



# The Local Wisdom of Trade Tradition among Banjar Community in Building the Spirit of Entrepreneurship as a Social Studies Learning Source

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**Abstract:** The success of Banjar traders in running a business cannot be separated from local cultural values based on Islam. The ability to survive and compete with Banjar traders is inseparable from religious belief, which has strong values and is deeply rooted in the life of the Banjar people. This local cultural value rich in wisdom will be beneficial as social studies learning resource. This article aims to explore local values that have been the driving force for success and the spirit of entrepreneurship among Banjar traders and integrate it into social studies learning resources through creative learning. This article was written based on the study of literature and accumulation of understanding from the readings of various primary studies conducted to the trading community. Literature studies using search engines through Google Scholar, PDF Drive, and e-Library are carried out to understand the concept of local values and social studies learning. Primary data sources were obtained from a series of studies conducted on the Banjar merchant community. There are several local values in the trading practices of the Banjar people, which have become a driving force for the spirit of entrepreneurship among Banjar traders. These local values are reflected in the habits of *basidakah* (giving alms), *bajakat* (paying zakat), *babaji* (performing the pilgrimage), *baakad* (transaction behavior using contracts) as well as in making decisions in consumption. By using local wisdom in the trading tradition of the Banjar people, social studies learning will be more interesting for students while also stimulating their curiosity to know their cultural characters better.

**Keywords:** local wisdom, learning resources, social studies, Banjar traders



## Introduction

Banjar people or *Urang Banjar* is a coastal Malay community that primarily occupies the area of South Kalimantan. They are known as "types of Islam" (Hadi, 2015) and as a trader (Salim, 1996). The Banjar community's major business pattern in meeting the needs of daily life is trading (Daud, 2002). The Bukit Dayak people even refer to the Banjarese as *Trade People* (Radam, 2001). In many writings (Daud, 2000; Salim, 1996; Potter, 2000), it is stated that the Banjar people are known as successful traders. This business choice was made because of the limited agricultural area in the river valleys where they reside (Noor, 2001). Agriculture is only possible in areas with a soil structure in alluvial plains, especially in the eastern part of South Kalimantan. Meanwhile, as an area known as a swampy river, farming along the area is riskier. This is because during the rainy season, the area is flooded, and agricultural activities can only be carried out after the water recedes in the dry season (Potter, 2000). In these areas, residents were usually more urban-oriented and were better known as traders or craftsmen.

According to Potter (2000), wherever Banjar people are located, they always present themselves as sensitive to opportunities and risks that occur. Perhaps this is one of the reasons why the Banjarese are relatively able to survive in their commercial endeavors. The Banjarese, along with the Minangkabau and Acehnese, are a group that is relatively more adaptable in an economic life dominated by the colonial system (T. Abdullah, 1988). This seems to be related to the Banjar people living in coastal areas, such as Minangkabau and Aceh, which have a high outward orientation and a coastal culture closely related to international trade and Islam.

The trading business pattern carried out by the Banjar people ultimately shapes their daily behavior. On the positive side, this pattern fosters a competitive nature in their attitudes. However, it also fosters individualistic nature on the negative side because it is always oriented to calculating profit and loss in doing and acting (Daud, 2002; Buchori & Budiharga, 1983). This view is a view that applies to farmer culture, which tends to prioritize communality. In merchant culture, individualistic nature is an integral part of their rationality towards the world of trade. The merchant culture in the Banjar community, according to Salim (1996), also makes the Banjar people have a bourgeois attitude and do not have complete internal solidarity with each other.



Geographical conditions and the area's location on the coast also allow the Banjar people to become a cosmopolitan society, as is the case with the people of Aceh, Makassar, Riau, and Palembang. According to Azra (1999), people who inhabit coastal areas will have intense interactions and networks of local, regional, and international relations. This kind of relationship will encourage the exchange of culture, thoughts, and understanding between local communities and people outside their area. The existence of the cosmopolitan Malays, for example, can be found in the so-called revival of the significant current of Islamic Malay intellectualism in Southeast Asia in the East, which shows a shift in the style of religious thought in many coastal areas. This trading tradition closely related to the life of the Banjarese people, in turn resulted to various local ethics and values that helped shape the spirit of entrepreneurship among Banjar traders. These values are full of wisdom about how people live their lives both as individuals and community members.

In the context of schooling, especially social studies learning, local wisdom is an important part. It needs to be introduced to students so that students are not uprooted from their socio-cultural roots. In addition, local wisdom can also be a medium and source of social studies learning to become more familiar with the character of their socio-cultural environment. This knowledge can also be helpful at the same time to ward off the destructive influence of the development of globalization which tends to keep students away from their cultural roots. The inability of students to understand their culture will impact their inability to behave and act in their community, even being considered to have no manners.

The local wisdom of the Banjar people in carrying out economic activities, especially trading, of course, can also be a source of learning in social studies education. Some themes and materials can be developed through creative learning to make social studies learning more meaningful and exciting. For this reason, this paper will explore the various values and local wisdom of the Banjar people in trading practices and formulate them as a source of social studies learning in schools through creative learning.

Studies on economic activity and the spirit of entrepreneurship concerning socio-cultural and religious values have been carried out. One of the most famous and much inspiration for subsequent research is the work of Max Weber (1930) on the Protestant Ethic. This paper provides an overview of



how the Calvinist school uses the Protestant ethic to encourage the development of modern capitalism. Although Weber's thesis has received much criticism, it has paved the way for similar research as has been done by Geertz (1989), Siegel (1969), Castle (1982), de Jonge (1989), Abdullah (1994), and Sobary (1999).

Meanwhile, a more specific study related to the spirit of entrepreneurship among Banjar Muslims has been carried out, including by Mujiburrahman entitled "Religion of Banjar Economics and Culture." This study is more directed at the relationship between economics and religion in economic practice among Banjar Muslims. The study concluded that among Banjar Muslims, especially among the followers of charismatic ulama, there was economic behavior that intersects with religion even though its development is still traditional by relying on patron-client relationships. The rational and modern economic structures carried out by administrative bodies have not been found (Mujiburrahman, 2016). Adim, in his article entitled "Economic and Religious Behavior of the Banjar Merchant Community in a Sufistic Perspective" examines the economic aspects and religious knowledge of the Banjar trader's community. It is more focused on the Sufistic perspective. This paper seeks to clarify the existence of economic behavior and the diversity of the Banjar merchant community in realizing spiritual values as a form of manifestation in the actualization of the Islamic economy (Adim, 2019).

The study of local wisdom concerning social studies learning through creative pedagogy has also been studied by Supriatna & Maulidah (2020) in a chapter book entitled *Creative Pedagogy Fostering Creativity in History and Social Studies Learning*. This book describes the importance of creative competence in the pedagogical aspect for prospective teachers to equip students to be creative. This book also raises various issues that develop in the life of society and the state. One of the issues is uprooting students' cultural roots and the formation of a consumptive consumer society, also the importance of maintaining local wisdom. The issues are explored by offering alternative pedagogical solutions.

## Methods

This article is descriptive with a structured narrative description. The target of this research is the Banjar Muslim traders, especially those who live in the Sekumpul Village area as the location of this research. Data were collected by



conducting interviews, observations, and literature studies. Interviews were conducted with traders to obtain data on their knowledge of various values and ethics that underlie their economic activities. Observations are specially made where they carry out trading activities and also in their daily activities. At the same time, the literature study was conducted to obtain various conceptual and theoretical data related to local socio-cultural values, the spirit of entrepreneurship, and Banjar Muslim traders. Qualitative analysis was carried out in three stages, namely, reduction, display, and verification.

## Findings

*Trade Traditions and Economic Ethics of the Banjar Community.* Trade activities carried out by the Banjar people can be traced long before the era of the Banjar Kingdom. According to Usman (1994), since the 16th century, traders from the Ngaju and Oloh Masih tribes have embraced Islam. Their trade can be between regions within the Banjar Kingdom and outside the region (overseas). After the Banjar Kingdom came to power around the 17th century, the trading activities of the Banjar people became increasingly intensive. Large and medium-sized trading businesses during the royal era were carried out by high nobles, royal officials, and merchants, in addition to, of course, foreign merchants. High nobles and royal dignitaries were likely to be the sole buyers of the goods produced by the people in the areas under their control, who resold them to merchants or nobles who would export them abroad or resell them to foreign traders. The merchant group mainly carried out foreign trade business, exporting goods produced by the people and importing goods needed by the people, which they did with their sailing ships. This export and import business was also carried out by immigrant traders, namely European, Chinese, Javanese, and Arab traders, but they did not directly contact the producers. The goods exported were pepper, resin, candles, bird's nests, ironwood, rattan, gold, and diamonds.

Meanwhile, imported goods consist of various types of textiles, salt, rice, sugar, glassware, and various types of goods made of brass and copper. When the Banjar sultanate was abolished, the role of the nobility and royal officials in trade naturally declined, but the role of large and middle traders continued (Daud, 1997). The impression of the merchants' success is still visible in some areas of South Kalimantan, such as Martapura and several areas in the Hulu Sungai region. This large trading business began to decline along with the



decline in shipping businesses that relied on sailboats. They were defeated by the coastal shipping business using steamships (Daud, 1997). Now, when the means of transportation have given traders many options, they can expand their network again. Banjar traders involved in international trade at that time were primarily Muslim traders or pilgrims. Their position became important, especially after the role of royal merchants declined along with the decline in the power of the Banjar Kingdom.

Islam, which is the identity of the Banjar community, is quite effective in dealing with economic contestation, which tends to be high among the merchant community. With Islam, Muslim traders from Banjar could withstand various pressures that occurred in the commercialization process. They can even compete with other ethnic groups, especially the Chinese, known as tenacious traders. Islam, in this case, occupies two crucial positions for the economic development of the Banjar people, especially the Sekumpul traders, namely Islam as a place of refuge and Islam as a driver or shaper. In this case, institutions, teachings, and doctrines have become part of local values that contribute to the economic development of the Banjar people. One of the economic developments of a society is determined by the values, attitudes, and views that develop in that society (Alfisyah, 2008).

There are various values, views, attitudes, and behaviors of the Banjar merchant community that accompany the economic development of society. One of them is a behavior related to the habit of carrying out activities related to religious teachings such as *basidakab* (alms), *bajakat* (paying zakat), and *bahaji* (performing the pilgrimage). In addition, the Banjar merchant community is very fond of ceremonial and religious rituals such as celebrations *haul*, reading *manakib*, *the birthday of the prophet*, and others. Apart from being part of a religious tradition, these rituals also contain local wisdom full of values.

Among the common behaviors among the merchant, the community is donating some of their wealth in the form of donations or alms. In local communities, it is called *basidaqah* (alms). Practice *basidakab* (charity) is mainly done by Banjar traders associated with the presumption that the property will *babarkat* (blessed) and increase if it is used for religious purposes. One of the examples is to donate wealth or give alms for religious activities. In the giving, there are mutual relations that mean asking God for more economic impact for them, a take and give, while also presumed as strengthening their piety.



Donations or alms are essential for traders because apart from being considered part of implementing religious teachings, they also contain economic intentions (Alfisyah, 2005). The nominal contribution is also essential to confirm and legitimize the level of establishment of a trader. People with a specific establishment level will get ridiculed if the nominal contribution is not commensurate with their wealth. Meanwhile, the high nominal contribution is also a measure of the level of stability compared to other traders. Measures of wealth and stability usually refer to ownership of material objects such as shops, cars, and houses. This tradition of *basidaqah* or donating, in turn, gave birth to the habit of sharing, helping each other in the community, and at the same time training social sensitivity and concern.

A similar status of wealth-related tradition is also present in the practice of zakat. Wealthy traders who always issue zakat will be praised by the community. The success of the business run by these traders is sometimes associated with their obedience in issuing zakat. The expression "*Harta batambah amun dijakati*" (wealth will increase if the owner pays tithe) strengthens the argument above. "*ina jadi batambah sugih tarus karna inya kada pernah melalaikan zakat (he is getting richer because he does not neglect his religious obligations in terms of tithing)*", said a resident who was asked about the success of a trader. Nominal zakat is also a measure of the level of success of a trader (Alfisyah, 2008). Traders who issue more zakat than the previous year will be considered to have experienced an economic improvement, and their business is considered more successful than before. A decrease in the nominal zakat issued means the same as a decrease in the level of business success. The amount of money, type, and quality of goods distributed to relatives or neighbors during the zakat period before the holiday reflects someone's socio-economic position. The people who receive the gift always compare the value of the gift of one merchant with other traders. For this reason, every trader always tries his best so that his wealth continues to increase from year to year. This condition gives birth to a spirit of sharing and, at the same time, increasing social welfare, narrowing the gap between the rich and the poor, and reducing social inequality in the surrounding community.

Religious teachings have become the driving force for the economic process. Islamic teachings such as *basidakah* (*giving*), *bajakat* (paying zakat), and *bahaji* (performing the pilgrimage) have encouraged efforts to acquire wealth. The desire to carry out the pilgrimage has fostered a high work ethic among



traders. In the view of the Banjar people, one measure of a person's success and well-being is the ability to perform the pilgrimage. A person's social awareness is considered incomplete if it is not followed by the implementation of the pilgrimage as an indication of economic stability. To perform the pilgrimage, they must be active and diligent in trying and living frugally to collect quite a lot of money. Behind the trade spirit possessed by the traders, it appears that there are religious motivations that give birth to a high work ethic, hard work, demanding, and never giving up.

A tradition that is also very attached and distinctive in the trading practice of the Banjar people is *baakad* (pronouncing the contract or pledge) when making buying and selling transactions. *Baakad* This is marked by the word '*tukarlah*' (meaning 'I buy') from the buyer and answered by the word '*jual*' (meaning 'I sell') from the seller. The people believe this contract or pledge of Banjar is a prerequisite for the sale and purchase to be legal. The sale and purchase are invalid or canceled if a *baakad* does not accompany it. From a value perspective, this kind of behavioral practice shows the willingness and agreement of both parties for what has been transacted. *Baakad* also reflects on how the process of completion of the negotiation.

In buying and selling, the people of Banjar generally prefer to make transactions with Banjarese rather than Chinese who are (usually) non-Muslims or prefer to transact with traders who have made the pilgrimage to traders who have never performed the pilgrimage. Thus, Islam, which has become the identity of Banjars and the status of Hajj, becomes vital in the economic process. Islam becomes a refuge. With Islam, he is safe from the competition with people other than Islam. The religiously devout Banjar people became convinced that shopping with merchants who had performed the pilgrimage would further ensure the validity of the buying and selling contract that was being carried out. They are considered pious traders and have understood the rules of buying and selling required by Islam. Here it seems that the concept of *bansaba* is not just working but is identical with worship if it is carried out according to religious rules. This shows how religious and cultural symbols can play an influential and directive role in business progress. In addition, this also shows that honesty and responsibility in trading and business are essential.

Among the people of Banjar, the decision to choose between shopping with Banjar merchants or with Chinese merchants is based on the principle '*lebih*





*baik manyugih* urang Kita daripada manyugih orang Cina' (it is better to make 'our people' rich than to make Chinese people rich. We are for Banjar people are people who have cultural and ideological similarities. In this case, what are meant by 'our people' are Banjar people or people who are not Banjar but are Muslim. Chinese people are not considered 'our people' because they are not Banjarese and are not Muslim.

The spirit of Banjar traders to engage in ritual activities such as *haul*, *nisfu sya'ban*, *remembrance*, and reading of *manakib* also seems to have economic purposes. The assumption is that prayers offered at that time are more likely to be answered. Indication of the wishes they want to convey on the occasion calls can be material or ideological desires. From the description, it is clear that the entrepreneurial spirit, work ethic, and trade spirit of Banjar traders grow and develop driven by local cultural values that contain local wisdom. The traditions of *basidakah* (giving alms), *bajakat* (bajakat), *bahaji* (performing the pilgrimage), *baakad* (a contract or pledge of buying and selling), and decision making in choosing the subject of transactions have become local wisdom that is full of value. Hard work, perseverance, persistence, thrift, help, and social care are the characteristics and characteristics of Banjar traders.

*Local Wisdom as Social Science Learning Source.* It appears that the local values among Banjarese trader community contain wisdom that can be used as a source of social studies learning. Social studies education plays a strategic role in equipping students with various ethics in civic life (Supriatna & Maulidah, 2020). Meanwhile, creative pedagogy is the planning, implementation of imaginative and innovative teaching and learning activities, and processes in the curriculum with learning strategies in and out of the classroom to develop students' creativity (Dezuani & Jetnikoff, 2011; Supriatna & Maulidah, 2020).

Through creative learning, students are facilitated to not only understand concepts through the definitions contained in textbooks. However, they are also invited to imagine and innovate in developing materials according to local socio-cultural conditions. Through creative learning, students can be invited to travel to traditional markets such as the Floating Market in Lokbaintan Banjarmasin or the diamond market in Martapura, which is unique as a local tourism icon. Participants can also observe buying and selling activities, transactions between sellers and buyers, and between traders and other traders carried out in traditional ways (Apriati et al., 2013). This learning can allow



students to get to know their socio-cultural environment amidst the swift influence of globalization which also fulfills the world of children or students. In this way, students can be facilitated to understand local issues that sometimes escape the attention of teachers and schools (Supriatna & Maulidah, 2020). This is important as it is crucial to incorporate the skills needed in the 21st century, such as creativity and innovation, critical thinking, communication, and collaboration (Trilling & Fadel, 2009).

Tourism activities to traditional markets may look ordinary, like traveling in general. However, this method can facilitate students not only understanding and awareness of the richness of their natural culture but also equip students with work ethic competencies, entrepreneurship, social skills, social sensitivity, solidarity, decision making, and problem-solving abilities. Students can find many social studies subject matter in this market, ranging from various natural resources such as water and biological and vegetable resources. It is similar to the social aspects such as consumption patterns, distribution, transactions, interactions, social stratification, solidarity, the history of national civilization to democratic values and human rights.

In the context of the curriculum, creativity in social studies learning by integrating local wisdom is essential. This is because the social studies curriculum in schools, especially in secondary schools, emphasizes core competencies in the realm of knowledge (KI 3) than other competencies, especially social attitudes. This argument is based on indicators using the words *understand*, *describe*, *analyze*, and others to formulate essential competencies (KD). Although it is not a problem, the use of this knowledge domain verb formulation does not accommodate students' socio-cultural context or locality. It is abstract and too broad (Supriatna & Maulidah, 2020). Teachers have opportunities to develop indicators that can accommodate the content of the socio-cultural themes of the local community so that they become contextual, meaningful, and easier to understand. They also can understand concepts related to traditions, rituals or traditional ceremonies, local culture, distribution, and consumption patterns of the local community.

The curriculum may not accommodate all socio-cultural characteristics of society, so teacher should creativity develop the learning materials to be relevant to the student's local context. In social studies learning, teachers can equip them with an understanding of economic activities such as consumption



patterns, economic transactions, and buyer-trader interactions. Social studies teachers who are not creative may convey the material in understanding concepts to students. This method will only reach the realm of understanding, and learning will end in answering only test questions. Creative teachers will try to facilitate students with creative activities, not just answer test questions.

Creative social studies teachers will present material that is richer than what is in the curriculum. The teacher will develop the material according to the needs of the students. The official curriculum was developed into a curriculum as an experience (Supriatna & Maulidah, 2020). Concepts that are not related and are not experienced by students will be changed with concepts relevant to students' socio-cultural conditions. The concept of distribution and consumption, which is more oriented to modern and formal transaction patterns, was developed on buying and selling transactions *baakad*, which is a characteristic of the economic system and business pattern of the Banjar community, is identical to Islam. The sale and purchase transaction of *Baakad*, as mentioned above, is the use of a sale and purchase contract or pledge in the form of the word "sell" for the seller and "exchange" for the buyer at the time of the transaction. The tradition of buying and selling like this by the Muslim community of Banjar is understood as a statement of willingness and agreement on the goods being transacted. This is also believed to implement Islamic teachings that require a contract in buying and selling. Such an economic system reflects the value of willingness and responsibility that contains the content of democratic values.

Creative teachers do not only refer to essential competencies but also to indicators added when starting lessons. Verbs that refer to the realm of understanding will be added with other competencies such as "able to connect", "able to observe and ask questions". In this case, creative teachers can invite students to observe the buying and selling process of the Banjar Muslim community both in traditional markets and in supermarkets. Students can also be invited to analyze and find other concepts that appear in community economic transactions that characterize the buying and selling transactions of the Banjar community. In turn, students will be able to know and practice various buying and selling ethics, which are the habits and traditions of the Banjar people. This also strengthens the role of social studies as a provider of attitude and value education (Banks, 1990).



The use of local knowledge through creative learning that involves students in activism socio-economics can facilitate and train the learners to better social skills and participate. This is in line with the mandate of national education goals and the central core of social studies education, which requires the realization of humans who can adapt, socialize, participate, be responsible, and care about problems in their social environment (Mullin & Sandra, 1990).

Meanwhile, learning through the trade tradition of the Banjar people, who tend to be considerate in choosing the subject of transactions, can facilitate students about decision-making competencies and a frugal and non-consumptive work ethic. In this way, students can learn to be wiser in consuming goods & buying goods based on needs, not just wants. This social and life skill is important in this digital era where advertisements and western-modern life advocate the young generation to consume more and sometimes out of control.

Not all digital ways can solve problems. On the contrary, digital devices have caused some users to become more individualistic, less sociable, aloof, and lonely. In the hands of creative teachers and through creative pedagogy, the adverse effects of information and communication technology can be solved through traditional methods or conventional pedagogy as an alternative solution (Supriatna & Maulidah, 2020). In the era of the capitalistic economy, the world of children's games is the world of the market. The market is defined as a meeting place for sellers and buyers, as is the definition of social studies lessons in junior high school. The market is also an imaginary world, a virtual or virtual world where transactions, supply, and sales processes are milled about consuming goods. In an imaginary market that is packaged in the form of advertisements in print, electronic and online media, consumer goods are offered that may be able to meet primary needs and secondary and even tertiary needs (Supriatna, 2018).

The digital world is the living place of millennial, in which students are the part of it. Advances in information technology have two opposing sides. On the one hand, it encourages students to be more productive and absorb much information to improve their competence. However, on the other hand, the digital world can also be a coercive force, controlling and even making them lose their autonomy, their identity (Supriatna & Maulidah, 2020). In this context, the local ethics of the Banjar community in carrying out consumption patterns that tend to transact with the Banjar Muslim community can be one



mechanism to fortify themselves from the negative impacts of the digital world. The local value in the consumption pattern can be a controller for excessive consumption due to an imaginary market that continues to provide offers that tend to be pushy and full of imagery.

Commodity imaging with specific signs, symbols, and contexts becomes a tool for consumer hegemony. In a consumer society, goods consumption activities are more on symbols than on the function of the goods consumed (Supriatna, 2018). This condition is undoubtedly very worrying, especially during a pandemic like the current one where learning is done online, making students more intense in relating and interacting with technology information. Almost all activities are school-related to technology information, ranging from providing material through Google meet and zoom to assignments. Limited resources require students to search online media. In this situation, like it or not, students are increasingly accessing the internet and intentionally or unintentionally also witness various consumer goods with all their symbols offered and imaged through advertisements.

Finally, social studies education is expected to be more attracting and intellectual through innovative education sourced from local wisdom. Social studies education should facilitate students to be curious for their socio-culture identity better. Without this capacity building, they will easily get lost in the wave of modern globalization and the infiltration of foreign values that negatively eroded their cultural root.

## Conclusion

The success of Banjar Muslim traders in running a business and the ability to survive and compete in Banjar traders cannot be separated from Islam which has strong values in the life of the Banjar community in general. In turn, the implementation of Islamic teachings creates traditions and habits that characterize Banjar traders such as *basidakah*, *bajakat*, *bahaji*, *baakad*, and habits and tendencies to transact with local or Banjar traders for socio-cultural reasons. In addition to fostering the spirit of entrepreneurship, these traditions and customs also contain local wisdom that can train social care attitudes, help, politeness, thrift, and non-consumptiveness. The local values related to the trading tradition of the Banjarese above are local wisdom that can be used as a source of social studies learning through creative pedagogy that can inspire



students to imagine and innovate. Basidakah, bazakat, and bahaji that contain the value of helping and sharing can enrich the material on solidarity social and social stratification. At the same time, the traditional baakad in the buying and selling transaction system is developed for consumption patterns, buying and selling, and transactions that can align with local conditions and characteristics. The way of thinking in making decisions, in this context, to buy or consume something is highly correlated with social studies education. It emphasizes decision-making competence, which is also helpful for training students not to become wasting-consumptive consumers in the future.

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