



Payment System and Brideprice Recording in Belu-Indonesia

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Abstract

This study aims to explain the payment system and the form of brideprice recording in traditional marriages. These two things are important to note considering that brideprice payments spend assets in large and varied amounts. This study uses the interpretive paradigm with phenomenology methods. Interviews were conducted with 2 informants. The results of the study show that there are two bride price payment systems, namely payments with paid off systems and installment systems. As for the recording system, it is a simple record without any debit and credit separation column and only contains the name of the cost and amount, the timing of the brideprice and the two parties conducting custom marriage in accordance with the accounting constructed in the Indigenous tribe of Uma Duakun Belu-Indonesia.

Keywords: Payment System; Brideprice; Assets; Phenomenology

Introduction

Brideprice is the transfer from the groom's family to the bride's family at the wedding (Anderson, 2007). Following the tradition of customs in several tribes, the provision of large amounts of assets with various forms was given as brideprice at the time of the wedding. Lowes and Nun (2017) in their research in the Democratic Republic of the Congo found that brideprice payments were very high namely more than US \$ 1.000. In addition, Anderson (2007) in his research on brideprice payments stated that brideprice for the German Tribe in the *Visigoths (Spain)* region is *1/10 husband's wealth*, in *Lombards (Italy)* equal to *1/4 husband's wealth* and in the amount of *1/3 husband's wealth* *Franks (France)*. For the Asian region, brideprice payments in *Rural interior provinces (China)* namely equal to 538 yuan, *Rural south west (China)* the brideprice paid 700 yuan.

In addition to the Tribes above the Indigenous Tribe Uma Duakun in Belu Regency- Indonesia also conducts the provision that relatively large assets for brideprice. In Belu language brideprice is called Belis. The giving of brideprice is conducted in the form of money, gold coins (sofren), and animals from men to women. For families of middle aristocrats, for example, Rp. 60.000.000 must be spent as a brideprice. This amount is certainly not a small amount or can be obtained in a short time but requires a long work to raise money to get married. Amin and Al-Bassusi (2004) in his research in Egypt which adopted a matrilineal culture showed that women did wage work to pay for marriage and to get married at the right time, sometimes women had to sacrifice school to work to be able to finance their own marriages. Not infrequently, this raises fears and worries for related parties to conduct marriages. The dilemma will be faced by men if he does not have that many assets. Being pregnant out of wedlock can be

a decision taken by a couple who wants to get married but is constrained by brideprice's payment. This fact is supported by research (Mensch et al. 1999) “*as young couples increasingly exercise control over life decisions such as marriage and childbearing, they favor bypassing traditional marriage customs, effectively circumventing the financial burden in the process*” (ketika pasangan muda semakin memegang kendali atas keputusan-keputusan kehidupan seperti pernikahan dan melahirkan anak, mereka lebih menyukai melewati kebiasaan pernikahan tradisional, secara efektif menghindari beban keuangan dalam proses tersebut). If these things continue to occur in the community, it will cause many social problems in the community. By knowing the brideprice payment system the related parties will be able to prepare themselves for the wedding without taking negative steps.

In addition to the payment system of the brideprice that is important to be known, the recording system in accounting practices the determination of brideprice is also important. As we know, records can be evidence of transactions in marriage and the form of transparency between the two parties needs to be known to ensure that the minimum values of capitalism take root in cultural values that should be constructed in accounting for brideprice determination, considering that the accounting constructed on the brideprice should be constructed in accordance with the cultural values that live in society in accordance with Morgan's description (1989). Thus this research was conducted to find out the payment system and brideprice recording at the Indigenous tribe of Uma Duakun in Belu Regency because previous research has not specifically discussed these two things. For example, previous research by Lowes and Nun (2017) which focused more on the brideprice and welfare of women and Anderson (2007) 's study which discussed basic facts about the prevalence and magnitude of brideprice and variations in brideprice payment patterns in various countries depending on economic conditions , community structure, institutions, and family characteristics.

Research Methods

The awareness based on experience with the brideprice payment system is the main focus of this research, making researchers use phenomenology as a research approach. The reason is because phenomenology is closely related to human consciousness which is formed by a process in which humans feel, think about, and do what they believe according to Husserl (1970). The subjective experience of informants about the bride price payment system forms the quality of information that describes the situation that the informant actually feels. The informants in this study were two people involved in brideprice accounting practices. The brideprice payment system will be revealed through the experience of the informants. The informant were Mr. M (Customary Leader or Uncle of the bride) and Mr. I (Father of the bride). The two informants also had experience as men who paid for brideprice. These informants are those who are directly involved in the payment system accounting for brideprice (belis) and certainly have an in-depth understanding of it. Based on the subjective experience, the informant will realize and understand the payment system. Informant awareness becomes the focus given the reality exists because every "I" has full awareness of the experience of individuals who experience the phenomenon directly. (Kamayanti,2016:152).

Data collection in this study was conducted in three ways namely direct observation, interviews and documentation studies. Interviews were conducted to understand the brideprice payment system and documentation studies were used to find the form of brideprice records carried out by the Indigenous Tribe Uma Duakun Belu when conducting "transactions" that issued a large number of assets. In this study researchers chose data analysis techniques that are in accordance with the phenomenological study approach as outlined by Sanders (2011). There are four stages in phenomenological analysis. The first stage is the researcher doing a description of the phenomenon based on the experience and awareness of the informant from the transcript of the interview results. The second stage researchers identified a theme that emerged based on the description in the first stage. The third stage researchers developed *noema* and *noesis*. The fourth stage researcher carried out phenomenological data analysis by abstracting the essence from the correlation between *noema* and *noesis*. This abstraction process is called *eidetic reduction*.

Results and Discussion

Brideprice Payment System in Belu

Mr. I based on His experience (noema) revealed that the brideprice payment system is in installments form without binding time limits.

“Belis is actually not heavy. And that is an obligation. Obligations that must be fulfilled so that obligations that must be fulfilled which we do not fulfill right away. So it will be anytime if the groom has the money he wants to give in they have a family for 20 30 years it could be. Even 50 years it could be, even until death it could be”

Based on the initial opinion delivered by Mr. I (noema), he realized that brideprice was not something that was burdensome. Brideprice is understood by Mr. I as an obligation that must be fulfilled by a man if he wants to do a marriage. Mr. I's understanding was gained from his experience as a man who had married and paid brideprice for his wife at the time of his marriage previously and his experience as a father who also carried out traditions for brideprice payments when his daughter married. The understanding of Mr. I explained that brideprice not burdensome because the payment system can be paid in installment. Trust is the main value that binds among the women family as the party requesting payment and the men as the party who must make the payment.

Payment of brideprice can be paid within 20 years, 30 years, 50 years and even until death. The absence of a time limit that binds a man to pay for his obligations is used as the reason (*intentional analysis*) why Mr. I understands the payment of brideprice is not something that is burdensome because the payment system is without the time limit. Men and their families do not get pressure from female families if they convey inability to pay brideprice with the system paid off at the time of marriage. There is no form of obligation such as working for a female family or the name of a child born does not use a male family clan if the brideprice payment has not been made. Freedom and mutual ownership not to burden each other in marriage are still maintained in the tradition of brideprice payments. The Indigenous Tribe Uma Duakun in practice did not force men to pay the brideprice in full. Getting a new family in marriage is still considered more important than allowing the children "married off" and choosing to get pregnant out of wedlock because of inability to pay brideprice.

When the researcher gave further questions about whether the payment system is still valid until now, considering that there are still many people who believe that brideprice is a burden, Mr. I strengthened his opinion by answering that the understanding of the two families about brideprice's payment with cultural values such as respect, readiness, commitment, trust, until respect are important so that the female family does not only see the number and form of "assets" that will be accepted but focuses more on the values that exist in the brideprice. Mr. I based on the above understanding also realizes that in this modern era many parties began to feel the brideprice as a burden because they actually began to question the reason why they should pay brideprice. Noesis of Mr. I considers this as a natural thing because the increasingly rapid development of times makes custom traditions considered not too important to be carried out. In addition, based on Mr. I's experience, in the present era the payment of brideprice (belis) on customary nights as the time specified for payment is only a symbol. The man will pay the brideprice (belis) when he feels he has the ability to pay the brideprice (belis) without the binding time limits. The implication is that the payment of brideprice (belis) is still paid and if it is deemed unable could use the installment system in the payment.

The phenomenological study with Mr. I made the researcher abstracting (eidetic reduction) that the view on the severity of the brideprice (belis) was not appropriate because of the installment payment system that was carried out as a form of family to not force and burden one party. Cultural values such as kinship, love and acceptance still take precedence in the payment of brideprice in the Indigenous Tribe Uma Duakun in Belu Regency. The understanding of brideprice must be changed not as a "selling" value of women in business transactions that prioritize the maximum profit but prioritize the cultural values of the Uma Duakun Indigenous Tribe that underlie the birth of brideprice namely: respect, honor, unity and acceptance between two families, blessing, responsibility, trust and commitment that is closely related to Yin feminine values as outlined by Hines (1992: 327) such as: *Intuition, spiritual, receptive, subjective,*

qualitative, altruistic, caringbeing. If this change of perspective occurs, the two families will be able to negotiate and accept the installment system in the brideprice payment. The brideprice payment system in installments or debts is also carried out in Ghana as illustrated by the research of Forkour et al (2018). The difference is that men who owe or choose to pay brideprice with the installment system need to pay more attention to their parents-in-law by working in the parents-in-law's garden while in the Indigenous Tribe of Uma Duakun, Belu Regency, there is no binding reason like that. Man is given the freedom to get married, work and collect money with an unlimited period of time until the man feels that he is able to pay for brideprice then he pays. There is no certain obligation inherent in the groom due to installments in the Indigenous Tribe of Uma Duakun in Belu Regency, Indonesia.

Furthermore, the second informant, Mr. M, as the biological uncle of the bride who is in the rules of the Indigenous Tribe, Uma Duakun, Belu Regency, acts as a figure who has full authority in accounting practices of the bride price determination understands that the payment of brideprice is conducted in two ways, namely payment with a system of direct repayment and installment system. Both can be discussed if the man and his family have the courage to express their opinions during the negotiation stage of the two families. Honest and open statements from the male family will be responded to by the female family so that they find a good agreement for both parties. The women party are also expected to open their hearts and minds to the ability of men to pay in full or to pay in installments.

“Anyway, from us men party. If we have the right preparation, enter it once, kind of like Arnol has this. If we are not ready enough, not enough means we give part in. How much according to ability. Just how much we want to enter? From us alone, we are men. An example of a cow with 40 million is not ready yet, then put in the knekur-knekur first. Later next year, it will continue. We cannot sue”

The interview quote (noema) Mr. M above shows that the brideprice payment system is not something that is rigid and unchanging. The payment system can change depending on the negotiation process carried out by the two extended families. The female family and male family were given the opportunity to discuss the brideprice payment system. If the male family feels able to pay in full the amount of the brideprice, a direct payment will be made and vice versa if the male feels unable to pay in full and chooses to pay the installments, then it is done according to the agreement. But if the women are hard to not accept men's opinions, the marriage is threatened to be canceled. The courage of men is also tested here. If men and their families are not steel minded, they will retreat without negotiating first. If later negotiations occur, the men and women will continue the marriage. This is an Intentional analysis of why Mr. M said that the mentality of man is also tested and there is a process of bargaining in the determination of brideprice (belis).

The understanding of the two informants above shows that the brideprice payment system can be done in two ways, namely paying off the payment according to the agreed amount or the second method, namely payment in installments without certain time limits. Payments in installments can be whatever the ability of the male. In paying with installments in the Indigenous Tribe of Uma Duakun, Belu Regency, the men can choose freely to pay any fees they want to pay in advance. As the brideprice in the Indigenous Tribe, Uma Duakun, Belu Regency, there are twelve cost values with the cultural values that make up the brideprice amount, namely parental fees (breast milk) and 11 types of knekur (costs) namely: *Deku Dere* (Knock the door): *Oda Matan Lor* (Front door), *Oda Matan Rae* (back door), *Krima* (virginity): *Abat Ulun*, *Abat Ain*, *Nae Biti Rai Kusin* (a sign of official bond), *Toos Molik Uma Maran* (groom's readiness), *Kous Fini* (the entry of woman in the circle of life of the groom and ready to use what has been prepared by the groom), *Uma Rua* (the union of the two brides' families), *Matebian* (ancestral spirits of ancestors), *Aman No Nan* (thanks to uncles and all families who have taken the time to attend the event and act as speakers in traditional marriages), *Inan Kliuk Aman Kliuk* (notification to the village government), *Ketua lingkungan* (religious leaders), and *Humur Malu Ibun Kaer Malu Lian* (trust and unity of the two families). Each cost with its own amount, for example parental fees of Rp. 40,000,000 or virginity fees of Rp. 1,500,000 and so on. Men can choose to pay any fees in accordance with the "budget" they have. There is no obligation to pay for everything at a certain time or installments in advance to pay which type of fee. Everything is free according to the wishes and abilities of the groom

and his family. Men can choose to pay money in advance for parental fees (breast milk) or the costs (knekur-knekur) for any amount without any force from the female family.

Mr. M based on experience (noema) he reiterated that there is no time limit for payment of brideprice values (belis).

“Hm, but what is happening now, means that it might happen generally now, this last only as a symbol, so it is not paid directly on custom night. Later it will be said as a kind of social gathering. So maybe there is money, you can add installments so that, that, is paid to death. Until whenever. There are models, there are those who die, they are not paid to. So it's the last one, Hehehe. Ha, we usually have that. But there can be little above 50 only depends on the items that wrote it. Ha But the items were indeed written like that but there were negotiations between men and women. So if indeed he agrees that it means the wedding is held. It could also be that he could not be able to be postponed or such installments were made, the marriage would continue. After that the man, he will work to collect money, when he has money he tells his parents and a family to give in again”

Mr. M's assertion gave birth to an (eidetic reduction) understanding that the payment of the value of the brideprice (belis) depends on the outcome of negotiations between the two families. If both families together lower their egos and open their hearts to each other, they will find pleasant results for both. *Intentional analysis* of Mr. M's noema is because the results of good negotiations will lead both families to the agreement on the brideprice payment system (belis) without any binding time limit. If on the night of the customary sitting the male chooses to pay off the brideprice (belis) directly, the payment will be settled that night. On the other hand if on the night of the customary sitting the male chooses to pay with the installment system so there is no binding time limit for repayment. Men are given the opportunity of a lifetime to collect brideprice money and if one day feels able to pay for the rest of the brideprice then it will be paid to the woman. The parties involved in brideprice payment accounting practices want to focus on the cultural values contained in the nominal brideprice. The noble values of culture that are far from maternalistic values that are selfish, greedy, compelling, and beneficial to one party. Payment systems with installment systems that occur in brideprice payments in the Indigenous Tribe Uma Duakun in Belu Regency also occur in Zimbabwe. Brideprice in Zimbabwe is also called loloba. According to research Magena and Ndlovu (2013) stated that *the amount charged is usually large, which is not paid in a one-off payment; this has introduced credit facility type of lobola payments. When you cannot pay the amount owing once you negotiate terms of payment, the terms of payment are a lobola charge account, which is a credit account on the man who is marrying* (karena jumlah yang dibebankan biasanya tergolong besar maka pembayaran brideprice tidak dibayarkan satu kali melainkan menggunakan sistem cicil. Sistem ini memperkenalkan jenis fasilitas kredit pembayaran brideprice . Ketika pihak laki-laki tidak dapat membayar jumlah yang terhutang maka syarat pembayaran adalah akun biaya lobola, yang merupakan akun kredit pada laki-laki yang menikah).

Form of Recording of Brideprice (Belis) in Marriage in the Indigenous Tribe of Uma Duakun Belu Regency.

American Institute of Certified Public Accountants define accounting as “*the art of recording, classifying, and summarizing in a significant manner and in terms of money, transactions and event which are, in part at least of financial character, and interpreting the result thereof*” (Akuntansi adalah seni pencatatan, penggolongan dan pengikhtisaran dengan cara tertentu dalam ukuran moneter, transaksi dan kejadian-kejadian yang umumnya bersifat keuangan termasuk menafsirkan hasil-hasilnya).

In accounting practices at the Indigenous Tribe, Uma Duakun, Belu Regency, recording were also conducted. The recording conducted is simple. Unlike recording using the accounting cycle in general, which uses a debit or credit column in general journals or special journals, ledgers, and financial statements, the recording carried out in brideprice (belis) determination and replies to marriage payments only lists the sequence of the costs that have been determined. On the top of the paper as a statement

written the names of two traditional houses that conduct marriage and the name of the bride. The names of the two parties involved in the accounting practice of brideprice (belis) determination are used as opening notes. Furthermore, right under the parties involved, the date of the determination of the value of brideprice (belis) and the reply to the marriage payment are written. The determination date is written so that both parties know for sure the time of the event.

The next section is written the name of the cost and the amount of fees to be paid either by the male or reply from the woman. There is no column or line that limits the cost and nominal information that must be paid by the man for the cost and nominal that must be paid in return for the payment of marriage by the woman. The format is quite simple, namely the name of the cost followed by the writing of the amount to be paid by the male and followed by the type and amount of repayment from the female side. The names of the cost and nominal amounts and the forms paid by both men and women are recorded so that both parties know clearly and surely the types of costs, the meaning behind the costs and the amount that must be spent and received. At the end of the recording, the names of the two tribes who did the marriage were written, the date of the stipulation of the brideprice (belis) and the repayment of the marriage payment and the names of two traditional leaders representing the two indigenous tribes.

The party who has the right to record these cost is the biological *om* (uncle) of the bride. The male will receive a copy of the record from the biological *om* (uncle) of the bride. This recording is carried out in accordance with the needs of the parties involved in the accounting practices of brideprice (belis) and replies to marriage payments. The note is the giver of information about the costs associated in the brideprice (belis) and the repayment of the marriage payment and as proof of the establishment of the brideprice (belis) and the repayment of the marriage payment. The recording document of the value amount of the brideprice (belis) and the reply to the marriage payment was obtained by researchers at the Indigenous Tribe of Uma Duakun, Belu Regency when conducting interviews with informants. The form of accounting records can be seen in the attachment.

Conclusion

There are two types of bride price payment systems in the customary marriage of the Indigenous Tribe of Uma Duakun, Belu Regency, namely the system of paying in full and the installment system. In marriage, these two types of systems can be used by men in accordance with their abilities and readiness to pay the specified amount of brideprice and in-depth negotiation process with female families. In this modern age, the payment of brideprice is only a symbol so that the majority use the installment system. The installment system intended is paying according to ability without binding time limits or in other words, men have the opportunity of a lifetime to collect money and pay the brideprice. There are no consequences obtained by men if paying brideprice with installments. The true meaning of the meaning behind the brideprice with its noble values makes men allowed to pay with installments.

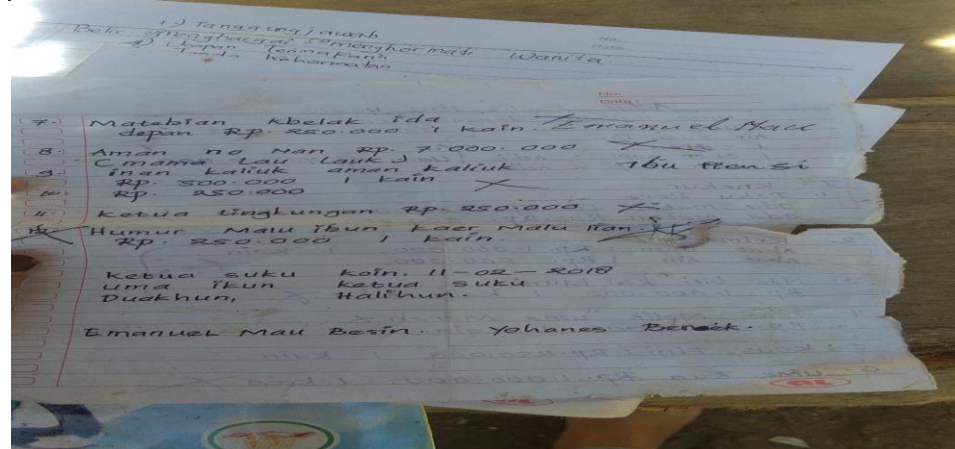
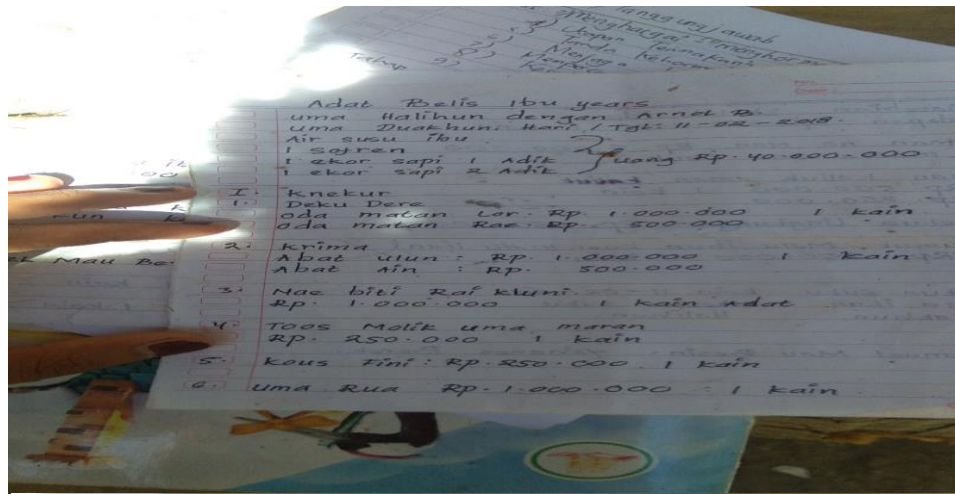
Next for the recording system, according to the place where the accounting grows in the environment of Indigenous Tribe of Uma Duakun in Belu Regency, the recording system for brideprice payments is very simple. Unlike recording in a trading or manufacturing company, recording in the Indigenous Tribe of Uma Duakun is only on a piece of paper without lines to separate debit and credit. On the top of the paper as a statement written the names of two traditional houses that do marriage and the name of the bride. The names of the two parties involved in accounting practices for the establishment of brideprice (belis) were made as opening notes. Furthermore, right under the parties involved, the date of determining the value of the brideprice (belis) and the reply to the marriage payment is written. The next part is written the name of the cost and the amount of cost that must be paid by either the male and the reply from the female counterpart. For the accounting cycle as defined by the American Institute of Certified Public Accountants, it is also only carried out at the recording level. This form of recording shows that accounting as an information system that requires evidence is also carried out in accounting practices related to culture. Transparency is also illustrated by this recording.

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Attachment

Form of Recording of Brideprice (Belis) and Repayment of Marriage Payments



Source : Indigenous Tribes of Uma Duakun in Belu Regency

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