

**THE CONCEPT OF STINGY IN AL-QUR'AN**  
**(A Thematic Study of Al-Qur'an Verse)**



**THESIS**

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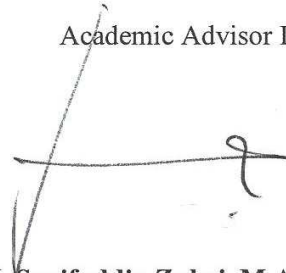
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## MOTTO

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا  
مَّحْسُورًا

“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.”

----- Q.S Al-Isrâ’ (17): 29 -----

## *DEDICATION*

*This final project is dedicated to:*

*My lovely parents; Suhardi (deceased) and Suwati, and my grandmother, Zulah, love and respect are always for you. Thank you for the hard efforts in making my education success.*

□

*All of my beloved teachers who taught me and inspired me to always study and be better.*

□

*My classmates, The Great and Funny Genuine of FUPK, We have made a new experience.*

□

*A big family of FUPK, it is an honor to be part of you.*

□

*Walisongo English Club (WEC), LPM IDEA and Ushuluddin Language Community (ULC) being with you are full of life experience.*

□

*All of my friends thanks for lovely friendship.*

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## TRANSLITERATION

### VOWEL LETTERS

|   |                 |
|---|-----------------|
| Â | a long spelling |
| Î | i long spelling |
| Û | u long spelling |

### ARABIC LETTER WRITTEN SPELLING

| Arabic Letter | Written  | Spelling   |
|---------------|----------|------------|
| ا             | A        | Alif       |
| ب             | B        | Ba'        |
| ت             | T        | Ta'        |
| ث             | Ts       | Tsa'       |
| ج             | J        | Jim        |
| ح             | <u>H</u> | <u>Ha'</u> |
| خ             | Kh       | Kha'       |
| د             | D        | Dal        |
| ذ             | Dz       | Dzal       |
| ر             | R        | Ra'        |
| ز             | Z        | Zai        |
| س             | S        | Sin        |
| ش             | Sy       | Syin       |
| ص             | Sh       | Shad       |
| ض             | Dh       | Dhad       |
| ط             | Th       | Tha'       |
| ظ             | Zh       | Zha'       |
| ع             | 'A       | 'ain       |
| غ             | Gh       | Ghain      |

|    |   |     |
|----|---|-----|
| ف  | F | Fa' |
| ق  | Q | Qaf |
| ك  | K | Kaf |
| ل  | L | Lam |
| م  | M | Mim |
| ن  | N | Nun |
| و  | W | Waw |
| هـ | H | Ha' |
| ي  | Y | Ya' |

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## ABSTRACT

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, they prefer to glorify their wealth and be careless with others, even they did not want to use their possession if only for a charity. Thereby, one of moral values, namely generosity has been ignored and prefers to be the stingy one. Because of that, they will get spiritual poverty. Islam came perfecting that way of view. When Islam offered the concept of stingy in the middle of materialistic businessman, surely it would get many contradictions, because the barometer of economy is different with the value in Islam. In economy perspective, stingy mostly means very rigid, detail and love wealth. In Islam, the meaning of stingy is an impartially part of personality, ethic and individual, so that the meaning of stingy will be very large until spiritual area. Therefore, anyone could be very rich in wealth, but poor in spiritual. Stingy is forbearance of owner from something which has no right to prevent or admit. There are several terms whose meaning refers to stingy in Al-Qur'an, like *bakhila*, *syuh*, *qatara*, *dhanna*. From those words researcher tries to find out each words interconnection from Al-Qur'an. So in the end the researcher can find the comprehensive understanding toward the meaning of stingy.

The result of this research by thematic approach is the concept of stingy based on the verses which contain the words above. There are several typologies of stingy in those words. Stingy is not only in case of action such what people know along this such what understood from the verses containing the word *syuh* and *dhannin*. Those two words show stingy in inner which is like selfishness, begrudging, and covetousness. While the word *bakhila* and *qatara* show stingy in action, either stingy in money or stingy in knowledge.

Through that concept, researcher tries to apply it in society in order to build social ethic for civil society that has been influenced by materialism. That, people should be sensitive and responsive with situation in society by having simple life and not stingy, so that the crime in society which mostly caused by people wanting out can be diminished. It also will give significant effect for economy and production process in society. Finally, people should improve the faith to Allah in order to make good society.

## ABSTRAK

Pada zaman modern ini, kehidupan sosial umat manusia telah mengalami banyak perubahan, sebagaimana dalam ideologi, ekonomi dan hubungan sosial, dll. Banyak ideologi baru yang telah menyebar dan memberi pengaruh dalam pola pikir umat manusia. Saat ini, manusia dalam bermasyarakat telah dipengaruhi oleh nilai-nilai materialis. Secara tidak langsung, mereka lebih cenderung untuk memuja harta kekayaan dan bersikap acuh tak acuh terhadap yang lain, bahkan mereka tidak berkenan untuk hanya sekedar mendermakan harta milik mereka. Dengan demikian, nilai moral, kedermawanan telah terabaikan dan cenderung menjadi orang kikir. Oleh karena sifat kikir tersebut, mereka menderita kemiskinan spiritual. Islam hadir menyempurnakan cara pandang tersebut. Ketika Islam menawarkan konsep kikir di tengah pengusaha yang materialis, tentunya akan terdapat banyak pertentangan, karena tolak ukur yang digunakan dalam bidang ekonomi berbeda dengan nilai-nilai dalam agama Islam. Dalam perspektif ekonomi, kikir mengandung arti sangat rigid, detil dan cinta harta. Dalam agama Islam, kikir merupakan bagian yang tak terpisahkan dari kepribadian, etika dan individu, sehingga kikir akan bermakna sangat luas hingga wilayah spiritual. Maka dari itu, seseorang bisa sangat kaya harta, tapi kehidupan spiritualnya miskin. Kikir penahanan pemilik terhadap sesuatu yang ia tidak punya hak untuk mencegah dan mengaku-aku. Terdapat beberapa macam istilah dalam Al-Qur'an yang maknanya merujuk pada kata kikir, seperti *bakhila*, *syuh*, *qatara*, *dhanna*. Berpijak pada istilah tersebut peneliti berusaha menemukan interkoneksi dari masing-masing kata tersebut. Sehingga pada akhirnya nanti peneliti mampu memperoleh pemahaman yang komprehensif terkait makna kikir.

Hasil dari penelitian dengan pendekatan tematik ini nantinya adalah konsep kikir yang berdasarkan pada ayat-ayat yang mengandung istilah-istilah di atas. Terdapat beberapa tipologi kikir dari term tersebut. Kikir bukan hanya sebatas tindakan sebagaimana orang-orang pahami selama ini seperti yang dapat dipahami dari beberapa ayat yang didapati kata *syuh* dan *dhannin*. Dua kata ini mengindikasikan kikir kebatinan seperti egoism, iri hati dan tamak. Sementara kata *bakhila* dan *qatara* mengisyaratkan kikir perbuatan, baik itu kikir harta maupun ilmu pengetahuan.

Lewat konsep tersebut, peneliti akan mencoba untuk mengaplikasikan di masyarakat dalam rangka membangun etika sosial

masyarakat madani, dalam hal ini masyarakat Indonesia, yang telah banyak dipengaruhi paham materialis. Bahwa setiap orang dituntut untuk sensitif dan responsif terhadap situasi yang ada di tengah masyarakat dengan membudayakan hidup sederhana dan tidak kikir, sehingga tindak kriminalitas di masyarakat yang kebanyakan disebabkan oleh orang-orang kekurangan dapat dikurangi. Ini juga nantinya akan memberikan efek bagi dunia ekonomi dan proses produksi di tengah masyarakat. Pada akhirnya, manusia harus meningkatkan iman pada Allah guna menciptakan masyarakat yang sejahtera.