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TRADE ECONOMY CONCEPTS OF RESIDENTS OF BANJAR DESCENT IN TULUNGAGUNG

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ABSTRACT :

This article intends to explain the perspective of residents of Banjar descent in Tulungagung in trade and business. The exclusivity of trade that they highlight seems to still be combined with the principles of their religious beliefs and culture of origin as a tribe that likes to go abroad. The phenomenon of migration inherent in this tribe has an impact on their mentality to survive when adapting and trading in overseas areas. In addition, the title as a religiously devout tribe adds to the variety of trading dynamics of this tribe which is increasingly unique, Islam is the role model of the Banjar people seems to have contributed significantly to the formation of the commercial character of the people of Banjar descent although this is not the only factor driving the progress of the trading economy of the people of Banjar descent. In this research, researchers used a socio-economic approach with the aim of studying economic actors in society, especially traders of Banjar descent in Tulungagung. The research location is in the Kampungdalem Tulungagung market. The results of this research are that the role of Islam has influenced the economy of people of Banjar descent, whose economic behavior is almost entirely colored by cultural traditions that are integrated with Islamic nuances. Banjar ethnic aggressive economic concept - religion is the belief of residents of Banjar descent to surrender and surrender but there is still encouragement in the people of Banjar descent to act to save the economy so they choose to give alms in order to "bribe God".

Key words: *Exclusivity, socio-economic, surrender, trust, alms*

INTRODUCTION

The existence of ethnic Banjar in Tulungagung has existed since the early 1920s. In Tulungagung, this ethnicity is synonymous with its successful gold business. Initially, the commodity traded by the ethnic Banjar in Tulungagung was gems. However, gems are considered too expensive and less desirable by the market, they have switched to selling gold until now. Apart from being proficient in trade, the Banjar ethnic is also known as a very religious and highly social ethnic group. In Subekti's research in 2009, the Banjar ethnic group was the largest number of immigrants to Tulungagung compared to Chinese and Arab citizens. They came to Tulungagung, stopping for the first time at Kampungdalem, which was the starting point for this ethnic life, gathering in one residential location.¹

The dynamics and development of the Banjar ethnic economy, especially in The field of trade cannot be separated from conditions economy in general. Trading is an activity that is not can be separated from the Banjar people. Trade has even become a part from the life of the Banjar

¹ Subekti, G. Tradisi Kegamaan Masyarakat Etnis Banjar di Tulungagung. *Disertasi*, (Yogyakarta: Universitas Islam Negeri Sunan Kalijaga, 2009).

people long before the founding of the Banjar kingdom.² The dynamics of the Banjar people who are synonymous with economic and religious activities certainly give rise to a different understanding. From one side, according to the *iqtishad school of thought*, the Banjar people should be able to have different economic and religious spaces.³ But in fact, the behavior of the Banjar people always inserts economic motives into religious activities. So there needs to be a more in-depth study of how Banjar's economic activities are wrong or even become an economic form typical of local wisdom that does not conflict with religion. The debate about the two points of view will be studied based on field findings with theories related to economics and religion and traditions practiced by Banjar people.

METHOD

The subjects of this research are Banjar residents who live in Kampungdalem directly. Then data mining will occur intensely directly and mingle with them in the field many times. To perfect ethnographic techniques as an approach, researchers have also been involved and mixed in several social and traditional events that they carry out. This research is a qualitative research with a socio-economic and ethnographic approach used to understand, explore and analyze the diaspora pattern of the Banjar people and how they exist in Tulungagung. The data sources in this study are primary and secondary data sources.

Primary data sources, namely data obtained directly from Banjar residents and Javanese residents who have lived in Kampungdalem for a long time as well as several traditional and religious leaders from Banjar residents. Apart from that, primary data also includes observations from researchers during their role as ethnographic researchers in the area of Kampungdalem Tulungagung. In addition to data sources, in this research there is what is called the subject and object of research. The purpose of this research subject is people who are bound by what is being studied, so that the subjects in this study are all Banjar residents in Kampungdalem Tulungagung Village who were selected by sampling using the *snowball sampling method*.⁴

RESEARCH RESULT

The results of field research that researchers got in the field were residents of Banjar descent those in Tulungagung show their existence by becoming professional traders, especially in the gold trade. Residents of Banjar descent in running their business in Tulungagung are considered successful and successful. This is based on hard work, perseverance and business instincts that have been attached to this ethnic group for generations. Based on the results of observations and interviews, information was obtained that there were three characteristics of businesses run by Banjar people, namely; (1) is paternalistic in nature, namely the principle of respect for leaders or older people in the family, so that they remain obedient, obedient, loyal and full of devotion to them. This is with the main characteristic that power is always centralized, more familial in nature (nepotism), or only the closest family network (bubuhan), power is in the hands of the owner with a traditional inheritance system. This character certainly shows how people of Banjar descent uphold Islamic values. The second characteristic is that businesses run by residents of Banjar descent are personalistic, namely prioritizing informal beliefs over formal beliefs. This trust is the main capital in business activities. The third character of business carried out by residents of Banjar descent is cultural heritage. This principle requires them to depend on the family's source of income in the form of accumulating wealth. This is evidenced by various investments, such as the purchase of land, houses, valuables, which aim to provide life for their offspring. The next research finding is the economic concept for Banjar residents. For residents of Banjar descent, in viewing trade competitors as depending on the value of monotheism. That is, they instill in themselves

² Potter, Lesley. "Orang Banjar di dan di Luar Hulu Sungai Kalimantan Selatan", dalam Lindblad (*pem*), *Sejarah Ekonomi Indonesia Modern*, (Jakarta: LP3ES, 2000).

³ Auda Jasser, *Membumikan Hukum Islam melalui Maqasid Syariah*, Penerbit PT Mizan Pustaka, Bandung, 2008.

⁴ Burgess, R. G. (1982). *Field Research: a Sourcebook and Field Manual*. London: Unwin Hyman. hal 23

that competitors are not usurpers. Because for residents of Banjar descent, profit is a form of good luck that has been arranged by God. So there are no competitors to worry about because Allah has already arranged the sustenance of his servant. Chinese traders who sell gold are not rivals to worry about too much. A citizen of banjar descent also consistent to give charity. For them giving alms is a way to open the door of sustenance. So with alms can be a ware to get abundant benefits

The social foundation built by residents of Banjar descent in carrying out economic activities in line with the *donut economics concept* initiated by Kate Rawort. This concept is related to the economy which is formed from three layers, one of which is the *social foundation*. This illustrates that the economic activities of residents of Banjar descent carried out on the basis of Banjar culture, principles and ancestral teachings about how economic activities should be carried out. The interesting thing about the social foundations formed in Banjar shows a difference with Kate Rawort's concept. This difference is related to the economic orientation that all economic actors should be able to feel the benefits of. However, the *social foundation* that exists in the minds of residents of Banjar descent more exclusive which provides limitations in determining economic attitudes and requires to prioritize Banjar ethnicity from other ethnicities.

The concepts of *baibadah* and *baunsaba* have dynamicized the economic practices of Banjar traders. The notion of a balance between *baibadah* and *baunsaba* shows how seriously the ethnic Banjar views commercial activities as seriously as religious activities. Through the view of the social business, Banjar traders become diligent, work hard and don't give up easily. All these values, attitudes and views have fostered the spirit of capitalism among Banjar Muslim traders. The role of Islam has influenced the economy and culture and has had a positive impact on the world economy, including the economy of people of Banjar descent, whose economic behavior is almost entirely colored by cultural traditions that blend with Islamic nuances. According to Max Weber⁵, in his study he stated that it is religion that makes the difference between western and eastern culture, so that this culture has implications for religious thinking, while economic behavior has an impact on differences in views of social stratification, because the Islamic merchant community in its economic school relies on Islamic religious law with take the guidance of the Al-Qur'an and As-Sunnah which have been absolutely believed to be true.

DISCUSSION

The dynamics and development of the Banjar ethnic economy, especially in The field of trade cannot be separated from conditions economy in general. Trading is an activity that is not can be separated from the Banjar people. Trade has even become a part from the life of the Banjar people long before the founding of the Banjar kingdom. Results Banjar land wealth has even brought the Banjar people involved in international trade network. Coastal areas that cause Banjar people have a lot of contact with the outside community contribution to the trade development of this region. It is this long history of experience in trade that has made the Banjar people able to survive in various economic conditions, especially during the current world economic crisis.

Based on economic behavior in daily trade, there are habits or traditions in trade economic activity which justify that the Banjar people are a group of traders who really have a "merchant character", namely behavior or attitude that always takes into account profits and losses in taking actions. The concepts of *baibadah* and *baunsaba* have dynamicized the economic practices of Banjar traders. The notion of a balance between *baibadah* and *baunsaba* shows how seriously the ethnic Banjar views commercial activities as seriously as religious activities. Through the view of the social business, Banjar traders become diligent, work hard and don't give up easily. All these values, attitudes and views have fostered the spirit of capitalism among Banjar Muslim traders . Islam is the role model of the Banjar people seems to have contributed significantly to the

⁵ Max Weber, Ephraim Fischhoff, and Talcott Parsons, *The Sociology of Religion*. Translated by Ephraim Fischhoff [from the fourth edition of "*Wirtschaft und Gesellschaft*"]. Introduction by Talcott Parsons. (Methuen & Co.: London, 1965), Hal. 25

formation of the commercial character of the people of Banjar descent although this is not the only factor driving the progress of the trading economy of the people of Banjar descent.

The role of Islam has influenced the economy and culture and has had a positive impact on the world economy, including the economy of people of Banjar descent, whose economic behavior is almost entirely colored by cultural traditions that are integrated with Islamic nuances. According to Max Weber⁶, in his study he stated that it is religion that makes the difference between western and eastern culture, so that this culture has implications for religious thinking, while economic behavior has an impact on differences in views of social stratification, because the Islamic merchant community in its economic school relies on Islamic religious law with take the guidance of the Al-Qur'an and As-Sunnah which have been absolutely believed to be true.

Trade is now experiencing structural changes in economic activity, such as advanced and easy means of trade transportation, access to information and offers are very fast, whereas in the past it was limited to being in waters and transactions that required meeting each other, such as floating markets and markets on river banks which built from wood as it is, whereas now the market is in the form of shops or shophouses which are regulated in such a way by the government in accordance with the changes and developments of the current era. So the trading location in Tulungagung also determines the level of sales for the Banjar trading community

The form of economic activity shown by residents of Banjar descent tend to show an attitude of piety and submission but aggressive. One example of the actions of residents of Banjar descent is to use the practice of "bribing god" with alms. The practice is when the shop is quiet, the shop owner is of ethnic Banjar descent will take all the money in the drawer to give to the community even though the priority is the ethnic Banjar. The trader hopes that with alms will be given a replacement by Allah. There is even one of the descendants of Banjar in Tulungagung who thinks that alms given to others will return to him. This gives the impression that the residents are of Banjar descent really believe in Allah's help and that help can be obtained with alms. This can be based on one of God's words about His promise about alms that will be replaced and multiplied. The word of God is contained in the Qur'an surah al Baqarah verse 261 which will be presented as follows⁷

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ
سَنَابِلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

The parable of those who spend their wealth in the way of Allah is similar to that of a seed that grows seven heads, in each ear a hundred seeds. Allah multiplies (rewards) for whom He wills. And Allah is Extensive (His gifts) and All-Knowing.

The verse above provides an explanation that Allah will multiply the alms given by Muslims. This is reinforced by the explanation of the interpretation of the verse above that people who spend their wealth for obedience and goodness will get a double reward from Allah. The parable of the situation is like a person who sowed a superior seed in the ground. From this seed grew a small tree consisting of seven ears. In each ear there are one hundred seeds. This is a picture of how many rewards God has given in the world. Allah multiplies His gifts for those whom He wills. He is all-embracing gifts, all-knowing who is entitled and who is not entitled.⁸

If the above interpretation is related to Islamic economics, then the concept of wealth ownership must be based on the flow concept, or better known as the *flow concept*. This concept can be interpreted as a concept where a person is not recommended to hoard money and must be channeled into more productive activities. Adiwarman Karim added that the *flow concept* is more

⁶ Max Weber, Ephraim Fischhoff, and Talcott Parsons, *The Sociology of Religion*. Translated by Ephraim Fischhoff [from the fourth edition of "Wirtschaft und Gesellschaft"]. Introduction by Talcott Parsons. (Methuen & Co.: London, 1965), Hal. 25

⁷ Kementerian Agama RI, "Al Qur'an Dan Terjemahannya: Edisi Penyempurnaan" (Jakarta: Lajnah Pentashihan Mushaf Al Qur'an, 2019).

⁸ M. Quraish Shihab, *Tafsir al-Misbah*, (Jakarta: Lentera Hati, 2012) Hal 70

intended for actions to transfer money in the form of economic activities such as consumption and production.⁹ In another point of view, Ika Yunia Fauziah explained that exploiting wealth must be based on the concept of *Islamic marginal propensity to consume* (MPCs) where the concept divides expenditure into three categories, namely the MPC for good deeds, MPC Zakat and MPC for daily consumption.¹⁰ Strengthened by M. Sularno's research that the concept of absolute ownership is in the hands of Allah, so that human ownership of wealth is recognized and respected for its existence by not harming other parties, fulfilling the obligation to pay zakat, and respecting the principle of benefit.¹¹

The practice of the MPCs above has certainly been carried out by residents of Banjar descent in Tulungagung which is known for its generous acts and religiosity. So it is not surprising that residents of Banjar descent are very helpful to others, although more specifically to fellow citizens of Banjar descent. In addition, residents of Banjar descent those who are known to be very religious will believe that if they give alms it will make it easier to get sustenance according to the promise from Allah, and that is in accordance with the verses of the Qur'an that were previously explained. The above interpretation, in addition to giving confirmation about God's promise, also shows the impression that the people of Banjar descent are very confident in the goodness of God. Economic ethics is also used as the work ethic of the Banjar merchant community, because the existence of ethics is able to foster a sense of comfort and security for the trader and buyer community in carrying out economic activities, because ethics is the essence of the value of human thought for the development of a work ethic.

Banjar merchant community known as the user of economic symbols and mystical in achieving success. This symbol is usually obtained from the guru (ulama) and psychics in their place of origin who understand mystical knowledge, either in the form of talismans or trade terms. It is in these talismans and terms of trade that the Banjar merchant community believes in the use of these objects as *asbab* selling trades, such as talismans that are affixed to shops or placed in cash drawers whose contents are paper or cloth written in Malay letters or or Arabic numerals taken from several books such as the book of *syamsul ma'arif* or *taj-al-mulk* and so on, even fragments of verses from the Koran were also used as talismans. In addition, traders who have been given character rings are also used who are believed to give good luck in finding sustenance .

CONCLUSION

The belief of residents of Banjar descent about sustenance is a form of submission shown by residents of Banjar descent when they face a quiet market situation. But the way it is done is still unique where the action taken is to "bribe God" with alms. So that there are aggressive actions in the midst of surrender and trust in God's will regarding the economic situation we are facing. Based on that action, there is an impression that the residents are of Banjar descent using a Sufism approach in the economy. However, interpreting Sufism in general will certainly collide with aggressive economic-religious concepts such as carried out by ethnic Banjar. The meaning of aggressive economics - religion is the belief of residents of Banjar descent to surrender and surrender but there is still encouragement in the people of Banjar descent to act to save the economy so they choose to give alms in order to "bribe God". So from this explanation it shows that the economic actions of residents of Banjar descent in Tulungagung there is relevance to the concept of Islamic economics. This concept shows that in carrying out economic activities, residents of Banjar descent still involve Allah and the Islamic religion as a guideline for its economic activities. So that there are blessings and benefits that arise from economic activities that are in accordance with the concepts and principles of Islamic economics.

⁹Adwarman Karim. *Islamic microeconomics* (Bandung: Rajagrafindo, 2018)

¹⁰Ika yunia Fauziah & Abdul Kadir Riyadi, *Basic principles of Islamic economics* (Jakarta: Prenada Media Group, 2014)

¹¹M. Sularno. The Concept of Ownership in Islam: A Study from a Philosophical Aspect and the Potential for Islamic Economic Development. *Al-Mawarid*, Edition IX, 2003, pp. 80-87.

This action certainly reflects the attitude of obedience and is well implemented by residents of Banjar descent in an economic situation. So in this case, the researcher considers this to be a new form of Sufism in the modern world, namely economic Sufism which can be found from the economic actions of the Banjar ethnic group. So that the existence of an economic phenomenon that is full of piety and submission but remains aggressive in saving the economy is a new form of economic tasawuf .

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