THE CORRELATION OF ISLAMIC PRINCIPLES IN ECONOMY AND TUNJUK AJAR MALAY CULTURE

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ABSTRACT
This paper is motivated by the lack of studies in Malay Economic system which rich cultural treasure, one of which is called Tunjuk Ajar. This term means teaching, advice, and rules in life for the Malays. One of the figures who wrote Tunjuk Ajar Melayu was a culturalist, Tenas Effendy. The research problem to be addressed is how the economic values in Malay teaching and learning are correlated with Islamic values. This paper hence explores Islamic principles in Malay community's economy and culture. The method used is library research with historical and philosophical approaches. The study found that there are eleven economic principles in the Tunjuk Ajar that are in line with the concept of Islamic Economics: trustworthy and accountable, fair and equitable, independent, anti-monopoly, self-confident and faithful, tolerant, balance between worldly and hereafter profit, alternate, broad-minded, social solidarity, and saving. This paper adds to literature on treasures of Malay culture, not only from a cultural perspective but also from an economic perspective as a work ethic for the Malay community.

Keywords: Tunjuk Ajar, Malay, Economy, Islam.

ABSTRAK
Artikel ini ini dilatarbelakangi oleh minimnya kajian tentang per-ekonomian orang Melayu yang kaya akan khazanah, salah satunya disebut Tunjuk Ajar. Istilah ini berarti “pengajaran, nasihat serta aturan-aturan dalam berkehidupan bagi orang Melayu”. Salah satu tokoh yang

Kata kunci: Tunjuk Ajar, Melayu, ekonomi, Islam.

INTRODUCTION

This paper is motivated by the lack of study on Malay economics. Malay culture is very interesting to be explored as Malay has a cultural treasure called Tunjuk Ajar. This term means teaching, giving advice and obeying some rules in life for the Malays. One of the figures who wrote Tunjuk Ajar Melayu was a culturalist named Tenas Effendy. This paper is organized to explore the principles of Islam in the economy and culture of the Malay community and to describe the correlation between economic values in Tunjuk Ajar and the Islamic values.

There are several studies related to this topic. First, Syahfawi's journal entitled Malay Economy in an Islamic Economic Order\(^1\), which discusses the jejula game (Arisan), the pedua system, garden pawns, sale of promises, sale and purchase with the concept of instalments, and sale and purchase with the

concept of deposits/down payment. The result of the study is that Malay economic activities can be used as a reference for financial and banking products for everyday life. In addition, the cultural activities by the Malay community do not have conflict with sharia principles in the Qur'an and Hadith.

Second, Iswandi’s study entitled *Garis Tepi Masyarakat Melayu Riau Potret Marjinalisasi Ekonomi Nelayan Melayu di Kelurahan Pulau Kijang Kecamatan Reteh Kabupaten Indragiri Hilir Riau* (The Margin of the Riau Malay Society, Portrait of the Marginalization of the Malay Fisherman's Economy in Pulau Kijang Village, Reteh District, Indragiri Hilir Regency, Riau). This study explains the marginalization of Malay fishermen in terms of economy that caused the fishermen are forced to maintain their sources of life. This condition occurs due to the hegemonic entry of the capitalist world that makes narrowed economic opportunities because of weak capital empowerment and low income earned. The condition as fishermen is different from the conditions of other communities outside the community. There are three aspects to see the form of marginalization that occurs in the community in the area: (1) economics, which is related to capital issues, (2) social, which concerns the negative stereotypes attached to fishing communities, and (3) politics, which refers to the policy of the authorities regarding imbalanced capital issues for the fishing community. Third, Armelia Evi Darmayanti’s study entitled *Nilai Moral yang Terkandung dalam Tunjuk Ajar Melayu Karya Tenas Effendy* (Moral Values in Tunjuk Ajar of Malay by Tenas Effendy). The results of the study suggest that there are moral values in the book by Tenas Effendy, which are related to responsibility, conscience and obligation. Moral values related to responsibility are described in the quote “apa tanda selayu sejati, menegakkan keadilan berani mati” which explains

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3 Armelia Evi Darmayanti, “Nilai Moral Yang Terkandung Dalam Tunjuk Ajar Melayu Karya Tenas Effendy” (Universitas Islam Riau, 2017),
the attitude of responsibility and courage to uphold justice even though life is at stake. Moral values related to conscience are illustrated in the quote “apa tanda melayu sejati, hidup ikhlas menanam budi” which explains that one must help sincerely without expecting anything in return. Moral values related to obligations are illustrated in the quote “apa tanda Melayu bertuah, hidup taqwa kepada Allah” which explains that life is obliged to The Almighty, Allah SWT.

Fourth, Tomy Fitrio et. al in their study “Model Pengembangan Entrepreneurship dalam Pemberdayaan Ekonomi Rumah Tangga pada Masyarakat Melayu Rengat” (Entrepreneurship Development Model in Household Economic Empowerment for Rengat Malay Society). The results of the study show that there are several factors influencing Rengat Malay women to participate in trading at Rengat market, including: (1) having low educational level makes Rengat women hard to find a job (2) becoming a bread winner in the family (3) increasing family income. Women traders in Rengat market are the forerunners of the birth of MSMEs (Micro, Small and Medium Enterprises) in Rengat City and Indragiri Hulu Regency; this has an impact on economic growth in Indragiri Hulu Regency, Riau. According to the literature review, the correlation between the economic principles of the Malay community and the Islamic Economic Principles from the work of Tunjuk Ajar Melayu has not been exposed. This is the gap that the present study attempts to fill.

There are several contributions and benefits expected from this paper: First, to disseminate information to the public about the richness of Malay cultural treasures, not only in terms of customs but also from an economic point of view. Second, to describe the economic principles lived by Malay community. Third, to increase knowledge for academics and the public about

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5 Fitrio, Apriansyah, and Astarman.
the correlation of Malay economic principles with Islamic Economic concepts. Fourth, to provide a reference for scholarly development, especially related to Malay culture and the integration of Economics and Islamic scholarship.

The library research method is employed in this study, where data is obtained from library sources such as books, encyclopedias, journals, and other information that discuss the topics highlighted in this study. The economic principles embodied in Tenas Efendi's “Tunjuk Ajar Melayu” are analyzed using a historical and philosophical approach. This study is descriptive in nature, which is designed to provide a systematic description of scientific data originated from the topic or object of study which is intended to provide a systematic explanation of the facts obtained during observations and interviews. Sources of data are taken from primary data and secondary data, namely data in the form of books written by Tenas Effendy in 2015 related to discussions using primary references and secondary data in the form of existing documents converted into links and supporting information. Data collection techniques is undertaken by documentation techniques. Data analysis process is undertaken by editing, classifying and coding steps to produce conclusions.

FINDINGS AND DISCUSSION

Introduction to Malay’s Tunjuk Ajar

Malay is an ethnic culture found in Indonesia's neighboring countries, such as Malaysia, Singapore, Southern Thailand, Brunei Darussalam, among others. Malay language that connects individuals with one another is one of roots for Indonesian

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language. Malays are deeply attached to the culture and customs that they have since they were born. They applied Tunjuk Ajar as their way of life. Tunjuk Ajar means a type of advice, guidance, advice, belief, teaching, and example that is useful for human life. According to Malay elders, "Tunjuk Ajar Melayu" are various advice, trustees, and examples that guides a person to the right path in order to receive blessings from Allah, and to protect them in this world and in the hereafter.

Tunjuk Ajar culture derived from Malay elders that has been passed down from generation to generation, known as Malay figures/leaders. One of the Malay figures in Riau is Tengku Nasyaruddin Effendy or better known as Tenas Effendy. He is not only known in Riau-Indonesia but also respected in neighbouring countries which adhered to this culture. His Tunjuk Ajar becomes a role model for Malay community ethically and morally.

The Malays are devout Muslims, they make Islam as a way of life for the worldly life and in the hereafter. This spirit inspires the wisdom of thinking that balances their life. Malay culture which originated from various cultures in the world should be straightened, cleaned, sifted, and filtered by Islamic concept. This becomes an identity for the Malays, especially in terms of customs, as stated in the expression:

Adat bersendikan syara',
syara' bersendikan kitabullah;
syara' yang mengata, adat yang memakai;
sah kata syara', benar kata adat,
Or in another expression:
Bila bertelikai syara' dengan adat, tegakkan syara''

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The Malay Tunjuk Ajar by Tenas Effendy which strongly adhered to syara’ law becomes very interesting to be explored, as he also mentioned the economy of the Malays in his Tunjuk Ajar.

Economic system in Malay

The opening of international economic system had taken place before the arrival of Western countries. In the time of Paduka Abdul Jalil (1670s-1690s), Riau was a trading center that developed rapidly. In the royal heritage of Sultan Malacca, low economic people explored their commercial activities outside their area. Since the 1850s, Chinese and European people have documented various ethnic groups inherited from Malacca Mare Sultan, which has operated from Patani Cambodia to Sulawesi, Java and Danau Mark. Several international economies have emerged, revealed that Southeast Asia is part of the world trade chain. Economic integration between countries has opened relations between Peninsular Malaysia and other regions. This trade chain grows gradually and varies from place to place. 12

In the 19th century, the West dominated the Malay world politically. The unprecedented economic interest of Malays had come to an end. Malay technical achievements in the shipping sector have also been adopted. Malay works have been confiscated. The international order that strengthened the status of local rulers had collapsed. The West, on the other hand, presented new ideas, new institutions, and even a new world order. Secular ideals were provided. We have created new political frontiers without considering the historical realities of local people's lives. A Western legal system and a modern bureaucracy was adopted and established. 13

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In Southeast Asia, where most Malays live, there has been remarkable development and progress. Changes towards progress happened not only in basic aspects, but in the structure of economic base. Changes in the composition of the population also had impacts to the people who have higher education and management skills. This is also related to Economic resources for certain ethnic groups.14

Political power plays an important role in creating socio-economic gap. There are two main reasons in creating this gap. First, the policies that oriented in growth and global economy. Second, the state bureaucracy is in charge to succeed the growth-oriented and outward-looking development strategy. As a result, the established state bureaucracy tends to become a mean of economic interest, because of the economic resources which are already controlled by certain groups.15

The diminished of Malays in the next decades will be even more widespread if there is no political policy that can protect them. The opportunity of political support has been utilized well as by non-Malay communities that results in a socio-economic differentiation formed for a long time. Moreover, the inequality of a structure as a product of colonialism which has no preference for the low economic people. For that reason, the importance of entrepreneurship education is strongly needed to be instilled for the young Malays from an early age. The fact that before colonialism, the entrepreneurial spirit possessed by the Malays, makes us believe that it is not difficult for us to become reliable traders or entrepreneurs.16

There are eight basic types of traditional economic living of the Malays in Riau, farming, raising chickens/goats/cows, fishing, gardening, beniro (taking the essence from Enau tree), taking forest products, carpentry, and trading. These eight types for making a living are also called tapak lapan, because it means

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15 Suwardi, 4-11.
16 Suwardi, 4-11.
that there are eight foundations for Malays to base their economic living. This traditional living has been used in such a way by combining several types. Some Malays make a living by farming and gardening or doing carpentry while beniro and so on. This combination pattern of living, in addition to reduce the risk of bankruptcy, also provides opportunities for nature conservation. Because with this pattern Malay people can see the interdependence relationship between humans and the natural surroundings, as well as the relationship between flora and fauna with forests and soil.\(^\text{17}\)

This is what makes the traditional Malay tribes rarely fall into poverty and starvation. They have adequate reserves of several areas in life. But after their living environment in the form of Ulayat land is intervened by fraudulent power and greedy capital owners, they are forced, and mostly depends on their life with only one type of livelihood which results in vulnerable point. Whereas in the past they were independent farmers, traders, and artisans, who were just waiting for an increase in the quality of human resources to improve their standard of living.\(^\text{18}\)

These eight types of Malay living, also showed in Malay group in Riau which has a long cultural treasure. Their culture (as has been mentioned earlier) is the culture of the waters, the sea (maritime), the coast, the river, commerce (trade), and the port (port). This Malay culture shapes their mental to become human beings who are independent, pragmatic, competitive, easy to move around, demonstrate technical quality, and high self-esteem.\(^\text{19}\)

**Biography of Tenas Effendy**

1. **Childhood and Cultural Absorption**

Tengku Nasyaruddin Said Effendy also known as Tenas Effendy was born on November 9, 1936 in Tanjung Mali

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\(^{18}\) Hamidy, 107.

\(^{19}\) Hamidy, 107.
Hamlet, Kuala Panduk Village, Pelalawan, to a father named Tengku Said Umar Muhammad Aljufri and a mother named Tengku Syarifah Azamah bint Tengku Said Abu Bakar. At that time, Tenas Effendy's father was the personal secretary of Sultan Said Hasyim, the Sultan of Pelalawan. Because of his duties as secretary, T. Said Umar Muhammad always wrote customs and made important records of the Pelalawan Kingdom, all of which were written in a book called the elephant book. All the genealogies of the Pelalawan Kingdom, customs, and other important events are recorded in that book, and this was done for years.\(^{20}\)

Although T. Said Umar Muhammad generally resided in the Pelalawan palace environment, especially his mother's house which was close to the royal residence, T. Said Umar Muhammad lived in the community by farming and cultivating crops. After Sultan Said Hasyim died in 1930, T. Said Umar Muhammad and his family moved from Pelalawan to Kuala Panduk. In Kuala Panduk T. Said Umar Muhammad was chosen as the principal educator and a city teacher. It was in Kuala Panduk that Tengku Nasyaruddin Effendy was conceived.\(^{21}\)

H. T. Ubaidillah Umar (2019) said that T. Nasyaruddin Effendy (his biological brother) was the third of eleven children, namely T. Darwisah Umar (late); H. T. Naziet Umar (late); H. T. Nasir Umar; H. T. Syamsu S. Alwi (T. Zubir Umar); T. Zalik Umar (late); T. Zulkarnain Umar (late); H. T. Zakir Umar; Hj. T. Delima Mutiara Umar; T. Zaidatul Luk Luk Umar (late); and H. T. Ubaidillah Umar. In the genealogy of his family, besides flowing the Royal blood of the Pelalawan Sultanate, there is also the blood of the descendants of the Prophet (Arabic) named "Aljufri".

T. Nasyaruddin Effendy's youth was spent following his father in the fields, he saw all the cultivation practice consis-
tently done by his father and local people. He really remembered this farming movement, which started from looking for a place, slicing, cutting, eating, to planting rice and gathering, which his father and local residents did along the banks of the Kampar river. With this movement, T. Nasyaruddin Effendy from a young age was accustomed to living in the rice fields and resting in the field hut for a very long time, occasionally moved to a ponton (small boat). His father used to use this ponton because his guesthouse in Tanjung Malim was across from his town, Kuala Panduk. Moreover, this ponton was also used by the entire surrounding population to live or to fish.\(^\text{22}\)

Community exercise was also seen during the liturgical peak ceremony of Sultan Said Harun. People called this kind of service as the sensation of happiness, by the disposition of individuals who come to the royal residence with food, animals and energy, working together to build public kitchens, long wards, and to the stage their expression, made the event more exciting. On that event, individuals could see various creative attractions that are displayed, ranging from singing, moving, rhymes, poetry, and gurindam (a type of irregular verse forms of traditional Malay poetry). This obviously made Tenas very familiar with these different social events.\(^\text{23}\)

Not only in royal celebrations of kings, during religious events like Ramadhan and Eid, the King palace was visited by low economic people. It was the King's wish to offer a variety of dishes as well as snacks and iftar. Because the place where Datuk Tenas named Said Muhammad Aljufrri, called Tengku Tuan or Tengku Haji was located, was right near the royal residence, his whole family was also visited by many people. They spent the night or simply kept in touch with their ancestor who was a researcher and often provided rigorous information on the situation of the royal residence and the population. This condition shaped Tenas's character in viewing individual life, the tendency to the public with its different social practices has

\(^\text{22}\) Hendrik, Iddehan, and Mudra, 5-17.
\(^\text{23}\) Hendrik, Iddehan, and Mudra, 5-17.
shaped Tenas' perspective on Islamic Malay culture. Combined with the family climate that highly respects on culture, where practically the whole family was an individual who was very skilful in the practice and expression of Malay customs. His grandmother Tengku Syarifah Fatimah and Tengku Syarifah Zaharah were very talented in understanding Qur’an verses. His uncle, Tengku Said Djaafar Muhammad, was an energetic about culture, best known as an essay author with a background in the history of composition and the customs of the Pelalawan kingdom, as well as Tengku Nazir (later translated as nom de plume Dey Nazir Alwi) who was a cousin of T. Said Djaafar, a person who liked to explain about customs, especially Petalangan.24

These two people observed Tenas’ extraordinary interest in culture, so they generally suggested Tenas to try to decipher culture. It was from his father and two uncles that Tenas was exposed to various Malay cultures that should be researched, researched, and then compiled. This persuasive encouragement created cheerful character supported by various social exercises that existed locally.25

Tenas childhood had been introduced to various aspects of Malay culture, ranging from customs, historical arts, and all kinds of Malay culture. This was embedded in Tenas. All these traditional events gave a deep meaning to Tenas so that when he grews up, if he heard people reading poetry, rhyming, listening to expressions, mantras and so on, Tenas would remember important events that had shaped him with thick nuances of religion and custom, which he had witnessed for decades.26

Even though he did not go to class because he had to follow his parents in the fields, Tenas and his close friends such as T. Said Mahdi, T. Nazir, T. Muhammad, Haludder, Johar generally remained concentrated in studying in fields and ponton which generally got directions from Tenas's father. For reaching the school which was located across the city, Tenas and his

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24 Hendrik, Iddehan, and Mudra, 5-17.
25 Hendrik, Iddehan, and Mudra, 5-17.
26 Hendrik, Iddehan, and Mudra, 5-17.
younger brother T. Nazif usually used small kayaks to cross the Kampar river which is very wide, which required skills and patience to do it. Initially Tenas was always accompanied by his younger brother. However, he did all those activities alone after his younger brother moved to Bunut. Tenas would likely invite his friends to pick up Engku Guru at his house if he found his teacher was not around at school.  

Tenas also enjoyed having playing time with his friends, such as playing top, catfish pecking, long post, rock jumping, kites and various other games. At night, accompanied by his father, Tenas was always welcome to see the field of combat techniques that were usually available in his city. Seeing this, Tenas was aware of the various martial techniques that existed at that time, such as fist fighting, hitting, back fighting, and pencak silat. Often seeing people practicing the martial arts made him interested in joining the training together with local residents. In Ramadhan, this practice was completed after the prayer for tarawih and generally closed shortly before sunrise. Towards the evening, Tenas often saw Zapin Dance with his father with the local people.  

Towards the end of the 1949 autonomy riots, the Tenas family moved to Pelalawan. Even though his condition was getting better, T. Said Umar Muhammad still worked as a farmer and fisherman. After the rebellion was over, T. Said Umar Muhammad worked in the general government, but he continued his training as a field breeder until finally moved to Pekanbaru in 1956.  

After moving from the Public School in Pelalawan, Tenas continued his education at the Teacher Training School in Bengkalis. He did not do much exercise while concentrating in Bengkalis. Occasionally did Tenas try to write on the advice of his Indonesian teacher at the time, Pak Idrus Syarif, who usually

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27 Hendrik, Iddehan, and Mudra, 5-17.
28 Hendrik, Iddehan, and Mudra, 5-17.
29 Hendrik, Iddehan, and Mudra, 5-17.
showed his students including Tenas to make different works and then sent them to various large gatherings in Medan.\textsuperscript{30}  

It is not known whether the compositions he created while concentrating in Bengkalis were distributed. However, Tenas' excellence in communicating divergent thoughts and explaining on various occasions what was happening in the city began to be executed. Tenas in participated in the preparation of the Hizbul-watan scouts led by Dt. Adam. After three years of concentration in Bengkalis, Tenas continued his education at Teacher Training School in Padang. By using \textit{Pompong} (a traditional boat), Tenas departed from Pelalawan to Teratak Buluh, which took him few days before taking a bus to Padang.

2. Further Education in Padang  
The fundamental compositions he obtained while studying in Bengkalis later became his prominent assets in Padang. This was confirmed by various media in Padang at that time, such as Harian Haluan and RRI Padang. With his abilities, Tenas often participated in various arts events such as poetry readings and in social service events broadcasted by RRI Padang. An association called SEMI (Indonesian Young Artists) was the main association that he joined, and he was awarded as one of the Padang Branch Heads with SB. Jass, located in Bukit Tinggi. With SEMI, the exercises they do were getting more intensive. He spent his days making crafts, composing, and furthermore began to paint. Together with his art educator Osman K Gami, Tenas held a canvas course for youth in Padang with Dahlan Jass as his art instructor.\textsuperscript{31}  

In 1958, Tenas moved to Pekanbaru where he continued his writing and imaginative training. Together with Muslim Saleh, Tenas held a composition performance in Rumbai in 1956. It was the main performance show held in Riau around that time. In 1960 Tenas attended a school in Siak, but his work and passion in the craft brought him back to Pekanbaru to continue

\textsuperscript{30} Hendrik, Iddehan, and Mudra, 5-17.  
\textsuperscript{31} Hendrik, Iddehan, and Mudra, 5-17.
completing various imagination exercises and continuing to write scientific papers effectively. Together with Nizami Jamil, they opened the Riau Fine Arts Islamic Boarding School. With this foundation, he conducted various exercises, such as presentations and social service celebrations in Riau. Exhibition performances, especially traditional dramas, routinely became social service events at RRI Pekanbaru and various other craft events, making Tenas completely drenched in his work. His practice was heightened by doing different exhibitions, two performances and poetry readings. In organizing dramas, apart from being a performer, Tenas was also dynamic as a scriptwriter. The scripts for his performances include Hang Jebat, Megat Sri Rama, Lakshmana Hang Tuah, Sri Bunian, and Hulubalang Canang, Pak Buntal and Lancang Kuning, and others. He composed approximately 60 radio plays and about 30 original script stage. This movement led Tenas along with other Riau youths led by Mr. Johan Syafruddin, SH to become delegates for the Youth Congress in Bandung. At this public-scale gathering, an exemplary performance was held.\(^{32}\)

Tenas was considered lucky because he had a partner who understands his practice and always gave him help and moral supports. This understanding was felt by Tenas because he was dynamic in directing the exams that expect him to go for a very long time to some distant city. Another significant people who generally provided support were his children (T. Hidayati Effiza, T. Fitra Effendy, T. Taufik Effendy, T. Ahmad Ilham, T. Indra Effendy, T. Ekarina and T. Nuraini). His abundant works such as books and materials on Riau Malay traditions and culture. He believes that people can do some research, figure out, see, and pay attention to the various Malay cultures and practice them in everyday life.\(^{33}\) The experience of the Tenas Effendy organization is as follows:


\(^{32}\) Hendrik, Iddehan, and Mudra, 5-17.

\(^{33}\) Hendrik, Iddehan, and Mudra, 5-17.
2. Chairman of the Board of Trustees of the Pelalawan Traditional Institute (2000-present)
3. Trustees of the Petalangan Customary Institution (1982-present)
4. Riau Arts Council Manager
5. Board of Riau Fine Arts Boarding School (1960-1968)
6. Board of the Indonesian Historian Society of Riau (1974-present)
8. Board of Riau Cultural Work Institute (1960-1965)
9. Advisor to the Riau Community Association (2001-present)
10. Leading the Riau Setanggi Foundation (1986-present)
11. Leads the Serindit Foundation (2001-Present)

**Tunjuk Ajar : A definition**

Tunjuk Ajar generally means all kinds of advice, trust, advice, instructions, teachings, and examples that are useful for human life. Tunjuk Ajar Melayu according to Malay elders in the past were all advice, trust, exemplary, and advice that guides people to the right path in order to get the blessing from Allah the Almighty in the life of this world and the hereafter.34

In various expressions it is called:

*Yang disebut tunjuk ajar,*  
*Petuah membawa berkah*  
*Amanah membawa tuah*  
*Yang disebut Tunjuk Ajar*.35  
*Menunjuk kepada yang elok*  
*Elok menurut syari’at*

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Elok menurut adat,
Elok menurut sifat,
Elok menurut tabiat
Mengajar kepada yang benar
Benar menurut ajaran agama,
Benar menurut adat lembaga,
Benar petuah amanah,
Benar menurut hukum semenggah

Contents of Tunjuk Ajar
For Malays, the content of Tunjuk Ajar contains Islamic values and it is in line with the cultural and social norms adopted by the community. It can also be used as a guide and application for a life full of the noble values of Islamic culture. These values should be digested, assimilated, and practiced seriously in order to become an identity of every Malay. By adhering to this identity, everyone can be a person who is commendable, trustworthy, professional, wise, knowledgeable, broad-minded, noble, and dignified which brings physical and spiritual prosperity in domestic life, society, nation, and state.

Elder Malay people used to say “di dalam tunjuk ajar, agama memancar”, or “di dalam tunjuk ajar Melayu, tersembunyi berbagai ilmu” which means if people apply the content of Tunjuk Ajar, they will become more religious or knowledgable.36

The Position of Tunjuk Ajar for Malay People
For the Malays Tunjuk Ajar is placed in an important position. Even Malay elders placed Tunjuk Ajar in a very prominent position. Because of its high content. In the expression it is called:37

Apa tanda Melayu jati,
Tunjuk ajaranya dipegang mati
Apa tanda Melayu amanat,

36 Effendi, 9.
37 Effendi, 9.
Benefits of Tunjuk Ajar

Malay elders say that Tunjuk Ajar has great benefits and positive values for the life of the world and the hereafter, as well as for individuals and society, nation and state. That is why Tunjuk Ajar is said to be long lasting, which means that the benefits of Tunjuk Ajar will be useful for the whole life. In other words it is called: 38

Kalau hendak menjadi orang,
Tunjuk ajar janganlah kurang
Kalau hendak jadi orang,
Tunjuk ajar hendaklah dipegang

The Inheritance of Tunjuk Ajar

To create a person who is eligible, virtuous, intelligent, and commendable, the Malays pass on Tunjuk Ajar to their children and grandchildren in various ways, both verbally as well as through examples and illustrations. Malay elders say that the heritage can be realized through oral literature by using phrases, proverbs, poetry, rhymes, folklore, symbols, parables, and so on. Inheritance through examples and illustrations is achieved by citing examples of commendable behavior and actions. Therefore, before a person or group of people pass on Tunjuk Ajar, they must first be able to apply as much knowledge as possible and set a good and correct example. In this expression it is called: 39

Sebelum mengajar, banyak belajar,
Sebelum memberi contoh, bersifatlah senonoh
Sebelum memberi teladan, betulkan badan
Sebelum menasehati orang, nasehati diri sendiri

38 Effendi, 9.
39 Effendi, 9.
Malay Economic Fundamentals
The Malays have eight types of living to make ends meet, indicating that the Malay group in Riau has a long cultural wealth. Their culture (as mentioned earlier) is the culture of the waters, the sea (maritime), rivers, coasts, ports, and trade. Malay culture has shaped their mental to be independent, pragmatic, competitive, easy to move, demonstrate technical qualities and have high self-esteem.

Characteristics of Malay Merchants
In the past, Malay economic practitioners had supported their Islamic cultural values, which shaped these people to become commendable, trustworthy, confident, and ungreedy. They carry out their economic activities based on markets and have the principle of Malay identity.

Identity is basically the noble values that are inherent and "ingrained", "which are used as sticks by day and night as torches" by someone or by people in a community and a nation. This identity often refers to a way of life. The identity in this paper are the basic values of life, which are applied and reflected in their behavior and attitude in carrying out their lives. The basic values are as follows:

a. Islamic Values
Islam is the main thing in the identity of the Malays, so that it cannot be separated between Islam and Malay identity. Tunjuk Ajar says as follows:

Adapun orang Melayu dan kemelayuan itu ditandai oleh:
“Islam agamanya
Melayu adat resamnya
Melayu bahasanya
Melayu tingkah lakunya”

41 41 Hamidy.
b. Openness

Openness means opening oneself in the life of a household, society, nation and state. The value of openness also reflects the attitude of togetherness and openness, frank, sincere, honest and not "two-faced". Tunjuk Ajar Melayu says:

“Apa tanda Melayu terpuji
buka kulit tampak isi
sesuai cakap dengan hati
sesuai sumpah dengan janji
sesuai kelakuan dengan pekerti.”

c. Politeness

Politeness is a reflection of a personality that is gentle, civilized and self-aware, and humble. Tunjuk Ajar Malay says:

“Apa tanda Melayu pilihan
Hati penyantun perangai sopan
Apa tanda Melayu terpandang
Bersopan santun kepada orang
Apa tanda Melayu bertuah
Bersopan dan santun menjaga marwah.”

d. Positive Thinking

Having good thoughts causes the Malays to be sincere and generous in accepting anyone who comes to their hometown. Tunjuk Ajar Malay says:

“Apa tanda Melayu terbilang
Bersangka Baik kepada orang
Berburuk sangka ia berpantang”

e. Trustworthy

The nature of trustworthy as one of the values in Malay culture is the identity of Malay, because trustworthy is a form of behavior that is obedient and loyal, holding rights and being responsible for carrying out the obligations that carry the burden entrusted to him. Tunjuk Ajar Malay says:

“Apa tanda Melayu bermarwah, hidup matinya meme-gang amanah"
Deliberation and consensus have become the basis of Malay resam customs. Any problems will be resolved through deliberation and consensus.

_Tunjuk Ajar_ Malay says:

“Apa tanda kaum bermarwah, hidup selalu bermusyawarah
Apa tanda kaum beradat, hidup rukun dalam mufakat
Tanda orang beradat lembaga, musyawarah mufakat sebarang kerja”.

Malay culture has very high philosophy, values and culture in various fields, including the economic aspect. This aspect is also related to cultural principles that are rooted in people's lives in the following principles and values:

1. Fair and Equitable Values

The fair and equitable value of economic principles in the Malay’s _Tunjuk Ajar_ with the value of justice in the concept of Islamic Economics. The example lies in the procedure for weighing or measuring Malay people towards an object or item. The old man said: “_Makan jangan kenyang seorang, laba jangan dikarut sendiri_”. The same as following “_Bila mendapat sama berlaba, bila hilang sama merugi_”.42

The following is a picture of the Relationship between Fair and Equitable Values43

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42 Effendi
43 Darmawi, Kutipan Wawancara Dengan Tokoh Budayawan Melayu.
2. The Value of Tawakkal to Allah with the Principle of Monotheism (Tawhid)

The value of self-confidence and trust in Allah SWT on economic principles in Malay *Tunjuk Ajar* with the principle of monotheism in the concept of Islamic Economics there are indicators of the same concept of the two principles. These two principles have a symmetrical relationship. Malays who run the economy always believe in running their own business and always puts their trust in Allah after running their own business. This shows that believing in Allah is part of the way to unite Allah SWT. Those who believe that only Allah SWT is the place to worship and surrender. 'As stated in the Malay *Tunjuk Ajar*, “Tanda orang bijak bestari, dalam berusaha percaya diri, kepada Allah berserah diri”

The relationship between the value of Risk and the principle of monotheism is explained below.

![Relationship Diagram]

3. The Value of the Balance of Profits in the Hereafter with Falah Principle

The value of the balance of world and hereafter profits on economic principles in *Tunjuk Ajar* with the Falah principle on the concept of Islamic Economics has a correlation, namely that there are the same indicators between these two principles which can be interpreted as a prosperous life because they are concerned about life in the world and hereafter. The Malays adhered to the rules taught in Islam such as giving alms so that they get the blessings of life and be safe in the hereafter. This is explained in his Malay *Tunjuk Ajar*. “Tanda orang beroleh rahmat, di dunia sejahtera di akhirat selamat”

The following is a picture of the relationship between the value of the profit of the world and the hereafter and the principle of Falah.
4. Value Saving

The value of saving on economic principles in the Malay Tunjuk Ajar with an affluent economy on the concept of Islam. There are indicators of the same concept between the two principles. Malay Tunjuk Ajar teaches “Apabila usaha hendak selamat, lakukan dengan berhemat cermat” and “Apabila berusaha berhemat cermat, modal bertambah, labapun dapat” from these expressions, they teach that life should be done wisely with the concept of simplicity. Based on the explanation above, there is a symmetrical relationship between value saving and simplicity in life even though Allah SWT gives us more sustenance. The following is a picture of the Relationship between Value Savings and Simplicity.

5. Anti-monopoly Values with Islamic Business Ethics

The anti-monopoly value on economic principles in the Malay Tunjuk Ajar has a symmetrical relationship because it has an indicator that is in line with the concept that Islam forbids monopolistic activities. The attitude of monopolizing is considered an attitude of greed, which is prohibited by the Islamic Malay culture. Economic efforts should be carried out jointly by taking advantage of every opportunity for everyone. Tunjuk Ajar Melayu said “Tiada orang tamak serakah, semua barang ianya punggah” and “Tanda orang tak kenal budi, hak orang ramai ia kuasai”.

The following is a picture of the relationship between anti-monopoly values and Islamic business ethics.

6. Values of Sharing with Islamic Business Ethics

The value of sharing on economic principles in Malay *Tunjuk Ajar* shows the nature of sharing and helping each other, they do not spend economic resources greedily, but measure their own needs and the needs of others, as well as the needs of their children and grandchildren. *Tunjuk Ajar* says mengatakan “*Apa tanda orang yang mulia, hidupnya selalu berpada-pada; Apabila hidup berpada-pada, terhindarlah dari tamak dan loba*”.

It is revealed that there is a symmetrical relationship because it has an indicator that the concept that Islam does not like people who are greedy for their own wealth. The following is a picture of the Relationship between Values of Sharing and Islamic Business Ethics.

7. The Value of Tolerance with Islamic Business Ethics

The value of tolerance in the Malay *Tunjuk Ajar* has the meaning that every effort should be considerate, tolerant, for the activities that help each other in togetherness can be realized.

This has a symmetrical relationship because it has the same concept that Islam prohibits an economic activity that harm other people's businesses or other parties. Islam advocates in a healthy economy and helping each other as well as establishing and maintaining friendship between fellow economic perpetrator.
The following is a picture of the relationship between the value of tolerance and Islamic business ethics.

8. Value of Trustworthy and Reliability

The value of trustworthy and Reliability on economic principles in the Malay Tunjuk Ajar shows that Malays always measure a person's honesty and responsibility in holding the trust and trust given to him. This has a symmetrical relationship because there are indicators of the same concept. This is shown that Islamic Economics must maintain the ties of friendship among others that are intertwined in a trust.

9. Value of Solidarity with Islamic Business Ethics

The value of solidarity in the Malay Tunjuk Ajar explains that in doing business, Malays always establish good relations with each other, such as good working relationships, helping and reminding each other, and prioritizing the principle of social solidarity. Tunjuk Ajar said, “Apabila hidup hendak berjaya, hubungan baik dijaga pelihara; Apabila usaha hendak senonoh, banyakkan kawan jauhi musuh”

In this case, Islamic business ethics in the concept of Islamic Economics, there is a symmetrical relationship because there are some indicators of the same concept that Islam does not recognize classes or groups which shows the level of a person. Because Islam has a concept of Equality for everyone. The following is a picture of the Relationship of Solidarity Values with Islamic Business Ethics.
10. Value of Independence with Characteristics Sharia Entrepreneurship

The value of independence in the Malay Tunjuk Ajar explains that Malays have a high independence in nature in which young Malays who have reached puberty will work to earn money for themselves in order to be independent. Tunjuk Ajar says “Apa tanda Melayu terpuji, tegaknya di atas kaki sendiri; Apa tanda Melayu terbilang, hidupnya tidak bergantung di bawah ketiak orang”

Based on the explanation, there is a symmetrical relationship with entrepreneurship itself. Islam also recommends becoming wealthy by working hard. Because Allah will not give someone if he does not want to try. The following is a picture of the relationship between the value of independence and the characteristics of Islamic entrepreneurship.

11. The Value of Persistence with Islamic Business Ethics

The value of Persistence with economic principles in Malay Tunjuk Ajar explains that the Malays realize that whatever the form of business and work will be neglected and in vain if it is not based on an unyielding spirit. Tunjuk Ajar said: “Apa tanda orang bertuah, pendirian kokoh pantang menyerah; Tanda orang dirahmati Allah SWT, menghadapi cobaan ianya tabah; Apabila semangat sudah hilang, sembarang usaha akan terbuang; Apabila semangat sudah luntur, sembarang usaha menjadi hancur”.

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Based on this, it is also illustrated that sharia entrepreneurship in the concept of Islamic Economics have a symmetrical relationship with characteristic of Sharia Enterprenership as shown in the following,

CONCLUSION

This study concludes that the economy of the Malays has a close correlation and relationship with Islamic principles. These values are embedded and rooted from generation to generation and become the philosophy of life. The culture and customs that the Malays have is Islamic, in terms of clothing, morals, ethics and social interaction.

There are eleven economic values in the Malay’s Tunjuk Ajar that are in line with Islamic values, namely: the value of trust and promise, the value of fairness and equity, the value of independence, the value of anti-monopoly, the value of confidence in Allah SWT, the value of tolerance, the value of balance between profit and loss in the world and the hereafter, the value of trustworthy, the value of broad-mindedness, the value of solidarity, the value of sharing, and the value of persistence are practiced in the daily life of the Malays. There is a symmetrical relationship between the twelve economic principles in the Malay Tunjuk Ajar and the seven concepts of Islamic Economics which are also practiced in daily life. Moreover, the value of fairness and equity is in accordance with the value of justice; broad-minded and far-sighted values with takafful values; the value of self-confidence and trust in Allah SWT in accordance with the principle of monotheism; the balance value of the profits of the world and the hereafter in accordance with the principle of balance; the value of sharing in accordance with affluent econo-
my; the value of anti-monopoly, the value of solidarity, the value of tolerance, the value of trustworthy, and the value of social solidarity which are discussed in Islamic business ethics; the value of independence and the value of persistence are the characteristics of Sharia entrepreneurship.

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