

CHAPTER I

INTRODUCTION

A. Background

In this modern era, the social life of human has much changed such as in ideology, economy, and social relation, etc. Many new ideologies have spread and taken effect in human thinking. Now, human in society has been influenced by materialism values. Circumstantially, most of them often ignore the religious values and the condition of others around them. Further, they prefer to glorify their wealth and be careless with others, even they did not want to use their possession if only for a charity. Thereby, one of moral values, namely generosity has been ignored and prefers to be the stingy one. Because of that, they will get spiritual poverty.

The era moves to development and industry which demand people to be materialistic including the act, value, ethic and religion. Actually this condition is like the condition of Arab in pre-Islamic era. Arab people succeed their economical side by doing business and trade at that time. Therefore, the value and the way of view toward a life are materialistic. They worshiped the gods of food and killed their daughters because the daughters are considered to not able to support the productivity.

Islam came perfecting that way of view. At that time surely the Prophet, who was in the middle of business and trade people, had a fully consciousness in offering the acceptable kind of religion. It is such by formatting the existed paradigm and making it appropriate to human values.

When Islam offered the concept of stingy in the middle of materialistic businessman, surely it would get many contradictions, because the barometer of economy is different with the value in Islam.

In economy perspective, stingy mostly means very rigid, detail and love wealth. In Islam, the meaning of stingy is an impartially part of personality, ethic and individual, so that the meaning of stingy will be very large until spiritual area. Therefore, anyone could be very rich in wealth, but poor in spiritual. Spiritual poverty is more dangerous than matter or wealth poverty¹, because spiritual poverty will delay human to achieve their true goal of life.²

As Prophet Muhammad warned that stingy is the basis of bad moral (*akhlâq al-madzmûmah*) and bad characteristic of human. Al-Mawardi said that stingy will cause any other bad moral and will be alibi for doing bad action.³

In etymology, stingy is forbearance of owner from something which has no right to prevent or admit. Stingy is an opposite of generosity. It is divided into two kinds; stingy of own possession and stingy of others possession. Those two are most blamed. According to Sharia, stingy is a preventing act to do something obligate. While in

¹Human are two dimensions creation which is created from God' spirit and soil dust. Thus, properties and poverty also have two dimensions; soil dust dimension named wealth properties and God' spirit dimension named spiritual properties. Wealth poverty is the unavailable of life means which is caused by the failure of using potential which Allah gives in human self and universe. While spiritual property is the available of spiritual development means and able to use it. See, Quraisy Shihab, *Secercah Cahaya Ilahi, Hidup Bersama Al-Qur'an*, p. 225.

²Quraisy Shihab, *Secercah Cahaya Ilahi, Hidup Bersama Al-Qur'an*, PT. Mizan Pustaka, Bandung, 2007, p. 225.

³Faruq Hamâdah, *Al-Washiyah Al-Nabawiyah Li Al-Ummah Al-Islâmiyyah Fi Hajjah Al-Wadâ'*, Dâr Ihya' Al-'Ulûm, Beirut, cet II, 1992, p. 106.

Arab people definition, stingy is preventing someone to ask what they have.⁴

In the desert, where even the basic material necessities are very scarce, acts of hospitality and helpfulness are beyond any doubt a necessary aspect of the struggle for existence. But, there is something more than that. First of all that generosity⁵ in the minds of the pagan Arab was closely connected with the *jahili* conception of honor.⁶

وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ بَلْ هُوَ شَرٌّ لَّهُمْ
سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ وَاللَّهُ بِمَا تَعْمَلُونَ

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خَبِير

“And let not those who covetously withhold of the gifts which Allah has given them of His Grace, think that it is good for them: nay, it will be the worse for them: soon shall the things which they covetously withheld be tied to their necks like a twisted collar, on the Day of Judgment. To God belongs the heritage of the heavens and the earth; and God is well-acquainted with all that ye do”.⁸

Based on the examples above, the terminology of stingy in Al-Qur’an does not always mean that as forbearance property and unwilling to give property or knowledge, as an antonym of generosity

⁴Muhammad ‘Illan Al-Shiddiqî, *Dalîl Al-Fâlihîn Li Thuruq Riyâdl Al-Shâlihîn*, Dâr Al-Kutub Al-‘Ilmiyah, Beirut, vol II, 1995, p. 445.

⁵Act of generosity were held as a proof of genuine nobility. And the more extravagant and impulsive an act of generosity was, the more it tended to arouse admiration. For a pagan Arab, charity was not simply a natural manifestation of his feeling of tribal solidarity, for very often it extended beyond the members of his own tribe to the strangers who happened to be there. Nor was it always dictated by the motive of benevolence and kindness. It was first and foremost an act of chivalry. See, Toshihiko, *Ethico Religious Concepts in The Qur’an*, p. 76.

⁶Toshihiko Izutsu, *Ethico Religious Concepts in The Qur’an*, McGill University Press, Canada, 1966, p. 76.

⁷Q.S. Ali Imrân [3]: 18.

⁸Abdullah Yûsuf ‘Ali, *The Holy Qur’an, Text, Translation and Commentary*, Goodword Books, India, 2003, p. 170.

(*sakha'*). In other word, this stingy behavior does not only come from people who obviously do not want to assist their property. Apparently, people who assist their property could be fallen on this stingy behavior in certain definition.

Al-Qur'an states that stingy behavior has many bad impacts and sin for human who did it. Though, Al-Qur'an does not inform it in detail, but then it is explained by hadith. That hadith mentioned several impact of this behavior such as people who are in this behavior would not get in heaven.

عن أبي هريرة عن النبي صلى الله عليه وسلم قال السخي قريب من الله قريب من الجنة قريب من الناس بعيد من النار والبخيل بعيد من الله بعيد من الجنة بعيد من

الناس قريب من النار ولجاهل سخي احب الى الله عز وجل من عالم بخيل⁹

“From Abu Hurairah that Prophet Muḥammad said: “The generous one is nearby Allah, nearby heaven, nearby people, and far away from hell; and the stingy one is far away from Allah, far away from heaven, far away from people, and nearby hell; and for the stupid generous one is loved more by Allah than the smart stingy one”.¹⁰

عن ابي بكر الصديق عن النبي صلى الله عليه وسلم قال لا يدخل الجنة خب ولا

منان ولا بخيل¹¹

“From Abi Bakr Al-Shiddîq that Prophet Muḥammad said: “the cheat one, the generous one¹², and the stingy one will not come in heaven”.¹³

⁹Al-Tirmidzi (Ed. Kamal Yusuf Al-Haut), *Al-Jâmi' Al-Shahîh, Sunan Al-Tirmidzi*, Dâr Al-Kutub Al-Ilmiyah, Beirut, juz IV, t.th, p. 302.

¹⁰Abi 'Îsâ Muḥammad ibn 'Îsâ ibn Sûrah, *Al-Jâmi' Al-Shahîh*, Dâr Al-Fikr, Beirut, vol IV, 1988, p. 302.

¹¹See, *Sunan Al-Tirmidzi*, p. 303.

Only there is a fundamental difference between the two positions. The difference lies in this, that Islam denied all value to acts of generosity originating in the desire to make a show. Dandyism or chivalry for its own sake was in this view nothing but a satanic passion. What is important is not the act of generosity, but the motive underlying it. All acts of generosity are absolutely valueless that come from the source of vainglory and pride.¹⁴

Stingy also could be one of bad deed which could get back mortal sin when it refers to argument of Al-Ghazâli that each immoral deed which was done by someone without having fear feeling and regret, but rather to have easy feeling, can be called as bad deed with mortal sin.¹⁵ Therefore, stingy behavior becomes the most sensitive and important problem in human life which needs more attention to discuss.

Instinctively, each people in the world would not be happy when they are called to be stingy. Even, there are several people who defeat their self from that accusation. Most of bloody revolutions in history were caused by the stingy riches that use the wealth too much. They use the wealth to be extravagant with money and to satisfy their desire. While the poor around them are in starvation and in need to get help.¹⁶ It is suit with a hadîts transmitted by Muslim.

¹²The meaning of the generous here is the one who is charitable but he/she always show his/her deed by talking to others.

¹³See, Abi 'Îsâ Muḥammad ibn 'Îsâ ibn Sûrah, *Al-Jâmi' Al-Shahîh*, p. 302-303.

¹⁴See, *Ethico Religius...*, p. 77.

¹⁵Muḥyidin Abu Zakariyah Yahya, *Syarḥ Al-Nawawi 'ala Muslim*, Al-Mathba'at Al-Mishriyyat, Mesir, juz II, 1924, p. 80.

¹⁶Afif Abdul Fattah Thabbarah, *Dosa dalam Pandangan Islam*, Risalah Bandung, Bandung, t.th, p. 205.

عن جابر بن عبد الله أن رسول الله صلى الله عليه وسلم قال اتقوا الظلم فإن الظلم ظلمات يوم القيامة واتقوا الشح فإن الشح أهلك من كان قبلكم حملهم على أن سفكوا دماءهم واستحلوا محارمهم¹⁷

It shows that stingy discourse is sensitive thing for human, either in individual scope or group. But, because of that sensitive, stingy discourse will always be actual to talk, especially in Muslim thinkers group.

When researcher observes the term of stingy in Al-Qur'an, it is seen that not all that terms refer to the meaning of stingy above. There are several terms¹⁸ whose meaning refers to stingy in Al-Qur'an, like *bakhila*, *syuh*, *qatara*, *dhanna*. Sometimes term stingy means not only no will to give the wealth like what has been known by many people in society but also being extravagant with money and pride.

Those terms above are included in several verses as following:

1. *Bakhila*: this term is mentioned in Al-Qur'an 14 times¹⁹ such as in chapter Al-Lail: 8 وَأَمَّا مَنْ بَخِلَ وَاسْتَغْنَىٰ

2. *Qatara*: this term is mentioned in Al-Qur'an 5 times²⁰ such as in chapter Yûnus: 26 لِلَّذِينَ أَحْسَنُوا الْحُسْنَىٰ وَزِيَادَةٌ وَلَا يَرْهَقُ وُجُوهَهُمْ قَتَرٌ وَلَا

ذَلَّةٌ أُولَٰئِكَ أَصْحَابُ الْجَنَّةِ هُمْ فِيهَا خَالِدُونَ

¹⁷Abi Hasan Muslim, (ed. Fuâd Abd Al-Bâqî), *Shahîh Muslim*, Maktabah 'Ibâd Al-Rahman, Mesir, cet II, 2008, p. 728.

¹⁸Actually, according to Al-Ashfahâni, the word *jahada* could be meant stingy. *Jahada* means denial the affirmation of something in heart or affirm the denial of something in heart. But, for researcher here, after observing the verses belong to this word, researcher does not find indication which shows about stingy. By considering the cause of revelation, researcher prefers to consider those as verses talking about disbelief. Therefore, researcher does not use this word.

¹⁹Muhammad Fuâd 'Abd Al-Bâqî, *Al-Mu'jam Al-Mufahras Li Al-Fâdz Al-Qur'an Al-Karîm*, Dâr Al-Fikr, Beirut, 1981, p. 115.

3. *Syuh*: this term is mentioned in Al-Qur'an 5 times²¹ such as in chapter Al-Nisâ': 128 وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ يُحِبُّونَ مَنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ حَاجَةً مِمَّا أُوتُوا وَيُؤْثِرُونَ عَلَىٰ أَنْفُسِهِمْ وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ وَمَنْ يُوقَ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

4. *Dhanna*: this terms is mentioned in Al-Qur'an once²² in chapter Al-Takwîr: 24 وَمَا هُوَ عَلَىٰ الْغَيْبِ بِضَنِينٍ

Allah is The One who has the most detail consideration. Thus, surely there are a lesson (*'ibrah*) and wise (*hikmah*) when Allah uses those terms if only to refer the meaning of stingy. Generally, the definition of stingy which people know is an act not to give the wealth or possession. Thereby, it is possible if the definition of stingy is not only like what known by people now.

Therefore, based on the explained statement above, researcher is interested to examine carefully and to learn the verses of Al-Qur'an which talk about discourse stingy, either the verses explicitly use term stingy or the verses use any other term which has stingy meaning with in. By this research will be found what in truth the concept of stingy in Al-Qur'an is.

B. Research of Question

1. What is the typology of stingy in Al-Qur'an?
2. How does the concept of stingy in Al-Qur'an build the social ethic of civil society?

²⁰Ibid, p. 533.

²¹Ibid, p. 375.

²²Ibid, p. 424.

C. Aim of Research

1. To know the typology of stingy in Al-Qur'an.
2. To know the way of Al-Qur'an in building the social ethic of civil society through the concept of stingy.

D. Significance of Research

1. The significance of the research for academic aspect:

This research will enrich the researcher's intellectuality particularly on issue of stingy. Moreover, this will give new understanding toward the meaning of message in Al-Qur'an about stingy through thematic method. It also will enlarge the knowledge toward stingy and thematic method. Therefore, this research really will be useful especially for Tafsîr Hadîts department.

2. The significance of this research for social aspect:

This research will give the comprehensive knowledge of stingy concept. Therefore, it will enlarge Muslims' horizon in attitude, action, and activity, especially in building social ethic of civil society. Moreover, the knowledge of stingy would give society additional information of generosity, because those two are in close relationship.

E. Prior of Research

Firstly is Ihyâ' 'Ulûm Al-Dîn by Imam Abi Hamid Muḥammad ibn Muḥammad Al-Ghazâlî. It is a mysticism book which is famous among Muslims. This book talks about everything related to mysticism or Sufism. It talks about everything related to moral (*akhlâq*) including stingy. Stingy here is the act not to give the right of other people which includes in their wealth through doing alms. But this book only focuses on discussing relating hadith. Therefore, it

gives a chance to researcher to discuss the stingy comprehensively through thematic method of Al-Qur'an verses.

Secondly is the work of Toshihiko Izutsu namely Ethico Religious Concept in The Qur'an. Izutsu only discusses the stingy shortly and based on language analysis (semantic). Here, Izutsu concluded that stingy is fearfully through fear of guests who might come to his tent expecting hospitalities which is in the meaning money hospitalities. Nothing prevents such an attitude from being honorable. Further, this is the act of squandering away one's wealth carelessly. Thus, this book gives a chance to researcher to do more comprehensive research about stingy through thematic method.

Thirdly is the work of Fakhruddin Hs namely Ensiklopedi Al-Qur'an. This book only talks about the definition of stingy in etymology. Here, he concludes that stingy is no will to give because of fearing less the wealth. Therefore, researcher still can do the research of stingy through thematic method.

Fourthly is the work of Thoha Fatahajjadbih namely Bakhil Dalam Al-Qur'an. This is a final project which purpose to get undergraduate graduation from UIN Sunan Kalijaga Yogyakarta. This final project discusses *bakhil* normatively. Moreover, the discussed term is only focused on the word *bakhil* and *syuḥ*. The obtain data is also different because it only focus on *tashawwuf* and normative study.

Fifthly is the work of Srijanti, Purwanto S.K., Wahyudi Pranomo namely Etika Membangun Masyarakat Islam Modern. This book talks about stingy from the perspective of psychology. It is said that stingy is only in the case of not giving wealth either for his own need or his family but it only focus on human phenomenon in reality. Therefore, researcher still has chance to research this case by thematic method.

F. Theoretical Framework

We should admit that the life development of legal religion for this last two decades shows good quantity progress indication, and probably also quality. Surely, in this case, the progress of religious life of Muslims as majority community looks most prominent. But then, the progress out of that called deviancy indication still exists.

But, there is big problem which need to be noted. In one side, the religious life of Muslims is considered by many people to be amazing progress. In other side, there is also the bad life of human moral in Indonesia. There are several comments about this condition. That Muslim society is good in worship like diligent in doing pray, alms and fasting, their social action in daily life is ironic. They do not care with the condition around them and only give priority to their own self.²³

But, now considering the fact that, in the last years there is one phenomenon clearly happened in society that depraved moral has attacked the society, thought they were admitted as a moralized society. In one side this is the effect of political condition, economy, and bad sociocultural.

Based on that fact, Muslims should not stay calm and silent like there was nothing happened, because by the more time passed, an illness will be more damaged if none give a treatment.

Therefore, Al-Qur'an, as Islam holy book and a collection of Allah' saying which continually revealed to Prophet Muḥammad peace be upon him. One of its revelation goals is to be a guidance book²⁴ for

²³Nuridin, *International Journal Ihya' Ulum Al-Din*, Walisongo Press, Semarang, vol I, 1999, p. 96.

²⁴According to Rashid Rida, ten purposes of Al-Qur'an are to explain the essence of religion, to explain about the prophecy and its function, to explain about Islam as a natural religion which suitable with science and ratio, to organize human in unity, to explain the peculiarity of Islam in giving people obligation, to explain the principle of politic and nation, to settle the life of property, to inform the way of war, to organize the right of woman in several case, to give

human in organizing their life, so that Al-Qur'an surely would give answer.

To realize those purposes, Al-Qur'an comes with some guidance, explanation, regulation, principle, and concept for human life, either in global or in detail. Al-Qur'an has declared itself as guidance (*hudâ*) like *وانزلنا اليك* ²⁵, reminder (*dzikr*) like *الذكر لتبين للناس ما نزل اليهم ولعلهم يتفكرون* ²⁶, adviser (*mau'izhah*) like *هذا بيان للناس وهدى وموعظة للمتقين* ²⁷ and any other. Those names and attributes explicitly indicate that Al-Qur'an is a holy book which has many dimensions and concepts²⁸.

Furthermore, thought Al-Qur'an basically is a religion book, the content is not only about religion case but also any other case including all aspects of human life. Al-Qur'an talks about God, free will, good²⁹ and bad, luck and suffer, heaven and hell, and ethic³⁰, etc. It also gives attention to phenomenon that happened in human life, human genesis. Moreover, it gives guidance to human for leading their

direction in liberating servant. See, Hanifuddin Cawidu, *Konsep Kufr dalam Al-Qur'an, Suatu Kajian Teologis dengan Pendekatan Tafsir Tematik*, p. 3.

²⁵Q.S. Al-Baqarah [2]: 2.

²⁶Q.S. Al-Nahl [16]: 44.

²⁷Q.S. Ali Imrân [3]: 138.

²⁸Abduh puts on Al-Qur'an as a source of *hidâyah*, religious and spiritual guidance. In Abduh's view Al-Qur'an is not primarily the source of Islamic law or dogmatic, or an occasion for philologists to display their ingenuity, but it is the book from which Moslems ought to derive their ideas about the world and the world to come. See, Jansen, Johannes J. G., *The Interpretation of The Koran in Modern Egypt*, E. J. Brill, Leiden, 1974, p. 24-25.

²⁹Good deed contextually is an action which has righteous value Allah commanded to do by each faithful. See, Toshihiko Izutsu, *Ethico Religious Concept in the Qur'an*, p. 233.

³⁰According to Mel Thompson, Ethics is about moral choices. It is about the values that lie behind them, the reasons people give for them. It is about innocence and guilt, right and wrong, and what it means to live a good or bad life. It is about the dilemmas of life, death, sex, violence, and money. It explores human virtues and vices, rights and duties. See, Thompson, *Teach yourself, Ethics*, p. 1-2.

life in order to get happiness and to have good relation with other people in society.

Al-Qur'an mentions the existence of evil preference in human soul, such as unbeliever, pride, and stingy³¹. All the preferences often cause human to do some kind of fault. Thus, it should be against by people who have good and clear thinking.³²

In society stingy is identic with negative or bad attitude. The barometer of negative here is social ethic. Stingy in social view is more emphasized in case of worldly matter, whereas in Al-Qur'an the range of stingy is multi dimension. Therefore stingy in Al-Qur'an have to be approached thematically, because the range is related to the topics which relevance with social life.

Considering the object of this study is the verses of Al-Qur'an, researcher will use interpretation science (*'ilmu tafsîr*) approach to discuss it. In *'Ilmu Tafsîr*, there are several popular methods which each has their characteristic.

The method which is going to use in this research is *mawdhû'I* (thematic method)³³ because for researcher, this method is the most suitable, at least until this time, to know and to explore the concepts Al-Qur'an about certain discourse intensively and comprehensively.

³¹According to Fakhrudin stingy is stinginess and niggardliness, no will to give the wealth and the matter for charity in Allah's right. Al-Qur'an teaches that stingy will not give goodness and happiness, but suffer and dangerous, because of the fault to not give the wealth in Allah's right. See, Fakhrudin Hs, *Ensiklopedi Al-Qur'an*, cet I, p. 198.

³²Abu A'la Al-Mawdudi, *Esensi Al-Qur'an, Filsafat, Politik, Ekonomi, Etika*, PT. Mizan, Bandung, 1984, p. 52.

³³*Mawdhû'I* is an interpretation method which tries to find the answer of Al-Qur'an about certain problem by collecting all intended topic, then analyzing with other science which has topic relevancy, and then getting a whole concept of Al-Qur'an for the topic. Thereby, all aspects that interpretation needs will be covered by thematic method, such as cause of revelation (*asbâb al-nuzûl*), and vocabulary (*mufradât*), etc. Those all will be explained in detail and supported by scientific responsibly evidences or facts that come out from Qur'an, hadith, and rational thought. see, Al-Farmawi, *Metode Tafsir Mawdhû'i Sebuah Pengantar*, PT. RajaGrafindo Persada, Jakarta, 1996, p. 46.

The scheme of this research is by collecting and analyzing some words relating to stingy such as *bakhila*, *syuh*, *qatara* and *dhanna*, to know the typology of stingy and the method of Al-Qur'an in building the ethic of civil society.

G. Method of Research

Type of Research

This research is kind of qualitative research with the method of library research. It has researcher to write, edit, classify, redraw, and serve data.³⁴

The data is taken from various written source. The source could be a book, article, journal, and documentation material, etc. The data will be combined to analyze the discourse in getting the concept of stingy in Al-Qur'an.

Moreover, the qualitative data will be source or reference to help researcher for serving it in thematic frame (method *mawdhû'i*).

Source of Data

To know further both comprehensive information and understanding about the research that researcher did, so two sources of data will be used; primary and secondary.³⁵ Primary data here means all data come out of Al-Qur'an; all verses that especially talk about stingy. Secondary data is all discourses that can help the research of the concept of stingy and all relevant opinions and books to support it.

The kind of this research is truly library research. It means that all sources of data are from the written literatures which related to the

³⁴Hadari Nawawi, *Metodologi Penelitian Sosial*, Gajah Mada, Yogyakarta, 1991, p. 30.

³⁵Moh. Ali, *Penelitian Kependidikan, Prosedur dan Strategi*, Angkasa, Bandung, 1987, p.

topic. Thereby, because this research relates to Al-Qur'an directly, the main first source is Al-Qur'an.

Other source is the books of interpretation which will be limited on several books: *Tafsîr Al-Manâr* as the work of Muḥammad Abduh and Muḥammad Rasyîd Ridha and *Tafsîr Al-Marâghî* as the work of Musthafa Al-Marâghî³⁶; *Tafsîr Al-Qur'an Al-'Azhîm* as the work of Ibnu Katsîr and *Tafsîr Jâmi' Al-Bayân fî Tafsîr Al-Qur'an* as the work of Ibn Jarîr Al-Thabari³⁷.

Those are the books which become the first source of this research. But, it does not mean that researcher would not use any other book of interpretation. It is still used to be reference, especially to complete the analysis and the discourse of this research.

Moreover, to analyze the meaning of the certain terms of Al-Qur'an, researcher will use the book which had been written by Abu Al-Qâsim Al-Husayn Ibn Muḥammad Al-Râghib Al-Asfahâni, namely *Al-Mufradât fî Gharîb Al-Qur'an* and the book of Ibnu Manzhûr, namely *Lisân Al-'Arâb*. These two books become the reference when the interpreters discuss about the meaning of the words in Al-Qur'an. It proves that the authors of two books are considered as the linguistic experts.

To make easy the searching of the verses of Al-Qur'an which need, researcher will use the book of Muḥammad Fu'âd 'Abd Al-Bâqî, namely *Al-Mu'jam Al-Mufahras li Alfâzh Al-Qur'an Al-Karîm*. Moreover, all translations of Al-Qur'an verses in this final project is from the work of Abdullah Yûsuf Ali named *The Holy Qur'an, Text,*

³⁶These two books are the representative of interpretation book which categorized as modern book and use *bi al-ra'yi* method.

³⁷These two books are the representative of interpretation book which categorized as classic book and use *bi al-ma'tsûr* method.

Translation and Commentary which published in India by Goodword Books on 2003.

Data Analysis

To analyze the data researcher uses the method of content analysis. The applied methodology is thematic method (*mawdhû'i*). It means collecting verses of Al-Qur'an which have some contents by means those verses talk about one problem and arranging them based on *asbâb al-nuzûl*, and then researcher gives some elaboration. Finally, researcher concludes what has been elucidated. According to Al-Farmawi, the steps of thematic method (*mawdhû'i*) can be explored as following:

1. Choose and decide the topic of problem which is going to be explored by thematic method.
2. Search and collect the verses which relate to the topic of problem, either it is *makkiyah* or it is *madaniyah*.
3. Arrange the verses based on the chronology of revelation time supporting with the knowledge of cause of revelation (*asbâb al-nuzûl*).
4. Know and understand the correlation (*munâsabah*) of the verses in each chapter.
5. Arrange the topic of research in good, systematic, and complete framework.
6. Complete the explanation of problem with hadith if need, so that it will be perfect and clear.
7. Learn the verses thematically and comprehensively by collecting all similar verses; compromising the aim of verses between '*âm* and *khash*, and *muthlaq* and *muqayyad*; synchronizing the contradictive verses; explaining the verses *nasikh* and *mansukh*. Thereby, all verses

will have one meaning sense without any contradiction and forcefulness action to inappropriate meaning.³⁸

There are some steps to do in this research, so that the concept of stingy can be formulated.

The first step is to learn and to discuss the form of expressing stingy in Al-Qur'an, either it is term stingy with its style form or it is other term which match with stingy or not match, but it has meaning stingy. This step is very important to step on the next step, because the correlation between the term stingy and other term will be known by the understanding of its term. It also proves that stingy is term which has many dimensions and becomes the great bad moral based on Al-Qur'an.

The second step is to talk the factor which causes stingy in human self. On this step, researcher will study how human who was born in natural tendency and sired to primordial promise with Allah based on Al-Qur'an and *hadîts* prefer to choose being stingy than generous (*sakha'*). Researcher will discuss in this step why this deviation could be.

The third step is to talk the kind of stingy in Al-Qur'an and its characteristic. In this study will be known that stingy in Al-Qur'an actually has various meaning which directly shows its kind. Each kind of stingy has its own characteristic. Moreover, it also will explore that stingy is multilevel starting from the lowest level to the highest.

The fourth step is to talk the effect which is caused by deed stingy, either for its own subject or for others. Here, it will show that stingy and the actor (*bâkhill*) is one of Islam's enemies which need to face seriously. On this step, in that relation will be discussed how Muslims face and behave this behavior based on Al-Qur'an's guidance.

³⁸Al-Farmawi, *Metode Tafsir Mawdu'î Sebuah Pengantar*, PT. RajaGrafindo Persada, Jakarta, 1996, p. 46.

The last step is to give the conclusion of all discussions before and automatically answer the question of research. Here, it will answer what actually the concept of stingy in Al-Qur'an is.

H. Systematical of Writing

To give easy way in understanding this mini thesis, researcher arranged it systematically as following:

First chapter is preface. Researcher will describe the contents and the problem limitations in general. Hopefully, it will give easy way to understand the thought of main problem. This chapter consists of background (casual reason of topic choice), research question, aim of research, significant of research, prior of research, theoretical framework, method of research, and systematical writing.

Second chapter is the explanation of moral including bad moral and the explanation of stingy in social life, either it is general definition or it is stingy related to psychology and social ethic.

Third chapter is the explanation of several terms of stingy in Al-Qur'an and casual factor of stingy. It also will explain the general observation of the meaning of stingy based on definition. It also includes the explanation of stingy in Al-Qur'an based on the use of term stingy.

Fourth chapter is the analysis of the verses which contains the term stingy in Al-Qur'an by thematic approach (*mawdhû'i*).

Fifth chapter is closing. In this chapter, researcher will present the final result from the explanations of the previous chapters which have been elaborated in the research and show the implications for social and personal life.