

CHAPTER III  
STINGY IN AL-QUR'AN

A. The Term of Stingy

A.1. *Bakhila*

*Bakhila* is a stinginess of the possessors of which no right for a seizure and the opposite of the generosity. The one who is stinginess called the stingy. The stingy is the call to one who is stinginess too much like the merciful from the mercy. There are two kinds of stingy: stingy of self-possession and stingy of other-possession and it is the most censure.<sup>1</sup> The proof is the speech of Allah

مَا أَصَابَ مِنْ مُصِيبَةٍ فِي الْأَرْضِ وَلَا فِي أَنْفُسِكُمْ إِلَّا فِي كِتَابٍ مِنْ قَبْلِ أَنْ نَبْرَأَهَا إِنَّ  
ذَلِكَ عَلَى اللَّهِ يَسِيرٌ. لِكَيْلَا تَأْسَوْا عَلَى مَا فَاتَكُمْ وَلَا تَفْرَحُوا بِمَا آتَاكُمْ وَاللَّهُ لَا يُحِبُّ  
كُلَّ مُخْتَالٍ فَخُورٍ. الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَمَنْ يَتَوَلَّ فَإِنَّ اللَّهَ هُوَ الْعَنِيُّ

الْحَمِيدُ

“No misfortune can happen on earth or in your souls but is recorded in a decree before We bring it into existence: that is truly easy for Allah: in order that you may not despair over matters that pass you by, nor exult over favours bestowed upon you. For Allah loves not any vainglorious boaster – such persons as are covetous and commend covetousness to men. And if any turn back (from Allah’s Way), verily Allah is free of all needs, worthy of all praise”<sup>2</sup>

<sup>1</sup>Raghîb Al-Ashfahâni, *Al-Mufradât fi Gharîb Al-Qur’an*, Dâr Al-Ma’rifah, Beirut, t.th, p.

<sup>2</sup>Q.S. Al-Hadîd [57]: 24.

The word *bakhila* and its derivation are mentioned for fourteen times in various forms.<sup>3</sup> All of them refer to the meaning niggardly.

Before talking about it, that Al-Qur'an mentions the cause of people being niggard. There are several causes of people being niggard:

Firstly is feeling of self-sufficient. There are many verses that prove it, such the speech of Allah:

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

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”.<sup>4</sup>

This verse talks about the polytheists of Jews who guessed that the command of Allah for conducting zakat initialized that Allah is have-not.<sup>5</sup>

The scholars interpreted this verse; firstly is that the meaning of *bakhila* in this context is the preventing of zakat. It is supported by the information of Rasulullah peace and blessings of Allah be upon him who interpreted this Allah' speech: “which they covetously withheld be tied to their necks like a twisted collar, on the Day of Judgment” )

( سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ , Rasulullah peace be upon him said that

<sup>3</sup>See, Muḥammad Fuâd ‘Abd Al-Bâqî, *Al-Mu’jam Al-Mufahras...* p. 115.

<sup>4</sup>Q.S. Ali Imrân [3]: 180.

<sup>5</sup>Abi Ja’far Muḥammad ibn Jarîr Al-Thabari, *Jâmi’ Al-Bayân An Ta’wîl Al-Qur’an*, Dâr Al-Fikr, Beirut, juz III, 1988, p. 190.

the miser is people who prevent the right of Allah, it will be snake in the neck.<sup>6</sup> It is because of Allah' speech which comments this verse

لَقَدْ سَمِعَ اللَّهُ قَوْلَ الَّذِينَ قَالُوا إِنَّ اللَّهَ فَقِيرٌ وَنَحْنُ أَغْنِيَاءُ سَنَكْتُبُ مَا قَالُوا وَقَتْلَهُمُ  
الْأَنْبِيَاءَ بِغَيْرِ حَقٍّ وَنَقُولُ ذُوقُوا عَذَابَ الْحَرِيقِ

“Allah has heard the taunt of those who say: “Truly, Allah is indigent and we are rich! – We shall certainly record their word and (their act) of slaying the Prophets in defiance of right, and We shall say: “Taste you the Penalty of the Scorching Fire!”<sup>7</sup>

Secondly is feeling vainglorious and prideful. It is like the verse

وَأَعْبُدُوا اللَّهَ وَلَا تُشْرِكُوا بِهِ شَيْئًا وَبِالْوَالِدَيْنِ إِحْسَانًا وَبِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ  
وَالْجَارِ ذِي الْقُرْبَىٰ وَالْجَارِ الْجُنُبِ وَالصَّاحِبِ بِالْجَنبِ وَابْنِ السَّبِيلِ وَمَا مَلَكَتْ أَيْمَانُكُمْ  
إِنَّ اللَّهَ لَا يُحِبُّ مَنْ كَانَ مُخْتَالًا فَخُورًا. الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَيَكْتُمُونَ  
مَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ وَأَعْتَدْنَا لِلْكَافِرِينَ عَذَابًا مُهِينًا

“Serve Allah, and join not any partners with Him; and do good – to parents, kinsfolk, orphans, those in need, neighbors who are near, neighbors (Nor) those who are niggardly or enjoin niggardliness on others, or hide the bounties which Allah has bestowed on them; for We have prepared, for those who resist Faith, a punishment that steepes them in contempt”.<sup>8</sup>

This verse talks about the Jews who concealed the name of Muḥammad peace and blessings be upon him and his attribute and

<sup>6</sup>Abi Fida' Al-Hâfizh Ibn Katsîr, *Tafsîr Al-Qur'an Al-'Adzîm*, Maktabah Al-Nur Al-Ilmiyah, Beirut, juz I, 1991, p. 409.

<sup>7</sup>Q.S. Ali Imrân [3]: 181.

<sup>8</sup>Q.S. Al-Nisâ' [4]: 37.

they did not tell the people, whereas they found it written in Tarot and Bible.<sup>9</sup>

Thirdly is no thanking unto Allah. It is like the verse

يَا أَيُّهَا النَّبِيُّ جَاهِدِ الْكُفَّارَ وَالْمُنَافِقِينَ وَاغْلُظْ عَلَيْهِمْ وَمَأْوَاهُمْ جَهَنَّمُ وَبئسَ الْمَصِيرُ.  
يَخْلِفُونَ بِاللَّهِ مَا قَالُوا وَلَقَدْ قَالُوا كَلِمَةَ الْكُفْرِ وَكَفَرُوا بَعْدَ إِسْلَامِهِمْ وَهُمْ بِمَا لَمْ يَنَالُوا وَمَا  
نَعْمُوا إِلَّا أَنْ أَعْنَاهُمُ اللَّهُ وَرَسُولُهُ مِنْ فَضْلِهِ فَإِنْ يَتُوبُوا يَكُ خَيْرًا لَهُمْ وَإِنْ يَتَوَلَّوْا  
يُعَذِّبُهُمُ اللَّهُ عَذَابًا أَلِيمًا فِي الدُّنْيَا وَالْآخِرَةِ وَمَا لَهُمْ فِي الْأَرْضِ مِنْ وَلِيٍّ وَلَا نَصِيرٍ.  
وَمِنْهُمْ مَنْ عَاهَدَ اللَّهُ لَئِنْ آتَانَا مِنْ فَضْلِهِ لَنَصَّدَّقَنَّ وَلَنَكُونَنَّ مِنَ الصَّالِحِينَ. فَلَمَّا آتَاهُمْ  
مِنْ فَضْلِهِ بَخِلُوا بِهِ وَتَوَلَّوْا وَهُمْ مُعْرِضُونَ

“O Prophet! Strive hard against the Unbelievers and the Hypocrites, and be firm against them. Their abode is Hell – an evil refuge indeed. They swear by Allah that they said nothing (evil), but indeed they uttered blasphemy, and they did it after accepting Islam; and they meditated a plot which they were unable to carry out: this revenge of theirs was (their) only return for the bounty with which Allah and His Messenger had enriched them! If they repent, it will be best for them; but if they turn back (to their evil ways), Allah will punish them with a grievous penalty in this life and in the Hereafter: they shall have none on earth to protect or help them. Amongst them are men who made a covenant with Allah, that if He bestowed on them of His bounty, they would give (largely) in charity, and be truly amongst those who are righteous. But when He did bestow of His bounty, they became covetous, and turned back (from their covenant), averse (from its fulfillment).”<sup>10</sup>

This verse talks about Tsa’labah ibn Hathib al-Anshâri who did not thank unto Allah after getting blessings and departing from words.<sup>11</sup>

Fourthly is for fear being poor. It is like the verse

<sup>9</sup>See, *Jâmi’ Al-Bayân...*, juz III, p. 191.

<sup>10</sup>Q.S. Al-Tawbah [9]: 76.

<sup>11</sup>Jalâl Al-Dîn Al-Suyûthi, *Tafsîr Al-Dûr Al-Mantsûr fî Al-Tafsîr Al-Ma’tsûr*, Dâr Al-Fikr, Beirut, juz IV, 1983, p. 246.

إِنَّمَا الْحَيَاةُ الدُّنْيَا لَعِبٌ وَهَوٌّ وَإِنْ تُؤْمِنُوا وَتَتَّقُوا يُؤْتِكُمْ أَجْرَكُمْ وَلَا يَسْأَلْكُمْ أَمْوَالَكُمْ. إِنْ  
يَسْأَلْكُمْوهَا فَيُحْفِكُمْ تَبَخَّلُوا وَيُخْرِجْ أَضْعَانَكُمْ

“The life of this world is but play and amusement: and if you believe and guard against evil, He will grant you your recompense, and will not ask you (to give up) your possession. If He were to ask you for all of them, and press you, you would covetously withhold, and He would bring out all your ill-feeling.”<sup>12</sup>

This verse talks about people who were commanded to do charity for jihad, but they did not want to.<sup>13</sup>

#### A.2. *Qatara*

*Al-Qatru* is lessening the expenditure. It is the opposite of wastefulness. Both are disparaged. Allah said: “and who, whenever they spend on others, are neither wasteful nor niggardly but remember that there is always a just mean between those two extremes” (وَالَّذِينَ إِذَا )

(أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا). The man who is avaricious called the avaricious man, Allah’ speech: “for man has always been avaricious whereas God is limitless in His bounty” (وَكَانَ الْإِنْسَانُ قَتُورًا).

It is a caution for human who is created from stingy as nature, like the speech of Allah: “and selfishness is ever-present in human souls” (وَأَحْضَرْتِ الْأَنْفُسُ الشُّحَّ). I did pinch something, I pinch it, and I will pinch it mean I lessened it. The avaricious is fakir, Allah said: “and the straitened according to his means” (وَعَلَى الْمُقْتِرِ قَدْرُهُ). The origin is from

<sup>12</sup>Q.S. Muḥammad [47]: 37.

<sup>13</sup>See, *Tafsîr Al-Qur’an Al-‘Adzîm*, Juz IV, p. 184.

the straitened. The darkness is the bright smoke of the grill and the stick, as if the straitened and the darkness take something straitening him. The Allah' speech: "blackness will cover them" (تَرَهْفُهَا فَتْرَةٌ). For example (*ghabarah*) it is similar with smoke which covered the face from the lie.<sup>14</sup>

The word *Qatara* is mentioned for five times in various forms.<sup>15</sup> All of them refer to the meaning stingy except in two places. Firstly is in chapter Yûnus: 26; "To those who do right is a goodly (reward) – indeed, more (than in measure)! No darkness nor shame shall cover their faces! They are Companions of the Garden; they will abide therein (forever)!" (لِّلَّذِينَ أَحْسَنُوا الْحُسْنَىٰ وَزِيَادَةٌ وَلَا يَرْهَقُ وُجُوهَهُمْ فَتَرٌ وَلَا ذَلَّةٌ). Secondly is in chapter 'Abasa: 41; (أُولَئِكَ أَصْحَابُ الْجَنَّةِ هُمْ فِيهَا خَالِدُونَ). The word *Qatara* in these two verses mean the dust or darkness.

### A.3. *Syuh*

*Al-Syuh* is an exceedingly stingy and it is habitually. Allah said "and selfishness is ever-present in human souls" (وَأُحْضِرَتِ الْأَنفُسَ الشُّحَّ) and Allah said "for, such as from their own covetousness are saved" (وَمَنْ يُوقَ شُحَّ نَفْسِهِ). Allah said "begrudging you all help - begrudging you all" (أَشِحَّةٌ عَلَيْكُمْ - أَشِحَّةٌ عَلَى الْخَيْرِ).<sup>16</sup>

<sup>14</sup>See, *Al-Mufradât fi Gharîb Al-Qur'an*, p. 392-393.

<sup>15</sup>See, Muḥammad Fuâd 'Abd Al-Bâqî, *Al-Mu'jam Al-Mufahras...* p. 533.

<sup>16</sup>See, *Al-Mufradât fi Gharîb Al-Qur'an*, p. 256.

The word *Syuh* and its derivation are mentioned nine times in Al-Qur'an.<sup>17</sup> Four of them mean stingy, and the last three mean loaded or laden. They three are in Al-Syu'arâ': 119: "So We delivered him and those with him, in the Ark filled (with all creatures)" ( فَأُجِينَاهُ وَمَنْ مَعَهُ فِي ) (الْفُلِّكَ الْمَشْحُونِ); in Yâsîn: 41: "And a sign for them is that We bore their race (through the flood) in the loaded Ark" ( وَأَيَّةٌ لَهُمْ أَنَّا حَمَلْنَا ذُرِّيَّتَهُمْ ) ( فِي الْفُلِّكَ الْمَشْحُونِ); and in Al-Shâfât: 140: "when he run away (like a slave from captivity) to the ship (fully) laden" ( إِذْ أَبَقَ إِلَى الْفُلِّكَ ) (الْمَشْحُونِ).

Moreover, the other four verses consist of the meaning of stingy in different case. Firstly is stingy in the meaning of selfishness on inner expense in case of pair.<sup>18</sup> Sometimes it is in case of the husband's reluctance to the wife, in case of his exceed than the wife, and in case of his farewell to the wife. It is like the verse in Al-Nisâ': 128:

وَإِنِ امْرَأَةٌ خَافَتْ مِنْ بَعْلِهَا نُشُورًا أَوْ إِعْرَاضًا فَلَا جُنَاحَ عَلَيْهِمَا أَنْ يُصْلِحَا بَيْنَهُمَا صُلْحًا وَالصُّلْحُ خَيْرٌ وَأُحْضِرَتِ الْأَنفُسُ الشُّحَّ وَإِنْ مُحْسِنًا وَتَتَّقُوا فَإِنَّ اللَّهَ كَانَ بِمَا تَعْمَلُونَ خَبِيرًا

"If a wife fears cruelty or desertion on her husband's part, there is no blame on them if they arrange an amicable settlement between themselves; and such settlement is best; even though men's souls are swayed by greed. But if you do good and practice self-restrain. Allah is well-acquainted with all that you do".

<sup>17</sup>See, Muḥammad Fuâd 'Abd Al-Bâqî, *Al-Mu'jam Al-Mufahras...* p. 375.

<sup>18</sup>See, *Tafsîr Al-Qur'an Al-'Adzîm*, juz I, p. 532.

Secondly is stingy in the meaning of jealous or begrudge,<sup>19</sup> such as in Al-Ahzâb: 19:

أَشْحَةً عَلَيْكُمْ فَإِذَا جَاءَ الْخَوْفُ رَأَيْتَهُمْ يَنْظُرُونَ إِلَيْكَ تَدُورُ أَعْيُنُهُمْ كَالَّذِي يُغْشَى عَلَيْهِ مِنَ الْمَوْتِ فَإِذَا ذَهَبَ الْخَوْفُ سَلَفُوكُمْ بِأَلْسِنَةٍ حِدَادٍ أَشْحَةً عَلَى الْخَيْرِ أُولَئِكَ لَمْ يُؤْمِنُوا فَأَحْبَطَ اللَّهُ أَعْمَالَهُمْ وَكَانَ ذَلِكَ عَلَى اللَّهِ يَسِيرًا

“Covetous over you. Then when fear comes, you will see them looking to you, their eyes revolving, like (those of) one over whom hovers death: when the fear is past, they will smite you with sharp tongues, covetous of goods. Such men have no faith, and so Allah has made their deeds of none effect: and that is easy for Allah”.

Thirdly is in the meaning of grudge or envy<sup>20</sup> such as in Al-Hasyr: 9:

لِلْمُقْرَاءِ الْمُهَاجِرِينَ الَّذِينَ أُخْرِجُوا مِنْ دِيَارِهِمْ وَأَمْوَالِهِمْ يَبْتَغُونَ فَضْلًا مِنَ اللَّهِ وَرِضْوَانًا وَيَنْصُرُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ هُمُ الصَّادِقُونَ. وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ يُحِبُّونَ مَنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ حَاجَةً مِمَّا أُوتُوا وَيُؤْثِرُونَ عَلَىٰ أَنفُسِهِمْ وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ وَمَنْ يُوقِ شُحَّ نَفْسِهِ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ

“(some part is due) to the indigent muhajirs, those who were expelled from their homes and their property while seeking grace from Allah and (His) good pleasure, and aiding Allah and His messenger: such are indeed the sincere ones – but those who before them, had homes (in Madinah) and had adopted the Faith – show their affection to such as came to them for refuge, and entertain no desire in their hearts for things given to the (latter), but give them preference over themselves, even though poverty was their (own

<sup>19</sup>Abdullah Muhammad Al-Qurthûbi, *Al-Jâmi’ Li Ahkâm Al-Qur’an*, Dâr Al-Kitâb Al-‘Arabiyyah, Kairo, juz XIV, 1967, p. 152.

<sup>20</sup>See, *Tafsîr Al-Qur’an Al-‘Adzîm*, juz IV, p. 337.

lot). And those saved from the covetousness of their own souls-they are the ones that achieve prosperity”

The last is in the meaning of covetousness<sup>21</sup> like in Al-Taghâbûn:

16:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ فَاحْذَرُوهُمْ وَإِنْ تَعَفَّوْا  
وَتَصَفَّحُوا وَتَعَفَّرُوا فَإِنَّ اللَّهَ عَفُورٌ رَحِيمٌ. إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ  
عَظِيمٌ. فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَسْمِعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِنَفْسِكُمْ وَمَنْ يُوقِ شُحَّ  
نَفْسِهِ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ

“O you who believe! Truly, among your wives and your children are (some that are) enemies to yourselves: so beware of them! But if you forgive and overlook, and cover up (their faults), verily Allah is Oft-Forgiving, Most Merciful. Your riches and your children may be but a trial: but in the Presence of Allah, is the highest, Reward. So fear Allah as much as you can; listen and obey and spend in charity for the benefit of your own soul and those saved from the covetousness of their own souls-they are the ones that achieve prosperity”

#### A.4. Dhanna

Allah said (وَمَا هُوَ عَلَى الْعَيْبِ بِضَنِينٍ) means “neither does he withhold grudgingly knowledge of the Unseen”. It is stingy on valuable thing.<sup>22</sup>

This word is mentioned once in Al-Qur’an exactly in chapter Al-Takwîr: 24.<sup>23</sup> Here, it means stingy in the meaning of begrudge or neglect.

<sup>21</sup>See, *Tafsîr Al-Qur’an Al-‘Adzîm*, juz IV, p. 376.

<sup>22</sup>See, *Al-Mufradât fi Gharîb Al-Qur’an*, p. 299.

<sup>23</sup>See, Muḥammad Fuâd ‘Abd Al-Bâqî, *Al-Mu’jam Al-Mufahras...* p. 424.

## B. The Causes of Revelation

### B.1. *Bakhila*

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

This verse Ali Imrân: 180 were sent down relating to people who prevent doing alms.<sup>24</sup> While, according to Al-Thabarî, it was revealed relating to *Ahl Al-Kitâb* who concealed the characteristic of Rasulullah peace and blessings of Allah be upon him and his prophecy. It is such transmitted by Ibn Jarîr and Ibn Abi Hâtim from Ibn Abbâs.<sup>25</sup>

According to Ali Al-Shâbûni, this verse relates to occurrence between Abu Bakar and Jews namely Fanhash ibn Azurâ'. They debated about Allah and the truth of Prophet Muḥammad as the messenger of Allah which has been explained in Tarot and Bible. Then, Abu Bakar hit his face and they met Rasulullah. They discussed about this fight. Then, this verse was revealed to correct Abu Bakar's action.<sup>26</sup>

وَأَعْبُدُوا اللَّهَ وَلَا تُشْرِكُوا بِهِ شَيْئًا وَبِالْوَالِدَيْنِ إِحْسَانًا وَبِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ  
وَالْجَارِ ذِي الْقُرْبَىٰ وَالْجَارِ الْجُنُبِ وَالصَّاحِبِ بِالْجَنبِ وَابْنِ السَّبِيلِ وَمَا مَلَكَتْ أَيْمَانُكُمْ  
إِنَّ اللَّهَ لَا يُحِبُّ مَنْ كَانَ مُخْتَالًا فَخُورًا. الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَيَكْتُمُونَ  
مَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ وَأَعْتَدْنَا لِلْكَافِرِينَ عَذَابًا مُهِينًا

<sup>24</sup>Abi Al-Ḥasan 'Ali Al-Nisâburi, *Asbâb Al-Nuzûl*, Dâr Al-Fikr, Beirut, 1991, p. 88.

<sup>25</sup>See, *Jâmi' Al-Bayân*...juz III, p. 190.

<sup>26</sup>Muḥammad 'Ali Al-Shâbûni, *Shafwah Al-Tafâsir*, Dâr Al-Qur'an Al-Karîm, Beirut, jilid I, 1981, p. 247.

“Serve Allah, and join not any partners with Him; and do good – to parents, kinsfolk, orphans, those in need, neighbors who are near, neighbors (Nor) those who are niggardly or enjoin niggardliness on others, or hide the bounties which Allah has bestowed on them; for We have prepared, for those who resist Faith, a punishment that steepens them in contempt”

مَا أَصَابَ مِنْ مُصِيبَةٍ فِي الْأَرْضِ وَلَا فِي أَنْفُسِكُمْ إِلَّا فِي كِتَابٍ مِنْ قَبْلِ أَنْ نَبْرَأَهَا إِنَّ  
 ذَلِكَ عَلَى اللَّهِ يَسِيرٌ. لِكَيْلَا تَأْسَوْا عَلَى مَا فَاتَكُمْ وَلَا تَفْرَحُوا بِمَا آتَاكُمْ وَاللَّهُ لَا يُحِبُّ  
 كُلَّ مُخْتَالٍ فَخُورٍ. الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَمَنْ يَتَوَلَّ فَإِنَّ اللَّهَ هُوَ الْعَنِيُّ

الْحَمِيد

“No misfortune can happen on earth or in your souls but is recorded in a decree before We bring it into existence: that is truly easy for Allah: in order that you may not despair over matters that pass you by, nor exult over favours bestowed upon you. For Allah loves not any vainglorious boaster – such persons as are covetous and commend covetousness to men. And if any turn back (from Allah’s Way), verily Allah is free of all needs, worthy of all praise”

This verse Al-Hadîd: 24 were sent down by Allah relating to event where a group of Jews came to a group of men of Anshâr<sup>27</sup> and gave them suggestion. It is like Muḥammad Abduh said in Al-Manâr that such transmitted by Ibn Ishâq, Ibn Jarîr, and Ibn Mundzir through a valid sanad from Ibn Abbâs who said: there were Karadm ibn Zayd who allied with Ka’ab ibn Al-Asyrâf, Usamah ibn Habîb, Nâfi’ ibn Abi Nâfi’, Bahry ibn ‘Umar, Huyay ibn Akhthâb, Rifa’ah ibn Zayd ibn Tâbût. They were all from Jews. They visited the men of Anshâr. They counseled them, and said: don’t use up your money. We are afraid of you to be poor because of using it. And don’t be too quickly to doing charity because you do not know what will happen.<sup>28</sup>

<sup>27</sup>Anshâr is a term designating, in Islamic history, the indigenous people of Yatsrib (named Medina by the Prophet Muḥammad peace be upon him) who embraced Islam.

<sup>28</sup>See, *Jâmi’ Al-Bayân*...juz XIII, p. 236.

Most of interpreters said that this verse was sent down relating to Jews who concealed the characteristic of Muḥammad peace and blessings be upon him and did not explain it to other people, and they found it written in their books. Al-Kalabi said: they Jews are stingy to speak the truth about the characteristic of Muḥammad peace be upon him and his attribute which written in their book.<sup>29</sup>

إِنَّمَا الْحَيَاةُ الدُّنْيَا لَعِبٌ وَهَوٌّ وَإِنْ تُؤْمِنُوا وَتَتَّقُوا يُؤْتِكُمْ أَجْرَكُمْ وَلَا يَسْأَلْكُمْ أَمْوَالَكُمْ. إِنَّ يَسْأَلْكُمْوهَا فَيُخْفِكُمْ تَبْخُلُوا وَيُخْرِجَ أَضْعَانَكُمْ. هَا أَنْتُمْ هَؤُلَاءِ تُدْعَوْنَ لِتُنْفِقُوا فِي سَبِيلِ اللَّهِ فَمِنْكُمْ مَنْ يَبْخُلُ وَمَنْ يَبْخُلْ فَإِنَّمَا يَبْخُلْ عَنِ نَفْسِهِ وَاللَّهُ الْعَنِي وَأَنْتُمْ الْفُقَرَاءُ وَإِنْ تَسَوَّلُوا يُسْتَبَدَّلَ قَوْمًا غَيْرَكُمْ ثُمَّ لَا يَكُونُوا أَمْثَالَكُمْ

These two verses was sent down after Prophet Muḥammad peace be upon him conducting *haji wada'*, and he leaved Mecca while crying. It relates to the cruel treatment of unbelievers Mecca to the believers. It warns the believers in order to not act like the unbelievers.<sup>30</sup>

Additionally, such *hadīts* that transmitted by Al-Tirmidzi from Abi Hurayrah that this verse was sent down relating to phenomenon when Salmân Al-Fârisi was adjacent with the Prophet and stick his knee on Prophet's knee. The companions said ho, Rasulullah what community who would replace us if we disobey. Rasulullah said while he hit Salmân and asked him to take the verse, he said bring it and convey it to your community.<sup>31</sup>

<sup>29</sup>See, *Al-Jâmi' Li Ahkâm Al-Qur'an*, juz XVII, p. 259.

<sup>30</sup>Quraissy Syihab, *Tafsir Al-Misbah, Pesan, Kesan dan Keserasian Al-Qur'an*, Lentera Hati, Jakarta, cet V, vol XIII, 2002, p. 117.

<sup>31</sup>See, *Jâmi' Al-Bayân...*juz XI, p. 330.

إِنَّ سَعْيَكُمْ لَشَتَّى. فَأَمَّا مَنْ أَعْطَى وَاتَّقَى. وَصَدَّقَ بِالْحُسْنَى. فَسَنُيَسِّرُهُ لِلْيُسْرَى. وَأَمَّا

مَنْ بَخِلَ وَاسْتَغْنَى. وَكَذَّبَ بِالْحُسْنَى. فَسَنُيَسِّرُهُ لِلْعُسْرَى

“Verily, (the ends) you strive for are diverse. So he who gives (in charity) and fears (Allah), and (in all sincerity) testifies to the best – We will indeed make smooth for him the Path to Bliss. But he who is a greedy miser and thinks himself self-sufficient, and gives the lie to the Best – We will indeed make smooth for him the Path to Misery”

This verse was sent down when Rasulullah peace and blessings be upon him said: “every day when then sun set there are two angels around who give information loudly until all creations of Allah can hear it except human and evil: oh Allah gives the generous award, and gives the stingy damage.<sup>32</sup> Then, this verse was sent down.<sup>33</sup>

Beside of that, there is other hadits transmitted by Muslim<sup>34</sup> which talks about the cause of revelation from this verse. It was sent down relating to the conversation between Abi Bakr and his father Abu Qahafah. Abu Qahafah said to his son Abi Bakr: Hi my son, I saw you setting free a weak slave, if you saw what I did, you would prefer to set free strong slave who could do your job independently without you help. Then, Abu Bakar said: my father, I just wanted the thing I wanted.<sup>35</sup>

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<sup>32</sup>This hadits is transmitted by Ibn Jarîr. His complete name is Abu Ja’far Al-Thabari. He was born on 224 H in Amul, Tabaristan and he passed away on 310 H in Bagdad.

<sup>33</sup>See, *Jâmi’ Al-Bayân*...juz. XV, p. 222.

<sup>34</sup>His full name is Muslim ibn Al-Hajjaj ibn Muslim ibn Kusyadz Al-Qusyairi Al-Naisaburi. He was born in 204 H. He is a great scholar in hadits beside of Imam Bukhâri. His great work is *Al-Musnad Al-Shahîh* which is well-known with *Shahîh Muslim*.

<sup>35</sup>See, *Asbâb Al-Nuzûl*, p. 301.

### B.2. *Qatara*

لَا جُنَاحَ عَلَيْكُمْ إِنْ طَلَّقْتُمُ النِّسَاءَ مَا لَمْ تَمْسُوهُنَّ أَوْ تَفْرِضُوا لَهُنَّ فَرِيضَةً وَمَتَّعُوهُنَّ عَلَى  
الْمُوسَعِ قَدْرُهُ وَعَلَى الْمُقْتِرِ قَدْرُهُ مَتَاعًا بِالْمَعْرُوفِ حَقًّا عَلَى الْمُحْسِنِينَ

This verse was sent down relating to the verses before which talked about the regulation of divorce, either divorce as dead or not. Till now there is no verse which explained about dowry. Thereby, it is natural if this verse explains here.<sup>36</sup>

قُلْ لَوْ أَنْتُمْ تَمْلِكُونَ خَزَائِنَ رَحْمَةِ رَبِّي إِذًا لَأَمْسَكْتُمْ خَشْيَةَ الْإِنْفَاقِ وَكَانَ الْإِنْسَانُ قَتُورًا

This verse is the next answer relating to people who demanded Prophet Muḥammad peace be upon him which recorded in chapter Al-Isrâ' verse 90-93. It also fulminated they who did not want to thank to Allah as His graces. The unbelievers of Mecca were people who surely did not want to believe Muḥammad peace be upon him. They still asked the physical evidences of the truth of Prophet Muḥammad peace and blessings be upon him after they had seen clearly the miracle of Al-Qur'an and its superiority.<sup>37</sup>

### B.3. *Syuh*

وَإِنْ امْرَأَةٌ خَافَتْ مِنْ بَعْلِهَا نُشُورًا أَوْ إِعْرَاضًا فَلَا جُنَاحَ عَلَيْهِمَا أَنْ يُصْلِحَا بَيْنَهُمَا  
صُلْحًا وَالصُّلْحُ خَيْرٌ وَأُحْضِرَتِ الْأَنْفُسُ الشُّحَّ وَإِنْ تُحْسِنُوا وَتَتَّقُوا فَإِنَّ اللَّهَ كَانَ بِمَا  
تَعْمَلُونَ خَبِيرًا

There is a hadîts which transmitted from 'Aisyah who talked about this verse. It was sent down relating to situation of woman who has a husband, but he did not often to visit her and preferred to divorce her.

<sup>36</sup>See, *Tafsir Al-Misbah...*, vol I, p. 618.

<sup>37</sup>See, *Tafsir Al-Misbah...*, vol VII, p. 200.

She hoped to be always by his side. She had a child, so that he did not want to divorce her. And she said to him: don't divorce me and stay with me as long as you are still legal for me. It was transmitted by Bukhâri from Muḥammad ibn Muqâtil from Ibn Al-Mubârak and by Muslim from Abi Karib and Abi Usamah from Hisyâm.<sup>38</sup>

In other ḥadîths, Ibn Al-Musayyab talked about the cause of why this verse sent down: that the daughter of Muḥammad ibn Musalamah was the wife of Rafi' ibn Shabih. And he did not like his wife because of her aged or the other, and then he wanted to divorce her. Then, she said: don't divorce me and stay being my husband and about the distribution of shift was up to you. Then, Allah sent down this.<sup>39</sup>

أَشِحَّةٌ عَلَيْكُمْ فَإِذَا جَاءَ الْخَوْفُ رَأَيْتَهُمْ يَنْظُرُونَ إِلَيْكَ تَدُورُ أَعْيُنُهُمْ كَالَّذِي يُغْشَى  
عَلَيْهِ مِنَ الْمَوْتِ فَإِذَا ذَهَبَ الْخَوْفُ سَلَفُوكُمْ بِاللَّسِنَةِ حِدَادٍ أَشِحَّةً عَلَى الْخَيْرِ أُولَئِكَ لَمْ  
يُؤْمِنُوا فَأَحْبَطَ اللَّهُ أَعْمَالَهُمْ وَكَانَ ذَلِكَ عَلَى اللَّهِ يَسِيرًا

This verse was sent down relating to occurrence when Rasulallah and Muslims were digging the hole (*khandaq*) around Medina. When they dig they found a white big stone which none could not break it except Rasulallah. When Rasul break it there was a bright light which according to Gabriel it showed that they would be able to conquer all territories. Related to it the hypocrites who heard about it, said how can that light indicated their victory then it was sent down.

لِلْمُفْرَاءِ الْمُهَاجِرِينَ الَّذِينَ أُخْرِجُوا مِنْ دِيَارِهِمْ وَأَمْوَالِهِمْ يَبْتَغُونَ فَضْلًا مِنَ اللَّهِ وَرِضْوَانًا  
وَيَنْصُرُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ هُمُ الصَّادِقُونَ. وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ

<sup>38</sup>See, *Tafsir Al-Misbah...*, vol II, p. 123.

<sup>39</sup>See, *Tafsir Al-Misbah...*, vol II, p. 124.

يُجِبُونَ مَنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ حَاجَةً مِمَّا أُوتُوا وَيُؤْثِرُونَ عَلَىٰ أَنفُسِهِمْ  
وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ وَمَنْ يُوقَ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

This verse was sent down by Allah relating to the case between Rasulullah peace be upon him and Anshâr. That Anshâr said to Rasulullah in order to divide the land for them and their friends, Muhajirin<sup>40</sup> into two parts a half. Then, Rasulullah peace be upon him said that they had been enough to help, to give them fruits, while the land was theirs. But, they said that they were satisfied. Therefore, Allah sent down this verse.<sup>41</sup>

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ فَاحْذَرُوهُمْ وَإِنْ تَعَفَّوْا  
وَتَصَفَّحُوا وَتَغَفَّرُوا فَإِنَّ اللَّهَ عَفُورٌ رَحِيمٌ. إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ  
عَظِيمٌ. فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَطِيعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لَأَنْفُسِكُمْ وَمَنْ يُوقَ شُحَّ  
نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

Ibn Abi Hatim said: Abu Zur'ah told us, Yahya ibn Abdullah ibn Bukair told me, Ibn Lahi'ah told me, Atha' the son of Dinar told me from Said ibn Jubayr about Allah' saying: { اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ }

{ إِلَّا وَأَنْتُمْ مُسْلِمُونَ } which caused the community doing syarî'ah too much. They do it until get puffy at the foot and ulcer in the forehead. Then, Allah sent down this verse to give softening to Muslims.

While, in other transmission it was revealed relating to young men of Mecca who wanted to emigrate with Prophet Muḥammad but they were prevented by their wives and children. The wives said that they

<sup>40</sup>Muhâjirîn refers to the Mecca Muslims who emigrated to Medina with the Prophet peace and blessings of Allah be upon him.

<sup>41</sup>See, *Tafsir Al-Misbah...*, vol XIII, p. 280.

were patient with their Islam but they cannot be far away with them. The young men obeyed their wives and canceled to emigrate.<sup>42</sup>

#### B.4. Dhanna

إِنَّهُ لَقَوْلُ رَسُولٍ كَرِيمٍ. ذِي قُوَّةٍ عِنْدَ ذِي الْعَرْشِ مَكِينٍ. مُطَاعٍ ثَمَّ أَمِينٍ. وَمَا صَاحِبُكُمْ بِمَخْنُوعٍ. وَلَقَدْ رَآهُ بِالْأُفُقِ الْمُبِينِ. وَمَا هُوَ عَلَى الْغَيْبِ بِضَنِينٍ

“Verily this is the word of a most honorable Messenger, endued with Power, with rank before the Lord of the Throne, with authority there, (and) faithful to his trust. And (O People!) Your Companion is not one possessed; and without doubt he saw him in the clear horizon. Neither does he withhold grudgingly a knowledge of the Unseen”

The scholars agreed that the chapter of this verse was sent down fully once before Prophet Muhammad peace be upon him emigrated to Medina. This verse commends the Prophet peace and blessings of Allah be upon him who received Al-Qur’an while he rebut the accusation on him and on Al-Qur’an.<sup>43</sup>

### C. The Relevancy of The Verses

#### Ali Imrân 180

This verse was sent down relating to war *uhud* which purpose to explain the secret of hypocrites and their bad attitude, and to give knowledge which can be good example from that war.<sup>44</sup>

After the end of Al-Qur’an’s review about *Uhud* battle and its corporal events. The verses concern in the case which includes the intrigues of hypocrites and something behind their souls from deceiving Islam, betraying Muslims and disappointing the decision

<sup>42</sup>See, *Shafwah Al-Tafâsir*, p. 391.

<sup>43</sup>See, *Tafsir Al-Misbah...*, vol XV, p. 111.

<sup>44</sup>See, *Shafwah Al-Tafâsir*, jilid I, p. 243.

about struggle for the sake of Allah. Then, He is going with mentioning Jews intrigues and their wicked way in offering resistance to the call of Islam by putting doubt, confusion and intrigue in order to warn the believers about their danger like warning them about the hypocrites. These honorable verses talk about Jews and their attitude which humiliating the God, and their atrocious accusation to Allah swt such stingy and fakir, breaking the agreement, killing the prophets, betraying the trusteeship which Allah gives and any other crimes and atrocious characters of this damned kind.<sup>45</sup>

#### Al-Hadîd: 24

When Allah The Almighty mentioned the forbidden women and the preference of Allah to men than women in heritage before, there was the verses which forbid from desiring thing which Allah favored to this two kinds of sex because it is the reason of envious and hate. Then, Allah mentioned the rights of pair (husband and wife), gave the steps which should be taken in condition of disobedience.<sup>46</sup>

Then, Allah swt mentioned some conditions of the unbelievers in the hereafter; He tortured Jews because of unbelief, repudiation and denial in the verses of Allah. Then, He mentioned a sect of *Ahl Kitâb* which had straying ideology, and something He promised to them from eternal torture in the hell. We asked protection to Allah from it.<sup>47</sup>

According to Al-Shâbûni this chapter is started with the talk of the majesty of The Creator and His great characteristics. Then, it invites Muslims to do charity and be generous for the sake of Allah to realize the magnificence of Islam. Thus, Muslims should take a part in jihad either with the money or with the soul in order to get happiness in the world and in hereafter. Furthermore, it talks about the believers and

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<sup>45</sup>See, *Tafsir Al-Misbah...*, vol II, p. 292.

<sup>46</sup>See, *Tafsir Al-Misbah...*, vol XIII, p. 447.

<sup>47</sup>See, *Tafsir Al-Misbah...*, vol XIII, p. 438.

the hypocrites. The believers are like walking with the light and the hypocrites are like walking in the dark. This chapter is closed with the goal of messengers and the command to be fear to Allah.<sup>48</sup>

Additionally, Allah exposes the hypocrites and the unbelievers who were tricked by the worldly life, therefore Allah reminds the believers in order not to act like them such as *ahl al-kitâb* who tricked by worldly life. Then, Allah assumes worldly life and its trick and closes this chapter with the virtue of *taqwa* and good action.<sup>49</sup>

#### Muhammad 37-38

That the beginning of the chapter is talking about the unbelievers, then about the believers. It also talks about the hypocrites. This chapter more concerned on considering them as the danger for Islam and Muslims. The verses talks about jihad and the response of the hypocrites.<sup>50</sup>

According to Quraisy Syihab the relevancy of this verse as quoted from Al-Biqâi is that the content of this last verse is the content of the first verse of this chapter. That Allah will humiliate the unbelievers and honor the believers because they are indeed in conducting what Allah command.<sup>51</sup>

This chapter begins with the talk of war *safirah* against the unbelievers; they are people who oppose Islam, deny the messenger and forbid the call of Islam in order to prevent people holding Islam. Then, it is continued with the command to face toward the unbelievers in order to clean the world from their badness. Further, it explains the way of magnificence and the victory and gives the requirements for Allah's help to believers. This chapter is closed with the call for

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<sup>48</sup>See, *Shafwah Al-Tafâsir*, p. 318.

<sup>49</sup>See, *Shafwah Al-Tafâsir*, p. 321.

<sup>50</sup>See, *Tafsir Al-Misbah...*, vol XII, p. 117.

<sup>51</sup>See, *Tafsir Al-Misbah...*, vol XII, p. 492.

believers to pass the way of magnificence and victory through jihad without any fear and weakness toward badness.<sup>52</sup>

#### Al-Lail 8

Relating to this verse Quraisy Syihab said that this verse and the verse before can be understood as the command to do any useful activity and to avoid any useless. It is also the command to do charity in accordance with Allah's order and His messenger, then about the award is given to Allah. It is similar with the command to look for the wealth by doing hard effort and the result is given to Allah.<sup>53</sup>

#### Al-Baqarah 236

When Allah mentioned several laws relating to *nikâh*, *thalâq*, *'iddah*, *rujuk*, *'adhl*, He mentioned in this verse the law of *radha*, because divorce could be caused by separation. Sometimes a husband divorced his wife and she had baby. Then, she nursed the child. Sometimes she lost the child or prevented her husband to nurse the child as giving sorrow to him. Therefore, this verse acts as the optional of divorced wife who had child to nursing the child and paying attention on the need. Then, it is continued by the explanation of the law of pair separation because of the dead. The obligation of wife includes *'iddah* to keep the right of husband. It is like Allah said in case of engaging woman in *'iddah*, and about the right of woman in getting a half of dowry or fully after separation or divorce.

The relevancy of this verse with the last verses can be connected from the side that the last verses explain about the divorce to touched wife, while this verse talks about the divorce to untouched wife either after deciding the kind of dowry or not.

#### Al-Isrâ' 100

It is the continuation answer relating to people who demanded Prophet Muhammad peace be upon him which recorded in chapter Al-

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<sup>52</sup>See, *Shafwah Al-Tafâsir*, p. 205.

<sup>53</sup>See, *Tafsir Al-Misbah...*, vol XV, p. 364.

Isrâ' verse 90-93. It also fulminated they who did not want to thank to Allah as His graces.<sup>54</sup>

Furthermore, this verse indicates the unbelievers if they have the source storage of wealth, they surely will not use up that wealth because they are really stingy. It also can be understood as the verse which purposed to all people because they have the character of stingy.<sup>55</sup>

Allah mentions Al-Qur'an and the guidance inside for the truth of Prophet and challenges the unbelievers to create the same but they cannot. The digression of the unbelievers who still ask the physical miracle except Al-Qur'an is also mentioned here. Then, it talks about the story of prophet Mûsa and the lie of Fir'aun. Finally, it is finished by several verses about the authority of Allah and His oneness.<sup>56</sup>

#### Al-Furqân 67

This is the continuation of the verse before which explains the condition and the situation of believers to other creations and The Creator. It also describes their spiritual attitudes. After describing their relation among other creation and The Creator, this verse describes their attitude or action to the wealth.<sup>57</sup>

In this chapter Allah tells the denial of hypocrites to the prophecy of Muḥammad and Al-Qur'an. He mentions several sins of them and tells the story of several prophets and the attitude of their community which purpose to entertain Prophet Muḥammad. Also, it tells about the accusation of unbelievers and several reasons and arguments to rebut them. In the beginning, it mentions their insults to Rasulullah.

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<sup>54</sup>See, *Tafsir Al-Misbah...*, vol VII, p. 200.

<sup>55</sup>See, *Tafsir Al-Misbah...*, vol VII, p. 202.

<sup>56</sup>See, *Shafwah Al-Tafâsir*, p. 157.

<sup>57</sup>See, *Tafsir Al-Misbah...*, vol IX, p. 151.

Moreover, it mentions the base of the oneness and His authority by showing several signs in the nature.<sup>58</sup>

#### Al-Nisâ' 128

The last verse states the statement of Allah and the statement of what read in holy book; that is the revealed verses. There is no something new from the contents of last verses. All of the talks are like what written in holy book. Thereby, this verse explains the new thing which is the part of promised statement of Allah in the verses before.<sup>59</sup>

According to Quraissy Syihab which the conclusion is that it is natural if they conduct the statement after getting guidance from the last verses. The wealth of orphan in the hand of guardian is given to them. There is a good marriage relation among the orphan girls. Based on that fact, it looks that this verse relates to the last verses. There is always mistake or miss communication in marriage. If this mistake cannot be solved by the pair and it has become a serious problem which threaten their harmony, so therefore this verse stated the solution.<sup>60</sup>

#### Al-Aḥzâb 19

This verse is the continuation of the explanation of the verses before which talk about the bad action of the hypocrites who asked permission to get back to Medina with the reason that none guide their home. Then, Allah exposes their bad intention that actually they wanted to run away from the war. While this verse continue that expose that the hypocrites is people who do not want to use up their money or to give anything as help in safe situation.<sup>61</sup>

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<sup>58</sup>See, *Shafwah Al-Tafâsir*, p. 269.

<sup>59</sup>See, *Tafsir Al-Misbah...*, vol II, p. 739.

<sup>60</sup>See, *Tafsir Al-Misbah...*, vol II, p. 735.

<sup>61</sup>See, *Tafsir Al-Misbah...*, vol XI, p. 239.

It tells about the war *ahzâb* and the action of hypocrites who doubt to go to jihad and prevent all goodness. Thus, Allah commands he believers to follow Rasulallah in case of patient and struggle. Then, it tells about the wives of the Prophet and commands them to follow Rasulallah in case of *zuhud* because they are the example of all women in the world.<sup>62</sup>

#### Al-Hasyr 9

This verse continues the explanation of the last verses by mentioning the people of Medina and commands them with four praises. It is the continuation of the last verses which talk about war-gains which got without any battle. This war-gains is for the fakir while praise them with four praises.<sup>63</sup>

This chapter consists two things – *fai'* and *ghanimah* – and mentions the requirements and the law. Then, it explains the secret of specializing *fai'* to fakir in order to it will not be monopolized by the rich and it will make equal prosperity. It also includes the companion of the Prophet who get great appreciation for the superiority<sup>64</sup> of Anshâr and Muhâjirîn.<sup>65</sup>

When Allah mentions the good characteristic of Muslims, He continues mentioning the blamed character of hypocrites, they who did not give help to believers and justified the Jews and help them to against Muslims. Finally, this chapter is closed by mentioning the name of Allah and His characteristic.<sup>66</sup>

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<sup>62</sup>See, *Shafwah Al-Tafâsir*, p. 519.

<sup>63</sup>See, *Tafsir Al-Misbah...*, vol XIII, p. 535.

<sup>64</sup>The emigrates leave their home and state for their love to Allah and the helpers give a help to Allah's religion and consider the need of the emigrates like wealth and house as most important.

<sup>65</sup>See, *Shafwah Al-Tafâsir*, p. 346.

<sup>66</sup>See, *Shafwah Al-Tafâsir*, p. 353.

### Al-Taghâbun 16

According to Quraisy Syihab that in the last verses Allah has explained the position of child and partner and He commanded to do charity. Thereby, the verse above looks that it states if people know the explanations, so be fear to Allah relating to everything especially to child, partner and wealth, and do His commands as good as they can.

These commands are strengthened in this verse by stating the guidance which said by Rasulullah, and the obedience by conducting the commands and avoiding the prohibitions.

This chapter talks about the glory of Allah and includes group of human who fear to their God and unbelievers who did not want to recognize the grace of God. It also gives example the condition of past people who deny the truth of messenger that they get torture because of their digression. Moreover, it consists allurements to obey Allah and His messenger and gives threat for people who disobey the allurements as the threat which Allah gives to their wife and children because most of them prevent doing emigration. Additionally, it is closed with charity for the sake of Allah to maintain His religion and with threat for the stingy because the character of believers is to have charity in order to get His blessing as the part of jihad in the way of Allah.<sup>67</sup>

### Al-Takwîr 24

This verse commands Rasulullah peace be upon him who had received Al-Qur'an while he denied the accusation to him and Al-Qur'an. It strengthens the last verses which explain the condition of Al-Qur'an which brought by honor Gabriel. It indicates the perfection of Al-Qur'an. Furthermore, the last verses command Gabriel by

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<sup>67</sup>See, *Shafwah Al-tafâsir*, p. 390.

explaining his attributes which has been mentioned by the verse before.<sup>68</sup>

This chapter begins with the explanation of doomsday and its signs. It includes the character and the revelation of the Prophet who receive it and the people who become the object of that explanation. Then, it is closed with the explanation of wrong assumption of unbelievers towards Al-Qur'an. Additionally, it mentions that Al-Qur'an is *maw'izhah* from Allah to His people.<sup>69</sup>

#### D. The Interpretation

##### D.1. *Bakhila*

##### Ali Imrân 180

According to Al-Thabari<sup>70</sup> the meaning of "*bakhila*" in this position is to prevent zakat. It supports the news (*al-akhbâr*) from Rasulullah peace be upon him. That he interprets the verse that to which they so niggardly cling will, on the Day of Resurrection, be hung about their necks. He said the niggard is the one who prevents doing the right of Allah and this action causes a snake enlaced his neck. It is such the verse which comments this: God has indeed heard the saying of those who said, Behold, God is poor while we are rich. Allah described the speech of Jews polytheist who claimed that Allah is poor when He commands them to do zakat.<sup>71</sup>

Moreover, Allah will turn the thing which someone prevents for zakat with into a belt in their neck like the shape of well-known belt.<sup>72</sup>

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<sup>68</sup>See, *Tafsir Al-Misbah...*, vol XV, p. 111.

<sup>69</sup>See, *Shafwah Al-Tafâsir*, p. 523.

<sup>70</sup>Al-Thabari is one of classical interpreter scholars. His full name is Abu Ja'far Al-Thabari who was born in 224 H and passed away in 310 H. see, *Metodologi Tafsir Kajian Komprehensif*, p. 67.

<sup>71</sup>See, *Jâmi' Al-Bayân...*, juz II, p. 190-191.

<sup>72</sup>See, *Jâmi' Al-Bayân...*,

While Muḥammad Abduh<sup>73</sup> interpreted this verse that when Allah encourages people to sacrifice their self in jihad on the previous verses, He commands here to sacrifice also the money in jihad and explains a serious threat for the people who are stingy in sacrificing the money for the sake of Allah.<sup>74</sup>

Furthermore, Ibn Jarîr and Ibn Abi Hâtim transmitted from Ibn ‘Abbâs, that this verse related to *Ahl Al-Kitâb* who concealed the characteristic of Prophet Muḥammad peace be upon him and his prophecy. So, the stingy here is stingy of knowledge and the explanation of the right.<sup>75</sup>

Then, Abduh said most of the interpreters argued that the meaning of “بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ” is the money. That stingy here is stingy of the imposed alms. The lack of statement about it is because of the kind of the conciseness of Al-Qur’an. Then, most of the statement is leaved. Therefore, it is able to understand by the context. Then, the contextures are indicative of it and the ambiguities are safe. So, he does not forewarn to someone’s attention, that the threat is for the stingy of all things which human has as the grace of Allah. Then, actually in Al-Qur’an Allah allows us the good and the adornment. The intelligent also affirms it that Allah not force people to sacrifice all things they work, and maintain the wretched people.<sup>76</sup>

While, the other interpreters argued that stingy here is stingy of knowledge. That the speech is for the Jews who were told the characteristic of Prophet peace be upon him and concealed it. The

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<sup>73</sup>Muḥammad Abduh is the famous modern interpreter. He was born on 1849 M and he passed away on 1905. He is well-known as the interpreter who used the method *adâb ijtimâ’i*. See, *Metodologi Tafsir Kajian Komprehensif*, p. 250.

<sup>74</sup>Muḥammad Abduh, *Tafsîr Al-Qur’an Al-Karîm*, Dâr Al-Ma’rifah, Beirut, cet II, juz 4, t.th, p. 257.

<sup>75</sup>Ibid, p. 258.

<sup>76</sup>Ibid, p. 258.

previous opinion keeps the generality, that money is the grace of Allah. Also, people are requested to thank for the knowledge and the superiority. Then, people who are stingy with it called disbelief (*kufur*), not thank.<sup>77</sup>

Meanwhile, according to Rasyîd Ridha<sup>78</sup> the wisdom of letting text on blacken stingy here is stingy with something obligates spending it as the part of graces of Allah on *mukallaf*. Because the forbiddes of the right, only he forbids because he supposed what he forbids from the money he has is good for him. It is like the benefit of enjoying the pleasure, repelling the calamity and disease and imagining the accuracy of having necessity.<sup>79</sup>

Moreover, Ridha said the intention of something stingy is the money. When we look at the selected opinion that stingy here is general among money, knowledge, superiority, and all graces of Allah to human which is possible for human to take benefit.<sup>80</sup>

#### Al-Nisâ' 37

While relating to the verse in Al-Nisâ' 37, Al-Thabari said that actually they are stingy with the knowledge which Allah gives to them, and then they are stingy with not giving explanation about it and concealing it. It is not stingy of money. It could be stingy of money if the verse is such as below, Then, their stingy is of money, and command another with stingy of money.<sup>81</sup>

Further, Ridha comments this verse of Al-Nisâ' as a description for swank and prideful people. This verse did not mention what thing stingy, and then it favors with stingy of money. As the kindness to

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<sup>77</sup>Ibid, p. 258.

<sup>78</sup>Muhammad Rasyîd Ridha is the student of Muhammad Abduh. He was born in 1865 M and he passed away in 1935 because of traffic accident. His method in interpreting Al-Qur'an is mere to his teacher's method. See, *Metodologi Tafsir Kajian Komprehensif*, p. 271.

<sup>79</sup>See, *Tafsîr Al-Qur'an Al-Karîm*, p. 258.

<sup>80</sup>See, *Tafsîr Al-Qur'an Al-Karîm*, p. 259.

<sup>81</sup>See, *Jâmi' Al-Bayân...*, juz II, p. 89.

parents and family, not only mean the kindness by money. By knowing what we have learnt before, that the kindness could be by speech and behavior.<sup>82</sup> Therefore, the meaning of stingy here is the stingy of such that commanded kindness. Then, it is more general than stingy of money; it consists of leniency speech, greeting, advice in schooling. Also, concealment the grace of Allah includes the concealment of money and knowledge, and scolding the family. It allowed preferring to stingy by forbearing the money than scolding. That haughtiness and pride appear the arrogance and dignity. It explains us that people who contaminate the desire of those depravities are not good people, because the dignity entails the denial of the right. When it impacts the speech, the deed and the denial of the right, it entails the preventing. The preventing is the stingy. The obvious pride is hate by Allah.

The phenomenon of the pride is like do stingy of good deed which is commanded by Allah and require the other to do stingy, either by the speech or by the action, concealed the graces of Allah by negating it and no thanking on it by doing charity. Thus, Allah threatens them with torture for them because of their pride, disbelief, stingy and no thanking which insult them all among the pain, humiliation and lowness.<sup>83</sup>

Specifically, Ridha comments why Allah not use diction *lahum* and prefer to use diction *li al-kâfirîn*. It indicates that this moral and deeds are the character of disbelief people, not thanking belief people.<sup>84</sup>

#### Muhammad 37

According to Ibnu Katsîr<sup>85</sup> this verse Muhammad: 37 means the unbelievers have narrow minded which shows they are stingy.

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<sup>82</sup>See, *Tafsîr Al-Qur'an Al-Karîm*, juz V, p. 99.

<sup>83</sup>See *Tafsîr Al-Qur'an Al-Karîm...*,

<sup>84</sup>See *Tafsîr Al-Qur'an Al-Karîm...*,

Moreover, Qatâdah comments that “Allah has said in taking out the money is like taking out the hate”. He spoke the truth that money is beloved, and it will not be exchanged except into the thing people more beloved.<sup>86</sup>

Moreover, according to Al-Alûsi<sup>87</sup> who interpreted it and the next verse said when they are called to charity action, their money is requested and they are stingy which means no giving action in general definition or having relationship. Charity action for the sake of Allah means acceptable charity by Allah. Then, it includes charity for the poor, the family, the invasion, feeding the guest, zakat, etc. It is not particular in charity for invasion and zakat.<sup>88</sup>

#### Al-Lail 8

According Al-Alûsi this verse talked about people who have stinginess in charity action for sake of Allah, and prevent the thing Allah grants as His grace to apply it in the ways which He commanded, and the people feel not need his God which is like no desire to good action, obedience and increase the lack thing.<sup>89</sup>

### D.2. *Qatara*

#### Al-Baqarah 236

According to Al-Thabari who interpreted this verse which concluded that the measure of the man’s obligation to a divorced woman is not in proportion to woman, but according to the difficulty

<sup>85</sup>Ibn Katsîr is the classical interpreter scholar. His complete name is Abu Al-Fida’ Imâduddin Isma’îl ibn Umar ibn Katsîr Al-Dimasyqi. He was born in 701 H and he passed away in 774 H. He has a phenomenal work namely *Tafsîr Al-Qur’an Al-‘Adzîm*. See, *Metodologi Tafsir Kajian Komprehensif*, p. 60.

<sup>86</sup>See, *Tafsîr Al-Qur’an Al-‘Adzîm*, juz IV, p. 184.

<sup>87</sup>His full name is Abu Al-Ma’ali Jamâluddîn ibn Al-Sayid Abdullah Baharuddin ibn Muḥammad Al-Khathib Al-Alûsi Al-Baghdadi Al-Ḥusaini who was born in 1273 H and passed away in 1342 H. His great work in interpretation is *Rûḥ Al-Ma’ân Fi Tafsîr Al-Qur’an Al-‘Adzîm*. See, *Metodologi Tafsir Kajian Komprehensif*, p. 204.

<sup>88</sup>Maḥmûd Al-Alûsi, *Rûḥ Al-Ma’âni*, Dâr Al-Fikr, Beirut, juz XII, t.th, p. 105.

<sup>89</sup>Ibid, juz XV, p. 189.

and the ease of the man.<sup>90</sup> While, Baghâwi<sup>91</sup> interprets it into in proportion of the rich and the poor which means based on the position and the ability.

Then, Abduh said that this verse talks about the devotion for touched woman by her husband, either they have deal the kind of dowry or not. Furthermore, he interprets it that people who have much money give dowry based on his ability and the poor also based on his ability which means the dowry is proper with opinion of the religion and the society. The difficulty of dowry (*nafaqah*) is spark of life. This difficulty could be called stingy if it is intentionally, then the husband lived as the poor life.<sup>92</sup>

Al-Isrâ' 100

Al-Thabari said the meaning *rahmah* in this verse is money. Then, he further interprets this verse into if the hypocrites are really stingy with that money, do not ameliorate with the money to another, because you are fear to charity action and stingy. Then, Al-Thabari said that human is stingy and greedy, for man has always been avaricious whereas God is limitless in His bounty.<sup>93</sup>

Thereby, this verse indicates the nature characteristic of human being which is very stingy to utilize the possessions though they have much even that utilizing belongs to something they have to utilize.<sup>94</sup>

Al-Furqân 67

Al-Alûsi interprets this verse into do not subscribe over the limitation of generosity and do not tighten the constriction of the miser. Abu 'Abd Al-Rahman Al-Habaly said extravaganza (*isrâf*) is

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<sup>90</sup>See, *Jâmi' Al-Bayân...*, juz II, p. 546.

<sup>91</sup>His full name is Abu Muḥammad al-Ḥusayn ibn Mas'ūd ibn Muḥammad al-Farrâ' al-Baghâwi well-known as Al-Baghâwi. Al-Baghâwi was born in 433 H and he passed away in 516 H. His major work is *Tafsîr Al-Baghâwi*. See, *Metodologi Tafsir Kajian Komprehensif*, p. 290.

<sup>92</sup>See, *Tafsîr Al-Qur'an Al-Karîm*, juz II, p. 429.

<sup>93</sup>See, *Jâmi' Al-Bayân...*, juz IV, p. 154.

<sup>94</sup>See, *Tafsir Al-Misbah...*, vol VII, p. 202.

the charity on insurgence, and pinch (*iqtâr*) is forbearance of obedience. While Ibn ‘Abbâs and Mujâhid said that *isrâf* is the expense on insurgence of Allah, and *iqtâr* is preventing the right of Allah.<sup>95</sup> It is like the hadîts:

حدثني علي، قال: ثنا أبو صالح، قال: ثني معاوية، عن علي، عن ابن عباس، قوله: )

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ( قال: هم المؤمنون لا

يسرفون فينفقون في معصية الله، ولا يقترون فيمنعون حقوق الله تعالى.<sup>96</sup>

Meanwhile, according to Quraisy Syihab<sup>97</sup> which the conclusion is that the word *yaqturu* means giving something less than what people can give in accordance with the condition of giver and receiver.<sup>98</sup>

### D.3. *Syuh*

#### Al-Nisâ’ 128

Ibn Katsîr gives a comment that Allah swt has told and made the law in case of the condition of a pair: sometimes in case of the husband’s reluctance to the wife, in case of his exceed than the wife, and in case of his farewell to the wife.<sup>99</sup>

Furthermore, according to Ibn Katsîr the first condition is when the wife is scared to her husband if he will estrange from her or avoid her. Then, she is allowed to drop down her right or some of them such as expense, clothes, or built in and any other which includes in her rights. And for the husband should agree with that and it is not allowed for her to be generous on him, and also not allowed for husband to accept

<sup>95</sup>See, *Rûh Al-Ma’âni*, juz VII, p. 15.

<sup>96</sup>See, *Rûh Al-Ma’âni*,

<sup>97</sup>Muhammad Quraisy Syihab is one of interpreters who come from Indonesia. He was born on 16 February 1944 in Rappang, South Sulawesi.

<sup>98</sup>See *Tafsir Al-Misbah...*, vol IX, p. 151.

<sup>99</sup>See, *Tafsîr Al-Qur’an Al-‘Adzîm*, juz I, p. 532.

it. Therefore, Allah said it shall not be wrong for the two to set things peacefully to rights between themselves, then He said for peace is best which means peace is better than divorce. Allah said and selfishness is ever-present in human souls which mean peace is better than farewell.<sup>100</sup>

This verse was sent down relating to Sawdah ibn Zam'ah. When Sawdah was aged, Rasulullah peace be upon him determined to divorce her. And the peace between two is by Rasulullah gave her turn to 'Aisyah. Then she accepted it and kept it. There is a hadîts transmitted by Ibn Abbâs which tell about this condition:

عن ابن عباس قال: خَشِيتِ سَوْدَةَ أَنْ يَطْلُقَهَا رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، فقالت: يا رسول الله، لا تطلقني واجعل يومي لعائشة. ففعل، ونزلت هذه الآية: وَإِنْ امْرَأَةٌ خَافَتْ مِنْ بَعْلِهَا نُشُورًا أَوْ إِعْرَاضًا الْآيَةَ<sup>101</sup>.

'Ali ibn Abi Thalḥah comments about the peace in that verse. He transmitted it from Ibn Abbâs that the peace is a choice. A husband gives a choice to his wife between stay and farewell. The external meaning of the verse is that better for the pair to leave the right of the wife in the husband, and he accepted it. It is better than divorce such what Rasulullah peace be upon him did to Sawdah.<sup>102</sup>

Meanwhile, Abduh gives a comment about this verse that it talks about anticipation for something which the husband hates if some of the causes or some of signals appear. Arrogance (*nusyûz*)<sup>103</sup> is like arrogance and dignity, and anything like that which includes in bad

<sup>100</sup>See, *Tafsîr Al-Qur'an Al-'Adzîm*, juz I, p. 533.

<sup>101</sup>See, *Tafsîr Al-Qur'an Al-'Adzîm*, juz I, p. 533.

<sup>102</sup>See, *Tafsîr Al-Qur'an Al-'Adzîm*, juz I, p. 533.

<sup>103</sup>According to Ibn Manzhûr in "Lisân Al-'Arâb", *nusyûz* is the hate feeling of one of pair, either husband or wife, to the partner. Meanwhile, according to Waḥbah Al-Zuhaili in "Fiqh Al-Islâm wa 'Adilatuhu", *nusyûz* is the disobedience of one of pair to what he/she should obey and the hate feeling to the partner.

behavior. Irresponsive (*I'radh*) is inclination and deviation from something. It means “and if a woman has reason to fear ill-treatment from her husband, or that he might turn away from her”, or avoid her because of the existence of something bad on herself, and there is no merely worry or accidental anxiety which demand on fear feeling. This feeling is deleted, as the caution in making the law based on much anxiety in woman. It is the miracle of wonderful Al-Qur'an. Therefore, if the wife saw her husband was busy with a great calamity of finance or politic, or solving undisciplined problem of scientism, and any other of worldly problems or religious business, she should not think that as the excuse which allowed him to complain and regret on her. The duty of the wife is to make clear and investigate what she saw as the sign of disharmony and avoidance. Then, if she has known that it was caused by external factor, not because of his hate and dislike on her good service, she should forgive her husband and tolerate on something she dislikes. Meanwhile, if she has known that it was caused by his hate and dislike on her, it should not be wrong for the two to set things peacefully to rights between themselves.<sup>104</sup>

Meanwhile, Abduh comments about “And selfishness is ever-present in human souls”. He said that Allah has explained to us in this foresight the causes which change the status between conjugal and between peace which has good purpose and the allowance of different matter and disunity, for the sake of avoiding and struggling our self in that problem. That is *syuh* which means emerging stingy from desire or greed. The meaning of present in human soul is that she is liable on him. Then, when the required effort comes, Allah didn't prevent her to put effort in order to set things peacefully and take advantage; actually the women are desirous on their rights in portion, dowry, and good companionship and stingy on them. The man is also desirous on their

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<sup>104</sup>See, *Tafsîr Al-Qur'an Al-Karîm*, juz V, p. 445-447.

money and begrudge on them. Better for they two to remember that this is the weak of human soul which has just damage, no benefit, and treat it; do not be stingy on thing and allowance to get benefit. Actually, the worst stingy is if one of pair is being stingy for the satisfaction of his/her couple after they two express their feeling and make great agreement about it. In contrary, they should be tolerance each other and broad minded.<sup>105</sup> It is like what this verse below indicates:

But if you do good and are conscious of Him - behold, God is indeed aware of all that you do. It means if you do good companionship, then you love, sympathy, forgive each other, and be fear on disharmony and avoidance, and anything which can cause rights preventing or disunity. Allah is indeed aware of all that you do, there is no something hides for Him even in its detail, secret, or intent. Then, He will give good reward to you who do good, and to you who are conscious with the effect left over. Some of interpreters said: the purpose of this verse is to motivate the husbands in order to care with their wives and to less disharmony and avoidance from her.<sup>106</sup> Moreover, if the husband hates her because of her old age and ugly, like Allah said in other verse “for if you dislike them, it may well be that you dislike something which God might yet make a source of abundant good.”<sup>107</sup>

Meanwhile, Sayyid Quthb<sup>108</sup> in his tafsîr “Fi Zhilâl Al-Qur’an” gives a comment about “and selfishness is ever-present in human souls”: that *syuh* or selfishness always and forever presents in human soul. Selfishness here has several kinds; selfishness on money and on

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<sup>105</sup>See, *Tafsîr Al-Qur’an Al-Karîm*, juz V, p. 447.

<sup>106</sup>See *Tafsîr Al-Qur’an Al-Karîm*, juz V, p. 448.

<sup>107</sup>Q.S. Al-Nisâ’ [4]: 19.

<sup>108</sup>Sayyid Quthb was born on 9 October 1906 and he passed away on 20 August 1966 because of the sentence to die by hanging.

emotion. Several reasons which raises this selfishness in husband' soul while facing his wife exist in the life of pair. Sometimes the wife abandons him as the cause of delayed dowry or expense; it calls selfishness on money which retains marriage contract. And sometimes the wife abandons because of her night portion if her husband has other beloved wife. It is not considered as vital factor to classify it as selfishness on emotion which retains marriage contract. The command on all abandoned condition to the wife is for her goodness. God method did not obligate her with anything, but it allows her to act, and gives her freedom to see and think her problem as she knows.<sup>109</sup>

*Ihsân* and *taqwa*, they will never lose from their owner. Allah knows all their souls do; He knows all their motives and secrets. The soul of believers is happy because of *ihsân* and *taqwa*. And the appeal of soul is in the name of Allah who knows all you do. It will make cheer the soul and the pray will be accepted. But, Allah is the only one who will make cheer and accept the pray.

Further, we find other method; it is by confronting the reality of human soul and the circumstance of human life with the idealism reality or realism ideality, and considering it as the peace in composition of duality.

#### Al-Aḥzâb 19

The interpreters differ in the meaning of *syuh* which Allah uses to describe the hypocrite in this case. Some of them said they are described with begrudge in the loot. It is the opinion of Qatâdah. Meanwhile, Mujâhid said that the hypocrites begrudge in the goodness.

Actually, Allah describes the hypocrite with cowardice and begrudge. It means like Allah describes them begrudging to believers in the loot, goodness and cost for the sake of Allah. Allah said

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<sup>109</sup>Sayyid Quthb, *Fi Zhiâl Al-Qur'an*, Dâr Al-Ihya' Al-Turâts Al-'Arabi, Beirut, cet VII, juz IV, 1971, p. 540.

begrudging you all is in the situation of people who recalling reputation. They are fear to the pain, and they are miser while dividing the loot. It is supported by a piece of Allah' saying God is indeed aware of those of you who would divert others from fighting in His cause which the interpretation is that Allah knows people who delay other to do war, begrudge with the loot in *Fath* Mecca. Allah describes them with begrudge to believers because of their hostility and hateful. Actually, their hateful to Muslims is because of their begrudging in the loot and goodness. Then, it is normal because their goal is to search the loot. If they were looking for the loot, it is appropriate people who said that they really hate the believers, their deed reflects it. Then, the next "begrudging you all that is good" which means they begrudge in the loot when the believers get.

Imam Al-Marâghî<sup>110</sup> gives a comment in his book, begrudging you all means ungenerous you all with expense and help. Furthermore, Al-Marâghî said that this verse tells that the hypocrites do not want to help the believers either physically or money. But then, when danger threatens them, the Prophet and the believers can see them looking to the Prophet for help. The eyes of the hypocrites were rolling in terror like the eyes of one who is overshadowed by death means when a fear appears. It burns a bravery and the hypocrites run off the war. Yet as soon as the danger has passed, they will assail the believers with sharp tongues means if the situation is safe, they speak clearly, and they are pride of unforgettable moment in help and bravery, but they lie about it.

Meanwhile, Al-Marâghî said that the hypocrites are begrudging the believers that is good. It means the hypocrites are ungenerous and desirous in the loots when the believers get, they do not want to lose

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<sup>110</sup>Al-Marâghî was born in 1881 M in Egypt and he passed away in 1952 M. His full name is Ibn Musthafa ibn Muḥammad ibn Abd Al-Mun'im Al-Maraghî who famous as Al-Maraghî. See, *Metodologi Tafsir Kajian Komprehensif*, p. 328.

something in their hands. Briefly, sometimes they are fear of pain, and sometimes they begrudge in the loots.

#### Al-Hasyr 9

According to Ibn Katsîr that Allah eulogizes Al-Anshâr and explains their favor, respectable, honor, no jealous on them, unselfishness. Then, Allah said that war-gains shall be offered, too, unto the poor from among those who, before them (Al-Anshâr), had their abode in this realm and in faith; they are emigrants (Muhâjirîn). It is like told by hadîts that Umar said: Khalîfah advised to the first Muhâjirîn in order to know their right and keep their honor. Then, he advised to good Anshâr who had abode in this realm and in faith before emigrants come in order to accept their kindness and forgive their mistakes. This hadîts is transmitted by Bukhârî<sup>111</sup>.

Moreover, Ibn Katsîr said that as their honor and respect, Anshâr love emigrants and give their money. There is no jealous in their souls to emigrants for what Allah blesses to them such as status, honor, grade, and faith.

Therefore, Allah said for, such as from their own covetousness are saved, it is they, they that shall attain to a happy state. It means whoever is saved from *syuh* or covetous here, then they will be prospered and succeed. Rasulullah peace be upon him ever said in hadîts which transmitted by Ahmad:

حدثنا عبد الرزاق، أخبرنا داود بن قيس الفراء، عن عبيد الله بن مفسم، عن جابر بن عبد الله أن رسول الله صلى الله عليه وسلم قال: "إياكم والظلم، فإن الظلم ظلماتٌ

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<sup>111</sup>The complete name of Bukhârî is Abu Abdullah Muḥammad ibn Ismâil ibn Ibrâhîm ibn Al-Mughîrah ibn Bardizbah Al-Ju'fi Al-Bukhârî. He was born on 13 syawal 194 H and he passed away in 256 H. He is the famous expert of hadits and he gets title as the leader of Mu'min in hadits (*Amîr Al-Mu'minîn fî Al-Hadîts*). His great work named *Al-Jâmi' Al-Shahîh* which well-known with *Shahîh Al-Bukhârî*.

يوم القيامة، واتقوا الشَّحَّ، فَإِنَّ الشَّحَّ أَهْلَكَ مَنْ كَانَ قَبْلَكُمْ، حملهم على أن سَفَكُوا  
دماءهم واستحلُّوا محارمهم<sup>112</sup>

Meanwhile, Abdullah said that the meaning of *syuh* which Allah mentions in Al-Qur'an is in the meaning of if anyone eats his brother's money unjustly. It includes in stingy, even worse than stingy.

Moreover, according to Ali Al-Shâbûni<sup>113</sup> that anyone who kept and saved by Allah from stingy, they will be prospered and succeed. Covetous is the serious stingy along with greedy and avidity. It is an instinct in human soul, so that it is strongly attracting. Ibn 'Umar said people who prevent their money are not called covetous, but what called it is if people are greedy and tend to something they have no, such as in *hadîts*<sup>114</sup>:

واتقوا الشَّحَّ فَإِنَّهُ أَهْلَكَ مَنْ كَانَ قَبْلَكُمْ، حملهم علأن سفكوا دماءهم، واستحلوا  
محارمهم

Meanwhile, according to Imam Al-Marâghî they are people who lived in Medina and had aboded in the faith before emigrants. They have honor characteristics, great habits which prove their good soul, and noble behavior. Thus, they love emigrants and greet them well like what they do for their self. Rasulullah peace be upon him has made brotherhood among them. They lived in the house of Anshâr together, so that they felt calm and happy.<sup>115</sup>

<sup>112</sup>Ahmad ibn Hanbal, *Musnad Al-Imâm Ahmad ibn Hanbal*, Dâr Al-Fikr, Beirut, jilid III, t.th, p. 323.

<sup>113</sup>His complete name is Muhammad ibn 'Ali ibn Jamil Al-Shâbûni who was born on 1928 in Syiria. His major work is *Shafwat Al-Tafâsir*.

<sup>114</sup>See, *Shafawah Al-Tafâsir*, juz III, p. 328.

<sup>115</sup>Al-Maraghî, *Tafsîr Al-Maraghî*, Dâr Al-Nasyr, Mesir, juz XXVIII, t.th, p. 41.

Al-Maraghî explains the bad impact of covetous, he said: people who keep their souls from greedy on money and stingy on it, they are the lucky people and saved from any damage. The meaning of fear of *syuh* or covetous is not by being generous with all we have. It is like a *hadîts* below<sup>116</sup>:

فقد روى أنس بن مالك أن رسول الله صلى الله عليه وسلم قال : برئ من الشح

من أدى الزكاة ، وقرى الضيف ، وأعطى في النائبة

According to Quraisy Syihab term *syuh* is used in the meaning stingy with great desire to always have something. There are several people who understand it in the meaning of instinct or potential which present on every people which cause them feel tight soul to give what on their hand. Based on this, *bukhl* is used for the meaning really factual happened the unwill to give, and *syuh* is in the meaning just in potential form which can be actualized or not. It makes someone may give something though their hearts is tight to give.<sup>117</sup>

#### Al-Taghâbun 16

According to Ibn Katsîr this verse commands people in order to seriously effort and use all power. It is like what explained in *shahîhain*<sup>118</sup> from Abi Hurairah ra who said<sup>119</sup>:

قال رسول الله صلى الله عليه وسلم: "إذا أمرتكم بأمر فأتوا منه ما استطعتم، وما

نهيتكم عنه فاجتنبوه"

It is also an exclamation for people who criticize anything which Allah and His messenger command. You all do not diverge from it

<sup>116</sup>See, *Tafsîr Al-Maraghî*, p. 42.

<sup>117</sup>See, *Tafsir Al-Misbah...*, vol XIII, p. 538.

<sup>118</sup>This is the term of Islam which is used to call the two great books namely *Shahîh Bukhârî* and *Shahîh Muslim*. These two books are agreed by *Ahl Al-Sunnah* as the most correct book after Al-Qur'an.

<sup>119</sup>See, *Tafsîr Al-Qur'an Al-'Adzîm*, juz VIII, p. 139.

either in right side or in left side; you all do not go before the will of Allah and His messenger; you do not be different each other about with Allah command; you do not be discouragement.

Moreover, It is a command for people in order to offer the wealth which Allah gives to them to their family, the fakir and the poor, and needy; and behave kindly to creation of Allah like Allah do kind to them, so that they get goodness in the world and hereafter. But, if they do not do it, they will get sorrow in the world and hereafter.<sup>120</sup>

Moreover, Al-Maraghî comments this verse, that it is a call to seriously put effort in fear of Allah and surely try as good as possible. Further, it is also a call to surely offer the wealth which Allah gives to them to the fakir, the poor, the needy, and for anything which brings the goodness of *ummah* and religion, the happiness of the religion and the world. That is the goodness of the wealth and sons for them, and it is also a motivation to be generous and explain that the obedience is surely good.<sup>121</sup>

The next piece of verse supports the motivation to do charity, Allah said anyone who leaves stingy and greedy on money, they are included in people who successful in what they hope, and get all they want in the religion and in the world. Thereby, they become beloved, delighted, and compassionated people, and get happiness and heaven in hereafter with position close by side of Allah.

#### D.4. *Dhanna*

##### Al-Takwîr 24

Here according to Ibn Katsîr said that this verse tells that Prophet Muḥammad peace and blessings be upon him is no one to begrudge of whatever has been revealed to him. Some people read it with *bi dhanîn* which means suspicious. So, Prophet Muḥammad is not one

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<sup>120</sup>See, *Tafsîr Al-Qur'an Al-'Adzîm*, juz VIII, p. 139.

<sup>121</sup>See, *Tafsîr Al-Maraghî*, juz XXVIII, p. 129.

who suspicious with whatever has been revealed to him. And some people read it with *bi dhanîn* which means stingy.<sup>122</sup>

Sufyan ibn ‘Uyaynah said that *zhanin* and *dhanin* are same which mean a liar and a neglecter. Qatâdah said Al-Qur’an is supernatural, Allah revealed it to Muḥammad and he did not concealed it from human, but he conveyed, published and gave it to people want.

In mutual accord, Maraghî gives a comment that Muḥammad is not a neglecter of Al-Qur’an and all stories of Prophets and wisdoms, but he is trustfulness and he did not change any letter and any meaning of Al-Qur’an.<sup>123</sup>

#### E. Al-Qur’an’s View on Stingy

To elaborate the definition of stingy totally in detail is not easy to retell and describe it in very clear description. Therefore, here the researcher is only focusing on two opinion of stingy definition, which are considered as the representative and the important one related to the motion of research. Firstly is the opinion of stingy definition to Râghib Al-Asfahâni, and secondly is the opinion of stingy definition to Ibn Manzhûr.

According to Râghib Al-Asfahâni<sup>124</sup>, that stingy means owner forbearance from something which he/she has no right to prevent or jail it.<sup>125</sup>

In etymology, stingy has several meanings. The first meaning is greedy (*harsy*) and miserliness to something they have. It is the contradictory meaning of giving priority to other (*itsâr*). People who

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<sup>122</sup>See, *Tafsîr Al-Qur’an Al-‘Adzîm*, juz VIII, p. 336.

<sup>123</sup>See, *Tafsîr Al-Maraghî*, juz XXX, p. 58.

<sup>124</sup>He is a well-known man of letters who comes from Ashfihân and he passed away in 502 H. His major work is *Al-Mufradât Fi Gharîb Al-Qur’an*. See Maḥmûd, Mani’ Abd Al-Ḥalîm, *Metodologi Tafsîr Kajian Komprehensif Metode Para Ahli Tafsîr*, PT. RajaGrafindo Persada, Jakarta, 2003, p. 304.

<sup>125</sup>See, *Al-Mufradât fi Gharîb Al-Qur’an*, p. 38.

give more priority to other will definitely ignore their own need. In other way, the stingy people always want to have something they not own. If they succeed to get it, they will be stingy and not want to spend it. Someone really wants something, so therefore, that someone becomes the stingy.

Meanwhile, according to Ibn Manzûr, in etymology stingy is the opposite of generous. In terminology stingy is the happy feeling of soul in preventing something to give and to take the right of other people which can give benefit for own self and danger for other people.<sup>126</sup>

It is only through a carefully understanding of the social ideals and values of Al-Qur'an<sup>127</sup> and the assessment of our socio ethic conditions, problems and compulsion that we can adopt a creative, innovative strategy for change.

Al-Qur'an provides compasses to people in their social action in the world. It should be actualized with the values of social action in order to be relevant with certain era of context. Furthermore, it should be got involved concretely in society where some problems emerge. The involvement must be correct and in accordance with the contemporary demand. The Al-Qur'an's view will be just abstract when it is not relevant with reality. Surely, it should be accompanied by relevant social data.<sup>128</sup>

The intellectual and religious necessity to accomplish and systematically reconstruct the methodology of exegesis of Al-Qur'an is something exact. Due to the fact that the demand of social episteme

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<sup>126</sup>Ibn Manzûr Al-Anshâri (Ed. 'Âmir Aḥmad Ḥaydar), *Lisân Al-'Arab*, Dâr Al-Kutub Al-'Ilmiyah, Beirut, jilid 6, 2005, p. 162.

<sup>127</sup>The central positions of Al-Qur'an in Islamic studies are first as the inspiring and motivating source to think creatively and contemplatively. Second as the distinguisher of the right and the wrong (*al-furqân*). See Taufik Abdullah & M. Rusli Karim (ed.), *Metodologi Penelitian Agama*, PT. Tiara Wacana, Yogyakarta, 1989, p. 128.

<sup>128</sup>Hendar Riyadi, *Tafsir Emansipatoris: Arah Baru Studi Tafsir Al-Qur'an*, CV. Pustaka Setia, Bandung, 2005, p. 85.

(the way in which society view) is always dynamic. Also the characteristic of Al-Qur'an is inclusive to be faced with reality; it is opened to verify the truth of the verses through various approaches and scientific methodologies. Moreover, the characteristic of Al-Qur'an is not exclusive in accepting multi interpretation and inquires multidimensionality of approaches for widening the idea of Al-Qur'an, so that it is going to be more contextual, functional, and transformative<sup>129</sup>.

The discourse of religious thought demands us to redefining and reinterpreting religious text in the frame of answering modernity challenges and problems of mankind. Al-Qur'an with its intellectual and humane vision again is demanded to be able to develop its ideas synchronically with the problems of humanity as the moral message<sup>130</sup>.

Relating to the topic of stingy in Al-Qur'an, actually Al-Qur'an explains stingy as one of bad attitude by some terms such as *bakhila*, *qatara*, *syuh*, *dhanna*. If we try to investigate deeply, these terms implicitly point to ethic which can be useful in society.

The success and the advance of society surely depend on the good and fine attitude and ethic. Everything that discusses about Al-Qur'an's view on stingy should be first comprehended by how Al-Qur'an views on the nature of society's ethic. Since stingy is a crucial thing consequently Al-Qur'an suggests to do charity to get happiness in world and hereafter life.

Allah swt has explained in His holy book namely Al-Qur'an that anyone whose soul is free from the stingy, they are the lucky one. Allah, The Almighty, said:

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<sup>129</sup>Ibid., p. 253.

<sup>130</sup>Ibid., p. 79.

وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ يُحِبُّونَ مَنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ  
 حَاجَةً مِمَّا أُوتُوا وَيُؤْتُونَ عَلَى أَنْفُسِهِمْ وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ وَمَنْ يُوقَ شُحَّ نَفْسِهِ  
 فَأُولَئِكَ هُمُ الْمُفْلِحُونَ<sup>131</sup>

“But those who before them, had homes (in Medina) and had adopted the faith-show their affection to such as came to them for refuge, and entertain no desire in their hearts for things given to the (latter), but give them preference over themselves, even though poverty was their (own lot). And those saved from the covetousness of their own souls-they are the ones that achieve prosperity”

Muhammad Asad gives comment about this verse that before the coming to them of “those who have forsaken the domain of evil”. This relates, in the first instance, to the historical Anshâr (“helpers”) of Medina, who had embraced Islam before the Prophet’s and his Mecca followers’ coming to them, and who received the refugees with utmost generosity, sharing with them like brethren their own dwellings and all their possessions. In a wider sense, the above refers also to all true believers, at all times, who live in freedom and security within the realm of Islam, and are prepared to receive with open arms anyone who is compelled to leave his homeland in order to be able to live in accordance with the dictates of his faith.

Thus, greed, niggardliness and covetousness are pointed out here as the main obstacles to man’s attaining to a happy state in this world and in the hereafter.

There are several hadîts which give more additional comment about this verse. It is such a hadîts which transmitted by Ibn Jarîr Al-Thabari from Ibn Abbâs who said: “about the saying of Allah “from their own covetousness are saved”. The meaning of their own covetousness is gave a loose to, so that they deny the faith.

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<sup>131</sup>Q.S. Al-Hasyr [59]: 9.

In other hadits, Ibn Mas'ud said: “the meaning of Allah’ saying “from their own covetousness are saved – it is they, they that shall attain to a happy state”, is a drag on the wealth of other people, then they eat it.”

Furthermore, Al-Thabari gives a comment, “the meaning of His saying “it is they, they that shall attain to a happy state”, is people who kept from the stingy. They will be safe. Their pray will reach to by their God.”

Allah swt explains that the action of stingy in case of kindness to faith people includes is belonged to the characteristic of hypocrites. This statement is enough to be a proof for the contemptible of stingy. Allah swt has said in Al-Qur’an chapter Al-Ahzâb: 18-19:

قَدْ يَعْلَمُ اللَّهُ الْمُعَوِّقِينَ مِنْكُمْ وَالْقَائِلِينَ لِإِخْوَانِهِمْ هَلُمَّ إِلَيْنَا وَلَا يَأْتُونَ الْبَأْسَ إِلَّا قَلِيلًا  
 (18) أَشِحَّةً عَلَيْكُمْ فَإِذَا جَاءَ الْخَوْفُ رَأَيْتَهُمْ يَنْظُرُونَ إِلَيْكَ تَدُورُ أَعْيُنُهُمْ كَالَّذِي يُغْشَى عَلَيْهِ مِنَ الْمَوْتِ فَإِذَا ذَهَبَ الْخَوْفُ سَلَفُوكُمْ بِأَلْسِنَةٍ حِدَادٍ أَشِحَّةً عَلَى الْخَيْرِ  
 أُولَئِكَ لَمْ يُؤْمِنُوا فَأَحْبَطَ اللَّهُ أَعْمَالَهُمْ وَكَانَ ذَلِكَ عَلَى اللَّهِ يَسِيرًا (19)

“Verily Allah knows those among you who keep back (men) and those who say to their brethren, “come along to us”. But come not to the fight except for just a little while. Covetous over you. Then when fear comes, you will see looking to you, their eyes revolving, like (those of) one over whom hovers death: but when the fear is past, they will smite you with sharp tongues, covetous of goods. Such men have no faith, and so Allah has made their deeds of none effect: and that is easy for Allah.

Abu Al-Hasan Al-Mawardi said that there are four interpretations of Allah’ saying “begrudging you all help”. The first is stingy in the meaning begrudge on goodness. This is the opinion of Mujâhid. Secondly is no will to be in war with Prophet and believers. It is the opinion of Ibn Kâmil. Thirdly is stingy in the meaning begrudge on

the loot or war-gains (*ghanîmah*) they get. It is Al-Saddi's opinion. Fourthly is stingy on alms for the sake of Allah.

Furthermore, Al-Mawardi also gives more comments which the conclusion is that it has three meanings. Firstly is stingy in dividing the loot such the opinion of Yahya ibn Salam. Secondly is stingy on the wealth which they use to alms for the sake of Allah. It is Al-Saddi's opinion. Thirdly is stingy on the victory of Prophet Muhammad saw. Allah swt said:

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

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خَيْر

“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”

Besides of several verses and hadits which have been mentioned above, Rasulallah peace be upon him also ever said:

حَدَّثَنَا أَبُو الْيَمَانِ أَخْبَرَنَا شُعَيْبٌ حَدَّثَنَا أَبُو الزِّنَادِ أَنَّ عَبْدَ الرَّحْمَنِ حَدَّثَهُ أَنَّهُ سَمِعَ أَبَا  
هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ أَنَّهُ سَمِعَ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ مَثَلُ الْبَخِيلِ  
وَالْمُنْفِقِ كَمَثَلِ رَجُلَيْنِ عَلَيْهِمَا جُبَّتَانِ مِنْ حَدِيدٍ مِنْ تَدْيِهِمَا إِلَى تَرَاقِيهِمَا فَأَمَّا الْمُنْفِقُ

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<sup>132</sup>Q.S. Ali Imrân [3]: 180.

فَلَا يُنْفِقُ إِلَّا سَبَعَتْ أَوْ وَفَرَتْ عَلَى جِلْدِهِ حَتَّى تُخْفِيَ بِنَانَهُ وَتَعْمُرَ أَثَرَهُ وَأَمَّا الْبَحِيلُ

فَلَا يُرِيدُ أَنْ يُنْفِقَ شَيْئًا إِلَّا لَزِقَتْ كُلُّ حَلْقَةٍ مَكَانَهَا فَهُوَ يُوسِّعُهَا وَلَا تَتَّسِعُ<sup>133</sup>

“Abu Hurairah ra who heard Rasulullah peace be upon him said: “the representation of stingy people and generous people is like two people who wear iron shirt. The iron shirt covers their body from the chest until the grpin. For generous people, the iron shirt will widen till cover the finger, while for the stingy, no will to do charity anymore, the iron shirt will firmly squeeze more their body and be tighter; they want to widen it, but it cannot”

Imam Al-Khaththabi gives a comment that is a description which Rasulullah made for the generous who wants to do charity and the stingy who keeps the wealth. He described both such two people who want to wear the iron shirt to covering their body. They wear it through the head. At the first time, that shirt covers the chest until their hand can be inside, and they pull it down more. Rasulullah saw represented people who want to do charity like people who can wear that shirt until completely covering all of body. While, the stingy is like people whose hands circle in the neck, not cover the chest. When they want to wear the shirt, the hands prevent them until the shirt cannot be pulled down to covering the body. The hands unite with the neck. Finally, the shirt precisely makes them sorrow and heavy, not cover and protect them.

The main point of that description above is that the generous, by doing charity, the chest will be wide and the hand is light in weight to give a help. In other side, the stingy, the chest will be tight and the hand is heavy to use the money for charity. This meaning is signaled in Allah’ saying below:

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<sup>133</sup>Al-Bukhâri (Ed. Fuâd Abd Al-Bâqî), *Shahîh Al-Bukhâri*, Maktabah ‘Ibâd Al-Rahman, Mesir, 2008, p. 174.

وَقَالَتِ الْيَهُودُ يَدُ اللَّهِ مَغْلُولَةٌ غُلَّتْ أَيْدِيهِمْ وَلُعِنُوا بِمَا قَالُوا بَلْ يَدَاهُ مَبْسُوطَتَانِ يُنفِقُ  
 كَيْفَ يَشَاءُ وَلَيَزِيدَنَّ كَثِيرًا مِنْهُمْ مَا أَنْزَلَ إِلَيْكَ مِنَ رَبِّكَ طُغْيَانًا وَكُفْرًا وَأَلْقَيْنَا بَيْنَهُمُ  
 الْعَدَاوَةَ وَالْبَغْضَاءَ إِلَى يَوْمِ الْقِيَامَةِ كُلَّمَا أَوْقَدُوا نَارًا لِلْحَرْبِ أَطْفَأَهَا اللَّهُ وَيَسْعَوْنَ فِي  
 الْأَرْضِ فَسَادًا وَاللَّهُ لَا يُحِبُّ الْمُفْسِدِينَ<sup>134</sup>

“The Jews say: “Allah’s hand is tied up” Be their hands tied up and be they accursed for the (blasphemy) they utter. Nay, both His hands are widely outstretched: He gives and spends (of His bounty) as He pleases. But the revelation that comes to you from Allah increases in most of them their obstinate rebellion and blasphemy. Amongst them We have placed enmity and hatred till the day of judgment. Every time they kindle the fire of war, Allah does extinguish it; but they (ever) strive to do mischief on earth. And Allah loves not those who do mischief.”

#### F. Stingy and Social Trouble

The reality of economy in 21 century which we would see is not the distribution of the world cake to be apportionment, so that the poverty which colonized more two-third of the world will be lost. But, in other way, the transparency show off the wealth will challenge the poor more, which will make them jealous and suffer.<sup>135</sup>

Islam does not bound the wealth, but it gives direction in order the wealth to be right and could be a beyond infestations at once. The wrong is to allow the forbidden things in process of earning the wealth and accumulate it with the opinion that the wealth could make the life eternal; or could do anything by the wealth without pay any attention to the rule of religion. It relates to the process of earning and using the wealth which surely managed by the ethic and the regulation in Islam.<sup>136</sup>

<sup>134</sup>Q.S. Al-Mâidah [5]: 64.

<sup>135</sup>See *Membangun Fondasi...*, p. 78.

<sup>136</sup>See *Membangun Fondasi...*, p. 86.

لَيْسَ الْبِرُّ أَنْ تُولُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ  
 الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ  
 وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَالْمُوفُونَ  
 بِعَهْدِهِمْ إِذَا عَاهَدُوا وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَٰئِكَ الَّذِينَ صَدَقُوا  
 وَأُولَٰئِكَ هُمُ الْمُتَّقُونَ

“It is not righteousness that you turn your faces towards East or West; but it is righteousness-to believe in Allah and the Last Day, and the Angels and the Book, and the messengers; to spend of your substance, out of love for Him, for your kin, for orphans, for the needy, for the wayfarer, for those who ask, and for the ransom of slaves; to be steadfast in Prayer, and practice regular Charity; to fulfill the contracts which you have made; and to be firm and patient, in pain (or suffering) and adversity, and throughout all periods of panic. Such are the people of truth, the God-fearing”<sup>137</sup>

There are many verses in chapter Al-Baqarah which explain the problem of charity. Here, simply we will talk the law of alms and charity in detail which in range of Al-Qur’an. Also, it is about the attitude and the way in charity either individually or together, which is able to change the society into a kinship system which honors the togetherness, helpful, and affection. This system is able to increase the human quality into the honor step, either as the giver or the charity receiver.<sup>138</sup>

The explanation in this study promises a consistence law which is unbounded by certain time and place. But, we should not forget to look back and realize that this study comes as the answer for the past condition and the fact. The fact and the reality which the verses of Al-Qur’an was facing the Islamic society at that time, and possibly to

<sup>137</sup>Q.S. Al-Baqarah [2]: 177.

<sup>138</sup>Muhammad Abas Aula, *Mukadimah Sayyid Qutb, Dasar-Dasar Sistem Ekonomi Sosial Dalam Kitab Tafsir Fi Zhilâl Al-Qur’an*, PT. Pustaka Litera Antar Nusa, Bogor, cet I, 1994, p. 13.

reface another Islamic teaching in the future. That there are also people who are stingy on their wealth, who need strong stimulation, convinced interest, and parables to be able to convince their hearts. Also, there are stingy people who do not want to give the money except in the way of *riba*, forced, and *riya'*. Moreover, there are people who give the money while said abuse which hurts the heart, and just give the threadbare thing and unused anymore. It is known from the content of the following verses. In other way, there are also people who give the money based on sincere intention. They are the kind, the generous, who spend their good wealth with sincere and good intention.<sup>139</sup>

Recalling the gift for another is a bad and blamable habit which shows a contemptible feeling; because the natural appetite of human does not want to recall the thing they have had except because of several reasons such as the tendency to be praised, to look down the receiver, and to get attention from another. Thereby, motivation of the giving is because of human, not Allah. All of these feelings will not be in Muslim's pure heart. Therefore, recalling the gift will bring the disadvantage to the giver, because it will awake the arrogant feeling, and prefer to look down another people. If it is not treated, it will cause the bad habit of hypocrite such as *riya'* and far away from Allah, and also it will bring the disadvantage to the receiver, because it will impact a disgrace and broken heart which cause the envy and revenge.<sup>140</sup>

According to economy, the will relates to human need plus desire and ability to fulfill that need. Therefore, the effective need is the need which can be fulfilled, or called the will. The need and the satisfaction are the main of human sacrifice of economy. Basically, the wealth is

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<sup>139</sup>Ibid,

<sup>140</sup>Ibid, p. 3.

needed to satisfy the human desires. Thus, we will talk about the will and the satisfaction of human.

The will of human is unlimited. It almost never stops. If a will has been fulfilled, another would arise. Thereby, human struggle the life to fulfill all unlimited will, but none can satisfy them. Actually, that is the characteristic of the will which need the effort of human to fulfilling the unlimited will.

Actually, human are greedy and impatient in fulfilling the unsatisfied will. They never stop to reach something. Every new will becomes a motivation to do more. This fact becomes the key of human success.

Nevertheless, people are driven to action by their natural instinctual disposition in order to preserve the species, while they are inspired by their conscience so as to promote its progress and advancement.<sup>141</sup>

Rasulullah has described the greedy and the unsatisfied of human for the will in every time. Bukhâri transmitted that Rasulullah peace be upon him said: “if Allah gives a golden hill to human, they will ask second golden hill. If they get the second golden hill, they will ask the third. The human will not be satisfied till they are dead.”

The comfort feeling includes no primary and efficient need things, but the thing which gives the pleasure and the comfortable to human. The usage of that both needs make the human life to being easier and happy. The daily food, shirt and home stay is the need of life, but the good and delicious of the food is the pleasure of life. Thus, the pleasure gives more happiness and utility for human.

Enjoying the pleasure is allowed in Islam. Islam surely understands the natural desire of human in wondering and enjoying the beauty of

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<sup>141</sup>See, *On The Origins...*, p. 82.

this life. Islam also admits the need of human for the natural beauty. It also allows human to enjoy the pleasure as their need.<sup>142</sup>

Relating to the standard of life, there are two concepts of thinking; firstly, suggesting surely avoiding and denying the life's worldliness pleasure; secondly, giving more stressing on the luxury and enjoying the worldliness pleasure as the purpose of life. Islam takes the middle way between fanaticism in spiritual value and materialism. Islam blames *tapabrata* because it is considered as the unnatural life way. It also curses the materialism because wastefulness. The first concept causes the stingy, and the second makes human be royal and selfish. Islam curses the good people who are stingy or wastefulness, and suggests us to live unpretentious in utilizing the wealth.<sup>143</sup>

The teaching of Islam actually purposes to remind the human in order to utilize the wealth proper with their ability. They should not press the utilizing of the wealth too much, so that they will direct to be the stingy. People should be moderate in the utilizing, so that it will not threaten the circulation of the wealth (hiding the wealth), and it will not make the economy of society weak.

As a wise people, they should not be too greedy, and too poor. They cannot hide the wealth from the need people and have right to get help.

The verses of Al-Qur'an have described the principle of the middle way in charity. If it is fully conducted, it can decrease the damage in economy which is wastefulness and stingy. Every good people, either rich or poor, is commanded to utilize the wealth proper with the ability. The rich can survive the standard of life well though in condition of less money. The expending of each need is surely different based on the responsibility of economy. It is allowed which as long as the expending is not wasteful and stingy.

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<sup>142</sup>See, *Membangun Fondasi...*, p. 42.

<sup>143</sup>See, *Psikologi Sosial*, p. 54.

Redundant in self-satisfaction or in spending the wealth for useless things is called luxury. The fee of luxury is usually more expensive than the benefit someone gets from the pleasure. Islam forbids the extravagance because it can cause the unproductive and immoral industry, and the crime and the trouble in society which can destroy the unity and integrity in society.<sup>144</sup>

The level of social status makes people blind. They get and collect the wealth excessively without considering the real function, so that it will cause the confusion and the sorrow of economy for a million people in society. Keeping the wealth may be allowed if it is good and giving profit. In contrary, if it is just for social status or other similar motive, and not for helping the society, it is considered as the damage in society, and it will be not tolerance.<sup>145</sup>

#### G. The Impact of Stingy

Actually, Islam gives many individual freedoms to human in case of consumption. They are free to spend the wealth to buy the good and allowed things to fulfill their will without any violation on “purity borders”. However, the freedoms here are only limited on the good and pure things. The limitation does not give any freedom to Muslim to spend their wealth for the thing which has no use for their prosperity. Thereby, everyone is fully allowed to buy the good and clean things as long as it does not bring the danger for the safety and prosperity of the country. This principal is explained by Al-Qur’an in chapter Al-A’râf: 157.<sup>146</sup>

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<sup>144</sup>See, *Psikologi Sosial*, p. 49.

<sup>145</sup>See *Psikologi Sosial*, p. 56-57.

<sup>146</sup>Qadri Azizy, *Membangun Fondasi Ekonomi Umat, Meneropong Prospek Berkembangnya Ekonomi Islam*, Pustaka Pelajar, Yogyakarta, cet I, 2004, p. 20.

الَّذِينَ يَتَّبِعُونَ الرَّسُولَ النَّبِيَّ الْأُمِّيَّ الَّذِي يَجِدُونَهُ مَكْتُوبًا عِنْدَهُمْ فِي التَّوْرَةِ وَالْإِنْجِيلِ  
يَأْمُرُهُمْ بِالْمَعْرُوفِ وَيَنْهَاهُمْ عَنِ الْمُنْكَرِ وَيُحِلُّ لَهُمُ الطَّيِّبَاتِ وَيُحَرِّمُ عَلَيْهِمُ الْخَبَائِثَ  
وَيَضَعُ عَنْهُمْ إِصْرَهُمْ وَالْأَغْلَالَ الَّتِي كَانَتْ عَلَيْهِمْ فَالَّذِينَ آمَنُوا بِهِ وَعَزَّرُوهُ وَنَصَرُوهُ  
وَاتَّبَعُوا النُّورَ الَّذِي أُنزِلَ مَعَهُ أُولَئِكَ هُمُ الْمُفْلِحُونَ

“Those who follow the Messenger, the unlettered Prophet, whom they find mentioned in their own (Scriptures)-in the Law and the Gospel-for he commands them what is just and forbids them what is evil; he allows them as lawful what is good (and pure) and prohibits them from what is bad (and impure); he releases them from their heavy burdens and from the yokes that are upon them. So it is those who believe in him, help him and follow the Light which is sent down with him-it is they who will prosper”

Here, Allah gives an example about the dangerous which happened in society who lives in extravagance till they become the stingy, because the devil always breaks the rules which has been made by Allah. Therefore, human is commanded to not extravagance in consuming the thing, because this action means following the devil’ steps.<sup>147</sup>

The utility of luxurious thing is like a poison which kills slowly but it surely will break the society. The utility makes human be lazy, wasteful and royal. It also can cause the bad habit which can decrease the love to another. Moreover, they will always do over to get the luxury, and they cannot govern their self from the desire to bother the rights of another and to seize their wealth by disallowed ways. In short, they will sacrifice another even the prosperity of society just to satisfying their personal desires. Therefore, Islam forbids the utility of

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<sup>147</sup>Ibid, p. 22.

luxurious things excessively which can cause the damage and danger of society.<sup>148</sup>

Besides of that, clearly Islam forbids someone to use the luxurious things by the way getting the profit from the damage of other people. Most of capitalist people spend billion rupiah to survive their luxurious life while a million people cannot fulfill their need.<sup>149</sup>

Redundant in self-satisfaction or in spending the wealth for useless things is called luxury. The fee of luxury is usually more expensive than the benefit someone gets from the pleasure. Islam forbids the extravagance because it can cause the unproductive and immoral industry, and the crime and the trouble in society which can destroy the unity and integrity in society.<sup>150</sup>

By hiding their wealth means they have humiliated the level of utilizing. Thereby, it decreases the production and the chance for work in society. The expression “stingy is bad for them” in Al-Qur’an comprehensively contains the lacked and the weakness in economy aspect, for example there will be bankrupt industries and the enhancement of unemployment which caused by the reticence of wealth from society.

For the bad impact of the wealth dissimulation, Al-Qur’an reminds to stingy people in chapter Al-Takâsur 1-2.

أَهْلَاكُمْ التَّكَاتُرُ (1) حَتَّى زُرْتُمُ الْمَقَابِرِ

“The mutual rivalry for pilling up (the good things of this world) diverts you (from the more serious things), until you visit the graves.”

Allah also said, “Woe unto those who give short measure: those who, when they are to receive their due from other people, demand

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<sup>148</sup>Ibid, p. 51.

<sup>149</sup>Ibid, p. 52.

<sup>150</sup>Ibid, p. 49.

that it be given in full, but when they have to measure or weigh whatever they owe to others, give less than what is due”

Thereby, Al-Qur'an gives strong warning to people who hide the wealth without using it and spending it for a goodness and society.

People should be moderate in the utilizing, so that it will not threaten the circulation of the wealth (hiding the wealth), and it will not make the economy of society weak.

#### H. Stingy about Treasure

To get more detail description about stingy, especially in case of treasure, we cannot apart of charity or alms. These two things have dependability relation. Therefore, we will talk more about charity and alms. But, here the researcher is not focusing on charity, it just the way of researcher to get more detail description about the motion of research.

In Islam, charity is a gift which heads for keeping the goodness and the purity based on the feeling of togetherness (*takâful*) and help (*ta'âwun*). In other way, *riba* is the stingy and the bad which is egoistically without look at other people importance.

Moreover, charity is a gift without expect of wages, and then *riba* is a debt restitution with forbidden addition which is taken from the sweat and blood of debtors. It is called from the sweat because that addition is from the profit of their effort. It is called from the blood if they used that addition to take care of their family, not to get the profit.

Another condition that must be done is an obligation to live simple, no extravagance by avoiding to wasting the wealth. Thereby, the will to utilize the wealth for extravagance can be limited by simple

limitation, so that the possibility to have more wealth is always opened, which can be shared through zakat and alms later.<sup>151</sup>

In Islam, the utilizing of the wealth has certain characteristic; first, there are no differences between spiritual need and the worldliness need. In other religions, there is a separation between religious need and non-religious need.

There are certain actions which well-known as religious or spiritual, and non-religious or worldliness. Islam does not differentiate among the kind of needs. It is because Muslims give their wealth to widows, orphans, and poor basis on the loyalty and pursuance in Allah. It is like their liberality to utilize their wealth for own self, children, and parents. It is also such the good when they pray and do pilgrimage, and it is similar with another action or business in the purpose of getting money for the life honestly. The following verse is relating to this case:

“They ask you what they should spend (in charity). Say, whatever you spend that is good, is for parents and kindred and orphans and those in want and for wayfarers. And whatever you do that is good-Allah knows it well”<sup>152</sup>

“But seek, with the (wealth) which Allah has bestowed on you, the Home of the Hereafter, nor forget your portion in this world: but do you good, as Allah has been good to you, and seek not (occasion for) mischief in the land: for Allah loves not those who do mischief”<sup>153</sup>

This verse has many meanings such as that this verse not only gives the lesson about the balance between the beyondliness and the worldliness, but also about the ethic or moral in earning the wealth while still keeping good action to another or the right of another; no greedy, no by seizing the right of another, no tyrannical, no damage to

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<sup>151</sup>See *Membangun Fondasi...*, p. 37.

<sup>152</sup>Q.S. Al-Baqarah [2]: 215.

<sup>153</sup>Q.S. Al-Qashâsh [28]: 77.

other. The Allah's command to do good action to another includes in earning the wealth, so that the efforts in earning the wealth should be accompanied with the intention in order to give benefit for another.

There is no Islamic teaching which suggests the people to be beggar, sluggard, poor or another bad action. Islamic teaching always gives an emphasizing to people in order to be giver, not demander; paying zakat, not the receiver; giving alms or charity, not the receiver; the generous, not the stingy; broad minded, not tight minded.<sup>154</sup>

وَيْلٌ لِّلْمُطَفِّفِينَ (1) الَّذِينَ إِذَا أَكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ (2) وَإِذَا كَالُوهُمْ أَوْ وَزَنُوهُمْ يُخْسِرُونَ (3)

“Woe to those that deal in fraud-those who, when they have to receive by measure from men, exact full measure, but when they have to give by measure or weight to men, give less than due”<sup>155</sup>

وَيْلٌ لِّكُلِّ هُمَزَةٍ لُّمَزَةٍ (1) الَّذِي جَمَعَ مَالًا وَعَدَّدَهُ (2) يَحْسَبُ أَنَّ مَالَهُ أَخْلَدَهُ (3)

“Woe to every (kind of) scandal-monger and backbiter, who piles up wealth and lays it by, thinking that this wealth would make him last forever”<sup>156</sup>

It not only strengthens that human is created by Allah and the faith to the creator is the consequence, but also strengthen the relevancy between the faith and the good action. The faith in case of beyondliness and the good action in the world always have the consequence in the hereafter later. It is also the evidence for the impossibility to break up the faith and the effort to earn the wealth. This verse mentions that we are commanded and suggested to give part of the lovely wealth to lacked people, either in relation of family

<sup>154</sup>See *Membangun Fondasi...*, p. 47.

<sup>155</sup>Q.S. Al-Muthaffifin [83]: 1-3.

<sup>156</sup>Q.S. Al-Humazah [104]: 1-3.

or not. They who have the right to receive the alms except the family are orphan, poor, lacked traveler, beggar, and for setting free the slave. It is Islamic teaching to do alms and charity. It is not the obligation which every Muslim must do. It is an honor teaching which the pious not quit of the value of humanity. Explicitly, relevance to giving money, “giving money” is impossible to do by the poor, and just be done by people who have completed the primary need and main obligation.

It is clear that the utilization of the wealth in Islam should be proper with the Islamic teaching. We are not allowed to think that individual right as the result of the hard work is our right to fully use it including in forbidden thing and damage. Generally, it is forbidden to cruel and immoral action. It is not only ethic religious and legal frameworks in process of earning, but also in utilize it.

Muslims are commanded to utilize the wealth, firstly for own self, then the wife, the children, and the family. All of this is considered as worship. A proverb said “the alms begin from the home” which strengthens the importance of the principals of Islam above.

Secondly, the consumption is not only limited in the life’s need or the efficient need, but also the pleasure and the allowed life’s luxury. Al-Qur’an allows us to enjoy the luxury of life as long as still in the rule.<sup>157</sup>

158 إِنَّ الْإِنْسَانَ خُلِقَ هَلُوعًا

Actually, human are greedy and impatient in fulfilling the unsatisfied will. They never stop to reach something. Every new will becomes a motivation to do more. This fact becomes the key of human success.

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<sup>157</sup>See *Membangun Fondasi...*, p. 30.

<sup>158</sup>Q.S. Al-Ma’ârij [70]: 19.

Rasulullah peace be upon him has described the greedy and the unsatisfied of human for the will in every time. Bukhâri transmitted that Rasulullah said: “if Allah gives a golden hill to human, they will ask second golden hill. If they get the second golden hill, they will ask the third. The human will not be satisfied till they are dead.”

Allah also said in Al-Qur’an, “And Worship God alone, and do not ascribe divinity, in any way, to aught beside Him. And do good unto your parents, and near of kin, and unto orphans, and the needy, and the neighbor from among your own people, and the neighbor who is a stranger, and the friend by your side, and the wayfarer, and those whom you rightfully possess. Verily, God does not love any of those who, full of self-conceit, act in a boastful manner; nor those who are niggardly, and bid others to be niggardly, and conceal whatever God has bestowed upon them out of His bounty; and so We have readied shameful suffering for all who thus deny the truth.”<sup>159</sup>

The words in that verse clearly means that dissimulation of Allah’s graces is like the denial. Someone should enjoy the life by simulating the food, shirt etc. as thanking to Allah for His graces.

All verses of Al-Qur’an and Hadîth of Rasulullah peace and blessings of Allah be upon him strengthen the fact of enjoying the pleasures and the beauties of life is allowed by Islam as long as still in the borders. The forbidden things are like misconduct which in contradiction with the norm of society.

Redundant in self-satisfaction or in spending the wealth for useless things is called luxury. The fee of luxury is usually more expensive than the benefit someone gets from the pleasure. Islam forbids the extravagance because it can cause the unproductive and immoral

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<sup>159</sup>Q.S. Al-Nisâ’ [4]: 36-37.

industry, and the crime and the trouble in society which can destroy the unity and integrity in society.<sup>160</sup>

The verses above clearly explain that human have a fully freedom to enjoy the need and the pleasure of life. Human are just reminded to have natural characteristic and not over the borders in order to be able to responsible, so that it will not threaten the prosperity of the society as the result of extravagance.

Therefore, stingy in treasure is; firstly when someone does not utilize the wealth for own self and family living up to the need, and secondly when someone does not utilize the wealth to purpose good and generous.

Generally, Islam considers as the crime the people who forbid their self to utilize the wealth to satisfying the allowed desire, or try to do stingy in their utilizing. By not utilizing the wealth which has been given by Allah means they have done three faults. First, they do not thank to Allah because of not utilizing the wealth for their self, family, and their friends which has been given by Allah. The commemoration for unthank people is in chapter Ali Imrân 180.

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

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”

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<sup>160</sup>See *Membangun Fondasi...*, p. 49.

By the name of the wealth “the grace of Allah” human are reminded that the best utilizing of the wealth is spent not stocked. People who stock the wealth are considered to be unthank people because of not utilizing the wealth to purpose good. By not giving the wealth means they has repealed several right of society to use it, so that there is a wrong utilizing of the grace of Allah which is actually for the goodness of human.

It is like in the verse of Al-Qur’an above, the second crime is people who hide the wealth from the society. They suppose that the stingy action is good for them, however Al-Qur’an states that action is bad and no benefit for them. By doing this action, they have ignored that the utilizing of the wealth is very important in production process. In other word, they waste the wealth of general society which should be used to get other wealth.

Third is by hiding their wealth means they have humiliated the level of utilizing. Thereby, it decreases the production and the chance for work in society. The expression “the stingy is bad for them” in Al-Qur’an comprehensively contains the lacked and the weakness in economy aspect, for example there will be bankrupt industries and the enhancement of unemployment which caused by the reticence of wealth from society.

For the bad impact of the wealth dissimulation, Al-Qur’an reminds to stingy people in chapter Al-Takâsur 1-2.

“The mutual rivalry for pilling up (the good things of this world) diverts you (from the more serious things), until you visit the graves”

Thereby, Al-Qur’an gives strong warning to people who hide the wealth without using it and spending it for a goodness and society.

Stingy means coagulating the sources of money in society from the proper utilizing.

Islam gives the middle way between two extreme way of life by allowing to spending the wealth normally and not wastefully or stingy. It suggests to normally behaving in shopping and saving. People do not need to be wasteful and royal till spending all money they have by extravagance with no consideration. People also should not be stingy till not utilizing the money for their self, family, or another good need.

The teaching of Islam actually purposes to remind the human in order to utilize the wealth proper with their ability. They should not press the utilizing of the wealth too much, so that they will direct to be the stingy. People should be moderate in the utilizing, so that it will not threaten the circulation of the wealth (hiding the wealth), and it will not make the economy of society weak.

“And who, whenever they spend on others, are neither wasteful nor niggardly but remember that there is always a just mean between those two extremes.”<sup>161</sup>

This is the most wise and good way of utilizing the wealth. In case of charity, people should not be too much though they try to give the best.

The similar principles are also stated in chapter Al-Isrâ’ 29: “make not your hand tied (like a niggard’s) to your neck, nor stretch it forth to its utmost reach, so that you become blameworthy and destitute”

The meaning of “your hand tied (like a niggard’s) to your neck” is the characteristic of stingy in utilizing the wealth. In contrary, “stretch it forth to its utmost reach” shows the people who are too much in fulfilling the will. That verse gives one general principle about the simplicity which is used by people in utilizing the wealth. As a wise people, they should not be too greedy, and too poor. They cannot hide the wealth from the need people and have right to get help.

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<sup>161</sup>Q.S. Al-Furqân [25]: 67.

The verses of Al-Qur'an have described the principle of the middle way in charity. If it is fully conducted, it can decrease the damage in economy which is wastefulness and stingy. Every good people, either rich or poor, is commanded to utilize the wealth proper with the ability. The rich can survive the standard of life well though in condition of less money. The expending of each need is surely different based on the responsibility of economy. It is allowed which as long as the expending is not wasteful and stingy.