

# Embedded Economic Behavior in *Baatar Jujuran* of Banjar Tradition in Banjarmasin

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## ABSTRACT

This research delves into the economic behavior embedded in the traditional Banjar wedding process of *Baatar Jujuran*, a distinctive practice in South Kalimantan, Indonesia. While from a classical economics perspective, individual actions are often viewed as rational and instrumental, this study explores how cultural and religious values significantly influence the economic actions of the Banjar people. This research employs a qualitative approach through in-depth interviews with informants selected via purposive sampling. Three informants were chosen, including a community leader, a cultural expert, and a religious figure with expertise in Islamic perspectives on marriage. Result found *Baatar Jujuran* involves the groom providing a sum of money to the bride's family, with the amount being determined by the bride, reflecting family social status. Through the theory of embeddedness, this research reveals that economic actions, even in a modern society, remain socially embedded in non-economic institutions like culture and religion, demonstrating the pervasive impact of cultural and religious values. The study also examines the *Baatar Jujuran* tradition from an Islamic perspective, highlighting its compatibility with Islamic teachings and practices. The findings illustrate how cultural and religious values, along with the dynamics of personal relationships, significantly shape economic behaviors in the Banjar community, offering a unique perspective on economic sociology.

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## 1. INTRODUCTION

In classical and neoclassical economic views, individual actions are considered rational and instrumental. This means that an individual's economic actions are driven by the goal of maximizing profits and minimizing costs, guided by calculations. Other factors beyond this are not taken into

account, and cultural and religious values are seen as having no influence on an individual's economic behavior. However, in the sociological economic perspective, economic actions are perceived as social actions. These actions are deeply embedded in personal relationships, rather than solely reliant on individual actors [1], [2]. This implies that the

economic actions of individuals cannot be separated from the social relationships that evolve within society, including religious and cultural values.

South Kalimantan is primarily inhabited by the Banjar people. Culture and society are inseparable, and the diverse cultures in the region stem from its various ethnic groups. Culture can be seen as shared values within a community and can be internalized by individuals, affecting their behavior in various aspects of life, including marriage ceremonies [3].

In the Banjar tradition, marriage involves religious, customary, and environmental elements. Customary marriage is highly valued within the Banjar community, and merely conducting the marriage contract (*akad nikah*) without the customary marriage procedures can lead to suspicion and negative stigma within society [4]. One traditional stage in a Banjar wedding is "*Baatar Jujuran*," in which the groom provides a sum of money to the bride [5].

During the *Baatar Jujuran* tradition, the sum of money provided by the groom to the bride is sometimes regarded as a determinant of the family's social status. The requested *Jujuran* value reflects the social status of the bride's family. Similarly, for the groom's side, the ability to provide *Jujuran* to the bride signifies their social status. It is important to note that in Islam, *Baatar Jujuran* is not a mandatory requirement for marriage [6]. *Baatar Jujuran* is not a stipulation in any religious law. In Islam, the only obligation is to pay the dowry (*mahar* or *mas kawin*). In other words, *Jujuran* is not equivalent to *mahar* or *mas kawin*. Islam does not specify how a marriage should be conducted; it is determined by local customs [7].

Based on this background, this research seeks to delve deeper into the economic behavior of *Baatar Jujuran* within the Banjar community in Banjarmasin. The study will also be examined from an Islamic perspective, emphasizing the need for Islamic values and traditions to align while upholding the *maqashid syariah*, the objectives of Islamic law.

## 2. LITERATURE REVIEW

### 2.1 *Baatar Jujuran (Marriage Tradition)*

*Baatar Jujuran* is a traditional process in Banjar society, taking place before the actual wedding ceremony. It involves the groom giving money or gifts (*mahar*) to the bride's family. This amount is determined by the bride [6].

Following an agreement between the two families in the preceding ceremonies (*badatang* and *bapapayuan*) regarding the *Jujuran* amount and accompanying items, the *Maantar Jujuran* (delivery) ceremony takes place. This is usually performed by a group of women, with each carrying one of the accompanying items [6].

After both families agree, the next step is to discuss the *Jujuran (mahar)* amount and accompanying items (*patalian*). It's also the occasion to decide on the wedding date, which is often determined by the bride's family. Acceptance or rejection of the proposal may also be known during this phase. Failure to meet the required *Jujuran* amount and *patalian* can sometimes result in the wedding not taking place, indicated by a polite rejection by the bride's family [6].

### 2.2 *Embeddedness*

Mark Granovetter's theory of embeddedness is derived from the Weberian tradition and serves as a middle-range theory in sociology. According to Granovetter, economic actions are socially situated and embedded in personal social networks. Economic actions go beyond individual actors and encompass broader economic behaviors within society [8].

Embeddedness and disembeddedness were first introduced by Polanyi and later developed by Granovetter in 1985. Polanyi argued that economic actions in non-industrial societies are embedded in both economic and non-economic

institutions, while in modern societies, economic actions are disembedded from social institutions and governed by the market. Granovetter, on the other hand, contended that even economic activities in modern society are socially embedded in non-economic institutions like religion and culture, though the degree of embeddedness can vary [9].

Two opposing concepts regarding economic actions in social life are oversocialized and undersocialized. Oversocialized refers to economic actions that are culturally guided by internalized values and norms. This perspective sees all economic behaviors, such as choosing a job, practicing a profession, buying, selling, saving, as being influenced by internalized social elements like values, norms, customs, and behaviors. In contrast, undersocialized actions are seen as rational and driven by individual self-interest in determining economic behavior. This perspective prioritizes individual interests above cultural, religious, and social influences on economic actions [8].

### 2.3 *Baatar Jujuran in Islamic Perspective*

*Baatar Jujuran* is not a mandatory requirement for a valid marriage, and it is not part of Islamic law. In Islam, the groom's financial contribution to the wedding is known as the *mahar*, which can be in the form of money, goods, or services, as long as it complies with Islamic law. There are no restrictions on the minimum or maximum amount of the *mahar* in Islam, as it depends on the individual's capability and the local customs and traditions of the community. Therefore, Islam leaves the determination of the *mahar* amount to the discretion and mutual agreement of the parties involved. The function of *Jujuran* money is to serve as capital for the wedding reception and as an initial contribution to the newlyweds for purchasing

household items. Although not regulated by Islamic law, *Jujuran* is not in conflict with Islamic law, as long as it does not become burdensome and potentially invalidate the marriage due to excessive demands made by the bride's family [5].

### 3. METHODS

This research employs a qualitative approach with a descriptive nature. Primary data was collected through in-depth interviews with informants selected via purposive sampling. Three informants were chosen, including a community leader knowledgeable about the research topic, a cultural expert with in-depth knowledge of Banjar culture, and a religious figure with expertise in Islamic perspectives on marriage. Data analysis was conducted using Miles and Huberman's techniques, including data reduction, data display, and conclusion drawing/verification

### 4. RESULTS AND DISCUSSION

*Baatar Jujuran* is a tradition within Banjar weddings in which the groom provides money or gifts (*mahar*) to the bride. According to interviews with informants, *Jujuran* is often perceived by the community as a negotiation process, akin to a business transaction involving bargaining. The nominal value set by the groom can be relatively high for those with moderate to low economic means. Typically, the minimum *Jujuran* value without an elaborate wedding ceremony is IDR 5,000,000, and sometimes brides may ask for amounts exceeding IDR 10,000,000. Interestingly, if the *Jujuran* amount is low, the number of wedding invitations is also limited, as Banjar weddings are financially supported by the groom's *Jujuran* payment [5].

This reflects the idea that cultural and religious values strongly influence Banjar community members' behavior, including their approach to *Jujuran*. Granovetter's notion of relational embeddedness suggests that economic actions are situated within social contexts and personal networks. Economic actions take into account the social environment in the community [8].

Furthermore, according to Weber, economic actions can be viewed as social actions to the extent that they consider the behaviors of others. Actors always direct their actions towards the behaviors of others through structured meanings [10]. In the Banjar community, the provision of *Baatar Jujuran* is considered an obligation that cannot be ignored. They believe that giving *Baatar Jujuran* is as essential as providing the *mahar* (dowry) because the two are inseparable. Giving *Baatar Jujuran* doesn't equate to providing the *mahar* directly, as *Baatar Jujuran* is separate from the *mahar* [5].

The way of life for the Banjar people is based on three elements: Islam, local customs, and the environment in which they live. These three elements are integrated into Banjar wedding customs, forming the basis for their behavior [5]. The strong cultural and religious values among the Banjar people can influence an individual's actions, such as their approach to the *Baatar Jujuran* process in a wedding. The concept of embeddedness, according to DiMaggio, indirectly exerts pressure on culture. This differs from Damsar's criticism, suggesting that it's not culture that imposes pressure but rather cultural aspects that influence economic activities [11].

Additionally, various other factors affect the community's perception of the value of *Jujuran*, including the background of the bride. The more respected and esteemed the bride's family, the higher the *Jujuran* value. Beauty also plays a role, with a more attractive bride commanding a higher *Jujuran* value. Education and career also influence the value, as brides with higher education and successful careers tend to have higher *Jujuran* values [5]. Socioeconomic and educational backgrounds are cultural elements within the framework of universal culture. Universal culture, as per B. Malinowski's concept, includes language, technology systems, economic systems, social organization, knowledge systems, religion, and the arts [12].

Granovetter distinguishes two forms of embeddedness, one of which is relational embeddedness. This type of economic action

is situated within personal social networks and involves various social, cultural, religious, and political aspects. An example is the economic relationship between sellers and buyers in customer relationships [8].

Granovetter believes that economic actions are socially situated and embedded within personal social networks. Economic actions, as rational acts, are not solely driven by instrumental goals like utility, profit, and well-being. Social motives, such as moral values, status, and power, also play a significant role [13]. Weber considers economic actions as social actions due to their reliance on meanings, attention to power dynamics, and inspiration from societal customs, norms, and interests [1]. Economic actions are socially constructed, not occurring in a vacuum. Instead, they are built, maintained, and dissolved within a social context. Socially oriented economic actions, often discussed in academia, include moral and rational economics [8].

*Baatar Jujuran* is not a mandatory requirement for a valid marriage, unlike the concept of *mahar* in Islam. In Islamic teachings, the groom's contribution to the marriage, referred to as *mahar*, can take various forms, such as goods, money, or services, as long as it complies with Islamic law. Islam does not impose specific limits on the minimum or maximum amount of *mahar*; instead, it is determined by individual capabilities and the agreement of both parties involved [14].

The function of *Baatar Jujuran* is to serve as capital for organizing the wedding reception and as initial support for the newlyweds in purchasing household necessities. While *Baatar Jujuran* is not regulated by Islamic law, it is not in conflict with Islamic principles as long as it is not burdensome and does not lead to the invalidation of the marriage due to exorbitant demands from the bride's side [5].

## 5. CONCLUSION

This research underscores the profound influence of culture and religion on

economic behavior, specifically the *Baatar Jujuran* tradition within the Banjar community in Banjarmasin. Contrary to classical economic theories, which portray economic actions as solely rational and instrumental, this study showcases the embeddedness of economic behavior within social and cultural contexts. The concept of relational embeddedness plays a significant role in understanding the Banjar people's approach to *Baatar Jujuran*.

In the Banjar culture, marriage customs, including *Baatar Jujuran*, are not isolated economic transactions but are deeply rooted in social relationships, religious values, and cultural traditions. The *Jujuran* amount and the accompanying items are indicative of the bride's family's social status and the groom's social standing within the community. These values shape the negotiation process, emphasizing the importance of relational embeddedness.

Islamic perspectives add another layer of complexity to *Baatar Jujuran*, as it is not a requirement under Islamic law. Instead, Islam prescribes the concept of mahar, allowing for flexibility and mutual agreement between the parties involved. The Banjar community's strong adherence to both cultural and Islamic values exemplify the interplay of various cultural, religious, and social factors in shaping economic behaviors.

This study provides valuable insights into the economic behaviors of the Banjar people and how they are embedded in their unique social and cultural context. Understanding the relational embeddedness of economic actions can contribute to a more

comprehensive perspective on economic behavior, challenging oversimplified notions of rational self-interest in economic decision-making.

Moreover, this research highlights the compatibility of cultural traditions like *Baatar Jujuran* with Islamic principles, emphasizing that cultural practices can coexist with religious values without conflict. This concordance between cultural and religious values in economic customs underscores the importance of considering multiple dimensions when analyzing economic behavior within specific communities.

Future research can explore similar economic behaviors in diverse cultural contexts, examining the embeddedness of economic actions and its impact on decision-making processes and outcomes. Additionally, further investigation into the interplay between culture, religion, and economics can provide deeper insights into the complexities of economic behavior within specific societies.

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