

When Debt Never Matures: A Phenomenological Study of the Belis Tradition in Sikka Krowe

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Abstract

This study aims to explore the meaning of obligations and assets in the belis tradition of Sikka Krowe customary marriage from a financial accounting perspective. Belis is a cultural practice that embodies social and symbolic values while also involving economic value, raising issues related to recognition, measurement, and reporting under Indonesia Financial Accounting Standards (PSAK). This research employs a qualitative approach using transcendental phenomenology. Data were collected through in-depth interviews with four informants, including a customary leader, a married couple, and a newlywed, all of whom have direct experience with the belis tradition. The findings reveal that belis obligations are perceived as enduring customary responsibilities that extend across generations and lack a definite settlement period, making them inconsistent with the PSAK concept of liabilities. Consequently, belis debt cannot be recognized as a formal liability in financial statements. Moreover, belis assets are not intended to generate economic benefits but function as symbols of honor and mechanisms for strengthening kinship ties. Study highlights the gap between PSAK based accounting and culturally rooted practices and proposes qualitative and narrative disclosure of belis obligations in the CALK as ongoing socio cultural obligations.

Keywords: *belis, phenomenology, PSAK, Sikka Krowe*

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INTRODUCTION

Financial accounting serves as a communication tool used to prepare and convey a company's financial condition to stakeholders. To produce accurate and objective information, accounting involves a systematic process of identification, recording, classification, and reporting of financial transactions (Financial Accounting; Meiryani et al., 2020; Kieso et al., 2020). Identification represents the initial stage in determining whether an event possesses economic value and should be recognized within the accounting system (Sofia et al., 2023). Recording refers to the process of entering transaction data into accounting records to transform raw data into structured financial information (Ahmad et al., 2021). Classification organizes financial data into meaningful categories, enabling accurate tracking and analysis of business transactions (Deskys, 2024). The final stage, financial reporting, aims to present comprehensive, transparent, and standardized financial statements in accordance with applicable accounting standards (Nasution et al., 2023; IFRS Foundation, 2018).

However, not all users are able to interpret financial information uniformly; therefore, standardized guidelines are necessary to ensure consistency and comparability. In Indonesia, these guidelines are embodied in Pernyataan Standar Akuntansi Keuangan (PSAK), which align with international frameworks such as International Financial Reporting Standards (IFRS). These standards ensure reliability, comparability, and accountability of financial information across entities (IFRS Foundation, 2018; Nobes & Parker, 2016). Furthermore, accounting information is processed through accounting information systems to support managerial decision-making (Romney & Steinbart, 2018). Thus, accounting based on PSAK plays a crucial role in enhancing transparency and accountability in economic activities.

Society and culture are inherently interconnected. Culture shapes values, beliefs, norms, and practices that define social identity (Cultural Anthropology; Causadias, 2020; Hofstede, 2011). It manifests in ideas, social activities, traditions, and material artifacts produced by human communities (Prayogi & Danial, 2016). In Indonesia, cultural diversity is evident in various regions. For instance, the Lio community in Ende (NTT) maintains cosmologically structured settlements (Priantara, 2023), while Wae Rebo in Manggarai preserves traditional cone-shaped houses known as Mbaru Niang as part of sustainable cultural tourism (Beeh, 2017). Similarly, the Sikka culture encompasses traditional houses, language, arts, cuisine, and customary ceremonies, particularly marriage traditions (Putri et al., 2022).

One of the most significant cultural practices in Eastern Indonesia is the tradition of *belis*, a customary bridewealth system deeply rooted in ancestral values. Among the Sikka Krowe community, *belis* is not merely a formal marriage requirement but a symbolic obligation representing respect and appreciation from the groom's family to the bride's family. It reflects gratitude for the upbringing of the bride and reinforces social bonds between families (Oki et al., 2024). The *belis* typically consists of high-value items such as ivory, livestock, agricultural products, and cash (Hermawan & Nomleni, 2024).

Previous studies highlight that *belis* is not primarily economically motivated but socially and culturally constructed. For example, research by Tukan and Juwono (2020) shows that the valuation of *belis* reflects honor, kinship ties, and social recognition rather than profit orientation. Similarly, Hermawan and Nomleni (2024) demonstrate that *belis* functions as a culturally embedded accounting mechanism characterized by reciprocity, legitimacy, and social recording rather than purely economic exchange. Due to its nature as a transfer of valuable assets, *belis* presents an interesting case for accounting analysis, particularly in terms of measurement and recognition.

Although rooted in cultural values, *belis* possesses measurable economic value, necessitating appropriate accounting treatment, including identification, recording, classification, and reporting (Wardani & Yanuarista, 2023). From an accounting perspective, *belis* may reflect fair value aligned with market-based valuation principles (IFRS Foundation, 2018). Accounting issues arise from two perspectives.

First, for the donor (groom's family), unpaid belis obligations – often settled through installments – can resemble long-term liabilities. Second, for the recipient (bride's family), the received assets (e.g., livestock and cash) may be recognized as biological assets or cash inflows, potentially increasing wealth and functioning as customary grants.

A critical issue emerges when the groom's family lacks the financial capacity to fulfill belis obligations. In the Sikka Krowe community, marriages may proceed despite incomplete belis payments, with the remaining obligation treated as intergenerational debt. This "perpetual debt" challenges conventional accounting principles, as it lacks a definite maturity and is not enforced through financial penalties. Instead, its consequences are social and cultural – such as the marriage not being fully recognized under customary law. This creates an empirical gap between the concept of perpetual cultural debt and formal accounting liabilities.

The discrepancy between standardized accounting frameworks (PSAK/IFRS) and the culturally embedded nature of belis transactions necessitates an approach that goes beyond numerical representation. To address this gap, this study adopts a phenomenological approach. This qualitative method enables a deeper understanding of individuals' lived experiences and subjective meanings (Creswell & Poth, 2018). Through phenomenological inquiry, this research explores how both donors and recipients interpret and experience the status of belis obligations and the value of transferred assets beyond formal accounting constructs.

METHODOLOGY

This study employs a qualitative approach using transcendental phenomenology. Phenomenology is understood as an approach aimed at exploring and understanding human lived experiences, identifying patterns of meaning, and formulating the essence of those experiences. Specifically, transcendental phenomenology focuses on examining human experiences as they are directly lived, in order to reveal the essential structure of a phenomenon (Edmund Husserl, 1970; Creswell & Poth, 2018).

The study involved five informants, namely Mr. JB, Mr. WM, Mr. CK, and Mrs. UN. These informants represent diverse experiences in practicing the *belis* tradition. The selection of informants was based on purposive criteria: (1) Mr. JB as a traditional leader, (2) Mr. WM and (3) Mrs. UN as a married couple with long-term marital experience, and (4) Mr. CK as a newly married individual. These participants were chosen due to their relevant knowledge and lived experiences related to the phenomenon under study, enabling them to provide in-depth insights into the *belis* tradition within the customary practices of the Sikka community.

The data analysis technique applied in this study follows phenomenological analysis as proposed by John A. Sanders (1982). This approach consists of several stages: (1) reading and describing the participants' lived experiences, (2) identifying common themes across participants, (3) interpreting the meanings of these experiences, and (4)

synthesizing the findings to construct the essence of the phenomenon under investigation.

RESULTS AND DISCUSSION

Marrying a woman from the Sikka Krowe community implies a commitment to the binding tradition of belis. While belis may resemble an economic transaction analogous to accounting records, in practice, belis debt cannot be equated with conventional financial liabilities. For the donor party – the groom’s family – an unpaid belis is interpreted as a moral obligation rather than a purely economic one. This obligation possesses a distinctive characteristic: it is perpetual and may be transmitted across generations, as expressed by the informants:

“Because it is a customary responsibility, belis is considered a debt that is never fully settled; it continues to exist as long as both families are still alive” (Mr. CK).

“It applies throughout life and never ends – an eternal debt. It will never be finished because it is *kuuquwδ* with dignity and honor” (Mr. WM).

According to Mr. CK, preparing belis is an inherent responsibility of the groom’s family. When the obligation cannot be fulfilled, extended family members may assume responsibility for its continuation. The concept of “perpetual debt” reflects a collective moral burden borne by the groom’s family. The high value of belis often compels families to incur financial debt in order to meet customary requirements (Selan et al., 2023). If the obligation remains unpaid during one’s lifetime, it may be passed on to subsequent generations.

Importantly, this obligation is absolute yet socially negotiated, depending on the approval of the bride’s family. This is illustrated by Mr. JB’s experience:

“My family and my wife’s family met to discuss the belis. They agreed on the amount to be paid. However, my family could not fully settle it, yet my wife’s parents allowed us to marry, and after the marriage, the remaining obligation was never claimed” (Mr. JB).

Similarly, Mr. WM explained that flexibility is often applied to avoid overburdening the groom’s family:

“When my daughter got married, we applied a compassion-based approach, meaning everything was adjusted to the groom’s family’s financial capacity” (Mr. WM).

This perspective is reinforced by Mr. CK:

“Nowadays, the amount is not the main issue, as many families from the bride’s side understand the groom’s economic condition” (Mr. CK).

The belis tradition in Sikka Krowe marriage can be analogized to an accounting process, beginning with the determination of the type and amount of belis, followed by negotiation between families, and culminating in a form of debt relationship when the obligation is not fully settled. However, belis cannot be interpreted solely through an economic lens, as it embodies deep social and symbolic meanings related to respect for the bride’s family.

From an accounting perspective, a liability is defined as a present obligation arising from past events that requires future settlement (Rahmawati, 2020). Accounting standards such as Pernyataan Standar Akuntansi Keuangan (PSAK) require liabilities to have a clear settlement period and measurable value. However, based on participants' experiences, belis debt is perceived as an obligation that is never fully extinguished and may persist across generations. In accounting, the concept of fixed maturity requires liabilities to have a definite settlement timeline. In contrast, belis obligations lack a specific maturity date, making them inconsistent with the recognition criteria of formal liabilities under PSAK (Firmansjah & Meiden, 2020; Wahasusmiah et al., 2019).

Furthermore, PSAK emphasizes that liabilities should be settled through cash outflows, asset transfers, or service delivery, and must be measurable with sufficient reliability (Aibah et al., 2024). Conversely, belis obligations are inherently uncertain: they may be claimed, deferred, renegotiated, or even considered resolved without full payment. Their settlement depends largely on mutual agreement, social approval, and kinship relationships within the customary marriage framework. As a result, belis debt does not meet the criteria for recognition as a formal liability and is more appropriately disclosed narratively rather than recorded quantitatively in financial statements.

The assets involved in belis—such as money, gold, ivory, textiles, and livestock—possess economic value and, in principle, market value. However, their valuation in practice does not follow market pricing mechanisms. Instead, the value of belis is determined through customary agreements, taking into account social relationships and the financial capacity of the groom's family, as reflected in the informants' statements:

"The amount of belis depends on socio-economic capacity and mutual agreement between both families" (Mr. WM).

"The belis tradition is a customary ritual, not a commercial transaction" (Mr. JB).

"Belis is maintained to strengthen kinship and familial relationships between the two parties" (Mrs. UN).

In accounting, assets may arise not only from profit-oriented activities but also from non-commercial transactions such as donations, grants, or social exchanges (Purba et al., 2022). Within the belis tradition, particularly in the case of ivory, such assets are more appropriately understood as communal cultural assets. These assets are not intended to generate direct economic benefits but serve to preserve family dignity, strengthen social bonds, and sustain cultural values.

Ultimately, belis obligations and assets represent a form of socio-cultural accountability that is continuous in nature. The value of belis is measured based on culturally defined "fair value," established through mutual agreement and adjusted to the donor's financial capacity. The obligation itself is recognized as a perpetual debt, where settlement is not primarily oriented toward financial completion but toward achieving social approval and maintaining kinship continuity. When financial settlement is not feasible, families negotiate alternative solutions to preserve relational integrity and honor (Kaka et al., 2024; Laudasi et al., 2020).

Therefore, the disclosure of non-financial obligations becomes essential. Belis debt, as an ongoing socio-cultural contingency, cannot be ignored; however, it does not satisfy the recognition criteria of formal liabilities. Consequently, indigenous accounting perspectives suggest that such obligations should be disclosed qualitatively and narratively in the Notes to Financial Statements, rather than recognized as formal liabilities in the statement of financial position.

CONCLUSION

This study demonstrates that the belis tradition in Sikka Krowe customary marriage cannot be understood solely as an economic transaction, but rather as a socio-cultural practice embedded with moral and familial values. The obligation of belis is perceived as a customary responsibility that is continuous in nature and lacks a definite settlement period. As such, it does not fully align with the concept of liabilities under Pernyataan Standar Akuntansi Keuangan (PSAK), which requires certainty in both measurement and maturity. Therefore, belis debt is not appropriately recognized as a formal liability in financial statements.

Similarly, the assets received through belis are not intended to generate economic benefits or financial gains; instead, they function as symbols of honor and as instruments for strengthening social relationships between families. The valuation of these assets is determined through mutual agreement and adjusted to the financial capacity of the donor, rather than based on market price mechanisms.

The findings reveal a gap between PSAK-based accounting practices and customary practices rooted in socio-cultural values. This study is limited by the relatively small number of informants and its specific cultural context; therefore, the findings are not intended to be generalized. Future research is recommended to expand the scope of study and apply mixed-method approaches to enrich the understanding of accounting practices within the belis tradition.

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