured by harmony, not surplus. The effectiveness of the Sida system is evident in the decrease in conflict, increase in trust, and predictability of family budgeting; not in profit and loss statements, but in maintained social cohesion. The social ledger acts as an infrastructure for coordination, control, and dispute resolution; accounting information is helpful for family/clan budgeting and measuring social performance (cohesion, reputation). In the long historical perspective of debt, it is natural that the practice of social obligations transcends the logic of formal contracts (Graeber, 2011).

CONCLUSION

This study concludes that the meaning of debt in the Sida culture of the Manggarai people is not merely an economic relationship between parties, but rather a social-moral bond that is institutionalized by custom and reinforced by spiritual dimensions. Conceptually, Sida can be understood as a reciprocity-based cultural accounting system that generates social liabilities – recognized through customary

markings, measured by a combination of economic and symbolic values, and expressed through communal mechanisms. Thus, the meaning of debt in Sida is an ethical commitment to maintain relationships, where accounting functions as a social language that regulates obligations and honor, not merely a nominal calculation. The practical implications are that clear marking, transparency of lists, and guidelines for fair repayment are key to maintaining dignity and the sustainability of relationships in the Manggarai community.

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