



Bride Price Valuation for Women with Disabilities: An Accounting Inquiry

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Abstract: Bride Price Valuation for Women with Disabilities: An Accounting Inquiry

Purpose: Examines the basis of bride price through an accounting lens to support justice and inclusion for women with disabilities.

Method: Qualitative approach using transcendental phenomenology
Results: Bride price determination reflects not just economic value but also symbolism, power, and stigma, often marginalizing women with disabilities. Integrating accounting and social psychology, the need for inclusive reforms and critical valuation to promote justice in customary marriages.

Novelty: Combining accounting and social psychology to critique injustice by viewing belis for women with disabilities as a socially charged number.

Contribution: Supports policy reform with five recommendations for inclusive marriage practices for women with disabilities.

Abstrak: Penilaian Mas Kawin bagi Perempuan dengan Disabilitas: Sebuah Kajian Akuntansi

Tujuan: Mengkaji dasar penetapan belis melalui pendekatan akuntansi untuk mendukung keadilan dan inklusi bagi perempuan difabel.

Metode: Pendekatan kualitatif dan metode fenomenologi transendental.

Hasil: Penetapan belis tidak hanya soal nilai ekonomi, tetapi juga mencerminkan simbolisme, relasi kuasa, dan stigma yang meminggirkan perempuan difabel. Integrasi akuntansi dan psikologi sosial menyoroti perlunya reformasi inklusif dan refleksi kritis dalam praktik pernikahan adat.

Kebaruan: Penggabungan akuntansi dan psikologi sosial untuk mengkritisi ketidakadilan melalui pembacaan belis sebagai angka yang sarat makna sosial bagi perempuan difabel.

Kontribusi: Mendukung reformasi kebijakan melalui lima rekomendasi untuk menciptakan praktik pernikahan adat yang inklusif bagi perempuan difabel.



1. Introduction

Marriage, from an economic perspective, is understood as a strategic partnership between two individual male

and female who collaborate to enhance efficiency and productivity, both within the household and in the labor market [1]. In this partnership, each party contributes

resources, capabilities, and complementary roles to achieve mutual well-being. To enter the marriage market particularly in communities that continue to uphold customary values, such as those in East Nusa Tenggara (NTT) there are symbolic and economic exchange mechanisms, such as the payment of a bride price or *belis* (as referred to in several ethnic groups in NTT), and a token of appreciation to the bride's parents known as *air susu ibu* (mother's milk). The bride price is not merely a form of appreciation toward women but also represents their social and economic value, and serves as part of inter-family negotiations that legitimize the prospective wife's role and contribution within the household. In the context of the marriage market as a strategic partnership, the bride price functions as a key instrument reflecting the socio-economic value of women and serves as an indicator of their expected contributions within the partnership. Thus, the bride price is not merely a cultural symbol, but an integral part of the exchange mechanism that affirms women's bargaining position and legitimacy within the socio-economic structure of the family.

In several Indonesian cultures, including among certain ethnic groups in East Nusa Tenggara, the amount of bride price or *belis* is often determined based on factors such as social status, occupation, family negotiations, and even the bride's physical attractiveness. Various studies such as those by Rahayu and Yudi [18], Yunita, Syaiful, and Basri [3], Shobirin [4], and Kurnia [5] demonstrate that the economic and symbolic value of women in marriage remains heavily influenced by socially constructed perceptions attached to them. As a result, women are viewed not merely as individuals with potential and contributions to the household, but also as objects of exchange valued through their outward attributes. This perspective reinforces gender inequality by

disregarding women's actual capacities, which are not always visible or easily measured.

Within such a system, women with disabilities are often placed in a weaker bargaining position because they are perceived as failing to meet socially constructed standards. Physical impairments, for instance, are frequently used as justification for lowering the bride price, as local cultural norms tend to assign higher bride prices to women deemed attractive or conforming to prevailing standards of beauty. This situation results in women with disabilities facing significant injustice in bride price negotiations, leading to a diminished recognition of their rights and dignity within marriage. Consequently, the bride price offered may be significantly lower or used as a tool of negotiation that further weakens the position of women and their families in the social dynamics of marriage.

When linked to the definition of marriage as a strategic partnership [1], the amount of bride price should ideally reflect the actual contributions or potential productivity that both parties bring to building a household, rather than merely external attributes or socially assigned values. This becomes particularly challenging when the bride is a woman with a disability, as assumptions about her value and productivity are often biased and fail to consider her actual capacities or alternative forms of contribution that may differ yet remain meaningful within the marital partnership.

Thus, a critical research question arises: What are the underlying considerations in determining the amount of bride price for women with disabilities, who are often perceived as having limited economic contributions, in East Nusa Tenggara Province, where the culture of bride price (*belis*) remains deeply rooted? Does the bride price continue to be

determined solely by customary symbolism, or does it also consider the physical and social conditions of women with disabilities? And does this mechanism ensure justice for women with disabilities?

This study aims to examine how the basis for determining the amount of bride price can be analyzed through an accounting approach to support justice and inclusivity in the marriages of women with disabilities. Accounting plays a crucial role in measuring, managing, and ensuring economic justice within various social institutions, including the institution of marriage. In the context of the marriage market, accounting can facilitate the analysis of bride price valuation and asset ownership mechanisms, thereby promoting transparency and economic fairness for all parties, for women with disabilities in a systematic and measurable way.

The novelty of this research lies in its examination of the calculation basis from the perspective of women with disabilities. This study holds important implications for promoting fair and inclusive marriage practices for women with disabilities in East Nusa Tenggara Province, a region where the cultural tradition of bride price (*belis*) remains deeply rooted. Adopting an interdisciplinary approach combining accounting and social psychology this study critically explores the basis for bride price determination to open new dialogue on whether its value is solely grounded in customary symbolism or if it also considers the physical and social conditions of women with disabilities, who have long been marginalized. In addition, this study highlights the issue of property rights over the bride price received by women with disabilities specifically, whether the assets truly become their own or are redirected to other parties in accordance with their wishes. The findings of this research are expected to serve as a foundation for developing mechanisms that ensure the protection of the economic rights of

women with disabilities within the institution of marriage, thereby preventing covert exploitation or the subtle denial of their entitlements.

More broadly, the findings of this study can serve as a foundation for policymakers, as well as traditional and social institutions, to reform bride price practices to be more responsive to the needs of women with disabilities, to respect their autonomy and agency, and to foster social change toward a more equitable recognition of rights within societal value systems. Thus, this research not only enriches academic literature but also offers a tangible contribution to advancing the rights of women with disabilities in both social and cultural spheres. This study complements previous research that has not specifically examined *belis* in relation to women with disabilities, particularly within the local context of communities in East Nusa Tenggara. For instance, the study by Liao et al. [6] explored the exclusion of women with disabilities from the rural labor market but did not address the issue of bride price. Research by Goodley [7] and Trani et al. [8] emphasized the importance of social context in promoting inclusion yet did not explore the dimension of ownership over bride price. Meanwhile, Rahman, Noholo, and Santosa [9] analyzed bride price from the perspective of Islamic accounting, while Rahayu and Yudi [2], as well as Manehat, Irianto, and Purwanti [10], investigated its determination from cultural viewpoints. Furthermore, most of these earlier studies relied on non-disabled women as informants, making the focus on women with disabilities a significant novelty of the present research.

2. Method

This study employs a qualitative approach using transcendental phenomenology to deeply explore the lived experiences of women with disabilities

who have married under the cultural system of bride price or *belis* in East Nusa Tenggara (NTT) Province. This approach was selected for its ability to capture the subjective meanings of lived experiences, particularly those related to value structures, social practices, and the economic rights of women with disabilities within customary marriage contexts. The study integrates accounting and social psychology perspectives, offering an interdisciplinary lens to critically examine fairness, decision making processes, and rights protection in bride price practices. The accounting perspective is employed to analyze how the bride price is determined as an economic value, who holds rightful ownership over the assets transferred, and whether transparency and accountability are present in the process. Meanwhile, social psychology is utilized to examine the extent to which women with disabilities are involved in decision making regarding the bride price, as well as how social perceptions and power relations within extended families influence the fairness and agency of these women as subjects within the institution of marriage.

The primary informants in this study are two women with disabilities who have been married and have experienced the processes of bride price (*belis*) and *air susu ibu* (maternal compensation), each representing a cultural group from Belu and Malaka Regencies. In Belu, the tradition of *belis* (bride price) remains strongly upheld, whereas in Malaka, marriage practices are more commonly based on the giving of *air susu ibu* money without reference to the term *belis*. The informants were recommended by two disability advocacy organizations; Perkumpulan Penyandang Disabilitas Indonesia (PERSANI) and Gerakan Advokasi Transformasi Disabilitas untuk Inklusi (GARAMIN) and were selected using purposive sampling based on their

direct experience with customary marriage practices.

The research stages and data analysis procedures in this study are structured based on the framework of Burrell and Morgan [11] and the transcendental phenomenological approach of Moustakas ([12]. **Informant Identification.** The primary informants were selected based on their direct experience as women with disabilities who underwent traditional marriage and participated in the determination of bride price, either through the *belis* system (Belu) or the *air susu ibu* (mother's milk money) system (Malaka).

In-Depth Interviews. The interview was guided by a key question: What factors are considered in determining the amount of bride price for women with disabilities? These questions were followed by further exploration of whether the voices of women with disabilities were acknowledged during decision-making processes both within the private sphere of the family and in customary forums.

Transcription and Phenomenological Reduction. Interview data were transcribed verbatim, followed by reduction to identify significant statements (*horizons*), which were then clustered into key themes, including: (a) The basis for determining bride price; (b) Social perceptions of women with disabilities; (c) Women's participation in bride price negotiations.

Imaginative Variation. In this stage, the researcher explored possible variations in the meaning of the informants' experiences by examining structural contexts such as: (a) The basis of bride price and *air susu ibu* for women with disabilities; (b) Customary norms; (c) Disability stigma; (d) Power relations within extended families; (e) Dominant structures in bride price negotiation forums

Synthesis of Meaning and Essence. The synthesis results provide a deep understanding of the following: (a) The

basis for determining of bride price and *air susu ibu* for women with disabilities; (b) Cultural practice differences between Belu and Malaka; (c) Whether existing mechanisms reflect economic justice and genuine participation for women with disabilities; (d) How social accounting can propose a model for distributive justice and ownership of marital property.

The findings of this study are expected to serve as a foundation for establishing mechanisms that ensure the protection of the economic rights of women with disabilities within the institution of marriage, to prevent covert forms of exploitation or rights neglect. In addition, the results offer policy recommendations for local governments, customary institutions, and civil society organizations to develop marriage practices that are more inclusive, economically just, and respectful of the agency of women with disabilities within local socio-cultural structures.

3. Results and Discussion

The Basis of Bride Price Determination: An Accounting and Social Psychology Perspective. The discussion on the basis for determining the “*air susu ibu* (breast milk)” payment and bride price will be divided into two main parts: first, the determination for Informant F from Malaka, and second, Informant P from Belu. This division is based on the differing ethnic origins and unique subjective experiences of each informant. This approach aligns with the principles of transcendental phenomenology, which emphasize the importance of delving into individual subjectivity within their sociocultural contexts. By understanding the personal experiences and meanings inherent to each informant, this study aims to uncover the essence of customary practices that are contextual and cultural, thereby providing richer and deeper insights into how cultural values are

internalized and lived differently by women from diverse ethnic backgrounds.

The Basis for Determining the “Breast Milk” Payment for Informant F, a Woman with Disabilities from Malaka Regency. The customary marriage of the Malaka community, whether between couples with disabilities or without, embodies an element of respect toward the parents, manifested through the payment of a “breast milk” fee. The basis for determining the amount of this breast milk fee in the context of customary marriage is usually established after an agreement to form a marital bond, as a form of appreciation for the role of women. This amount reflects a profound symbolic value related to honoring the parents who have given birth to, nurtured, educated, and sustained their child until adulthood. The “breast milk” is not merely a biological element but also a symbol of sacrifice, affection, and responsibility inherent in the parents’ role in the child’s survival. The determination of the breast milk fee amount is not only material but places greater emphasis on symbolic aspects that reflect social recognition and legitimacy toward the woman and her parents, including those with disabilities, within the social and customary structure. Thus, the amount of the breast milk fee becomes an integral part of the social negotiation process that balances traditional values with inclusive needs in the community, as explained in the interview with informant F, a woman with disabilities from Malaka, below.

“In my case, the marriage customs did not allow for discussing bride price (belis). However, since I am a woman with a disability, my father was concerned that if we asked for too high an amount, people would back away, and even if they accepted, the burden would fall on my child. That was my parents’ perspective. Therefore, in

February, the discussion focused solely on showing respect to the parents without specifying any particular amount. Thus, there was no belis involved. The amount was not mentioned and it was left to the groom's initiative to decide what to bring. It was suggested that the form of the offering could be money or goods needed by the parents, such as a kebaya for my mother, a shirt and sarong for my father, and items for my brothers and sisters. Additionally, there were clothes, makeup, and gifts for me as the bride. No animals were stipulated as part of the offering. That was the extent of the customary discussion, including the setting of the wedding date."

The opening statement by informant F, "in my community, marriage does not allow discussions about bride price (*belis*)," affirms the customary practice unique to Malaka that does not formally recognize the concept of *belis* as found in other Timorese cultures. The Malaka community employs different terms and meanings, specifically using "breast milk" as a symbol of respect toward the bride's parents, especially the mother who has given birth to and raised the child. Therefore, the prohibition against mentioning *belis* is not because informant F is a woman with a disability, but rather aligns with the prevailing cultural value system. When informant F continues with the phrase, "but at that time we were women with disabilities," she introduces a new dimension involving social and psychological sensitivity to the stigma that still accompanies persons with disabilities in society. This phrase indicates that although the custom does not specify the form or value of the offering, the family remains mindful of external perceptions. The father's concern, "if it is too

expensive, people will back away," reflects social sensitivity to the possibility of rejection or negative discourse, rather than a customary obligation to demand a high value. Informant F's father appears to understand the social reality that the broader community is not yet fully inclusive of disabilities. His further concern, "even if they accept, the target will be my child," indicates intergenerational anxiety that discrimination against women with disabilities could have social repercussions for her descendants. These statements implicitly reveal efforts to protect and negotiate dignity while still respecting the customary system. Thus, this paragraph clearly illustrates that although Malaka's customs are structurally inclusive, families still face social realities that are not yet fully welcoming to women with disabilities. When F stated, "what was discussed was only appreciation for the parents, without mentioning a specific amount," she emphasized that in their customary practice, appreciation is symbolic and flexible rather than a transactional value. The Malaka custom avoids specifying a price or certain amount in marriage relations because marriage is viewed as a unification of families, not an exchange of economic value. This phrase also demonstrates that the customary approach emphasizes peaceful and voluntary social relations. "So, there is no *belis*," does not imply the removal of appreciation, but rather preserves the humane essence of the custom. Furthermore, when informant F said, "it is up to the man's initiative to decide how much to bring," it shows that the man is given the freedom to express his goodwill without pressure on the amount. This reinforces the understanding that the custom allows room for adjustment according to the situation of each family. In the context of disability, this flexibility becomes crucial as it provides a sense of

security for the woman without making her feel judged based on her limitations. The absence of a specified amount also prevents potential comparisons or social judgment. Informant F's family, in this regard, carefully preserves the dignity of custom while simultaneously protecting their daughter's self-esteem. They practice the custom not merely as a formality, but as a cultural process that is adaptive to contextual needs. Thus, this section illustrates that Malaka's customary practices can potentially support social justice, depending on how the family implements them.

When informant F explained the suggested forms of respect, such as a kebaya for the mother, a shirt and sarong for the father, and items for the siblings, she conveyed that appreciation in Malaka custom is more often manifested through tangible needs and symbols of affection. This serves as evidence that customary practices are not rigidly bound to symbols like livestock or high monetary amounts but rather open space for meaningful and functional offerings. These statements imply a cultural warmth, where respect does not have to be economically costly but must be sincere socially. In practice, giving items such as clothing and bridal accessories is a concrete way to strengthen familial bonds between the two parties. When informant F stated, "there was no requirement for livestock as part of the offering," she emphasized that there was no element of coercion or specific standards that had to be met, thereby reducing pressure on both the man and the woman. This fosters mutual respect based on capacity and sincerity. Indeed, respect toward the bride herself is manifested through clothing, makeup, and gifts, demonstrating that the woman's position is personally valued. This section illustrates that Malaka custom exhibits high flexibility and is capable of upholding dignity, including for women with

disabilities. The absence of symbolic pressures such as "livestock prices" or "monetary amounts" indicates that the value of the custom lies not in material goods but in the honor of social relationships. Indirectly, this also serves as evidence that women with disabilities can participate in customary ceremonies without discrimination. Thus, this part reflects tangible cultural justice in practice, not merely in discourse.

In line with the research findings above, Benu's study [13] affirms that within the Timor cultural system, including Malaka, marriage practices are not solely based on customary values but also take into account the socio-economic aspects of the family. In Malaka custom, appreciation toward the bride's parents, known as "breast milk," is not determined by market value or fixed economic estimation, but rather based on the man's capability and informal agreement. The absence of a fixed amount reflects a form of symbolic redistribution that considers the balance of social relations rather than financial burden. This differs from the *belis* practice in other customary regions, which often imposes significant economic pressure on the groom. Therefore, the Malaka customary model tends to be more economically sustainable, as it does not encumber the new family with large debts or loans to pay the *belis*. This approach also opens fairer access for women with disabilities, as they are not evaluated based on inherent economic value but are respected on the basis of social relations.

Research by Grobbelaar-du Plessis and Van Reenen [14] highlights that flexibility within local cultural systems can promote the strengthening of family economies, especially when cultural values are aligned with financial realities. In the case of Informant F, the appreciation in the form of necessary items such as kebaya, shirts, and gifts demonstrates that the offerings are primarily functional and

economical rather than symbols of high status. This indicates that customary practices can serve as a cost-effective, adaptive value redistribution system that does not marginalize vulnerable groups such as women with disabilities. Therefore, Malaka customs hold the potential to function as an inclusive and non-exploitative socio-economic system rooted in culture. The basis for determining the amount of the “breast milk” offering, as evidenced from the data, relies on the man’s capacity and the informal agreement between families rather than fixed economic valuations, reflecting both cultural flexibility and economic pragmatism.

In feminist economic literature, women are often positioned within value systems that assess them based on their economic or symbolic contributions to the family [15]. Women with disabilities are more frequently excluded because they are perceived as incapable of contributing economically or reproductively. However, the Malaka customary system, which does not demand *belis* or high economic compensation, opens broader spaces for equality. The case of Informant F exemplifies how a customary structure not oriented toward material value can liberate women with disabilities from the pressure of exchange value imposed upon them. Studies by Shakespeare [16] and Manehat, Irianto, & Purwanti [10] also show that in societies where *belis* is used as a symbol of a woman’s value, women’s worth is often tied to economic or material exchange. Conversely, if offerings such as “breast milk” are given voluntarily, then a woman’s value is no longer measured by goods or monetary amounts but by relational respect. This reduces economic burdens on both parties and creates a more equitable marriage system. From the household economic perspective, this is advantageous because the new family does not have to bear customary debt burdens.

Thus, from both economic and cultural perspectives, the Malaka customary system supports a form of resource redistribution that is friendly to vulnerable groups while preserving customary dignity. This means that economic and cultural justice can coexist if customary structures are practiced inclusively.

Next, in the interview regarding when the gifts were brought and the amount ultimately brought by the groom’s side in the marriage, here are the responses from Informant F.

“The gifts were brought one day before the wedding, as requested at the beginning. The groom’s family brought an amount of IDR 7,500,000 in 2009. The bride did not bring any return gift. The cost of the wedding celebration was shared between the groom’s and bride’s families; for example, if the total cost was IDR 2,000,000, each party would contribute IDR 1,000,000.”

Informant F stated that “the gifts were brought one day before the wedding as initially agreed upon,” indicating the existence of a prior mutual agreement between the families. This is significant because it demonstrates that the customary procession adheres to the structure and timing agreed upon within Malaka culture. The presentation of gifts shortly before the wedding holds symbolic meaning, signifying the groom’s seriousness and readiness to begin life together. When it is mentioned that “the groom’s family brought an amount of IDR 7,500,000 in 2009,” this shows that although *belis* was not explicitly mentioned, a form of appreciation was nonetheless given in economic terms. This amount reflects goodwill rather than an obligation imposed by custom. The fact that “the bride did not bring any return gift” indicates the absence of a reciprocal or barter system as found in other, more patriarchal customary

practices. It shows that the bride's side is not positioned as obligated to reciprocate within the symbolic relationship. Furthermore, the absence of a demand for reciprocity strengthens the bride's position as an unconditional recipient of appreciation. This narrative also reveals that appreciation is not about nominal equivalence but about balance in intention and relationship. Therefore, this section uncovers a cultural negotiation process that brings together custom, economic logic, and equitable social relations.

Informant F's statement that "the cost of the wedding celebration was shared between the groom's and bride's families" reflects a more equitable division of economic responsibility between the families. In more rigid customary systems, the entire cost of the celebration is often borne by the groom's side as evidence of economic capability. However, in this case, the communal cooperation approach stands out as part of Malaka's collective culture. The phrase "for example, if the total cost was IDR 2,000,000, each party would contribute IDR 1,000,000" indicates transparency and fair division. This not only reflects economic efficiency but also a shared commitment to building social relations and the household. The joint financing agreement also allows active involvement of the bride's family in the social process, rather than merely being recipients. Thus, the wedding celebration becomes a space for collaboration rather than symbolic competition. This model avoids excessive financial pressure on one party and reflects equality in social roles. This narrative also shows that sharing economic burdens within customary practices can be a collective strategy to overcome financial limitations, especially in regions with limited economic access. Therefore, the customary structure implemented reinforces the value of solidarity without diminishing cultural meaning. From an economic perspective,

marriage is understood as a strategic partnership between two individual male and female who collaborate to enhance efficiency and productivity, both within the household and in the labor market [1]. As stated in the background, this definition aligns closely with the Malaka customary practice described above, where the equitable sharing of wedding costs and mutual respect reflect the collaborative nature of the marital partnership. Rather than imposing unilateral economic burdens, the practice supports joint resource management and cooperative social relations, fostering a sustainable foundation for the new household.

The narrative of Informant F as a whole demonstrates that the basis for determining the amount of the "breast milk" payment and other related customary costs in Malaka allows for adaptation within social and economic structures, especially concerning vulnerable groups such as women with disabilities. In the context of 2009, the nominal amount of IDR 7,500,000 as a form of appreciation toward the bride's family is considered moderate and affordable, reflecting goodwill without coercion. The absence of reciprocation from the bride's side also indicates that social relations are not based on economic exchange or reciprocity. On the other hand, the sharing of wedding expenses between the two families shows that the value of communal cooperation remains alive in contemporary customary practices. This serves as evidence that custom is not a closed system but can be adjusted to the social and economic contexts of the community. The bride's family is not positioned as a "passive recipient," but rather as an active contributor in both cultural and economic processes. In the situation of a woman with disabilities, this active involvement strengthens her social bargaining position and prevents marginalization. Therefore, the marriage process is not merely a

customary ceremony but also a process of reconstructing dignity and economic justice. This narrative illustrates that social inclusion within custom can be achieved through models of cooperation and transparency. In conclusion, local cultures such as those in Malaka can serve as protectors of equality values if practiced with social sensitivity.

In cultural accountability theory, every form of giving in indigenous communities is understood as a form of social accountability between groups, rather than merely an economic transaction [17]. The IDR 7,500,000 brought by the groom's family in Informant F's case is regarded as a cultural asset transfer intended to show respect, not a purchase. The absence of reciprocation from the bride's side reflects asymmetric honor-based accounting—a form of symbolic accounting that does not require financial equivalence [18]. The fair division of wedding expenses illustrates shared responsibility and horizontal equity, affirming Malaka custom as a social reporting system based on collaboration rather than economic hierarchy. Research by Manehat, Irianto, & Purwanti [10] supports that in Timor society, "belis" is more a symbolic distribution than an economic evaluation, and the lack of reciprocation shows that women are regarded as dignified social subjects rather than objects of exchange. Within household accounting [19], the sharing of wedding costs marks a culturally meaningful system of joint decision-making and responsibility, rather than formal financial reporting. From the perspective of sustainability and cultural-based accounting, this approach reflects sustainable accounting that balances social and economic dimensions [20], with equitable distribution of risk and responsibility, avoiding exclusion of women with disabilities. Therefore, the basis for determining the amount of "breast

milk" money and other related costs is ultimately a negotiation that considers context and specific needs. The physical limitations of Informant F led her family to emphasize the importance of the groom's responsibility in the marriage, especially through a commitment to love and care for his wife. This flexibility in the amount is primarily aimed at conveying love and commitment from the groom to the bride with a disability, ensuring she is well cared for rather than subjected to violence or other forms of discrimination. Thus, inclusive customs such as those in Malaka are not merely symbolic but represent a culturally relevant, participatory, and equitable microeconomic solution.

The Basis for Determining the Bride Price Payment for Informant P, a Woman with Disabilities from Belu Regency. Besides Informant F, the researcher also interviewed Informant P, a woman with a disability from Belu Regency. Informant P was to marry a non-disabled man but experienced rejection from her family, which was further complicated by the bride price (belis). The following is her account:

"My partner and I approached my family to declare our readiness to marry, but we were rejected by my family. The reason given was that they did not approve of my chosen partner. As a result, my family set an excessively high bride price (belis) to obstruct my marriage. The emphasis was not on my disability, but rather because my family initially disapproved of my chosen partner, even though I loved him."

Informant P's statement reveals familial rejection of her chosen partner, which is not solely due to her disability but more so because of the family's disapproval of the man. In Belu culture, family decisions critically determine the course of a marriage, and this rejection

manifests through the imposition of a very high bride price (belis) as a form of cultural control over the woman's personal choice. The inflated belis functions as a covert social sanction and a tool for negotiating power between the individual and the extended family, reinforcing the family's dominance over the right to choose a partner and placing women with disabilities in a weakened bargaining position. This rejection indicates that personal love must be negotiated under the pressures of customary norms and a strong patriarchal structure.

The basis for determining the amount of belis in Informant P's case becomes ambiguous and obscured due to the family's disapproval of her prospective husband. This ambiguity indicates that the setting of belis is not solely grounded in symbolic respect or cultural appreciation, but also functions as an expression of familial power and control. Rather than reflecting a mutual or sincere act of honor, the inflated belis serves as a strategic tool wielded by the family to assert authority and influence over the marriage decision. Thus, the meaning of belis transcends ceremonial gratitude and embodies dynamics of social dominance within the customary framework. In practice, this shows that societal stigma regarding the physical limitations of women does not lead to a reduction in the belis amount. Contrary to common assumptions, physical disabilities do not result in lower belis demands. Therefore, the presence of disability does not automatically diminish the economic expectations placed on the groom's family.

From the perspective of cultural accounting, the belis practice serves as a symbolic recording of the woman's value within the social system. As explained by Mary Douglas [22] and Clifford Geertz [23], belis is not merely an economic transaction but a symbol of social structure, morality, and mechanisms of social

control. The setting of a high bride price acts as a "moral record" expressing the family's non-acceptance of the informant's chosen partner. This is not a deviation but an expression of customary norms that record and regulate behavior through symbols rather than formal law. Research by Manehat, Irianto, and Purwanti [10] supports that families still maintain full control over women in the practice of belis, while Budiman [21] highlights that women with disabilities tend to lose social bargaining power. Informant P's narrative reflects how culture and cultural accounting reinforce exclusionary structures in hierarchical societies through customary belis practices.

Furthermore, despite facing challenges, the prospective groom remained steadfast and agreed to the specified amount of belis, as explained by informant P below:

"Ultimately, although the amount was high, my fiancé still met the belis demand because he truly loves me. As a result, my partner and I are now preparing to marry with the burden of this substantial belis. I feel somewhat disappointed because my family made my marriage more difficult by setting such a high belis; they should be grateful that there is a man willing to marry me despite my condition."

Informant P depicts the resilience of her male partner in confronting the cultural challenge of a high bride price (belis) imposed as a form of family rejection. Despite the family's attempts to obstruct the marriage, love served as the driving force enabling the couple to meet these demands. However, the informant's emotions were mixed between happiness and disappointment, as her family treated her as a burden to be tested, despite the cultural expectation that women with

disabilities should receive full support. The imposition of a large bride price reveals that disability status is still perceived differently by family institutions within customary society, reinforcing the marginal position of women with disabilities in the patriarchal structure.

The determination of a high bride price (*belis*) value is not merely a form of respect but also reflects family power and the negotiation of a woman's value influenced by perceptions of physical disability. Although social stigma might suggest that a woman's physical limitations would lower the bride price, this does not occur; physical disability does not automatically result in a reduced bride price. From a cultural accounting perspective, as explained by Mary Douglas [22] and Clifford Geertz [23], *belis* functions as a symbolic record of the social and moral value attached to an individual. Women with disabilities often lose symbolic capital (Bourdieu), weakening their bargaining position. Studies by Budiman [21] and Manehat et al. [10] confirm that women with disabilities are often treated as objects of exchange, with their social value dictated by family and patriarchal norms. This practice illustrates cultural accounting as a form of "unjust reporting" within customary systems, making gender reflection and redefinition of *belis* essential for achieving social justice in customary communities. Consequently, the assigned bride price carries intentional meaning. Accounting plays a crucial role in measuring, managing, and ensuring economic justice across various social institutions, including marriage. Within the marriage market context, accounting can assist in analyzing the mechanisms for determining dowry values and property ownership, thereby enabling systematic and measurable transparency and economic justice for all parties, especially women with disabilities.

Findings from Informant P in Belu Regency reveal the opposite: the *belis* system is strategically used to reinforce social control over women with disabilities who are perceived as disobedient to family wishes. The high bride price is imposed as a symbolic form of rejection, turning cultural practice into an instrument of exclusion. However, even in this context, cultural accounting remains present as a value-reporting mechanism that captures the tension between personal love and social pressure. By juxtaposing these two different cases, the study introduces a novel distinction between two faces of customary law: one as a tool of recognition and acknowledgment, and the other as a tool of subjugation. This innovation not only enriches our understanding of the dynamics of *belis* but also broadens the scope of inclusive cultural accounting by placing the experiences of women with disabilities at the center of analysis, rather than as passive objects. This approach aligns with Godfrey & Chalmers's [18] view that cultural context should determine the form of value recognition in local accounting practices.

Policy Implications and Recommendations. This research makes a significant contribution to the development of applied accounting, particularly in the domains of social and cultural accounting. The determination of *mahar* or *belis* in customary systems involves not only numerical and economic values but also reflects symbolic meanings, power relations, and the social positioning of women especially those living with disabilities. The case of Informant F from Malaka illustrates how customary practices can provide space for inclusive and equitable negotiation, whereas the case of Informant P from Belu reveals how *belis* can be used as a mechanism of social control that suppresses women with disabilities. These two cases demonstrate that numerical values in customary

contexts are far from neutral; they are laden with social and psychological meanings. In this context, accounting can play a crucial role in recording, critiquing, and designing reporting systems that promote fairness and sustainability.

Meanwhile, from a social psychology perspective, this study shows how family pressure, social expectations, and disability stigma simultaneously shape the position of women within the institution of marriage. The determination of high *belis* in Informant P's case reflects not only resistance to discriminatory patriarchal values but also reveals emotional wounds and the asymmetrical bargaining position of women before their extended families. The exclusion of disabled women from full participation in marital decision-making processes, as observed in this case, highlights a lack of inclusive cultural practices. Moreover, the absence of mechanisms to consider the autonomy and lived realities of disabled individuals signals structural injustice embedded in traditional norms. Therefore, the findings of this study offer a strong foundation for formulating cultural and social policies that ensure inclusive marital rights for vulnerable groups.

Thus, there are Five Policy Implications and Recommendations for Inclusive Marriage Rights of Women with Disabilities. **Transparency in Bride Price Determination.** A transparent mechanism based on mutual agreement between families is essential in setting bride price (*belis*), rather than relying on social pressure, status symbols, or hidden forms of rejection. Cultural accounting can be applied to record both symbolic and substantial contributions, ensuring the process is fair and socially accountable. In the context of women with disabilities, transparency serves as a bridge to justice, preventing *belis* from being used as a tool of exclusion or an obstacle to their right to marry with dignity.

1. Equality-Based Cultural Regulation

Local governments, in collaboration with traditional leaders, should formulate new customary guidelines or community pacts that embed principles of inclusion and gender equality in marriage practices. This step is crucial to prevent the misuse of *belis* as a form of discrimination or power assertion. Social accounting instruments can be designed to monitor and evaluate the implementation of these principles within customary communities.

Strengthening Community Literacy on Cultural Accounting. There is a need for community-based education and outreach that reframes *belis* and dowry not merely as economic burdens but as expressions of love, relational commitment, and social responsibility. Cultural accounting plays an educational role here by fostering a more equitable narrative one that emphasizes reciprocity and the personal worth of women with disabilities within customary systems.

Psychosocial Support for Women with Disabilities in Marriage Processes. Social and psychological institutions must provide safe spaces and emotional support for women with disabilities to express their life choices, including in marriage. As seen in Informant P's case, family rejection through inflated bride price can cause psychological trauma and deepen power imbalances. Therefore, it must be firmly emphasized that women with disabilities have the full right to marry, and families should not become barriers instead, they should act as facilitators who help identify culturally appropriate solutions to support the marriage process with dignity and respect.

Integration of Gender Accountability in Traditional Institutions and Families. Customary institutions must begin integrating gender accountability principles into every stage of marriage rituals. This includes recognizing a woman's right to choose her

partner, rejecting excessive *belis* practices, and ensuring that women with disabilities are not symbolically excluded. Applied accounting in this context can be designed to record and periodically report on these dynamics as part of social justice evaluation mechanisms within families and communities.

4. Conclusion

This study finds that the basis for determining the amount of *air susu ibu* and *belis* for women with disabilities in customary systems is not solely grounded in economic value but is deeply influenced by symbolic meaning, power dynamics within extended families, and social perceptions of disability. In the case of Informant F in Malaka, the value of *air susu ibu* was subject to inclusive negotiation, taking into account the woman's condition, which reflects the possibility of fairness within customary practices. In contrast, the case of Informant P in Belu reveals that a high *belis* was imposed without involving the disabled woman in the decision-making process, exposing the structural inequality embedded in tradition. Such practices perpetuate social exclusion and weaken the bargaining position of women with disabilities within the institution of marriage.

From a social psychological perspective, this research highlights how family pressure, customary expectations, and disability stigma operate simultaneously to shape the position of disabled women, often without regard for their autonomy or individual rights. Therefore, the study concludes that current practices for determining *belis* for women with disabilities remain unjust and non-inclusive. These findings call for cultural and social policy reforms that recognize women with disabilities as full rights-bearing individuals. Such reforms include the development of inclusive customary

guidelines, family-level education on gender equality, and the active involvement of women with disabilities in marriage-related deliberations. Theoretically, this study contributes to the field of social and cultural accounting by showing that numerical values in customary systems carry deep social and psychological meanings, which must be critically recorded and analyzed to support fair and sustainable value reporting.

This research is limited by the absence of interviews with the parents of the informants, despite their significant role in determining *belis*, both as decision-makers and intermediaries during extended family negotiations. As a result, the parental perspective on *belis* valuation, their interpretation of their daughters' disabilities, and the internal family bargaining dynamics remain unexplored. Future research will address this limitation by expanding the participant pool to include parents, customary leaders, and other key stakeholders, in order to gain a more comprehensive understanding of the decision-making processes and the potential for reforming customary values to support inclusive marriage practices.

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