

Mal Verses in Al Maraghi's Exegesis; Study of People Indonesian's Reality

Mohammad Anis Mawardi
Pascasarjana UIN Sunan Kalijaga Yogyakarta
Amawardi91@gmail.com

Abstrack: *Social changes faced by Muslims in the modern era have caused a number of serious problems relating to Islamic law. Islam aims to maintain basic human needs, namely: religion, body and soul, reason, honor (ancestry), and property. Among these five things, property is often a real problem inherent in human life. In Islam property is regulated through muamalah law and prohibits actions that can cause harm, such as theft, robbery, corruption, manipulation, smuggling, exploration of natural resources in an all-inclusive manner, including wasteful attitudes and consumerism. So that property has an important connection in social life. This is where al-Maraghi exegesis will explain the mal verses in the context of Indonesian society.*

Keywords: *al-Maraghi Exegesis, Treasure Verses, Indonesian society.*

Abstrak: Perubahan-perubahan sosial yang dihadapi umat Islam di era modern telah menimbulkan sejumlah masalah serius berkaitan dengan hukum Islam. Islam bertujuan memelihara kebutuhan pokok manusia, yaitu: agama, jiwa raga, akal, kehormatan (keturunan), dan harta benda. Diantara kelima hal tersebut, harta benda seringkali menjadi persoalan nyata yang melekat dalam kehidupan manusia. Dalam Islam harta benda diatur lewat hukum muamalah dan melarang tindakan-tindakan yang dapat menimbulkan kerugian, seperti: pencurian, perampokan, korupsi, manipulasi, penyelundupan, eksplorasi sumber daya alam secara habis-habisan, termasuk juga sikap boros dan konsumerisme. Sehingga harta benda mempunyai keterkaitan penting dalam kehidupan bermasyarakat. Disinilah Tafsir al-Maraghi akan menjelaskan ayat *mal* dalam konteks masyarakat Indonesia.

Kata kunci: Tafsir al-Maraghi, ayat mal, masyarakat Indonesia

Introduction

Human beings in their lives have a variety of needs. It is this necessity of life that drives people to take various actions to fulfill their needs. The teachings of Islam brought by the Quran

as the guide to humanity provide guidance and guidance on meeting needs physical and spiritual. Even the scholars agree that the teachings of Islam aim at maintaining the most basic needs for humans, namely: religion, body and soul, reason, honor (ancestry), and property.¹

Among these five things, property is often a real problem stick in human life. the effort is to manage property properly in life, including one of the efforts to realize the main objectives of the sharia. In Islam property is regulated through the *muamalah* law and prohibits actions that can cause harm, such as theft, robbery, corruption, manipulation, smuggling, exploration of natural resources, logging, including wasteful and consumerism and so on. Because Islam respects the right of ownership of assets, including securities, both private and joint ownership, as long as it follows sharia guidelines, its existence and safety must be seriously protected so that future losses do not occur, individually or collectively.²

Property has a relationship with wealth. In the Quran there are various verses that contain the meaning of wealth. Wealth as a trait can be traced to the verses of *al-Gina*. Wealth as a collection of God's sustenance can be found on the pronunciations of *al-Rizqu*. as an wealths that Allah has given to servants His obedient in the recitations of *al-Fadlu*. And wealth as a collection of property can be found in the pronunciations of the *mal*. Departing from this study will be restricted to the terms *mal*. In the Qur'an, wealth or money is considered by Allah as *qiyaman*, which is the basic means of life.³ Islam commands to use money in its place and properly, and not to waste it. To the extent that the Quran forbids the giving of assets to its owner though, if the owner is considered wasteful, or not good at handling his property properly. In this context,⁴ the Quran advises those who are given the mandate to preserve one's property:



and do not give it up to those whose minds are not yet perfect, the treasure (those who are in your power) that God makes as the subject of life. (QS an-Nisa, 4:5)

One of the leading interpreter scholars, Al-Maraghi gave an explanation that with property, the needs and equipment of human life can be upright. In managing the assets of a person who is

¹ Zainil Ghulam, "Implementasi Maqashid Syariah Dalam Koperasi Syariah," in *Iqtishoduna*, Vol. 7 No. 1 April 2016, 99.

² Gemala Dewi dkk, *Hukum Perikatan Islam di Indonesia*, (Depok: Prenada Media, 2018), 45.

³ Samir Alamad, *Financial and Accounting Principles in Islamic Finance*, (UK: Springer, 2019), 180.

⁴ M. Quraish Shihab, *Wawasan Al-Qur'an Tafsir Tematik Atas Pelbagai Persoalan Umat*, (Bandung: Mizan, 2013), 532.

safe (unable to take care of the assets) can be done in various ways, both investing and saving. Because property if in hands of people the *safih* benefits will be lost. Only then after the person is deemed able to take care of the property, the property must be returned to him.⁵

In al-Maraghi exegesis there is a style of interpretation of *al-Adab al-Ijtima'i* which in language means social culture. Tafsir al-Adab al-Ijtima'i is an effort to understand the sociological teachings of Islam and the solution of religion to the problems of modern life.⁷ Beside that Al-Maraghi's interpretation is a contemporary interpretation that is accommodating and relevant to various problems of the Islamic community, especially in examining verses relating to property in *mal* word in particular. Property has an important relationship in social life, because it is a basic means of meeting the needs of human life.

Biography of Ahmad Mustafa Al-Maraghi

His full name is Ahmad Mustafa bin Muhammad bin Abd Al-Mun'im Al-Maraghi. Sometimes the name is added with the word Beik, so it becomes Ahmad Musthafa al-Maraghi Beik. He was born in the city of Maragah, Suhaj province, at own district located on the west bank of the Nile about 700 km south of Cairo, in 1300 H / 1883 AD He is better known as Al-Maraghi because it was designated in his hometown.⁶

Ahmad Mustafa Al-Maraghi comes from a family of devout clerics and masters various fields of religious knowledge. It is evident that 5 of the 8 sons of Sheikh Mustafa Al-Maraghi (Ahmad Mustafa Al-Maraghi's father) were great scholars who were quite famous, namely:

1. Sheikh Muhammad Mustafa Al-Maraghi who had been Grand Sheikh Sheikh al-Azhar (Chancellor Al-Azhar University) two periods; years 1928-1930 and 1935-1945
2. Sheikh Ahmad Musthafa Al-Maraghi, author of Exegesis Al-Maraghi.
3. Sheikh Abd al-Aziz Al-Maraghi; was once the Dean of the Faculty of Theology Al-Azhar University and King Faruq.
4. Sheikh Abdullah Mustafa Al-Maraghi, once a General Inspector at Al-Azhar University.
5. Sheikh Abdul Wafa Mustafa Al-Maraghi, was once the Secretary of the Research Al-Azhar University and Development Agency.

The author of Al-Maraghi's interpretation is Ahmad Mustafa al-Maraghi. This needs to be

⁵ Ahmad Mustafa Al-Maraghi, *Tafsir Al-Maraghi, terj. Bahrūn Abu Bakar*, (Semarang: Toha Putra, 1989), juz 28, 172.

⁶ Amiratul Munirah Yahaya, Mustaffa Abdullah, "The influence of Shaykh Ahmad Mustafa al-Maraghi's thoughts in Quranic exegesis in Malaysia," in *Research in Islamic Studies*, Vol. 2, No. 1, 2015, 48.

clarified, because there are often misconceptions about who the writer of Al- Maraghi exegesis actually is among the five sons of Mustafa. As is known that his brother, Muhammad Mustafa al-Maraghi is also famous as an exegesier. But he was more inclined to the interpretation of the Quran practically, and not to write the interpretation of the Quran in full. He only made a number of brief commentary lectures on the verses of the Qur'an that had been selected previously.⁷

Although Husain Al-Zahabi that Muhammad Mustafa al-Maraghi only interpreted about 22 groups of verses, five of which were short letters,⁸ namely al-Hujarat, al-'Asyr, al-Hadid, Luqman, and al-Mulk. Almost all interpretations were delivered during the month of Ramadan. Al-Maraghi came from an educated family, and was diligent in dedicating himself to the court for generations, so that this family was widely known as a family of judges. Four sons of Ahmad Mustafa Al-Maraghi who had been Judges, namely:

1. Muhammad Aziz Ahmad Al-Maraghi, Judge in Cairo.
2. Ahmad Hamid Al-Maraghi, Judge and Advisor of the Minister of Justice in Cairo.
3. Asim Ahmad Al-Maraghi, Judge in Kuwait and in the Cairo High Court.
4. Ahmad Mihdat Al-Maraghi, Judge in the Cairo High Court and Cairo Deputy Minister of Justice.⁹

Thus, in addition to al-Maraghi, who was a cleric who became a cleric, he also educated his sons to become scholars and scholars who always devoted themselves to the community, and even got an important position as a judge in the ranks of the Egyptian government.

The mention of Al-Maraghi from Sheikh Ahmad Mustafa Al-Maraghi and others is not related to the name of the tribe / family or family, as the name Al-Hasyimi is associated with Hasyim's descendants, but is associated with the name of the region or city that is the city of Maragah mentioned in on. Therefore those who use the term al-Maraghi are not limited to the children of Sheikh Abdul-Mun'im al-Maraghi. This can be proved by the facts contained in the book *Mu'jam al-Muallifin* by Sheikh Umar Ridha Kahhalah which contains biographies of 13 al-Maraghi people outside the family of Sheikh Abdul-Mun'im Al-Maraghi, namely scholars / scholars who are experts in various fields of science connected with his hometown of al-

⁷ Ahmad Ali Syauqi dkk, "Interaksi Kyai Dengan Masyarakat Dalam Tafsir Al-Maraghi," in *Diya al-Afkar* Vol. 4 No. 02 Desember 2016, 130.

⁸ Muhammad Husain al-Zahabi, *al-Tafsir wa al-Mufassirun*, Juz III (Kairo: Maktabah Wahbah, tt), 547. Also read Abdullah Sani Ritonga, "Alquran, Tafsir dan Fenomena Sosial Kemasyarakatan." *Al-I'jaz: Jurnal Kewahyuan Islam* 5.2, 2019, 54.

⁹ H. Masnur, Al- Maraghi (Pemikiran Teologinya), in *An-Nida'*, Vol 36, No 2, 2011, 262.

Maragah.¹⁰

After Ahmad Musthafa al-Maraghi stepped on school age, he was educated in a madrasa in his village to study the Quran. In madrasa he diligently recited the Quran, either just fixing his reading or memorizing it. Because he has a very smart brain, so before the age of 13 he has memorized all the verses of the Quran. In addition he also studied the science of recitation and the basics of sharia in madrasa until he finished his secondary education.¹¹

In 1314 H / 1897 AD, he continued his studies at al-Azhar University because of the wishes of his parents. Here he studied various branches of religious knowledge, such as Arabic, *balaghah* (language), exegesis science, quranic science, hadith science, fiqh, ushul fiqh, morals, cosmography science and so on. In addition, he also attended lectures at the Dar al-Ulum Faculty in Cairo (which used to be a separate university, and is now part of Cairo University). He successfully completed his studies at the two universities in 1909.

Among the lecturers who took part in teaching at Al-Azhar and Dar al-Ulum were Sheikh Muhammad Abduh, Sheikh Muhammad Hasan Al-Adawi, Sheikh Muhammad Bahis al-Muth'i, and Sheikh Muhammad Rifa'i al-Fayumi. They have a very large share in shaping al-Maragi's intellectual building, so that he grows into a figure Muslim intellectual who controls almost all branches of religious knowledge.

After Sheikh Ahmad Musthafa al-Maraghi completed his studies at Al-Azhar University and Dar al-Ulum, he began his career by becoming a teacher in several secondary schools. Later he was appointed director of the Madrasa Mualimin in Fayum, a regency-level city, about 300 km southwest of Cairo.

In 1916-1920 AD he was asked to be a guest lecturer at al-Azhar University to teach Islamic sharia sciences at the Filial Faculty in Khartoum, Sudan. In Sudan, besides being busy teaching, al-Maraghi is also active in writing scientific books. One of the books he finished there was *Ulam al-Balaghah* (Language Science). In 1920 he returned to Cairo and was appointed as a lecturer in Arabic and Shariah Islamic sciences in Dar al-Ulum until 1940. In addition he was also appointed as a lecturer in Language Science and History Islamic Cultural at the Adab Faculty of the University of al- Azhar.

While teaching at the University and Dar al-Ulum, he lived in the Hilwan area, a satellite

¹⁰ Wisnawati Loeis, "Nilai-Nilai Pendidikan Islam dalam Tafsir Ahmad Musthafa AlMaraghi: Studi Analisis Terhadap Al-Qur'an Surat Al-Fiil," in *Turats*, Vol. 7, No. 1, Januari 2011, 76.

¹¹ Ghofur, Saiful Amin, *Profil Para Mufasir al-Qur'an* (Yogyakarta: Pustaka Insan Madani 2008), 151.

city of Cairo. He remained there until the end of his life, so that in the city there is a road that is named al-Maraghi street. Apart from that, he also taught at the Boarding School Tarbiyah Muallimat for several years, until he received a certificate of appreciation from the Egyptian King Faruq for his services on 11-January-1361 H.

In 1370 H / 1951 AD, that is, a year before he died, he still taught and was even entrusted to be the director of the junior high school Usman Bahir Basyain Cairo until his death. He died on July 9, 1952 AD / 1371 H at the age of 69 years, at his residence on street Zul Fikar Basya number 37 Hilwan and was buried in his family's funeral in Hilwan, about 25 km south of Cairo.¹²

Thanks to the upbringing of Sheikh Ahmad Musthafa Al-Maraghi, hundreds, even born thousands of Muslim scholars / scholars and scholars were who can be proud of by various institutions Islamic educational, who are experts in studying the Islamic religious sciences. They are the ones who later become national figures, who are capable of carrying on and continuing the ideals of their people in the fields of education and teaching as well as other fields. Some of the students who had studied with Ahmad Mustafa Al-Maraghi from Indonesia were Prof. Dr. Bustami Abdul Gani, Professor and Lecturer of the Postgraduate Program at State Islamic University of Syarif Hidayatullah Jakarta, Prof. Dr. Mukhtar Yahya, Professor of State Islamic University of Sunan Kalijaga Yogyakarta, KH. Mastur Jahri, senior lecturer at State Islamic University of Antasari Banjarmasin, Prof. Dr. Ibrahim Abdul Halim, senior lecturer at State Islamic University of Syarif Hidayatullah Jakarta, Prof. Dr. Abdul Razaq al-Amudy, senior lecturer at State Islamic University of Sunan Ampel Surabaya.¹³

Some of his books from Sheikh Ahmad Musthafa Al-Maraghi are among them 1. Al-Hisbah fi al-Islam 2. Al-Wajiz fi 'Ushul al-Fiqh 3. 'Ulam al-Balagah 4. Muqaddimah al-Tafsir 5. Buhus wa Ara fi Funun al-Balagah. 6. Al-Diyanat wa al-Akhlaq 7. Hidayah al-Talib 8. Tahzib al-Taudih 9. Tarikh Ulum al-Balagah wa Ta'rif bi Rijaliha 10. Mursyid al-Tullab 11. Al-Mujaz fi al-Adab bi al-'Arabi 12. Al-Mujaz fi 'Ulam al-'Usul 13. Al-Rifq bi al-Hayawan fi al-Islam 14. Syarh Salasin Hadisan 15. Tafsir Juz Innama al-Sabil 16. Risalah al-Zaujāt al-Nabi 17. Risalah Isbat Ru'yah al-Hilal fi Ramadan 18. Al-Khutab wa al-Hilal fi Daulatin al-Umawiyah wa al-Abbasiyah 19. Al-Mutala'ah al-'Arabiyyah li al-Mudaris al-Sudaniyah, dan 20. Risalah fi

¹² Saiful Amin Ghofur, *Profil Para Mufassir al-Qur'an*, 152.

¹³ Departemen Agama RI, "Al-Maraghi" dalam *Ensiklopedi Islam di Indonesia*, II, 696.

Mustalah al-Hadis.¹⁴

Regarding al-Maraghi Exegesis

al-Maraghi exegesis is one of the modern interpretation books which are oriented socially, culturally, and socially. That is an interpretation which emphasizes the explanation of the Quran in terms of its editorial accuracy, then compiles the contents of the verse to weaves provide a guide in life, then together the understanding of the verse with social conditions or natural laws that apply in society and world development.¹⁵

Al-Maraghi's interpretation is the result of the writer's labors and perseverance in compiling it after 7 years, through a continuous period of work day and night and morning. And this commentary work was completed in the middle of the month of Dhul Hijjah 1365 H in the city of Hilwan. Because of commitment and strict time discipline, Al-Maraghi was able to complete the writing of this interpretation without disturbing his primary activities as a lecturer and teacher.

According to a source, when Al-Maraghi wrote his interpretation, he only rested for four hours a day. In the remaining 20 hours, he uses it to teach and write. When the night had shifted in the last half, at around 3:00, Al-Maraghi began his activities with the midnight *Tahajjut* and *Hajat* Prayers. He makes a prayer to ask Allah for guidance. After performing qiyam al-lail, he then wrote commentaries, verse by verse. The work was rested when leaving for work. Home from work, he does not immediately unwind as others. The writing activity which was stopped, continued. Sometimes late into the night.¹⁶

Al-Maraghi exegesis was first published in 1951 in Cairo. In issue this first, al-Maraghi exegesis consists of 30 chapters or in other words in accordance with the division of the Qur'an chapters. Then, in the second publication consists of 10 volumes, where each volume contains 3 chapters, and has also been published into 15 volumes, where each volume contains 2 chapters.¹⁷

¹⁴ H. Masnur, *AL- MARAGHI (Pemikiran Teologinya)*, 263.

¹⁵ Ekawati, Lisna, and Maimunah Ummu Sa'idah. "Konsep Pendidikan Akhlak Dalam Al-Qur'an Surah Al-Ma'arij Ayat 19-35 (Kajian Tafsir Al-Maraghi)." *Kuttab: Jurnal Ilmiah Mahasiswa* 1.1, 2019, 46.

¹⁶ Fithrotin, "Metodologi dan Karakteristik Penafsiran Ahmad Mustafa Al Maraghi Dalam Kitab Tafsir Al Maraghi." *Al Furqan: Jurnal Ilmu Al Quran dan Tafsir* 1.2, 2018, 108.

¹⁷ Saiful Amin Ghofur, *Profil Para Mufasssir al-Qur'an*, 153.

Background of Writing Exegesis

Background of writing exegesis al-Maraghi is because there are a number of questions posed to Al-Maraghi about what interpretation books are easy to understand, beneficial to the reader and can be learned in a short time. That is because the community is still difficult in studying the Qur'an, while existing commentaries are difficult for the general public to understand.¹⁸

Interpretation of the Qur'an at that time was often inserted by scientific terms, such as *nahwu*, *sharaf*, *balagah*, *fiqh*, monotheism, and other sciences. So that the perception of the general public towards understanding the interpretation of the Quran is experiencing obstacles. Besides that, commentaries are also filled with stories that contradict facts and truths. However, Al-Maraghi explained that there are also commentaries which are complemented by scientific analysis, in line with current scientific developments.¹⁹ However, continued Al-Maraghi, such interpretation should not be necessary because it is feared that scientific analysis is only valid immediately and can change. Departing from this reality, al-Maraghi, who has been in the field of Arabic for more than half a century, both learning and teaching, feels called to compile a book of exegesis with systematic writing methods, language that is simple and effective and easy to understand. He gave the book the title: Tafsir al-Maraghi which refers to his name, which actually comes from the name the village where he was born, al-Maraghi which is located south of Cairo.

Exegesis Source

Muhammad Husain al-Zahabi²⁰ states in his book, *al-Tafsir wa al-Mufasssirun*, that Al-Maraghi interprets verses of the Quran based on verses of the Qur'an that have the same theme, relying on the hadith of the Prophet Muhammad, the thought of Salaf al-Salih from the friends and the Tabi 'in then based on the commentators of his predecessor. He also uses reason and puts all of the above into consideration of his reasoning mind. As for the literature which is used as a reference source of interpretation of Tafsir al-Maraghi, as has been mentioned by himself in his introduction, namely:

¹⁸ Wisnawati Loeis, "Nilai-nilai Pendidikan **Islam dalam Tafsir** Ahmad Musthafa Al-Maraghi: Studi Analisis terhadap Al-Qur'an Surat Al-Fiil." *Turats (Jurnal Pemikiran dan Peradaban Islam)* 7.1, 2011, 75.

¹⁹ Ahmad Mustafa Al-maraghi, *Tafsir Al-Maraghi*, Juz I, 4.

²⁰ **Muhammad Husain al-Zahabi, *al-Tafsir wa al-Mufasssirun*, jilid II, 595-596.**

1. Tafsir Abi Ja'far Muhammad bin Jarir al-Tabari.
2. Tafsir al-Kasyaf 'an Haqaiq al-Tanzil, karya al-Zamakhshyari.
3. Hasyiyah Syarfu al-Din al-Hasan bin Muhammad al-Toyiby.
4. Anwar al-Tanzil, by Nashiruddin Abdullah bin Umar al- Baidhowi.
5. Tafsir Abi al-Qasim al-Husain bin Muhammad, the famous book al-Raghib al-Ashfahani.
6. Tafsir al-Basit, by Imam Abi Hasan al-Wahidi al-Naysabury.
7. Tafsir Mafatih al-Ghaib, by Imam Fakhruddin al-Razi.
8. Tafsir al-Husain bin Mas'ud al-Bagawi.
9. Gharaib al-Quran , by Nidham al-Din al-Hasan bin Muhammad al-Quma.
10. Tafsir al-Hafidz 'Imadu al-Din Abi al-Fada'Isma'il bin Katsir al-Qursyi al-Dimasyqi.
11. Al-Bahru al-Muhit, by Abi Hayan Muhammad bin Yusuf.
12. Nazmu al-Durur fi Tanasubi al-Ayat wa al-Suwar, by Burhanuddin Ibrahim bin Umar al-Baihaqi.
13. Tafsir Abi Muslim al-Asfahaniy.
14. Tafsir al-Qadi Abi Bakar al-Baqilaniy.
15. Tafsir al-Siraj al-Munir, by Al-Khatib al-Syaribani.
16. Ruh al-Ma'any, by Al-Alusi.
17. Tafsir al-Manar, by Sayid Muhammad Abduh dan Muhammad Rasyid Ridha
18. Tafsir al-Jawahir, by al-Ustadz Tantawi Jauhary.
19. Sirah Ibnu Hisyam.
20. Syarh al-'Alamah ibn Hajar, karya al-Bukhari.
21. Syarh al-'Alamah al-'Aini, karya al-Bukhari.
22. Lisan al-'Arab, by Ibnu Mandzur zl-Ifriqy.
23. Syarh al-Qamus, by Fairuz Bady.
24. Asas al-Balagah, by al-Zamakhshyary.
25. Al-Ahadis al-Mukhtarah, by Dhiya` al-Muqdisy.
26. T}abaqat al-Syafi'iyah, by Ibnu al-Subky.
27. Al-Zawajir, by Ibnu Hajar.
28. A'lam al-Mauqi'in, by Ibnu Taimiyah.

29. Al-`Itqan fi `Ulum al-Qur`an, by al-Suyuti.

30. Muqaddimah, by Ibnu Khaldun.

Method and Pattern Exegesis

The method used by Al-Maraghi to interpret verses of the Qur'an in its interpretation is to use the comparative method of *tahlili*, which is based on the merging of *bi al-ma'sur and bi al-ra'yi*. Al-Maraghi is well aware of contemporary needs. In the present context, it is inevitable for the commentator to involve two sources of interpretation, *aql* (reason) and *naql* (nash al-Qur'an and hadith). Because it is almost impossible to compose interpretations contemporary by relying on history alone. Because, in addition to the number of narratives (*naql*) which is quite limited also because the cases that arise require an explanation increasingly comprehensive, along with the development of social problems, science, and technology that is developing rapidly. Conversely, interpreting by relying on reason alone is also impossible, because it is feared vulnerable to deviations.²¹

As stated by Muhammad Husain al-Zahabi that the style of Tafsir al-Maraghi is al-Adab al-Ijtima'i, the same style as Tafsir al-Manar by Muhammad Abduh and Rasyid Ridha, Tafsir al-Qur'an al-Karim by Mahmud Syaltut, Tafsir al-Wadih by Muhammad Mahmud al-Hijazi. The style of al-Adab al-Ijtima'i literally means social culture. Namely a style of interpretation that explains the instructions of the verses of the Qur'an that relate directly to people's lives, as well as efforts to overcome the ills of society or their problems based on the instructions of the verses, by presenting the instructions it is in a language that is easy to understand but is beautiful to hear.

According to al-Dzahabi, the style of al-Adab al-Ijtima'i is the interpretation that appears at the time present, which uses a new style, prioritizing the understanding of the text direct rather than paying attention editorial text that is difficult, using styles language that are more easily digested, adapted to the events of *sunnah* Allah that occur in nature the form of society and the order of civilization.²²

Initiated by Muhammad Abduh with his interpretation, al-Mannar. the style of culture social seeks to uncover the rhetoric and *keijazan* of the Quran and then apply it and respond to social problems. Exegesis *adab ijtima'* is an attempt to understand Islamic sociological teachings

²¹ Wisnawati Loeis, "Nilai-Nilai Pendidikan Islam," 79.

²² Mohammad Ridho, *Islam Tafsir dan Dinamika Sosial; Ikhtiar Memaknai Ajaran Islam* (Yogyakarta: Teras, 2010), 70-71.

and religious solutions to problems modern life.

Exegesis Systematic

Systematics and the steps of writing used in the Tafsir Al-Maraghi he explained himself in the introduction of his interpretation. Among these are as follows:²³

- a. Presenting one, two, or a group of verses to be interpreted. This grouping is done by looking at the core unity or subject of several verses.
- b. Explanation of difficult vocabulary (Syarh al-Mufradat). After mentioning one, two, or groups of verses, Al-Maraghi goes on to explain some difficult vocabularies according to size. Thus, not all of vocabulary words in a paragraph to explain, but have some words are difficult for the reader.
- c. Explanation of verses in general (Ma'na al-Ijmali). In this case, Al-Maraghi tries to describe the purpose of the verse globally, which is intended so that the reader before stepping into a more interpretation detailed and broad he already has a general view that can be used as a basic assumption in further understanding the purpose of the verse.
- d. The translation of the verse in detail. In this step, Al-Maraghi gives a broad explanation. In giving an explanation, it seems that Al-Maraghi tried to avoid long-winded elaborate descriptions.
- e. Explain the causes of the verse down (Asbab al-Nuzul). If the verse has asbab al-nuzul based on the history of *shahih* which is the guide of the exegesier, then Al-Maraghi explained it first
- f. Leave terms related to science. Al-Maraghi intentionally left terms related to other sciences that were expected to hamper the reader in understanding the contents of the Qur'an. For example the science of *nahwu*, *sharaf*, *balaghah* and so on. Talking about these sciences is a separate field, which should not be confused with the interpretation of the Qur'an, but these sciences are very important to be mastered by a commentator.
- g. Selective on *isra'iliyyat* stories. Al-Maraghi asserted that one of the weaknesses of the earlier interpretations is the citing of stories originating from the People of the

²³ Wisnawati Loeis, "Nilai-Nilai Pendidikan Islam," 79.

Book. According to him, they took and put the story in the commentaries without selection critical. They accept all the transmission, both authentic and weak.

From the systematic interpretation above, many researchers conclude that Al-Maraghi used a new method of interpretation of the Quran, specifically separating global explanations (*ijmali*) and detailed explanations (*tahlili*). With a systematic pattern, it is natural that many say, this commentary is easy to understand and easy to digest, according to the needs of the middle class in understanding the Qur'an, and relevant to the problems that arise in contemporary times.²⁴

A Review of Treasure in Islam and the Verses of *Mal*

Treasure (*al-mal*) are a fundamental component of human life that cannot be abandoned. With wealth, humans can meet their needs. In order to meet these needs, there is a horizontal relationship between humans (*muamalah*), because basically there are no perfect humans and can meet their own needs, but need each other in relation to humans other.²⁵

In this context, assets are present as transaction objects, assets can be used as objects in buying and selling, leasing, partnership contracts or other *muamalah* transactions. In addition, judging from its basic characteristics (nature), property can also be used as an object of ownership, unless there are factors that prevent it.²⁶

Treasure in Arabic is called *mal*, or plural *amwal*. The language of the word *mal* is derived from the Arabic *maulun*, which is due to the difficulty of reading, then *wawu* is *alif* changed to *mal*) هِب (which means skewed, inclined and skewed. It is said skewed, inclined and skewed because *tabi'at*, humans tend to want to own and control wealth. In the dictionary *Lisan al-'Arab*, the word *mal* is interpreted as everything that a person has. Ibn Asyr said that wealth originally.²⁷ Meant gold and silver, but then changed its understanding to everything that is stored and owned

Mal or property also means everything that can please people, and maintained (stored), both in material form and in the form of benefits. The Hanafi school of thought defines property that is everything that is can be owned, stored and utilized, while according to agreement of Ulama property is anything that has value, and is subject to compensation for people who

²⁴ Imas Rosyanti, "Penggunaan Hadis dalam Tafsir Al-Maraghi." *Diroyah: Jurnal Studi Ilmu Hadis* 2.2, 2018, 140.

²⁵ Azizah Azis, "Pengelolaan Sektor-Sektor Publik Ekonomi dalam Kompilasi Hukum Ekonomi Syariah." *Ekspose: Jurnal Penelitian Hukum dan Pendidikan* 17.2, 2019, 640.

²⁶ Norman, Efrita, and Idha Aisyah. "Bisnis Online Di Era Revolusi Industri 4.0 (Tinjauan Fiqih Muamalah)." *Al-Kharaj: Jurnal Ekonomi, Keuangan dan Bisnis Syariah* 1.1, 2019, 31.

²⁷ Ibnu Manzur, *Lisan al-'Arab* juz 11 (Beirut: Dar al-Sadir, 1990), 635.

damage or eliminate it a. For agreement of Ulama not only are material possessions, but also included that can provide the benefits of an object, while the Hanafi scholars argue that understanding only material possessions, while the benefits included in the definition belongs. The implication of this difference of opinion is seen in the following example: If someone seizes or uses someone else's vehicle without permission and returns it then later, according to ulama agreement, that person can be sued for compensation, because the benefits of the vehicle have a property value. They hold that the benefits of an object are the most important element in property, because the value of assets is measured in the quality and quantity of the benefits of the object. However, Hanafi School of Law scholars say that the use of another person's vehicle without permission cannot be prosecuted for compensation, because the person is not taking property, but is merely using the vehicle. However, Hanafi Muslim scholars still cannot provide the use of property other people's with out the knowledge of their owner (without permission).²⁸

Hanafi *muta`akhirin* ulama, including Mustafa Ahmad az-Zarqa and Wahbah az-Zuhaili, argued that the definition proposed by his predecessor was considered to be no longer comprehensive and accommodating. Everything that Allah created on Earth for the benefit of humanity, therefore the Hanafi *muta`akhirin* ulama tend to use the definition of wealth as stated by agreement of ulama as mentioned above. In this definition the problem of property is related to the issue of customs, situations, and conditions of a community. At this time sometimes the benefits of an object produce more assets than the object itself, such as the comparison between the price of leasing a house in a few years and selling it in cash.²⁹

Wealth in view is *Fuqaha's* divided into two. First: *mutaqawwam*, which is a property that is authorized by the *syara* to be used. Second, *gairu mutaqawwam*, which is forbidden *syara* to use, example pork. Property law was originally *mutaqawwam* and could be used, as long as no prohibiting passages were found.³⁰

²⁸ Rehana Anjum, "An Introduction of Intellectual Property Rights in Islamic Law." Available at SSRN 3397868, 2019, 14.

²⁹ M. Faruq Nabahan. "System Ekonomi Islam: pilihan setelah kegagalan Sistem kapitalis dan sosialis, alih bahasa Nurhadi Zainuddin dan bahaudin noersalim., cet. ke-3.(Yogyakarta: UII Press, 2002), 28.

³⁰ Nadirsyah Hosen, "Natural law in Islam from theological and legal perspectives." Research Handbook on Natural Law Theory. Edward Elgar Publishing, 2019, 3.

with gifts -His. QS. an-Nur 24:33

2. Treasure is a facility for human life, after stating that God is the owner of property, still in the same verse. Of course, these facilities are intended for the task of human caliphate on earth.

3. God bestows human ownership of property. Of course, after he tried to find wealth, then humans are said to have wealth. Only God can give humans any kind of ownership, and He also determines the limits of human ownership. Humans are only entrusted to regulate, utilize, and distribute the property as well as possible. Therefore, humans have been given the right to own and control these assets.³³

Treasure Verses (*Mal*) in the Quran

In the Qur'an, the pronunciation of *mal* and its derivatives were found 85 times, 23 with details 26 times in the singular and *amwal* (treasures) in the plural 59 times, and spread in 78 verses and 37 epistles. According to Hasan Hanafi, the pronunciation of *mal* has two forms. First, it is not attributed to the owner, in the sense that he stands alone without being the object of human activity, but has the potential for it. This form was found 23 times. Second, *mal* is attributed to something, such as their, the property of an orphan, your property and so on. This is a treasure that is the object of activity, and this is the most form in the Quran, 54 times. This gives the impression that property should be the object of human activity.³⁴ The activity is economic activity. In the Quran there are two large groups of verses. The first is the *Makkiyyah* verse group, and the second is *Madaniyah*.

1. *Makkiyyah* Verses

Based on the time and place of the turkey, the *makkiyyah* verses are all verses that came down before the migration of the Prophet, both in the city of Mecca or its surroundings, such as Mina, Arafat, Hudaibiyah, and so forth. The *makkiyyah* verse talks more about the main points of *da'wah* such as monotheism, the issue of revelation and the day of the resurrection, and the points of noble character. The *makkiyyah* verses relate to the issue of faith in the form of solicitation to monotheism and worship only to Allah, proof of the treatise, the resurrection and the day of vengeance, doomsday and horror, hell and torment, heaven and its blessings, and arguments against the polytheists by using rational evidence and verses *kauniyah*. Is a laying of

³³ Muhammad Sholahuddin, *Asas-asas ekonomi Islam*, 41-45.

³⁴ M.Quraish Shihab, *Wawasan al-Qur'an: Tafsir*, 535.

the general basis for legislation and noble character which is the basis for the formation of a society, the disclosure of the sins of people later.

From the entire verse *mal*, 32 (thirty two) verses were found, both *mufrad* and plural in the *Makkiyyah* letters. The verses are as follows:³⁵

- | | |
|-------------------------|---|
| 1) Al-An'a m, 6: 152 | (ولا تقربوا مال اليتيم الا بالتي هي احسن) |
| 2) Yunus, 10: 88 | (انك اتيت فر عون وملاه زينة واموالا) |
| 3) Yunus, 10: 88 | (ربنا اطمس علي اموالهم واشدد علي قلوبهم) |
| 4) Hud, 11: 29 | (ويا قوم لا أسألكم عليه مالا إن اجري على الله) |
| 5) Hud, 11: 87 | (في اموالنا ما نشاء) |
| 6) Al-Isra`, 17: 6 | (وامددناكم بأموال وبنين وجعلناكم اكثر نفيرا) |
| 7) Al-Isra`, 17: 34 | (ولا تقربوا مال اليتيم) |
| 8) Al-Isra`, 17: 64 | (وشار كههم في الاموال والأ ولاد وعدهم) |
| 9) Al-Kahf, 18: 34 | (وهو يحاوره أنا أكثر منك مالا واعز نفرا) |
| 10) 10)Kahfi, 18: 39 | (إن ترك أنا اقل منك مالا وولدا) |
| 11) Al-Kahfi, 18: 46 | (المال والبنون زينة الحياة الدنيا) |
| 12) Maryam, 19:77 | (أفرأيت الذي كفر بأياتنا وقال لأ وتين مالا وولدا) |
| 13) Al-Mu'minin, 23:55 | (أيحسبون انما نمدهم به من مال و بنين) |
| 14) Al-Syu'ara, 26: 88 | (يوم لا ينفع مال وبنين) |
| 15) Al- Naml, 27: 36 | (فلما جاء سليمان قال اتمدونن بمال) |
| 16) Al-Rum, 30: 39 | (وما أو تيتيم من ربا لير بوا في اموال الناس) |
| 17) Saba', 34:35 | (وقالو نحن أكثر مالا وأو لادا وما نحن بمعذ بين) |
| 18) Saba', 34: 37 | (وما اموالكم ولا اولادكم بالتي تقربكم عندنا زلفى) |
| 19) Al-Zariyyat, 51: 19 | (وفي أموالهم حق للسائل والمحروم) |
| 20) Al-Qalam , 68: 14 | (أن كان ذا مال وبنين) |
| 21) Al-Haqah, 69: 28 | (ما أغنى عني ما ليه) |
| 22) Al-Ma'arij, 70: 24 | (والذين في اموالهم حق معلوم للسائل والمحروم) |
| 23) Nuh, 71: 12 | (ويمدداكم بأموال وبنين ويجعل لكم جنات) |
| 24) Nuh, 71: 21 | (رب إنهم عصوني واتبعوا من لم يزده ماله وولده الا خسارا) |
| 25) Al-Mudatsir, 74: 12 | (وجعلت له مالا ممدودا) |

³⁵ Manna Khalil al-Qattan, *Pengantar Studi Ilmu Al-Quran, Terj. Aunur Rafiq El-Mazni* (Jakarta: Pustaka Al-Kautsar, 2006), 73.

- 26) Al-Fajr, 89: 20 (وتحبون المال حياجا)
27) Al-Balad, 90: 6 (يقول أهلكت مالا لبدأ)
28) Al-Lail, 92: 11 (وما يغني عنه ماله إذا تردا)
29) Al-Lail, 92: 18 (الذي يؤت ماله يتزكى)
30) Al-Humazah, 104 : 2 (الذي جمع مالا وعدده)
31) Al-Humazah, 104: 3 (يحسب أن ماله أخذه)
32) Al-Lahab, 111: 3 (ما أغنى عنه ماله وما كسب)

2. *Madaniyyah* Verses:

These are the verses that came down after the Prophet. migrated, both in Medina and surrounding areas such as Uhud, Quba and Sil. The numbers of the *Madaniyyah* verses³⁶ are more related to:

1. An explanation of worship, *muamalah*, *had*, kinship, inheritance, jihad, social relations, international relations both in times of peace and war, the rule of law and the problem of legislation.
2. Calls for ahl al-kitab from Jews and Christians and an invitation to them to convert to Islam.
3. Unlike the *makiyyah* verses whose sentences are concise and concise, inverse this *madaniyyah* the sentence structure is long and with a style of language that establishes Shari'a.

Verses of *mal* remaining 53 (fifty three) are *madaniyyah* verses.

The verses are as follows:

- 1) Al-Baqarah, 2: 155 (ولنبلو نكم بشيء من الخوف والجوع ونقص من الأموال)
- 2) Al-Baqarah, 2: 177 (واتى المال على حبه ذوي القربى واليتيمى والمساكين)
- 3) Al-Baqarah, 2: 188 (لتأكلوا فريقا من اموال الناس بالإثم و انتم تعلمون)
- 4) Al-Baqarah, 2: 188 (ولا تأكلوا اموالكم بينكم بالباطل)
- 5) Al-Baqarah, 2: 247 (ونحن احق بالملك منه ولم يؤت سعة من المال)
- 6) Al-Baqarah, 2: 261 (مثل الذين ينفقون اموالهم في سبيل الله كمثل حبة)
- 7) Al-Baqarah, 2: 262 (الذين ينفقون اموالهم في سبيل الله ثم لا يتبعون ما)
- 8) Al-Baqarah, 2: 264 (لا تبطلوا صدقاتكم بالمن والأذى كالذي ينفق ما له رياء)
- 9) Al-Baqarah, 2: 265 (ومثل الذين ينفقون اموالهم ابتغاء مر ضاة الله)
- 10) Al-Baqarah, 2: 274 (الذين ينفقون اموالهم بالليل ونهار سرا و علا نية فلهم اجرهم)

³⁶ Manna Khalil al-Qattan, *Pengantar Studi Ilmu Al-Quran*, 77.

- 11) Al-Baqarah, 2: 279 (وإن تبتم فلکم رءوس اموالکم)
- 12) Ali 'Imran, 3: 10 (ان الذين كفروا لن تغني عنهم اموالهم ولا اولادهم)
- 13) Ali 'Imran, 3: 116 (ان الذين كفروا لن تغني عنهم اموالهم ولا اولادهم)
- 14) Ali 'Imran, 3: 186 (لتبطلون في اموالكم وانفسكم)
- 15) Al-Nisa, 4: 2 (واتوا اليتيمى اموالهم ولا تبدلوا الخبيث بالطيب)
- 16) Al-Nisa, 4: 2 (ولا تأكلوا اموالهم الى اموالكم)
- 17) Al-Nisa, 4: 2 (ولا تأكلوا اموالهم الى اموالكم)
- 18) Al-Nisa, 4: 5 (ولا تؤتوا السفهاء اموالكم التي جعل الله لكم قياما)
- 19) Al-Nisa, 4: 6 (فإن أنستم منهم رشدا فادفعوا اليهم اموالهم)
- 20) Al-Nisa, 4: 6 (فإذا دفعتم اليهم اموالهم فاشهدوا عليهم)
- 21) Al-Nisa, 4: 10 (يأكلون اموال اليتيمى ظلما انما يأكلون في بطونهم نارا)
- 22) Al-Nisa, 4: 29 (يا ايها الذين امنوا لا تأكلوا اموالكم بينكم بالباطل)
- 23) Al-Nisa, 4: 43 (وبما انفقوا من اموالهم)
- 24) Al-Nisa, 4: 38 (والذين ينفقون اموالهم رياء الناس ولا يؤمن بالله)
- 25) Al-Nisa, 4: 95 (وامجاهدون في سبيل الله بأموالهم وانفسهم)
- 26) Al-Nisa, 4: 95 (فضل الله المجاهدين بأموالهم وانفسهم)
- 27) Al-Nisa, 4: 161 (وأخذهم الربا وقد نهوا عنه واكلهم اموال الناس بالباطل)
- 28) Al-Anfa l, 8: 28 (واعلموا أنما اموالكم واو لا دكم فتنة)
- 29) Al-Anfal, 8: 36 (ان الذين كفروا ينفقون اموالهم ليصدوا عن سبيل الله)
- 30) Al-Anfal, 8: 72 (ان الذين امنوا وهاجروا وجاهدوا بأموالهم وانفسهم)
- 31) Al-Taubah, 9: 20 (الذين امنوا وهاجروا وجاهدوا في سبيل الله بأموالهم)
- 32) Al-Taubah, 9: 24 (واموال افتر فتموها و تجارة تخشون كسادها)
- 33) Al-Taubah, 9: 34 (ان كثير من الاحبار والرهبان ليأكلون اموال الناس بالباطل)
- 34) Al-Taubah, 9: 41 (انفروا خفافا وثقالا وجاهدوا بأموالهم وانفسكم)
- 35) Al-Taubah, 9: 44 (ان يجاهدوا بأموالهم وانفسهم)
- 36) Al-Taubah, 9: 55 (فلا تعجبك اموالهم ولا اولادهم)
- 37) Al-Taubah, 9: 69 (كانوا اشد منكم قوة واكثر اموالا واو لادا)
- 38) Al-Taubah, 9: 81 (وكرهوا ان يجاهدوا بأموالهم وانفسهم في سبيل الله)
- 39) Al-Taubah, 9 : 85 (ولا تعجبك اموالهم ولا اولادهم)
- 40) Al-Taubah, 9: 88 (والذين امنوا معه جاهدوا بأموالهم وانفسهم)
- 41) Al-Taubah, 9: 103 (خذ من اموالهم صدقة تطهرهم وتزكيهم)

- 42) Al-Taubah, 9: 111 (ان الله اشترى من المؤمنين انفسهم واموالهم بأن لهم الجنة)
- 43) Al-Taubah, 24: 33 (وأتوهم من مال الله الذي اتاكم)
- 44) Al-Ahzab, 33, 27 (واورثكم ارضهم وديارهم واموالهم وارضا)
- 45) Muhammad, 47: 36 (وان تؤمنوا وتنفقوا بؤتكم اجرکم ولا يسألکم امواکم)
- 46) Al-Fath, 48: 11 (شغلنا اموالنا واهلونا فاستغفرلنا)
- 47) Al-Hujarat, 49: 15 (ثم لم يرتابوا وجاهدوا بأموالهم وانفسهم في سبيل الله)
- 48) Al-Hadid, 57: 20 (لعب ولهو وزينة وتفاجر بينکم وتکاثر في الاموال)
- 49) Al-Mujadalah, 58: 17 (لن تغني عنهم اموالهم ولا اولادهم من الله شيئا)
- 50) Al-Hasyr, 59: 8 (الذين اخرجوا من ديارهم واموالهم يبتغون فضلا من الله)
- 51) Al-Saf, 61: 11 (وتجاهدون في سبيل الله بأموالکم وانفسکم)
- 52) Al-Munafikun, 63: 9 (يا أيها الذين لا يالهکم اموالکم ولا اولادکم عن ذکر الله)
- 53) Al-Tagabun, 64: 15 (انما اموالکم واولادکم فتنة والله عنده اجر عظیم)

The verses mentioned above will be used as objects of study in preparing research Al-Maragi's interpretation of property.

Al-Maraghi Exegesis Relevance toward Indonesian current Society Reality

The State Indonesia has abundant natural resources, is inhabited by resources a large human with such a vast territory is certainly an advantage. The purpose of establishing a country would be to create a prosperous and society prosperous. Not only does one group prosperity but it gives prosperity to all of its people. The citizens of a prosperous and prosperous country will naturally benefit the country, because it will be seen by the world as a developed country. Indonesia itself is not a developed country, but a country belonging to a country developing.³⁷

In fact what is happening in Indonesia is that the poverty rate is high. In almost various regions, we often encounter people who still live in slums, have difficulties in getting jobs, can't fulfill their living needs properly which can't continue their education, and so on. On one side there is a group of people who live in luxury with large houses, luxury cars, high education. The ideals of a country that wants to make its people prosperous and prosperous so far has not been

³⁷ Mansyur Semma, *Negara dan korupsi: pemikiran Mochtar Lubis atas negara, manusia Indonesia, dan perilaku politik* (Jakarta: Yayasan Obor Indonesia, 2008), 16.

achieved.³⁸

What is happening does not mean that the state does not understand the current socioeconomic problems and is silent. Indonesia, on the basis of its country, Pancasila, has a commitment to create all Indonesian people to live in a prosperous and prosperous life. Various efforts are underway, such as the construction of public facilities that are evenly distributed from the start of roads, electricity, schools, hospitals. All of this is to create a society prosperous. In the case of property, the state also requires its citizens to pay taxes. As said, tax is a source of state income, which will later be used again for the benefit of the community. The State's task in regulating tax such a large community is to create a prosperous society so that social inequality is low and poverty can be overcome immediately. Unfortunately with this large income and state treasury, this has created new problems officials are Indonesian government often involved in cases of corruption and money laundering. The real state money is the money of all Indonesian people, the target of corruptors to be taken. The state money which was for the benefit of the whole community, was only enjoyed by unscrupulous officials.³⁹

It is not only the country that is harmed by this crime, but all Indonesians are also harmed. Actors of corruption are actually people who are classified as rich in property. The logic is how can a rich and established person become a corruptor, especially if his motives are not greed, in pursuit of world luxury. Corruption as has become a culture in Indonesia, in addition to government agencies, corruption also often occurs in non-government institutions or agencies. The rich get richer, while the poor get poorer. In the end, all these problems disparities are very acute social-economic. If we revisit Al-Maraghi's interpretation of property, of course the problem of socio-economic inequality and corruption can be mitigated. Islam has made basic rules about property, such as the use of property that is justified, for the sake of establishing a just and prosperous society, and so that do not life problems occur. Although Islam is not an economics, it is clear that Islam contains a doctrine or economic system that should be applied.

Regarding socio-economic inequality, like what was said by Al-Maraghi that the property of each individual is the property of the *Ummah*. This means that the assets owned by each person have social value, should be distributed to people who need it, not even enjoyed and

³⁸ Wahyuni, Sri, and Yogo Aryo Jatmiko, "Pengelompokan Kabupaten/Kota di Pulau Jawa Berdasarkan Faktor-Faktor Kemiskinan dengan Pendekatan Average Linkage Hierarchical Clustering." *Jurnal Aplikasi Statistika & Komputasi Statistik* 10.1, 2019, 2.

³⁹ Lukman Hakim, "Kewenangan Organ Negara Dalam Penyelenggaraan Pemerintahan," in *Jurnal Konstitusi*, Vol. IV, No.1, Juni 2011, 112

consumed by themselves. With the treasure in our hands, religion commands to help as much as possible to the weak, such as orphans, the needy and the needy. That way we can help them make ends meet so that their burdens become lighter. Therefore, Islam also does not want property to be only circulated or controlled by certain groups of people. If only this were implemented by all the people of Indonesia who are capable and rich, of course the problem of socio-inequality economic could be resolved immediately.⁴⁰

Even though Al-Maraghi said that individual property is the property of the people, it does not mean that one can simply take the property of others. Islam does not allow someone to take other people's property without permission from the owner. This is a signal that a person is not just lazy or unemployed, but a suggestion to get wealth through work, or any transaction as long as it is still within the limits allowed by the sharia. So that no one is harmed by each other.

As for acts of corruption, Islam gives strict warnings against taking or acquiring property in a vanity. Corruption is clearly an act of evil, because it obtains property from what is not its right. Obtaining property in accordance with what is determined by the sharia or the proper and good manner must be prioritized. So the property obtained does not harm others. In addition, greed and excessive love of property must be avoided, because this is a driving factor for obtaining property through an unjustified route.⁴¹

Finally, if these religious guidelines are carried out in the lives of all Indonesian people, a civilization and social order have been built that are just, prosperous and prosperous.

Conclusion

Property is defined as the axis of livelihood for humans and facilities to achieve all desires of desire, which is to obtain which people are ready to endure and overcome all difficulties. Treasure is not a provision for the afterlife, but good deeds. Therefore, human not pride of treasure. In obtaining property, the Qur'an does not allow it take the property of others by vanity. Because of this thing can give harm to others. Wealth can be obtained through commerce that prioritizes the pleasure of both sides parties, skills and hard work, inheritance, alms and alms. The Qur'an requires that the owner of the property is clever at managing it well and beneficially.

⁴⁰ Ruslan Abdul Ghofur, "Kebijakan Distribusi Ekonomi Islam Dalam Membangun Keadilan Ekonomi Indonesia," in *ISLAMICA*, Vol. 6, No. 2, Maret 2012, 316.

⁴¹ Masdar Hilmy, *Islam Profetik: Substansiasi Nilai-Nilai Agama dalam Ruang Publik* (Yogyakarta: Kanisius, 2008), 5.

Can with savings or invest it. And encourage to be frugal and balanced. Assets are given to people who need and need less able and spent in the way of Allah. Good alms and giving zakat can cleanse oneself for those who fulfill it from greed and greed. Giving wealth must also be accompanied by taste sincere because of God, don't expect to rewards, no expect praise as well as through good speech.

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