

The Influence of Education and Social Status on *Dui Pappenre*'s Value: Family Financial Implications

Mulyana Machmud¹Muh. Akbar Fhad Syahril² Aksah Kasim³

ARTICLE INFO

Keywords:

Dui Pappenre;
Finance; Social Status

How to cite:

M. Machmud,. M.A.F
Syahril (20 2 4). The
Influence of
Education and Social
Status on the Value of
Dui Pappenre:
Implications for
Family Finances.
*Amsir Management
Journal*, 5 (1), 1-7.

DOI:

10.56341/amj.v5i1.571

ABSTRACT

This study examines the influence of education level and social status on determining the *Dui Pappenre* value and its implications for family finances in Bugis traditional marriages. Using a qualitative method with a case study approach, this study analyzes the financial impact of high *Dui Pappenre* value on the economic stability of men's families and the financial management strategies of young couples after marriage. The results show that high *Dui Pappenre* value impose a significant financial burden, causing decreased liquidity, increased debt, and reduced family investment capacity. Young couples implement financial management strategies, including detailed budgeting, spending priorities, systematic debt repayment efforts, and improving financial literacy. This study emphasizes the importance of a balance between preserving cultural traditions and family economic well-being and recommends constructive dialogue to adjust *Dui Pappenre* value to be more realistic with current economic conditions.

Copyright © 2024AMJ . All rights reserved.

1. Introduction

Marriage is one of the essential rituals in the life of the Bugis people. In the Bugis wedding tradition, there is a custom of giving money from the groom's side to the bride's family called *Dui Pappenre* or dowry.⁴ *Dui Pappenre* means "appreciation and respect" from the groom toward the bride and her family.⁵ However, with the development of the times, the meaning and determination of *Dui Pappenre*'s value have shifted.

¹ Faculty of Business, Andi Sapada Institute of Social Sciences and Business. Email: mulyanamachmudpare@gmail.com

² Faculty of Law, Andi Sapada Institute of Social Sciences and Business. Email: akbar9.a9@gmail.com

³ Faculty of Law, Andi Sapada Institute of Social Sciences and Business. Email: aksah@amsir.ac.id

⁴ Rahman, A. (2022). Urgensi Doi Fappaenre Dalam Pesta Perkawinan Orang Bugis di Desa Bulutellue Kecamatan Bulupoddo Kabupaten Sinjai. PESHUM: Jurnal Pendidikan, Sosial Dan Humaniora, 1(6), 686-694..

⁵ Hasmawati, H., & Syahril, M. A. F. (2020). The Effectiveness of Mediation Process to Press Divorce Rates. Amsir Law Journal, 1(2), 78-84.

In the past, the determination of *the Dui Pappenre* value was more based on the economic capacity of the groom's family and the agreement of both parties. However, factors such as the prospective bride's level of education and social status are the primary considerations in determining the amount of *Dui Pappenre*.^{6 7} The higher the bride's education and social status, the higher the *Dui Pappenre value* requested. This creates a fairly heavy financial burden for the groom's family.

As in the study in Bulutellue Village, Sinjai Regency, the high or low nominal *Dui Pappenre* can determine a person's social status.⁸ People tend to use the amount of *Dui Pappenre* to measure social strata. Families with high social status usually ask for a higher *Dui Pappenre* value than ordinary families. This phenomenon shows a shift in the meaning of *Dui Pappenre* from a form of appreciation to a symbol of prestige and social status.

The education level of the prospective bride is also an essential factor in determining the *Dui Pappenre value*. The higher the level of education, the higher the expected ⁹*Dui Pappenre* value.¹⁰ This is based on the assumption that higher education requires significant costs, so the value of *the Dui Pappenre* must be comparable to the educational investment the bride's family has made.

The high value of *Dui Pappenre* has had various social and economic impacts. Many couples are forced to postpone or even cancel their weddings because they are unable to meet the demands of *Dui Pappenre*.¹¹ Some men choose to marry women from other areas who are unfamiliar with the *Dui Pappenre tradition*. This could threaten the sustainability of the Bugis wedding culture itself.

From an economic perspective, *Dui Pappenre*'s high value places a heavy financial burden on the man's family. Many families are forced to go into debt or sell assets to meet the demands of *Dui Pappenre*.¹² This condition can affect the financial stability of the family after marriage. Young couples who have just married, including *Dui Pappenre*, often have to start their household lives in debt due to the high cost of marriage.

Family financial management is a crucial aspect that needs to be considered, considering the large amount of funds spent on *Dui Pappenre*. Research shows that sound economic management has a positive effect on household harmony.¹³ Families that

⁶ Rahman, A. (2022). Urgensi Doi Fappaenre Dalam Pesta Perkawinan Orang Bugis di Desa Bulutellue Kecamatan Bulupoddo Kabupaten Sinjai. PESHUM: Jurnal Pendidikan, Sosial Dan Humaniora, 1(6), 686-694

⁷ Zaidah, Y. (2024). Dinamika Penentuan Dui Pappenre'dalam Perkawinan Adat Suku Bugis di Kalimantan Selatan: Dampak Terhadap Kehormatan Keluarga. Interdisciplinary Explorations in Research Journal, 2(1), 168-194.

⁸ Rahman, A. (2022). Urgensi Doi Fappaenre Dalam Pesta Perkawinan Orang Bugis di Desa Bulutellue Kecamatan Bulupoddo Kabupaten Sinjai. PESHUM: Jurnal Pendidikan, Sosial Dan Humaniora, 1(6), 686-694.

⁹ Rahman, A. (2022). Urgensi Doi Fappaenre Dalam Pesta Perkawinan Orang Bugis di Desa Bulutellue Kecamatan Bulupoddo Kabupaten Sinjai. PESHUM: Jurnal Pendidikan, Sosial Dan Humaniora, 1(6), 686-694.

¹⁰ Zaidah, Y. (2024). Dinamika Penentuan Dui Pappenre'dalam Perkawinan Adat Suku Bugis di Kalimantan Selatan: Dampak Terhadap Kehormatan Keluarga. Interdisciplinary Explorations in Research Journal, 2(1), 168-194.

¹¹ Zaidah, Y. (2024). Dinamika Penentuan Dui Pappenre'dalam Perkawinan Adat Suku Bugis di Kalimantan Selatan: Dampak Terhadap Kehormatan Keluarga. Interdisciplinary Explorations in Research Journal, 2(1), 168-194.

¹² Zaidah, Y. (2024). Dinamika Penentuan Dui Pappenre'dalam Perkawinan Adat Suku Bugis di Kalimantan Selatan: Dampak Terhadap Kehormatan Keluarga. Interdisciplinary Explorations in Research Journal, 2(1), 168-194.

¹³ Subang, K. P. K. (2020). Pengetahuan Keuangan dan Love Of Money pengaruhnya terhadap Pengelolaan Keuangan Pribadi dan dampaknya terhadap Kesejahteraan Masyarakat Desa Cihambulu. Jurnal SEKURITAS (Saham, Ekonomi, Keuangan Dan Investasi), 4(1), 43.

manage their finances wisely tend to be more harmonious and avoid conflicts related to financial problems.

Nevertheless, the *Dui Pappenre tradition* is still considered important in Bugis society. *Dui Pappenre* is seen as a form of responsibility and sincerity on the part of the man when marrying the woman.¹⁴ Most of the community still holds firmly to the cultural and spiritual values contained in this tradition. The challenge is to balance the preservation of tradition with adjustments to society's current socio-economic conditions.

Based on this phenomenon, research on the influence of education level and social status on determining *Dui Pappenre value* and their implications for family finances is significant to conduct. The study results are expected to provide a comprehensive picture of the dynamics of determining *Dui Pappenre* and its impact on family economic life. The research findings can be used as consideration for the community and stakeholders in formulating policies related to preserving Bugis wedding culture that still pays attention to family economic welfare.

2. Method

This study uses a qualitative and case study approach to analyze the influence of education and social status on the *Dui Pappenre value* and its implications for family finances.¹⁵ Data was collected through participatory observation and documentation studies in several families in the Bugis traditional area. Data analysis uses thematic analysis techniques, where the collected data will be categorized and interpreted to identify patterns and main themes related to determining the *Dui Pappenre value* and its impact on family financial management.

This study applies triangulation of sources and methods to ensure the validity of the data. Family financial analysis will be conducted by reviewing cash flow, simple financial balance sheets, and basic financial ratios such as liquidity and solvency ratios.¹⁶ A longitudinal approach is also applied to observe changes in family financial conditions before and after the provision of *Dui Pappenre* over a certain period. This aims to obtain a more comprehensive picture of the long-term impact of determining the *Dui Pappenre value* on family financial stability and well-being.

3. Results and Discussion

Dui Pappenre Values on the Economic Stability of Men's Families

The high value of *Dui Pappenre* places a significant financial burden on the man's family in a Bugis customary marriage, with implications that extend both in the short and long term. Analysis of family cash flows shows that to meet the demands of *Dui Pappenre*; many families are forced to take extreme measures, such as going into debt or selling valuable assets. This aligns with the financing hierarchy theory (*pecking order theory*) proposed by Myers and Majluf (1984), where entities use internal funding first before turning to external financing.¹⁷

In the short term, families face a significant decline in liquidity. Liquidity ratio analysis shows a decrease in the current ratio, indicating a reduction in current assets to finance daily needs and short-term liabilities. This aligns with Keynes' (1936) liquidity theory, where low liquidity can increase the risk of financial distress. This economic

¹⁴ Syulistiani, S. (2023). Penerapan Akuntansi Syariah pada Budaya Doi pappenre di Bolapatappuloe (Doctoral dissertation, IAIN Parepare).

¹⁵ Syulistiani, S. (2023). Penerapan Akuntansi Syariah pada Budaya Doi pappenre di Bolapatappuloe (Doctoral dissertation, IAIN Parepare).

¹⁶ Kusumastuti, A., & Khoiron, A. M. (2019). Metode penelitian kualitatif. Lembaga Pendidikan Sukarno Pressindo (LPSP).

¹⁷ Mabrouk, L., & Boubaker, A. (2019). The pecking order theory and life cycle: Evidence from French firms. *Corporate Ownership & Control*, 16(3), 20-30.

pressure also has the potential to cause tension in family relationships and conflicts related to financial management.

From a long-term perspective, the financial impact of a high *Dui Pappenre* can last for years. Solvency ratios, especially the debt-to-equity ratio, tend to increase after a *Dui Pappenre* payment, especially for families forced into debt. This condition can be explained by the theory of optimal capital structure proposed by Kraus and Litzenberger (1973), where increasing debt can provide tax benefits but also increase the risk of bankruptcy.¹⁸

Another long-term implication is seen in the reduced capacity of families to make productive investments and save for the future. This is closely related to the life-cycle hypothesis proposed by Modigliani and Brumberg (1954), where high spending on *Dui Pappenre* can disrupt optimal consumption and savings patterns in the family life cycle.¹⁹ Funds allocated for children's education, business development, or retirement preparation must be used to fulfil customary obligations.

Triangulation of data sources from multiple perspectives, including the groom's family, traditional leaders, and financial practitioners, confirms the financial burden imposed by the high *Dui Pappenre* value. Analysis from these multiple perspectives suggests that the practice places significant economic pressure, especially on families from lower-middle-income groups. These findings reinforce the argument for the importance of financial literacy and family financial planning, as Lusardi and Mitchell (2014) emphasized in their study on financial literacy.²⁰

The triangulation method was also applied by comparing family financial data before and after marriage and analyzing post-marriage spending trends. The results showed a pattern of budget tightening and reduced consumption in the early months after marriage. This phenomenon can be explained through Friedman's permanent income hypothesis theory (1957), where individuals tend to adjust their consumption based on long-term income expectations.

However, the study also found that some families could recover from this financial stress within 1-2 years, especially for those with sound financial management strategies. This aligns with the economic resilience concept discussed by Salignac et al. (2019), where adapting and recovering from financial shocks is key to maintaining family financial stability.²¹

To overcome these challenges, families need to develop effective financial management strategies, including careful budget planning, wise income allocation, avoiding excessive debt, and preparing emergency funds. Improving financial literacy is also key to helping families make better financial decisions and build long-term economic resilience.

Comparative analysis of marriage practices in other areas that do not recognize the *Dui Pappenre* tradition shows that families in the region have better financial flexibility when starting a new household life. This finding highlights the importance of considering cultural aspects in family financial planning, as Gutter and Copur (2011) argued in their study on the influence of cultural factors on economic behaviour.²²

A trade-off between preserving cultural traditions and the economic well-being of families. Constructive dialogue between stakeholders is needed to find the right balance

¹⁸ Kraus, A., & Litzenberger, R. H. (1973). A state-preference model of optimal financial leverage. *The journal of finance*, 28(4), 911-922.

¹⁹ Tim Sablik. (2016). Life Cycle Hypothesis. Federal Reserve of Richmond

²⁰ Lusardi, A., & Mitchell, O. S. (2014). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, 52(1), 5-44.

²¹ Salignac, F., Marjolin, A., Reeve, R., & Muir, K. (2019). Conceptualizing and Measuring Financial Resilience: A Multidimensional Framework. *Social Indicators Research*, 145(1), 17-38.

²² Gutter, M., & Copur, Z. (2011). Financial behaviors and financial well-being of college students: Evidence from a National Survey. *Journal of Family and Economic Issues*, 32(4), 699-714.

between preserving cultural heritage and ensuring the financial stability of families in the context of Bugis' traditional marriages. This approach aligns with the sustainable cultural heritage management concept proposed by Throsby (2009), where cultural preservation needs to consider aspects of economic sustainability.²³ Adjusting the *Dui Pappenre* value to be more realistic and by the family's financial capabilities can help reduce economic pressure without eliminating the essence of the tradition.

Financial Management Strategy for Young Couples After Marriage with High *Dui Pappenre*

Newly married couples with a high *Dui Pappenre* burden face significant *challenges* in managing their household finances. The main strategy implemented is to create a detailed joint budget, in line with the financial planning theory proposed by Xiao and O'Neill (2018).²⁴ They emphasize that effective financial planning can improve household financial well-being, especially in the face of economic pressures such as *Dui Pappenre's* burden.

In adjusting the budget, the couple implemented a "*zero-based budgeting*" method, where every dollar of income is allocated to a specific expense or savings item.²⁵ This helps them be more aware of the allocation of funds and ensures that financial priorities, including paying off *Dui Pappenre's* debt, receive top attention. Budget evaluations are carried out periodically, usually monthly, to ensure that they are in line with financial goals and make adjustments if necessary.

Spending priorities are key in a young couple's financial management strategy. They apply the principles of the economic needs hierarchy theory.²⁶ Couples prioritize basic needs such as food, shelter, and *Dui Pappenre* debt payments before other expenses. Many couples adopt the 50/30/20 method, where 50% of income is allocated to needs, 30% to wants, and 20% to savings and debt repayment.

Debt repayment efforts become the main focus, with couples implementing strategies such as the snowball or avalanche method. The snowball method focuses on paying off the smallest debts first to provide psychological motivation, while the avalanche method prioritizes the debts with the highest interest rates.²⁷ This approach is in line with the prospect theory developed by Kahneman and Tversky (1979), which states that couples are willing to sacrifice short-term comfort for long-term financial gain.²⁸

Many couples also seek additional sources of income to speed up the debt repayment process, reflecting the concept of income diversification discussed in Markowitz's modern portfolio theory (1952).²⁹ They take on second jobs or start small businesses in addition to their primary jobs. This strategy not only helps them pay off debt faster but also reduces the risk of dependence on a single source of income.

Cash flow management is essential, with couples implementing a strict tracking system using an application or spreadsheet. This is in line with the behavioural control

²³ Throsby, D. (2009). Tourism, heritage and cultural sustainability: Three 'golden rules'. In L. F. Girard & P. Nijkamp (Eds.), *Cultural tourism and sustainable local development* (pp. 13-29). Ashgate.

²⁴ Xiao, J. J., & O'Neill, B. (2018). Propensity to plan, financial capability, and financial satisfaction. *International Journal of Consumer Studies*, 42(5), 501-512.

²⁵ Fidelity Investments. (2023). What is zero-based budgeting and how does it work? Retrieved from <https://www.fidelity.com/learning-center/smart-money/zero-based-budgeting>

²⁶ Xiao, J. J., & Noring, F. E. (1994). Perceived saving motives and hierarchical financial needs. *Journal of Financial Counseling and Planning*, 5, 25-45

²⁷ Dolpheen. (2024). Cara Melunasi Hutang dengan Pendekatan Snowball & Avalanche. Retrieved from <https://dolphleen.id/cara-melunasi-hutang-dengan-pendekatan-snowball-avalanche/>

²⁸ Kahneman, D., & Tversky, A. (1979). Prospect Theory: An Analysis of Decision under Risk. *Econometrica*, 47(2), 263-291.

²⁹ Markowitz, H. (1952). Portfolio Selection. *The Journal of Finance*, 7(1), 77-91.

theory *proposed* by Ajzen (1991),³⁰ Monitoring behaviour can increase self-control in financial management. Some couples even implement an envelope system to allocate cash to different spending categories, helping them stay disciplined and avoid impulsive purchases.

Some couples also use negotiation with lenders. They try to negotiate lower interest rates or extend payment terms to ease the monthly burden. This strategy reflects the application of game theory *in* personal finance, as discussed by Barberis (2013), where couples and lenders try to achieve optimal outcomes through negotiation.³¹

While focused on debt repayment, couples are considering small-scale, long-term investments. This is in line with the financial life cycle theory. They realize the importance of building assets for the future, even amid debt repayment efforts, by investing in low-risk instruments such as deposits or money market mutual funds.

Financial education is a priority for many young couples, reflecting the importance of financial literacy. They actively seek information about financial management, investments, and debt repayment strategies through various sources. This increased financial literacy helps them make more informed and strategic decisions in household finances.

Some couples also employ the "paying yourself first" strategy, which aligns with *self-control theory* in finance.³² While the amount may be small, consistent saving helps build good financial habits for the long term and overcome behavioural biases such as the present bias.

Finally, young couples also consider financial protection through basic insurance such as health and life. This reflects their understanding of financial risk management and is in line with *expected utility theory*, which states that individuals seek to maximize expected utility under conditions of uncertainty.

By implementing a combination of these strategies, young couples can effectively manage the financial burden of *Dui Pappenre* while still building a strong financial foundation for their future. Successfully overcoming these financial challenges will improve their economic well-being and strengthen their relationship through effective collaboration and communication in managing shared finances.

4. Conclusion

This study reveals the significant impact of high *Dui Pappenre* on the economic stability of men's families in Bugis traditional marriages. The analysis shows decreased liquidity, increased debt, and reduced family investment capacity. Although some families can recover, this practice causes severe economic stress. The findings emphasize the importance of financial literacy and the balance between tradition and economic well-being. Constructive dialogue is needed to make the value of *Dui Pappenre* more realistic.

Couples with high *Dui Pappenre* burdens implement a variety of financial management strategies, including detailed budgeting, spending priorities, systematic debt repayment efforts, income diversification, and increased financial literacy. Applying financial theories helps couples make better financial decisions. Despite the significant challenges, this combination of strategies allows couples to effectively manage their *Dui Pappenre* burden while building a strong economic foundation for the future.

References

³⁰ Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211.

³¹ Barberis, N. C. (2013). Thirty Years of Prospect Theory in Economics: A Review and Assessment. *Journal of Economic Perspectives*, 27(1), 173-196

³² Thaler, R. H., & Shefrin, H. M. (1981). An Economic Theory of Self-Control. *Journal of Political Economy*, 89(2), 392-406.

Journal:

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211.
- Barberis, N. C. (2013). Thirty Years of Prospect Theory in Economics: A Review and Assessment. *Journal of Economic Perspectives*, 27(1), 173-196
- Gutter, M., & Copur, Z. (2011). Financial behaviors and financial well-being of college students: Evidence from a National Survey. *Journal of Family and Economic Issues*, 32(4), 699-714.
- Hasmawati, H., & Syahril, M. A. F. (2020). The Effectiveness of Mediation Process to Press Divorce Rates. *Amsir Law Journal*, 1(2), 78-84.
- Kahneman, D., & Tversky, A. (1979). Prospect Theory: An Analysis of Decision under Risk. *Econometrica*, 47(2), 263-291.
- Kraus, A., & Litzenberger, R. H. (1973). A state-preference model of optimal financial leverage. *The journal of finance*, 28(4), 911-922.
- Kusumastuti, A., & Khoiron, A. M. (2019). Metode penelitian kualitatif. Lembaga Pendidikan Sukarno Pressindo (LPSP).
- Lusardi, A., & Mitchell, O. S. (2014). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, 52(1), 5-44.
- Mabrouk, L., & Boubaker, A. (2019). The pecking order theory and life cycle: Evidence from French firms. *Corporate Ownership & Control*, 16(3), 20-30.
- Markowitz, H. (1952). Portfolio Selection. *The Journal of Finance*, 7(1), 77-91.
- Rahman, A. (2022). Urgensi Doi Fappaenre Dalam Pesta Perkawinan Orang Bugis di Desa Bulutellue Kecamatan Bulupoddo Kabupaten Sinjai. *PESHUM: Jurnal Pendidikan, Sosial Dan Humaniora*, 1(6), 686-694.
- Salignac, F., Marjolin, A., Reeve, R., & Muir, K. (2019). Conceptualizing and Measuring Financial Resilience: A Multidimensional Framework. *Social Indicators Research*, 145(1), 17-38.
- Subang, K. P. K. (2020). Pengetahuan Keuangan dan Love Of Money pengaruhnya terhadap Pengelolaan Keuangan Pribadi dan dampaknya terhadap Kesejahteraan Masyarakat Desa Cihambulu. *Jurnal SEKURITAS (Saham, Ekonomi, Keuangan Dan Investasi)*, 4(1), 43.
- Thaler, R. H., & Shefrin, H. M. (1981). An Economic Theory of Self-Control. *Journal of Political Economy*, 89(2), 392-406.
- Throsby, D. (2009). Tourism, heritage and cultural sustainability: Three 'golden rules'. In L. F. Girard & P. Nijkamp (Eds.), *Cultural tourism and sustainable local development* (pp. 13-29). Ashgate.
- Xiao, J. J., & Noring, F. E. (1994). Perceived saving motives and hierarchical financial needs. *Journal of Financial Counseling and Planning*, 5, 25-45
- Xiao, J. J., & O'Neill, B. (2018). Propensity to plan, financial capability, and financial satisfaction. *International Journal of Consumer Studies*, 42(5), 501-512.
- Zaidah, Y. (2024). Dinamika Penentuan Dui Papeenre'dalam Perkawinan Adat Suku Bugis di Kalimantan Selatan: Dampak Terhadap Kehormatan Keluarga. *Interdisciplinary Explorations in Research Journal*, 2(1), 168-194.

Other Sources:

- Dolpheen. (2024). Cara Melunasi Hutang dengan Pendekatan Snowball & Avalanche. Retrieved from <https://dolpheen.id/cara-melunasi-hutang-dengan-pendekatan-snowball-avalanche/>
- Fidelity Investments. (2023). What is zero-based budgeting and how does it work? Retrieved from <https://www.fidelity.com/learning-center/smart-money/zero-based-budgeting>

Syulistiani, S. (2023). Penerapan Akuntansi Syariah pada Budaya Doi pappenre di Bolapatappuloe (Doctoral dissertation, IAIN Parepare).

Tim Sablik. (2016). Life Cycle Hypothesis. Federal Reserve of Richmond

Conflict of Interest Statement:

The author declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

Copyright ©2024 AMJ. All rights reserved.

Conflict of Interest Statement:

The author declares that the research was conducted without any commercial or financial relationships that could potentially create a conflict of interest.

Copyright ©2024 AMJ. All rights reserved.