

## CHAPTER IV

### ANALYSIS

#### A. The Typology of Stingy in Al-Qur'an

Here, researcher will try to formulate the typology of stingy that is inherent in the above mentioned verses<sup>1</sup> which according to some interpretations of scholars which as has been described in the previous chapter<sup>2</sup>. This kind of understanding as interpretation of the verses of Al-Qur'an for instance: Ali Imrân: 180, Al-Hadîd: 24, Muḥammad 37-38, Al-Lail 8, Al-Baqarah 236, Al-Isrâ' 100, Al-Furqân 67, Al-Nisâ' 128, Al-Aḥzâb 19 and others as researcher had described in previous chapters.

Relating to the typology of stingy, it can be concluded based on the explanation, interpretation and cause of revelation as below:

##### 1. Stingy in Action

This typology stingy in action is concluded from the verse of Al-Qur'an which uses the word *bakhila*. All verses belong to this word expose the meaning of stingy in case of action, either stingy on money or knowledge. It is such the verse Al-Nisâ' 37 when it is viewed from the side of history or the cause of its revelation is to show that stingy here is in case of knowledge and giving explanation about the right thing. So probably, it is not overstatement when Ibn Jarîr and Ibn Abi Hâtim stated that stingy here is stingy of knowledge and sharing explanation of the right thing because this verse relating to *Ahl Al-Kitâb* who did not want to share their knowledge about the characteristic of Muḥammad peace be upon him and his prophecy like what written in their holy books to other people.

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<sup>1</sup>The verses belong to Ali Imrân 180, Al-Hadîd 24, Al-Tawbah 76, Muḥammad 37-38, Al-Lail 8, Al-Baqarah 236, Al-Isrâ' 100, Al-Furqân 67, Al-Nisâ' 128, Al-Aḥzâb 19, Al-Hasyr 9, Al-Taghâbun 16, Al-Takwîr 24.

<sup>2</sup>For more detail, please look at the chapter III which elaborated the interpretation of scholars about the verses.

Meanwhile, related to stingy on money, it is such explained in other verses when it is viewed from the side of verses relevancy is to tell that here the stingy is relating to money. It is such the verse 37 of chapter Muḥammad which the verse before talks that Allah does not demand people on their possession (money). Then, this verse 37 is the continuation which explains people will be niggard when Allah demands them to use up their possessions. It is also strengthened by the causes of its revelation which talks about the unbelievers who did not want to use their money for charity for the sake of Allah. Furthermore, according to Rasyid Ridha, generally charity here includes in leniency speech, greeting, advice in schooling, feeding the guest and zakat.

Related to stingy in action, the verses belong to the world *qatara* which all of them indicate the kind of this stingy. But then, the meaning of stingy in this world is less different with the meaning of stingy in the world *bakhila*. Stingy in the word *qatara* is mere leaned to human nature character who did not want to give except little because naturally human is greedy which is concluded from verse 100 of Al-Isrâ'. Stingy here is giving something less than what people can give in accordance with the condition of giver and receiver because the nature character of human is greedy on the wealth.

Based on the verses, researcher tries to formulate the reasons or the factors which cause the kind of this stingy. Firstly is self-sufficient feeling which concluded from the verse 180 of Ali Imrân which talks about the unbelievers who guessed that the command of Allah for charity shows that Allah is have-not. Secondly is vainglorious and prideful which are indicated by the verse before the verse 37 of Al-Nisâ'. Thirdly is no thanking unto Allah which indicated in Al-Tawbah 76 which talks about Tsa'labah who did not thank unto Allah by conducting charity for the sake of Allah after getting many graces from Allah. Fourthly is fear being poor which concluded from the

verse 37 of chapter Muḥammad which talks about people who are fear to be poor because Allah demand them to utilize their possessions for Jihad.

Finally, Allah will cause some punishment for people who conduct this stingy. It such as indicates in several verses which talk about the kind of this stingy, it is such as the goal shall be in the hell as the vile journey's end, suffer in the world and in the life to come and causing other people to take their place which shortly means destroying that people.

## 2. Stingy in Inner

All verses belong to the word *syuh* indicate the stingy in case of inner. Based on the verses, it includes in several forms of stingy in inner. Here, researcher tries to formulate that forms based on the verses. Firstly is selfishness, it is indicated in chapter Al-Nisâ' 128 which talks about Sawdah as the wife of Rasulullah who was aged and Rasulullah wanted to divorce her and she did not want to be divorced. So probably, it is appropriate when Abduh stated that the women are desirous and selfish on their right in case of portion, dowry and money.

Secondly is begrudging such what indicates in Al-Ahzâb 19 which talks about the hypocrites who did not want to join in the war with Rasulullah and the believers. They were fear of war pain and they pretended in order they could get back to home. But, when the war was end and the situation was safe, they begrudge to believers who got many war-gains. Here begrudge means the feeling of unwill to give help and the feeling of grudge to the goodness or the victory of other people. So, stingy is not always in the meaning of giving.

Thirdly is covetousness like what exposed in Al-Hasyr 9 which talks about Anshâr who happily helped their brothers, emigrants. Covetous here is serious stingy along with greedy and avidity. Therefore, Al-Marâghî said that anyone who saved by Allah from this

covetous will get happiness and success because covetous is not only greedy but also tend to something they have no right.

Meanwhile, the meaning of stingy which consists in the word *dhanîn* is suspicious which means concealing valuable thing and not conveying that is like the accusation of the unbelievers to Prophet Muḥammad. So probably, this word is only used for Rasulullah.

#### B. The Way of Al-Qur'an in Building Social Ethic of Civil Society Through The Concept of Stingy

According to Nasarudin Umar, from the first Al-Qur'an is set as holy book to be guidance – not only for people when and where it revealed – but also for all society entire the time. As the holy book for entire the time, of course it is hoped to be able to actualize itself with all communities of passed time.<sup>3</sup>

It is true that the development of civil society is very dependent on the goodness and the advance of attitude and behavior in their social relation. It is very clear that the goodness and the advance can be achieved if the society has a number of norms or thought and social ethic that alive to adapt and respond every condition and able to find the solution, so that it will be useful to civil society.

According to Malik Bennabi, a society can never carry out its concerted action without the existence of a relations network which would constitute the basis for the synthesization of its various psycho-temporal elements. Further, every social relationship is in essence a cultural value embodied in both the ethical norms and the aesthetic order peculiar to that society.

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<sup>3</sup>Waryono Abdul Ghofur, *Kata Pengantar Tafsir Sosial Mendialogkan Teks Dengan Konteks*, elSAQ press, Yogyakarta, cet I, 2005.

In the last years there is one phenomenon clearly happened in society. This reality had been stated by Yûsuf Qardhawy<sup>4</sup> that depraved moral has attacked the society, thought they were admitted as a moralized society. In one side this is the effect of political condition, economy, and bad sociocultural. Based on that fact, Muslims should not stay calm and silent like there was nothing happened, because by the more time passed, an illness will be more damaged if none give a treatment.<sup>5</sup>

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

In this modern era, the social life of human has much changed such as in ideology, economy, and social relation, etc. Many new ideologies have spread and taken effect in human thinking. Now, human in society has been influenced by materialism values. Circumstantially, most of them often ignore the religious values and the condition of others around them.

It is also necessary to know as comparison that there are some motivations and encouragements of charity or generous in order to encourage society to not follow their desire in doing stingy.

In Islam, charity is a gift which heads for keeping the goodness and the purity based on the feeling of togetherness and help. In other way,

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<sup>4</sup>Yûsuf Qardhawi is a Muslim scholar who comes from Egypt. He was born on 9 September 1926 in Kairo. He is well-known as *Mujtahid* in this modern era.

<sup>5</sup>Yûsuf Al-Qardhawy, *Keprihatinan MuslimModern* (terj), Dunia Ilmu, Surabaya, 1997, p. 303-304.

<sup>6</sup>Loc. Cit., *Ethico Religious...*,

stingy is bad action which is egoistically without look at other people importance.<sup>7</sup>

Moreover, charity is a gift without expect of wages, and then stingy is a action with forbidden law which is taken from content of Al-Qur'an and Hadîts. Stingy also can give sweat and bitter result. It is called from the sweat because that people take something which in the right of other people. It is called the bitter if they take the other's right and give sorrow to other people.

There are many verses which has many meanings such as that this verse not only gives the lesson about the balance between the heavenly and the worldly, 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 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.

It is to strengthen that human being 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 heavenly 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 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

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<sup>7</sup>Loc.Cit., *Membangun Fondasi*.

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.<sup>8</sup>

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.<sup>9</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.

Modernization has big influence on life style of communities' member like shopping, coercive discipline with time, exist in business.<sup>10</sup>

We usually wonder why people continuously looking for money, though they have earned much money. Psychologists try to find that reason. There are several answers of psychologists to explain that phenomenon. Firstly, that money cannot satisfy them. The satisfying thing is earning money. Therefore, everyday should be additional money they get there. If they did not get money, they feel something lost in their life. Secondly, people who always chase after the wealth is people who basically have unsafely feeling. In a tender age they

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<sup>8</sup>Loc.Cit., *Membangun Fondasi*.

<sup>9</sup>Loc.Cit., *Psikologi Sosial*.

<sup>10</sup>Djamaluddin Ancok, *Psikologi Terapan; Mengupas Dinamika Kehidupan Umat Manusia*, Dârussalam, Yogyakarta, cet I, 2004, p. 60.

ever go to the dogs. The scary of that such experience encourages them to work hard.<sup>11</sup>

The prohibition of using luxurious thing too much is reminded sometimes by Allah with the expression “fear of Allah”, and “don’t follow the steps of evil”. The utility of luxurious thing is like a poison which kills slowly but 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 luxurious things excessively which can cause the damage and danger of society.<sup>12</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>13</sup>

Based on those some problems of moral, developing and improving the social ethics become urgently needed in all societies in the world, since the progress of social trouble becomes more and more. Social ethics will give benefits which are directly related to the goodness developing of civil society in the world. Through the understanding the concept of stingy based on the verses above, it results several ways to developing the social ethics in civil society.

First, people as a part of society should be more sensitive, responsive and tolerance with every condition and situation in society.

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<sup>11</sup>Ibid, p. 75.

<sup>12</sup>See, *Membangun Fondasi...*, p. 51.

<sup>13</sup>See, *Membangun Fondasi...*, p. 52.



It can be realized by several action such as live simple and not extravaganza, act generous and not stingy, live balance between worldly and heavenly life, being social and not individual so that needy people can be helped consequently the crime in society can be diminished because most of the crimes in society is as the result of for the want out or lacking.

Second, by being sensitive, responsive and tolerance in the meaning to be generous for charity and not stingy, it will give much participation to economy and production process of society. Besides that, by utilizing the wealth for charity, it will give significant action for production process. In other side, by hiding the wealth, it decreases the production and the chance for work in society.

Third, people as the main actor in society should improve the faith of individuals and the religiosity. By improving the faith, it is the way to make good society. Because, consequently, religion, as a regulative psychological force, plays a fundamental role not only as a set of guiding principles and values but also because its prohibiting nature may have pathological manifestations when it amounts to mere repression. The faith has strong relevancy to good action. And by improving the faith, it will diminish the inner illness which always presents in human soul such as selfishness, avidity, self-sufficient, covetous etc which causes human to be stingy and careless with the society.