

Interpreting the Concept of Debt Based on Indonesian Patron-Client Perspective

Driana Leniwati¹, Aviani Widyastuti, Rafli Sholana, Sri Wahjuni Latifah,
Fahmi Dwi Mawardi

Accounting Departement, University of Muhammadiyah Malang,
Jl. Tlogomas No. 246 Malang, Indonesia

DOI: <https://doi.org/10.33005/jasf.v5i2.291>

Received: June 28, 2022. *Revised:* September 22, 2022. *Accepted:* November 21, 2022

Abstract

This study aims to interpret the concept of debt based on social phenomenon on Patron-Client's fishermen working-relationship in Pantai Sungai Bakau, Serayu, East Kalimantan. By using an interpretive paradigm, this study tries to interpret debt with a case study research design. The data was obtained by conducting in-depth interviews with community of fishermen and fish collector (the owner of shipyard) who were the key informants. The method uses snowballing system for additional informants. The results of the interviews were grouped and data reduction was carried out before being analyzed and drawing conclusions or verification. Triangulation was also carried out with different question techniques that were asked to confirm the validity of the data to the surrounding community as additional informants. By using the triangulation technique, the researcher believes that the data obtained is valid. The results of this study found that the concept of debt have been interpreted as an obligation, family and trust relationship, and a mutually beneficial relationship on the context of Patron-Client working-relationship. Empirically, on the broader meaning of debt, debt does not only as a form of obligation between the capital owner and the recipient of capital in the context of Patron-Client's working-relationship, but debt should also be able to make familial relationship with the element of trust between them.

Keywords: Debt, Obligation, Family and Trust, Working-relationship, Patron-Client relationship

How to cite (APA 7th style)

Leniwati, D., Widyastuti, A., Sholana, R., Latifah, S. W., Mawardi, F. D. (2022). Interpreting the Concept of Debt Based on Indonesian Patron-Client Perspective. *Journal of Accounting and Strategic Finance*, 5 (2), 215-232

¹ Driana Leniwati
E-mail: driana@umm.ac.id

INTRODUCTION

Theoretically, In the Big Indonesian Dictionary, Liability is transactions of money borrowed from other people and lent to other people. If interpreted more broadly, Liability according to FASB in SFAC no. 6 states that liability is a sacrifice of economic benefits in the future that can result in an entity's obligation to deliver assets or services to other entities in the future as a result of past transactions. In PSAK 2002:130, it is also interpreted that debt or liability is a current company debt arising from past events. The settlement results in cash outflows from a company's resources that contain economic benefits.

Debt is a transaction activity that is usually carried out at all levels of society in order to obtain additional capital. In accordance with the concept of liability in accounting theory, a liability is an obligation that arises as a result of past events, the settlement of which results in an outflow from the entity of resources embodying economic benefits. In economics, humans will always try to fulfill their needs to the maximum and always act rationally. Debt is one way to meet their needs by borrowing some money as capital for work. People will tend to choose debt because it is considered the fastest way to fulfill what they want. Although debt creates an obligation to pay and carries risks, debt is still the main choice in society.

The relationship between Patrons and Clients often occurs in the working relationship between owners and workers, capital owners and employees and so on. Working, the need for capital, and the bonding relationship between worker and the owners of capital are human dignity in life. Work could not be separated from the need for capital and bonds between worker and other workers, worker with business owner and business owner with the other business owners. From the diversity of jobs occupied by humans, they are engaged in all fields, ranging from trade, fisheries, plantations, agriculture, mining and others. There is an attachment scheme that present in a job. For example, in the trade sector, there will be a relationship between the seller and the buyer. Then in the fields of agriculture, animal husbandry and agriculture, a social relationship that is more closely related to the owners of capital and workers will be created. The working relation between owners and workers, leaders and staff and others are the relation between Patron and Klien. The owners or leaders as Patron, and the workers or staff as Client. Working relationship must be mutually beneficial so that the relationship will be permanent and lasting.

The profession as fishermen is a job that could not generate income every day. This is because fishermen are jobs that depend on natural climate conditions. Therefore, the income of fishermen could be said to be less or still not stable. Because of that, to restart fishing activities, fishermen need capital to be able to meet their needs at sea. Muhartono & Nurlaili (2019) in their research states that the pattern of cooperative relationships between fishermen and owners who

provide debt for capital has developed. The relationship between Patron and Client also occurs with fishermen and shipyard owners. Fishermen as client and shipyard owners as Patron. The fishermen (client) need capital to be able to go to sea and the shipyard owners (patron) give debt to facilitate the fishermen's needs. The positive side of this collaboration is to have a mutual sense of help in the fishery business, whether it is in terms of capital or in terms of selling the fish catch of fishermen. On the other hand, the negative side of this relationship is fishermen unable to freely determine the price so that the price of fish sold relatively lower than the market price. Putri, (2020) stated that if the pattern of working relationships between owners of the shipyard and fishermen occurs for several reasons such as fishermen do not have capital to go to sea. They do not have enough money so they borrow to the owners for their need in sea (Suleman et al., 2019); (Rusydi et al., 2021). As consequence, the owners have right to buy their fish catch as price stated between the other owners of shipyard The debt will be deducted from the amount of fish catch of the fishermen (Wulandari et al., 2020); (Sayful, 2020).

The phenomenon related to the concept of debt in this study are happened to fishermen in Sungai Bakau, central Kalimantan (Winarti, 2016). Fishermen obtain fishing capital from the collectors, and fishermen have an obligation to return the capital by selling their fish catch to the fish collectors/owners. This relates to the Patron-Client theory which explains that if the work pattern relationship occurs between people who have capital and those who receive capital, then there must be someone who acts as the giver of capital and who receives the capital (Rokhmah, 2015); (Juraida et al., 2021); (Kolstø, 2020); (Firzan & Erawan, 2020).

The focus of this study is to analyze the concept of debt in the working relationship that occurs in these fishermen. The difference between this study and previous research lies in the process of repaying the debt (Muhartono & Nurlaili, 2019) If the previous research only examined the process and benefits of the debt for fishermen for fishing purposes, this study will discuss what debt means for fishermen in Pantai Sungai Bakau and what social conditions affect the process of repaying the debt. While the difference between this study and Putri (2020) lies in the purpose of the research. If this research focuses more on the meaning of debt, the other research conducted focuses on the reasons for capital owners and fishermen in working relationships (Rizal et al., 2020).

The novelty of the study focuses on interpreting the concept of the debt related with local values in frame of Patron-Client Perspective. The local values close to social accounting. Social accounting is a branch of accounting that tries to measure the social benefits provided by an organization and the social costs incurred by an organization, with the aim of using that information to provide information that will improve the proper allocation of scarce resources for the benefit of the organization and society (Noorhayati & Amosh, 2018); (Bezerra, 2019); (Mook, 2020). Companies are required to be able to access the interests of the surrounding social environment by disclosing and reporting to parties deemed interested so as to produce an output in the form of a report that explains all aspects concerned and supports the life of a company. In

this case, the role of accounting can respond to its social environment as a manifestation of the responsibility, concern and sensitivity of business entities to their environment (Hatane et al., 2020).

Related with this study, Patron-Client theory is used to describe a reciprocal relationship, whether it is a vertical or horizontal relationship. However, specifically for Patron-Client, this is a social interaction rooted in vertical relationships which there will be a higher role than other roles (Drury O'Neill et al., 2019); (Carney, 1989). Patron-Client relationship is a sociological term that describes a special case between two people that presents an instrumental friendship side, which someone with a higher social position (Patron) uses all the capital to provide benefits or protection or both to a lower person (client) who cooperates with himself which will one day repay the benefits and protection by providing general support and assistance including personal services to the Patron.

In order for this relationship to work well, there must be elements that support it. The first element is that something must be given by one party to the other. This gift can take various forms, whether it is in goods, services, or it could be in various other forms. Then the second element that must exist is the obligation to make reciprocal relationships in the form of replies to those who have given at the beginning. If these two elements have occurred then the Patron-Client relationship will occur and run well. The relationships generally relate to the following three things, a) The relationship between actors who control the resource is not the same, b) A special relationship which is a personal and intimate relationship, c) The relationship based on the principle of mutual benefit.

The object of the research is Sungai Bakau, East Kalimantan. The beach is one of the beaches in Seruyan Regency. The beach, which is located 15 km from Kuala Pembuang, which is the capital of Seruyan Regency, can be reached by two-wheeled or four-wheeled vehicles in about 20 minutes. The beach which has a unique meeting between the river estuary and the shoreline results in the formation of two types of water contained in one coastal area, namely freshwater and saltwater rivers. In this beach area there is a fishing village located at the mouth of the river which goes directly to the shoreline. This fishing village sells a wide variety of marine catches, especially salted fish and processed sea prawns which are made into local shrimp paste. Based on the observation, the working relationship between the fishermen and owners of the shipyard who lending money for the capital for fishing is unique and different with the existing concept of debt in accounting. There are the local values in this village that “colloring” the existing concept of debt nowadays.

On the basis of the uniqueness of the local values of the people in Pantai Sungai Bakau, East Kalimantan in interpreting the debt, the researcher is interested in conducting research to analyze the meaning of debt in fishermen working-relationship in this village. This study is

hoped to give contribution to existing accounting theory increasing a pattern of debt concepts in a broader context. Debt is not an obligation but debt is interpreted considering the local values in one region. Besides, this study could give practical contribution to the company or business to give suggestion to make a policy related with the concept of debt implemented in corporate or business. Even further, this concept could be practiced in the life of a businessman or company as a form of corporate responsibility towards its employees (people).

RESEARCH METHOD

This study uses an interpretive paradigm of case study research design with a qualitative approach. This paradigm tries to naturally interpret the phenomenon that occur in Pantai Sungai Bakau Village, Seruyan Regency, East Kalimantan Province which is used as the object of research. The sources of data used in this study are primary data in the form of interviews with owners of shipyard (fish collectors) and fishermen. Secondary data in the form of documentation of accounting records carried out by fish collectors to record debts from fishermen. The unit of analysis in this study is the fishermen in Pantai Sungai Bakau who work and borrow capital from the collectors in the area. There were 10 informants in this study, consisting of 2 people who worked as collectors/shipyard owners and 8 others who worked as fishermen. Data were obtained from in-depth interviews with key informants selected based on purposive sampling, namely fishermen and shipyard owners who have a working relationship in the area. With the snowballing system, it is hoped that the data could meet validity with data from additional informants in addition to data from key informants. The selected informants are as follows (the name is not the real name):

Table 1. Key Informants

No	Name	Age (years)	Working as
1	Asma	52	shipyard owner
2	Cahaya	43	shipyard owners
3	Yamin	58	Fishermen
4	Eson	41	Fishermen
5	Sidiq	27	Fishermen
6	Usup	50	Fishermen
7	Arul	53	Fishermen
8	Dani	26	Fishermen
9	Ancah	55	Fishermen
10	Udin	47	Fishermen

Source: Data collected from the interviews

The selection of the informants above is a recommendation from each collector to his subordinates and it can be ascertained that the informants interviewed are society who know and who are directly involved with the research problem. The data collection technique used in this study is observation which in this research it is carried out using the participant observation method, namely the researcher is directly involved in the community because the researcher is native who grew up in a fishing family in the area (Mackellar, 2013). The researcher as participant observation observes the lives of fishermen where they work to take fish in the sea with money or other non-financial needs that they borrow from shipyard owners. Borrowing money paid for with fish from the sea is a hereditary tradition and has been going on since their ancestors. high trust in fishermen, commitment and forms of debt payment that are not only paid with money but with fish catch, and can also be paid not with money but services or labor are interesting things to be investigated further, especially related to the concept of debt in in a company that still assumes debt is paid in money.

In-depth interviews with key informants are considered able to provide information with the snowballing system so that the data is strengthened by additional informants in the area (Prasetyo, 2021). The main target of informants who will be interviewed are owners of shipyard and fishermen. Information is obtained by providing several questions that are posed to informants with question guidelines such as related to the working-relationship between fishermen and shipyard owners, mechanisms for giving and repaying debt, and the risks of the working-relationship and other questions related to the local values of the community in the area that can be used as data to strengthen the Patron-Client relationship in the community.

The technical steps of data analysis consist of several stages, namely, first, Grouping and data reduction is summarizing, choosing the main things and focusing on the important things, determining themes and patterns and removing things that are not needed. This is done because the data obtained from the field may be too much so that a reduction is needed to make it easier. The second is analyze the data that has been provided by fishermen by relating it to the Patron-Client theory. This can facilitate and assist researchers in compiling data and finding patterns and relationships in the data and making it easier to draw conclusions.

The third is triangulation of data to test the validity of the data. Triangulation can be interpreted as checking data from various sources in various ways and at various times such as a) Triangulation of Sources to test the credibility of the data by checking the data that has been obtained through several sources. In this study, researchers compared the answers between collectors and fishermen by asking the same question to different sources. By giving the same question to different objects, a tested or valid answer will be found, b) Triangulation of Method, is done by asking the same question with a different question form method that has the same meaning so that it could give the researcher confidence to the consistency of the answer whether it is valid or not, c) Triangulation of Time, is done by asking the same question in a time lag determined by the researcher to see the consistency of the data, and d) The snowballing system

was carried out to strengthen the data obtained from key informants by asking surrounding additional informants.

The fourth is drawing conclusions on the meaning of debt according to fishermen that occurs in local community values based on the Patron-Client theory. Conclusion is the stage which the researcher considers the explanation of the patterns and relationships studied or makes contrasts and comparisons in order to answer the formulation of the problem in the study.

RESULTS AND DISCUSSION

Result

Empirically, it is found that debt is interpreted become 3 (three) meanings, namely a) Debt is interpreted as an obligation, b) Debt is interpreted as family and trust relationship, and c) Debt is interpreted as a mutually beneficial relationship. The coding of empirical data uses the deep interview to informants as follow:

Debt is interpreted as an obligation

Every fish collector (shipyard) in Sungai Bakau Beach has almost the same system of providing debt to fishermen who will go to the sea. In general, fishermen will borrow money from fish collectors (owner of the shipyard) for sailing purposes and gasoline to refuel ships. Empirically it is found that there is a unique treatment in the concept of debt between the Patron (owner of the shipyard) and the Client (fisherman). Similar to the concept of debt in general, debt must be returned. There is an obligation to repay the debt. Gasoline and borrowed money must be returned shortly after the fisherman returns from fishing. The catch obtained (fish) will be weighed and calculated based on the price agreed upon by the fish collectors in the Pantai Sungai Bakau so that it will be known how much money each fisherman gets. Empirically, fishermen are considered profitable if the nominal amount of fish they catch exceeds the debt they borrow from the collectors. Vice versa. If the amount of catch (fishes) exceeds the borrowed money and gasoline, it is said that the fisherman gets a profit. The fisherman's debt is deducted directly from the money and the remainder is considered as profit which becomes the fisherman's income at that time. On the other hand, if the catch (fishes) does not exceed the nominal debt they borrow/less then the debt will be accumulated with the next catch of fish.

In this situation, usually the collectors provide convenience to the fishermen by only paying the fuel debt, while the money owed by the fishermen will be accumulated in the next fish catch. so there is an accumulation of debt. The concept of Patron-Client also provides benefits for fishermen to still be able to bring money (income) from fishing. This is a family concept that is implemented in this Client Patron debt concept.

So there is a different treatment for the gasoline lent by the shipyard which is used to fuel ships, wherein the gasoline for fishing will be directly deducted at the beginning after the fishermen receive their fishing income. The consideration is that gasoline is a liquid asset and

the circulation of money to buy it will be needed at any time and cannot be postponed. Cahaya (43 years) as below,

“After the fishermen came home from fishing. I didn't collect their debt directly, except for the fuel debt for the ship. I immediately cut the money in advance because the money was spinning continuously for our needs to buy more oil, so we only cut the gasoline debt at the beginning. As for the cash loan, we calculated the catch of fish. For example, if we calculate how much the fish is valued at. If it exceeds the amount owed, it is immediately deducted. But if the nominal fish catch is less than the money owed, then we will not collect the debt at that time. We provide fishermen with the convenience of repaying debts where they can pay when the fishermen go out to sea again the next day. The accumulated debt is still being recorded. Likewise, with the profit or loss”

The collector (shipyard) only records the amount of fisherman's debt that has not been paid if they cannot make a profit. So, If the catch (fish) is more than the borrowed money , the fisherman will get a profit, but on the other hand, if the catch (fish) does not reach the amount of money borrowed, the fisherman will owe it to the shipyard and try to pay it off at the next fishing process as a statement from informant, Mr. Eson (41 years old),

“We often get a lot of results so we profit and very rarely do we lose. There is only money / profit that is taken home as our income. But if we lose, we will owe it first to our boss and later if we go to sea the next day then we will owe our previous and current debt. Hopefully we catch too much fish so that it can be used to pay our debt to the boss.”

According to the informant, Mr. Eson, fishermen, they mostly and more often get the results of profit than loss. There is always income/money that is brought home after fishing is complete. And if there is a debt, it will be paid from the results of the next sea as stated by Mr. Udin (47 years old) in his interview,

“We don't just owe the boss to go to sea but we owe as much as we need to go to sea. We always count so we don't borrow too much when we go to sea. we calculated depending on how far and how long to sail. Usually the ship's fuel needs are the first to be calculated. As for the amount, we usually owe one hundred thousand to two hundred thousand rupiahs for each trip to the sea.”

So that the amount of debt is calculated by fishermen sufficiently and not excessively so that it will minimize the losses experienced by fishermen. So fishermen will not borrow too high and

there is a calculation that they estimate based on their experience at sea for the informant, Pak Yamin (58 years), fisherman as follows,

"This is fortunately if we work with the boss, we don't need to think about capital to go to sea because we can borrow it from the boss. Luckily again, we can get profit per day if we catch a lot of fish. Usually I only borrow one hundred thousand to two hundred thousand rupiah to buy ship fuel. but if I catch a lot of fish then I can owe up to five hundred thousand rupiahs per day and the debt is directly deducted from the fish caught. So I still get a profit of around three hundred thousand to four hundred thousand rupiahs. the fish are few so we only bring home around one hundred thousand to two hundred thousand rupiah as our profit per day"

With the fishing system per day, fishermen can immediately bring their catch to be sold to fish collectors (shipyards). After the fish catches are sorted and grouped, then they are weighed and valued in rupiahs. The selling price is based on the existing market price that has been agreed upon by the collectors. each collector has a commitment to provide the same market price so that a good working relationship is established between collectors and fishermen.

Debt is interpreted as family and trust relationship

Empirically, the concept of debt applied between Patrons (fish collectors / shipyard) and fishermen (clients) is not considered a burden by fishermen. They consider debt as a family relationship between the shipyard and fishermen. Fishermen prefer to borrow money for their working capital from fishing to fish collectors/shipyards rather than lenders outside of a working relationship, as stated by the informant, Pak Usup (50 years old), fisherman as follows,

"For fishing needs, we borrow from our boss. So the boss provides everything from boats, fuel, bait, and fishing equipment because we can't afford it if we buy everything ourselves. It's very expensive. So borrowing is the most convenient way for us. We can work equally profitable. I am fortuna to be given a loan to go to sea and the boss is also profitable because I only sell our fish catch to the boss according to the commitment. I do not sell to other collectors because I am already bound by a working relationship with the boss. Boss give me a loan and we also have to commit to selling our fish catch only to the boss"

From the statement above, it can be analyzed that there is comfort when they are in debt with a patron because there is a symbiotic relationship of mutualism in which fishermen feel benefited because they can work at sea without initial capital and even they are given a boat loan, gasoline and even money for fishing purposes and will be paid with the catch. they. So they assume that this debt is not a burden because the payment is also family-friendly which does not harm them at all and even benefits both parties. The shipyard gets fish from fishermen which will soon be sold to the city and fishermen can earn income by working for collectors that can be said without

capital. The calculation of debt will be calculated when they get a profit. Most fishermen who are members of fishing groups do expect debts given by the shipyard/patron because the shipyard is considered to have a better economic capacity than them. Fishermen admit that they are unable to fulfill their need to go to sea because of uncertain income from fishing.

In addition, debt is also interpreted as a relationship of trust between the shipyard and fishermen in a working relationship. The trust in question is a sense of trust that the debt can be returned and the fishing equipment will not be taken away, removed or damaged. This is important considering that fishermen can cheat for their personal interests in fulfilling or satisfying their needs. However, this can be guaranteed by the informant, Dani (26 years old), as the son of Mrs. Asmah (52 years old) who also works as a fisherman as in his interview,

“We just believe, there is no fear that our boat will be taken away or the money we borrowed will not be returned. Because the fishermen we work with are all family. So we just believe. We have cousins, nephews, uncles who work with us. For example, if they want to cheat, we just need to go to their house. My house is close to theirs and I know all the members of his family. So it's impossible if they don't want to pay their debts or cheat.”

On the basis of trust, because of the kinship ties, Ibu Asmah, a fish collector, dares to give loans to fishermen. This trust is important because it is related to honesty in the working relationship between collectors and fishermen. This sense of trust is also felt by the fishermen. Fishermen believe that they will be helped and will not be pressured by collectors to pay off their debts quickly. They also realize that they have an obligation to be able to pay off their debts to collectors. This is also supported by the interview with the informant, Mr. Sidiq (27 years), the fisherman as follows,

“We repay the debt in installments little by little. Fortunately, the boss did not give a time limit to pay our debts. We worked hard to pay off our debt because we felt that the boss had really helped us a lot. We trust each other”

From the statement above, it can be analyzed that the relationship of kinship and trust that is formed in the working relationship of fishermen and collectors is based on a sense of awareness. Fishermen feel that they have been helped a lot by the collectors because of the ease in getting into debt. While the collectors believe and believe the fishermen will pay their debts. Collectors are just waiting for awareness from fishermen to return the debt automatically after getting the fish caught. On the basis of this belief, fishermen have the desire to work harder in order to pay their debts as quickly as possible as a thank you for the convenience provided by the collectors.

Debt is interpreted as a mutually beneficial relationship

Fishing is a job that can be said to be risky. Fishing can bring a very large income if the fishing season has come in a certain month. However, going to sea can also bring big losses because there are certain months that are not the season for fishing. Most of the fishermen on the Sungai

Bakau Beach still use the sea work system per day. Usually, they will go to sea in the morning around 06.00 am and will return at 12.00 after the fish catch is enough. They never go to sea for days or spend the night at sea because the boat used is small and does not allow it to be used for days and nights.

One of the principles of their working relationship is mutual benefit. This happens to fishermen who work for fish collectors. All fishermen's needs are met by collectors by means of loans. Even if there is an incident such as damage to the boat or fishing gear, the repair costs will be borne by the owner, the fish collector. but sometimes fishermen with their own awareness make repairs to the damage, so that collectors no longer need to spend money to pay for damage repair services because the fishermen will directly do it voluntarily, as said Mr. Ancah (55 years) fisherman in his interview,

“If there is damage to the boat or fishing equipment, we don't need to think about the money to repair it. Boss gave us money to repair. but sometimes I personally do not count. I consciously repair the boat voluntarily. Because if the boat is damaged then I can't go to sea and I also lose because I can't work”

So all risks during the fishing process can be shared between fishermen and collectors. Not only one side is burdened, but all of them work together for the common good. Due to limited money, a fisherman will mostly choose to borrow money to be able to go to sea, as in an interview with Pak Arul (53 years old) as follows,

“Where do we have the money to go fishing if we don't borrow it from the boss? Too much money is needed if you want to be a fisherman, so it's better to just borrow it for capital to go to sea. As long as we are diligent in our work, there must be some profit for us. The catch of fish can be used to pay our debts to the boss”

Being a fisherman is not an easy and cheap job. A fisherman must at least have a boat and fishing equipment to be able to carry out activities as a fisherman. It takes a lot of time to raise money to prepare it all. Not to mention other operational needs such as the need for fuel oil, bait when fishing and consumption while going to sea.

As mentioned above, the working relationship between fishermen and the shipyard is mutually beneficial where fishermen are given loans by the shipyard such as ships, ship fuel, even money while sailing and the fishermen must repay the debt with their fish catches. If it is profitable, the fisherman can take the rest home as income, but if not, the fisherman is given the opportunity to pay it off on the next work.

Not only that, fishermen do not only rely on their fish catch to pay their debts, but fishermen can also pay their debts by providing additional work services such as drying fish, sorting fish and preserving fish. Wages from odd jobs can be deducted from their debt to the shipyard. This is done as the responsibility of the working relationship between employees and business owner if they still do not get profit from fishing because of certain seasons where there are not many fish in the sea.

Meanwhile, from the shipyard side, it also clearly benefits. They will get fish from fishermen which can later be sold in the city at a higher price than what is bought at the fishermen. Fishermen who work at the shipyard have an obligation to deposit their fish to the shipyard as a form of symbiotic mutualism because they have been lent money, ships, and ship fuel. There is a mutually beneficial relationship for both parties. There is no risk in this case because for example the fisherman has an accident, for example at sea so that he cannot return, the family will bear all the debts by working in the fish collector. Everything is done with a system of trust between the two parties and the belief in each other. The recording is not done in detail like a company and there is no written agreement. Everything works with trust. Trust, kinship, mutual benefit in the Patron-Client pattern is what makes the system and concept of debt different from the concept of debt in general.

Discussion

The Concept of Debt, Patron-Client Theory and Implementation

In Patron-Client theory, the working relationship between the Patron and the client are first, the relationship between actors who control the resource is not the same. It means Patron (in this case, Patron is Shipyard) who have capital control the resources given to Client (in this case, Client is fishermen). The shipyard who consider the capital given to fishermen as receivable and fishermen consider it as debt. The unequal control of resources can be seen in the ownership of capital between shipyards and fishermen in Sungai Bakau Village. The difference in ownership of these resources creates a vertical relationship between shipyards and fishermen. shipyard as people who have more resources than fishermen will lend their resources in the form of capital/money for the needs of fishermen to go to sea. These resources can be in the form of boats for those who do not have boats, fuel oil, nets, bait, and other necessities that are useful for fishing purposes and are considered as receivables that must be returned by fishermen.

There is an agreement that binds both of them, this agreement is simple agreement which the two parties do not make a written agreement as the corporate agreement as usual but both parties need to state if they are ready and agree in establishing a working relationship. According to Agustino (2008), the success of a policy implementation can be measured from the process and the achievement of the end result, namely whether or not the goals could be achieved.

The results of this study in general have been able to answer the research objectives. The purpose of this study was to describe the meaning of debt in local values of fishermen in Sungai Bakau, based on the theory of Patron-Client. The meaning of debt on the local community values are first, the debt as an obligation. In this case, it reflects an investor who is investing in a company. Investors act as shipyard and companies as fishermen. Fishermen will utilize and use the capital to seek profit and as much as possible will try to return the capital money from the shipyard.

Uniquely, the shipyard does not give due dates in payment of receivables and will not ask these receivables from fishermen directly. They are just waiting for the fishermen to pay. This is

the unique treatment of this concept of debt. Empirically, it was found that the shipyard believes and does not determine the due date when fishermen have to pay the debt because there are family relationship between them. Besides, the other reason is that the shipyard realize that the fishermen's income is not much. The income depends on natural conditions of the sea. The shipyard recognizes and understands the state and economic conditions of the fishermen so that they do not ask their debt directly.

The shipyard believes that if fishermen have profit, they will pay it automatically. Fishermen have a responsibility to repay the debt by paying it with their fishes. The fish catch will be taken to the shipyard to be weighed and sold and then calculated for profit. If the catch exceeds the debt, the fisherman will get a profit and the debt can be repaid, but if the catch does not exceed their debt it will be recorded as accumulated debt and will repay the debt in the next catch. If there is still minus, they will try to pay it off in installments at the next catch.

Empirically, this meaning is in accordance with the Patron-Client theory, namely the relationship between actors who control resources is not the same. There are differences in economic status between the owner of capital (shipyard) and the recipient of capital (fishermen). So that the owner (shipyard) provides capital/money received by fishermen and is considered an obligation to be returned. Fishermen consider it an obligation. It is evidenced by the fishermen's confession that they are still required to repay the debts by selling the fish catch only to the shipyard, and working sincerely for the shipyard. The shipyard do not apply specific accounting, they only write down the amount of the fishermen's debt in the usual way, then it will be reduced as usual if they make payments. So that there is no special treatment in the field of accounting and there is only a simple accounting record by entering the amount owed and it will be reduced if there is a payment.

The second is, A special relationship which is a personal and intimate relationship. The shipyard and fishermen have personal closeness and special intimacy, namely having family ties. Sungai Bakau Village, which is not too large in size, causes all residents who inhabit the area to have close family ties. Except for those newcomers who came from outside the Sungai Bakau Village area. Due to this family relationship and having a very close bond of intimacy, it makes the shipyard feel uncomfortable if they have to give dues and collections to fishermen who work for them. They keep family relations from the debt problems. Then they also live in the same village and live as neighbors where the distance between houses is not far apart so that there is a very high intimacy between community.

The emphaty of the economic condition of the fishermen is also a consideration. They do not want to burden them with collecting debts and they choose to wait for the fishermen's awareness to pay off the debt. They believe that the fishermen will pay the debt because they have family ties. This is in accordance with the second patron-client theory, namely a special relationship which is a personal and intimate relationship. This can be seen clearly from all the people involved are one relationship, namely kinship and they live close together. Of course, in working and giving full trust to someone or anyone it is not arbitrary, of course there are things behind it.

Tabel 2. The Meaning and Implementation The Concept of Debt Based on Patron-Client Perspective

No	Relation between Patron-Client in the theory	Meaning of debt found empirically	Implementation the concept of debt based on Patron-Client Perspective
1	The relationship between actors who control the resource is not the same	Debt is interpreted as an obligation	The theory says if the relationship occurs between actors who control the resource is not the same. That means there are those who act as owners of capital and who receive capital. Empirically, it was found that fishermen receive capital and consider it an obligation that must be returned.
2	A personal and intimate working relationship	Debt is interpreted as family and trust relationship	The theory says that the relationship that occurs is a personal and intimate relationship. Empirically, it is found that the relationship between fishermen and the shipyard is not only limited as a boss-employee relationship but also personal and familial closeness. No coercion in debt collection and no determination of the due date in the concept of debt because of the familial relationship.
3	The relationship based on the principle of mutual benefit	Debt is interpreted as a mutually beneficial relationship	The theory says that the relationship is based on the principle of mutual benefit. Empirically, it is found that there is a mutually beneficial working relationship between fishermen and shipyards. Fishermen can work sincerely to be able to pay off their debts.

Source: Data process

In this case, the reason behind this trust is the creation of mutual trust between the shipyard and fishermen because they have a close family relationship. Everyone who works in Sungai Bakau

Village all have family ties. This is what causes everything to be based on trust in establishing a working relationship. Personal relationships and intimacy that creates a sense of trust between the shipyard and fishermen is in accordance with the Patron-Client theory.

The third is the relationship based on the principle of mutual benefit. Mutually beneficial relationships occur in the daily lives of fishermen and shipyard. The shipyard provide capital and will get the catch (fishes) from the fishermen and sell it to big middlemen in big cities such as Sampit, Palangka Raya, and Banjarmasin. From the catch of these fishermen, they will definitely get a profit from selling them to big middlemen in big cities.

For fishermen, they get capital to go to sea and work so that they can meet their daily needs from these fishing activities. At least with this capital they can work and earn income from fishing activities. Mutually beneficial work occur not limited in their working but also in their daily life for example, the shipyard could ask the fisherman or his wife to help in their daily activities in exchange for deducted their debt. Fishermen work voluntarily by getting a deducted debt proceeds. Fishermen can work voluntarily without being paid.

In accordance with the third Patron-Client working relationship, namely a relationship based on the principle of mutual benefit, so this can be seen from the fishermen who can repay their debts only by working sincerely for the shipyard and the shipyard do not have to bother paying fee but just deducted the debt from the fishermen. This could be happened because they think this is mutually beneficial and not detrimental. Table 2 describe the pattern of Patron-Client theory in the implementation of the concept of debt.

CONCLUSIONS

This study shows that the concept of debt in accounting has penetrated into a broader context which debt is not only defined as an obligation but debt is interpreted more broadly according to the social phenomenology that surrounds it. Working relationships framed in the Patron-Client pattern of fishermen from Sungai Bakau in Seruyan, Central Kalimantan interpret debt as a relationship of kinship and trust, and debt is also interpreted as a mutually beneficial relationship for both parties. These meanings are formed because of the social ties between fishermen (clients) and fish collectors (patrons) in a working relationship.

First, debt is interpreted as an obligation which the fishermen (Client) have responsibility to pay the debt to fish collector (Patron). The fishermen pay the debt from the amount of catch (fishes) calculated by the price selling as the collector stated together. The second is, debt is interpreted as a relationship of family which there is still family tolerance from fish collectors (Patron) who lend money to fishermen (Client) in paying the debts. The fisherment could pay their debt if they have profit calculated from the amount of the fishes catch deducted with debt. But if they loss, they could pay the debt when they work sea in the next days. There is no pressure from the fish collector (Patron) to fishermen (Client) pay the debt immediately if they have loss. All was arranged as flexible as possible in family working-relationship. Then debt is interpreted as a relationship of trust in Patron-Client working relationship. There is a belief that

fishermen will repay their debts if they already have a profit from their fishes catch. The guarantee is fishermen (Client) in the village have family ties that makes each party work with full responsibility and high awareness of their respective rights and obligations.

The third is debt is interpreted as a mutually beneficial relationship. Collectors provide debt for the needs of fishermen to work and likewise the fishermen will commit to provide their fishes catch to the collectors which they work. The ease of paying debts that considers family and trust factors also makes fishermen feel comfortable at work. This family, trust, and belief relationship even makes them work harder to be able to pay off their debts because they feel the collector (Patron) have been helped to earn income by giving them a loan of money and needs at work.

The study gives theoretical and practical contributions. The study could give a broader meaning of debt than existing accounting theory nowadays. The various meaning of debt in the social phenomenon founded in this study could open the mindset practical or business actors in making a policy related with the concept of debt in implementation of their working. Besides, the limitation of this study is only analyzes social phenomenon that exist in Sungai Bakau Beach, Seruyan, Central Kalimantan with a binding culture in it. For further research, research can be carried out in other areas in the context of different social phenomena. Suggestion for further research, it could focus more on researching the meaning of debt based on the perspective of the collectors (Patron) because this research focuses on the meaning of debt from the perspective of fishermen (clients) so further research is also needed from the perspective of collectors.

List of Abbreviations

FASB: Financial Accounting Standard Board; PSAK: Pernyataan Standar Akuntansi Keuangan

Authors' Contribution

DL, AW, RS analyzed and interpreted the data. SWL, FDM give sharpen data analysis and finishing the final manuscript.

Authors' Information

Driana Leniwati is an accounting lecturer in University of Muhammadiyah Malang. Her research interests are in qualitative research, accounting based on local wisdom, accounting in interdisciplinary perspective, sustainability accounting, sharia accounting, and social accounting.

Aviani Widyastuti (avianiw@umm.ac.id) is an accounting lecturer in University of Muhammadiyah Malang. Her research interests are governmental accounting, public sector accounting, qualitative research, and financial accounting, and tax accounting.

Raffi Sholana is an accounting student in University of Muhammadiyah Malang. His research interests are in social accounting and qualitative approach

Sri Wahjuni Latifah (sriwahjuni@umm.ac.id) is an accounting lecturer in University of Muhammadiyah Malang. Her research interests are financial accounting, Corporate Social Responsibility (CSR) areas, sustainability accounting, quantitative research.

Fahmi Dwi Mawardi (fahmidwi@umm.ac.id) is an accounting lecturer in University of Muhammadiyah Malang. His research interests are in financial accounting, Corporate Social Responsibility areas, sustainability accounting, Quantitative and qualitative approach.

Funding

This research received no external funding

Conflicts of Interest

The author declare no competing interests.

Availability of Data and Materials

The data and materials needs could be contact to driana@umm.ac.id

REFERENCES

- Bezerra, J. M. (2019). Investigating Effectiveness of Collaborative Learning Activities in A Computing Course. In *Edulearn Proceedings*. IATED. <https://doi.org/10.21125/edulearn.2019.2104>
- Carney, C. P. (1989). International patron-client relationships: A conceptual framework. *Studies In Comparative International Development*, 24(2), 42–55. <https://doi.org/10.1007/bf02687171>
- Drury O’Neill, E., Crona, B., Ferrer, A. J. G., & Pomeroy, R. (2019). From typhoons to traders: the role of patron-client relations in mediating fishery responses to natural disasters. *Environmental Research Letters*, 14(4), 45015. <https://doi.org/10.1088/1748-9326/ab0b57>
- Firzan, M., & Erawan, E. (2020). Patron-Client Relationship in Fisherman Community in Tanjung Limau Village, Kelurahan Gunung Elai Kecamatan Bontang Utara, Bontang City. *Progress In Social Development*, 1(2), 16–22. <https://doi.org/10.30872/psd.v1i2.20>
- Hatane, S. E., Setiono, F. J., Setiawan, F. F., Samuel, H., & Mangoting, Y. (2020). Learning environment, students’ attitude and intention to enhance current knowledge in the context of choosing accounting career. *Journal of Applied Research in Higher Education*, 13(1), 79–97. <https://doi.org/10.1108/jarhe-06-2019-0156>
- Islam, U., Maulana, N., & Ibrahim, M. (2020). *Penentuan Harga Ikan Bersasis Utang-Piutang Dalam Pandangan Tokoh Nahdlatul Ulama Kecamatan Watulimo Kabupaten Trenggalek* 4(3).
- Juraida, I., Yana, R. H., Triyanto, T., & Nurlian, N. (2021). Hubungan Patron-Klien Dalam Sistem Mawah Keubeu di Aceh Barat. *Community : Pengawas Dinamika Sosial*, 6(2), 222. <https://doi.org/10.35308/jcpsds.v6i2.2786>

- Kepulauan, K. T. (2019). *Jurnal Holistik*, Vol. 12 No. 2/ April – Juni 2019. 12(2), 1–20.
- Kolstø, P. (2020). Authoritarian Diffusion, or the Geopolitics of Self-Interest? Evidence from Russia's Patron–Client Relations with Eurasia's *De Facto* States. *Europe-Asia Studies*, 73(5), 890–912. <https://doi.org/10.1080/09668136.2020.1806209>
- Mackellar, J. (2013). Participant observation at events: theory, practice and potential. *International Journal of Event and Festival Management*, 4(1), 56–65. <https://doi.org/10.1108/17582951311307511>
- Mook, L. (2020). Performance management, impact measurement and the sustainable development goals: The fourth wave of integrated social accounting?/ Gestion de la performance, mesure de l'impact et les objectifs de développement durable: la quatrième vague de comptabilité . *Canadian Journal of Nonprofit and Social Economy Research*, 11(2), 15. <https://doi.org/10.29173/cjnser.2020v11n2a353>
- Muhartono, R., & Nurlaili, N. (2019). Hutang Sebagai Pengikat Hubungan Nelayan dan 'Pengambe' di Kabupaten Jember, Provinsi Jawa Timur. *Jurnal Sosial Ekonomi Kelautan Dan Perikanan*, 13(2), 239. <https://doi.org/10.15578/jsekp.v13i2.6869>
- Noorhayati, & Amosh, H. A. M. Al. (2018). Sustainability and Corporate Reporting : a Review on Environmental and Social Accounting Disclosure. *International Journal of Accounting, Finance and Business*, 3(8), 78–87. www.ijafb.com
- Prasetyo, W. W. (2021). Mysticism of Selling Price Hamemayu Hayuning Urip Bebrayan (Kejawen Ethno-Economic Approach). *Journal of Accounting and Strategic Finance*, 4(1), 31–53. <https://doi.org/10.33005/jasf.v4i1.125>
- Putri, S. H. (2020). Hubungan Kerja Antara Juragan dan Anak Bagan dalam Kehidupan Nelayan. *Jurnal Sosial Humaniora*, 11(1), 15. <https://doi.org/10.30997/jsh.v11i1.2012>
- Rizal, A., Apriliani, I. M., Permana, R., & Nurruhwati, I. (2020). Development and Coastal Environment Change, Will Have A Meeting Point? Case Study of Coastal Zone of West Java Province, Indonesia. *GeoJournal of Tourism and Geosites*, 31(3), 1034–1042. <https://doi.org/10.30892/gtg.31315-538>
- Rokhmah, F. (2015). Hubungan Patron Klien Antara Pemilik dan Penarik Perahu Tambang di Daerah PAGESANGAN-SURABAYA. *Jurnal Paradigma*, 03, 1–5.
- Rusydi, B. U., Wahyudi, W., & Ulfa, M. (2021). Hubungan Patron-Klien Pada Komunitas Nelayan dalam Kerangka Ekonomi Islam. *Al-Amwal : Journal of Islamic Economic Law*, 6(1), 27–44. <https://doi.org/10.24256/alw.v6i1.2158>
- Sayful, M. (2020). Strategi Penghidupan Nelayan Pedagang di Tempat Pelelangan Ikan (Lelong). *SIGN Journal of Social Science*, 1(1), 1–14. <https://doi.org/10.37276/sjss.v1i1.95>
- Winarti, L. (2016). Sensitivitas Usahatani Pisang Kepok di Desa Bangun Harja di Kecamatan Seruyan Hilir Timur Kabupaten Seruyan. *Daun: Jurnal Ilmiah Pertanian Dan Kehutanan*, 3(2), 72–80. <https://doi.org/10.33084/daun.v3i2.148>