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## **A Tafsir Maudhu'i Perspective on Business, Trade, and Economy in the Qur'an**

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### **Abstract**

*Islam as a universal, integral, and comprehensive living system has established a complete order for human life. As a way of life, Islam organized all the things that related to life, from the simplest thing to the most complicated matters even though. Both in political, economic, education, art, social, cultural, etc. Islam is the perfect religion, which regulates things related to the economy. If the economy of a country (the national economy) applies the basics of the Qur'an and Hadith as well as the basis of the application, of course, a national economy will run well and purposeful according to the rules. However, the reality is that not all Muslim countries in the world are implementing the foundation. Furthermore, in this article it is explained about how the Islamic Economy contributing to the development of the national economy, especially Indonesia as a country by the largest Muslim base is se-Asian.*

**Keywords:** *Business; Trade; Islamic Economy.*

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## Introduction

The Qur'anic verse talks about economics (philanthropy) in the form of HIS commands in the concept of zakat, infaq, shadaqah, grants and other economic concepts such as usury, buying and selling, justice and so on, to create and maintain the benefits of life and the dignity of human honor, and Allah SWT created the sharia that regulates how to use wealth properly [1]. One way to utilize wealth is to implement the concept of Islamic economics, this is contained in the Qur'an and then clarified by Allah by actualizing it in the Prophet Muhammad SAW. Ali Imran: 108 and At Taubah: 34), do not approve of waste (QS. Al-Isra': 26), disapproving of speculation and the practice of dishonesty and deception (QS. Huud: 85-86), and Islam requires all forms of economic activities to be carried out with legitimate and honest efforts and based on good faith and good faith. (QS. (Sec. 29)

Economic activities in general in the Qur'an are also the study and basis for the development of Islamic economic science. Such as the disclosure of the word *tijarah*, as well as the economic mechanisms or regulations contained in the Qur'an. The Qur'an also motivates the ummah to play a role in the economy. With the economic motivation and regulations contained in the Qur'an, Islamic economics can find and engineer an economic model that is in accordance with Islam [2]. *Entrepreneurship* or also known as entrepreneurship, is an economic behavior to manage resources owned by opening new markets, developing products, creating jobs, and developing innovation and smart thinking in economic activities [3]. This paper examines the philosophical concept of *entrepreneurship* in the perspective of the Qur'an which is the basic concept of Islamic economic development and how this concept can empower the community in economic activities.

Another aspect that is studied in this paper is the cultural aspect. Culture is part of thought, intellect or customs. Grammatically speaking, culture is derived from the word culture tends to refer to the human mindset. In the current era of globalization, human behavior is also inseparable from the culture or customs that are believed [4]. Human daily behavior is a reflection of knowledge, attitudes and behaviors that are habits owned and inherited by members of a society [5]. So that economic behavior is also influenced by the values contained in a social system of society. In other words, the economic activities carried out by the community at this time are also closely related to the culture owned by each individual.

This study uses a qualitative approach, with a literature style (*library search*) and aims to find out the Qur'anic concept of *entrepreneurship*, as well as the ethnological link to the formation or increase of a person's interest in *entrepreneurship* in accordance with the Qur'an.

## Result and Discussion

Business is one of the social sciences that studies human activities related to the production, distribution, and consumption of goods and services. Economics is the study of the ways in which humans and society make choices, with or without the use of money to use scarce productive resources that can have alternative uses, to produce goods and distribute them for consumption, both for the present and the future [6]. The basis of doing business in economics is very strong in the Qur'an and hadith. As illustrated in Surah An-Nisa verse 29:

(يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ) بِالْحَرَامِ فِي الشَّرْعِ كَالرِّبَا وَالْغَصَبِ (إِلَّا) لَكِنَّ (أَنْ تَكُونَ) تَقَع (تِجَارَةً) وَفِي قِرَاءَةِ بِالنَّصَبِ أَيْ تَكُونَ الْأَمْوَالِ أَمْوَالِ تِجَارَةٍ صَادِرَةٍ (عَنْ تَرَاضٍ مِّنْكُمْ) وَطَيِّبُ نَفْسٍ فَلَكُمْ أَنْ تَأْكُلُوهَا (وَلَا تَقْتُلُوا أَنْفُسَكُمْ) بِارْتِكَابِ مَا يُؤْدِي إِلَى هَلَاكِهَا أَيَّا كَانَ فِي الدُّنْيَا أَوِ الْآخِرَةِ بِقُرْبَانَةٍ (إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ۚ ۲۹) فِي مُنْعِهِ لَكُمْ مِنْ ذَلِكَ .

**(O you who have believed! Do not eat your neighbor's property in a wrong way) which means that it** is unlawful according to religion such as **riba** and **gasab/robbery (except by road)** or occurs **(in a business way)** according to a qiraat with the above line whereas the meaning is that the property should be a business property that occurs **(willingly between you)** based on the will of each of you, then you may eat it. **(And do not kill yourselves)** means by doing things that cause misfortune regardless of the manner and symptoms both in this world and in the Hereafter. **(Indeed, Allah is Merciful to you)** so He forbids you to do so.<sup>1</sup>

This verse forbids taking the property of another person in a void (unrighteous) way, except for business that takes place on the basis of mutual will. According to scholars of interpretation, the prohibition of eating other people's property in this verse contains a broad and deep meaning, including:

- Islam recognizes the existence of private property rights that are entitled to protection and should not be violated.
- Personal property rights, if they meet their nisab, must be issued zakat and other obligations for the interests of religion, the state and so on.
- Even if a person has a lot of wealth and many people need it from those who are entitled to receive his zakat, but that person's property should not be taken without the permission of the owner or without following a valid procedure [7].

Searching for property is allowed by doing business or buying and selling on the basis of the willingness of both parties without any coercion. Because the forced buying and selling is illegal even though there is a payment or replacement. In order to gain wealth, there should be no element of tyranny

towards others, either individuals or society. The act of acquiring property illegally, for example, stealing, usury, gambling, corruption, cheating, cheating, reducing scales, bribery, and so on.

Furthermore, Allah forbids suicide. According to the sound of the verse, what is forbidden in this verse is suicide, but what is meant is suicide and killing others. Killing another person is killing oneself, because everyone who kills will be killed, according to the law of Qisash. It is forbidden to commit suicide because it is an act of desperation, and the person who does it is a person who does not believe in God's mercy and help [8]. Then verse 29 ends with an explanation that Allah forbids believers to eat wealth in a null way and kill others, or commit suicide. It is because of Allah's love for His servants for the happiness of their lives in this world and in the hereafter.

According to Abdul Wahab Khallaf, the verses of economic law (*ahkam al-iqtishadiyyah*) are not verses of *al-iqtishadiyyah*, there are 10 verses. Unfortunately, Khallaf in his work does not explain the ten verses. There is something interesting when Al-Isfahani explains the meaning of *aliqtishad* by referring to the words of Allah surah al-Furqan verse 67:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ٦٧

"And (including the servants of the Most Merciful God) those who, when they give (wealth), they are not excessive, nor are they miserly, between the two properly."

Al-Maraghi, when commenting on the above verse, stated that in the previous verse (verses 63-66) Allah explained the characteristics of 'ibad al-rahman, one of which is that if they infaq they do not fall into redundant people. They do not spend their infaq beyond their needs. They are not royal and not excessive so that they provide what is no longer needed. On the other hand, they are not bakhil, stingy towards themselves and their families [9]. In other words, they do not reduce to a minimal extent what is actually their obligation to provide for themselves. They are the ones who in their infaq are fair and tawassut. And the best business is moderate.<sup>2</sup>

Thus, the word *al-iqtishad* with all its meanings turns out to have a very strong relationship with the essence of Islamic economics itself. The purpose of Islamic economics and indeed the purpose of the shari'a itself is to realize benefits. Maslahah can be achieved only if humans live in balance (equilibrium). Because balance is sunnatullah. Islamic economics aims to realize and create this balanced life, which includes among other things the balance of physical and mental material and spiritual, the individual with the social, the present with the future, and the world with the hereafter [10]. A balance between physical and mental or material with spiritual will create holistic well-being for humans. Economic development that attaches too much importance to material aspects and ignores spiritual aspects will only give birth to pseudo-happiness, and even

cause disaster.<sup>3</sup> Another verse that expressly praises and at the same time commands humans to do business, both distribution and production activities that must be carried out and advanced by believers, and behave as entrepreneurs motivated by faith.

## Economic Verses

According to Abdul Wahab Khallaf, the verses of economic law (*ahkam al-iqtishadiyyah*) – not the verses of the *iqtishadiyyah* – there are 10 verses. Unfortunately, Khallaf in his work does not explain the ten verses. The author himself until now does not know exactly the number of economic verses. In fact, in my opinion, the problem lies in determining which verses fall into the category of economic verses.

The explanation of one Islamic economist and another expert is usually different. Likewise, between a writer of an economic interpretation or verse can be different. I will present some examples of books on economic ayatayat.

First, a book written by Ahma Izzan and Syahri Tanjung entitled, *Sharia Economic Reference: Qur'anic Verses with Economic Dimensions*, (Bandung, Rosdakarya, 2006). The author of this book as he calls it in his introduction tries to collect the (dimensional) verses of economics. He arranged the economic verses in alphabetical order A-Z. For example, for the alphabet A, number 1 he wrote, Household Appliances (An-Nahl 80, Maryam 74). Second, the entry of charity (An-Nahl, 90), Al Qasas-77) and so on. These verses with an economic dimension from AZ have been presented from pages 47-390. The criticism given to this book is the lack of clarity of the criteria used to classify economic sentences. The next book is written by Dwi Suwiknyo entitled, *Islamic Economic Verses (Compilation of Tafsir)*. This book was published by Pustaka Siswa Yogyakarta in 2010. If the first book arranges economic sentences alphabetically, this book uses themes (even if the themes are written alphabetically).

## Contextualization of Islamic Economics

In Islamic economics books in Arabic, the term *al-iqtishad* is found which translates as economics. Baqir Sahdr is an example of an early Islamic scholar who has produced works in the field of Islamic Economics. The book is titled *Iqtishaduna* which means our economy. Previously, Baqir Shadr had written a book entitled, *Falsafatuna* or our Philosophy. Contemporary Islamic economic writers also followed in Shadr's footsteps and wrote books using the word *al-iqtishad*. The word *iqtishad* if added to the word Islam, *al-iqtishad alislami* or *islamiyyah*, then the translation becomes Islamic economics. The word *al iqtishad* itself comes from *kataal-qasd* which means to want, to want and to follow. From this word, *q-s-d* is formed the words *al-iqtishad* and *al-muqtashid* which mean saving and not exaggerating. There is something interesting when Al-Isfahani explains the meaning of *al-iqtishad* by referring to the words of Allah surah al-Furqan verse 67.

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامٌ

67. And those who spend (wealth), they are not excessive, nor are they miserly, and are in the midst of them.

Al-Maraghi, when commenting on the above verse, stated that in the previous verse (verses 63-66) Allah explained the characteristics of 'ibad al-rahman, one of which is that if they infaq they do not fall into redundant people. They do not spend their infaq beyond their needs. They are not royal and not excessive so that they provide what is no longer needed. On the other hand, they are not bakhil, stingy towards themselves and their families. In other words, they do not reduce to a minimal extent what is actually their obligation to provide for themselves. They are the ones who in their infaq are fair and tawassut. And the best deal is the moderate one<sup>4</sup>

Thus, the word *al-iqtishad* with all its meanings turns out to have a very strong relationship with the essence of Islamic economics itself. The purpose of Islamic economics and indeed the purpose of the shari'a itself is to realize benefits. Maslahah can be achieved only if humans live in balance (equilibrium). Because balance is sunnatullah. Islamic economics aims to realize and create this balanced life, which includes among other things the balance of physical and mental material and spiritual, the individual with the social, the present with the future, and the world with the hereafter. A balance between physical and mental or material with spiritual will create holistic well-being for humans. Economic development that attaches too much importance to the material aspect and ignores the spiritual aspect will only give birth to pseudo-happiness, and even cause disaster<sup>5</sup>

The Islamic Economics Writing Team from UII also puts equilibrium as one of the principles of Islamic economics. Life balance is interpreted as the absence of gaps in meeting the needs of various aspects of life: between physical and mental aspects, material and spiritual, individual and social, present and future, and the world and the hereafter. In a narrow sense, in terms of social activities, balance means the creation of a condition in which neither party feels disadvantaged, or a condition of mutual pleasure (*'an taradhin*). This is then referred to as market balance, where conditions of mutual pleasure are realized between buyers and sellers.

### **Economic Objectives**

Umer Chapra, argues that Islamic economics is directed to realize the goals of sharia (Maqoshid Syariah), namely the fulfillment of needs, income obtained with good sources, fair distribution of income and wealth as well as economic growth and stability. The verses that explain are:

**First**, the fulfillment of needs so that a good life is obtained (Hayatan Thayyibah). An-Nahl (16): 97

مَنْ عَمِلَ صَالِحًا مِّنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ حَيَاةً طَيِّبَةً وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ

"Whoever does good in the world, both men and women, is motivated by the power of faith with all that must be believed, then We will certainly give them a good life in the world, a life that knows no misery, full of relief, willingness, patience in accepting life's trials and filled with gratitude for Allah's favor. And in the Hereafter, We will reward them in the form of a multiplied reward for their deeds in this world."

**Second**, income obtained from halal and good sources in order to obtain the good fortune of the human ummah (Falah) 2:168, 172 173 and Al Qashash (28): 77

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُّبِينٌ {

Surat Al-Baqarah: 168

"O man! Eat of what is lawful and good on earth, and do not follow the footsteps of Satan. Truly, Satan is a real enemy to you." That is why

يَا أَيُّهَا الَّذِينَ ءَامَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ

Surat Al-Baqarah: 172

"O you who believe! Eat of the good sustenance that We have given you and give thanks to Allah, if you only worship Him."

**Third**, Fair Distribution of Income and Wealth by Providing Very Important Values for Brotherhood and Socio-Economic Justice Al Hasyr (59) : 7

مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَآبِنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا ءَاتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ {

"The spoils (fai') of those whom Allah has given to His Messenger (who comes) from the inhabitants of several lands, are for Allah, the Messenger, the relatives (Messenger), the orphans, the poor and for those who are on the way, so that they do not circulate only among the rich among you. What the Messenger gives you, accept it. And what he forbids you, leave it. And fear Allah. Indeed, Allah is very severe in His punishment."

**Fourth**, the creation of stability and economic growth. Al Baqarah (2):30  
وَإِذْ قَالَ رَبُّكَ لِلْمَلٰٓئِكَةِ إِنِّي جَاعِلٌ فِي الْأَرْضِ خَلِيفَةً قَالُوا أَتَجْعَلُ فِيهَا مَن يُفْسِدُ فِيهَا وَيَسْفِكُ الدِّمَآءَ وَنَحْنُ نُسَبِّحُ بِحَمْدِكَ وَنُقَدِّسُ لَكَ قَالَ إِنِّي أَعْلَمُ مَا لَا تَعْلَمُونَ

Surat Al-Baqarah: 30

"And (remember) when your Lord said to the angels, 'I am going to make a caliph on earth.' They said, 'Do you want to make the one who destroys and sheds blood there, while we praise You and sanctify Your name?' He said, 'Truly, I know what you do not know.'"

254. (O you who have believed! Provide some of the sustenance that We have given you, namely its zakat, (before the day comes) or ransom (to him, and there is no friendship) which is familiar and beneficial, (and there is no intercession) without His permission, that is, on the Day of Resurrection. According to one qiraat with the row in front of it, the three words, bai'u, khullatu and syafaa'atu. And those who disbelieve to Allah or to what He has commanded, because they put Allah's commands out of place.

256. (There is no compulsion in religion), the intention is to enter it. (Indeed, the right path from the wrong path has been manifested), which means it is clear with strong evidence and evidence that faith means truth and disbelief is error. This verse is about an Ansar who had children who were forced to convert to Islam. (And whoever disobeys the Avengers), that is to say, Satan or idol, is used for singular and plural (and he believes in Allah, so indeed he has held to a strong knot) a strong rope (which will not be broken and Allah is All-Hearing) of all speech.<sup>6</sup> Through this verse, Allah Subhanahu wa Ta'ala commands His servants to do infidaq, that is, to spend part of what Allah has provided for them in His way, which is the way of goodness. Thus, it means that they keep the reward of it in the sight of God who has them all; And that they may hasten to do this in the life of this world, namely:

{مَنْ قَبْلُ أَنْ يَأْتِيَ يَوْمٌ}

Before coming one day. (Al-Baqarah: 254)

The day in question is the day of the apocalypse.

لَا بَيْعَ فِيهِ وَلَا خُلَّةَ وَلَا شَفَاعَةَ

On that day there will be no more buying and selling and no more close friendship and no more intercession. (Al-Baqarah: 254)

That is, on that day a person cannot buy himself; nor can he redeem it for treasure, even if he gives it up and even if he brings the whole earth gold for that purpose. A close friendship with a person cannot bring any benefit to him, not even his fate, as stated in another word:

فَإِذَا نُفِخَ فِي الصُّورِ فَلَا أَنْسَابَ بَيْنَهُمْ يَوْمَئِذٍ وَلَا يَتَسَاءَلُونَ

"When the trumpet is blown, then there will be no more nasab relations between them on that day, and they will not ask each other questions. (Al-Mu'minun: 101)

The Prophet (peace and blessings of Allah be upon him) said:



{وَلَا شَفَاعَةَ}

And there is no more intercession. (Al-Baqarah: 254)

That is, there is no benefit to them the intercession of those who intercede with him.

The Prophet (peace and blessings of Allah be upon him) said:

وَالْكَافِرُونَ هُمُ الظَّالِمُونَ

And the disbelievers are the unrighteous. (Al-Baqarah: 254)

Mubtada in this verse is limited by his khabar, namely those who are truly unrighteous among those who come to Allah are disbelievers.

Ibn Abu Hatim narrated from Ata ibn Dinar, that he once said, "All praise be to Allah who said: 'And the disbelievers are the unbelievers' (Al-Baqarah: 254) and did not say in His words, 'The unbelievers are the disbelievers'. (Ibn Katsir p. 271)

Verse 256

The Prophet (peace and blessings of Allah be upon him) said:

{لَا إِكْرَاهَ فِي الدِّينِ}

"There is no compulsion to (enter) the religion (Islam)". (Al-Baqarah: 256)

That is, do not force someone to convert to Islam, because in fact the religion of Islam is clear, clear, and clear in its postulates and evidences. For that, there is no need to force someone to hug him. In fact, it is Allah who gave him guidance to convert to Islam, opened his chest, and enlightened his heart until he converted to Islam willingly and consciously. Whoever has his heart blinded by Allah, whose hearing and vision are locked to death by Him, it is indeed useless to urge him to convert to Islam by force. They say that this verse was revealed in relation to a tribe of the Ansar, even though the laws contained in it are general.

Ibn Jarir said, he told us Ibn Yasar, he told us Ibn Abu Addi, from Shu'bah, from Abu Bisyr, from Sa'id ibn Jubair, from Ibn Abbas who said that there used to be a woman who always experienced the death of her child, so she swore to herself, "If my son lives one day, I will make him a Jew". When the Banu Nadir were expelled from Medina, among them were the sons of the Ansar. Then they said, "We will not call our children (to convert to Islam)." So Allah Subhanahu wa Ta'ala sent down His Word: There is no compulsion to (enter) the religion (of Islam), indeed it is clear the right path from the wrong path. (Al-Baqarah: 256)

Imam Abu Daud and Imam Nasai narrated this hadith, both narrated it from the city with the same saying. Meanwhile, from the other paths, the same thing is narrated, from Shu'bah. This hadith is also narrated by Ibn Abu Hatim and Ibn Hibban in their sahih book through the hadith of Shu'bah with the same saying. The same thing is mentioned by Mujahid, Sa'id ibn Jubair, Ash-Sha'bi,

and Al-Hasan Al-Basri and others, that this verse was revealed in relation to the event.

Muhammad ibn Ishaq narrated from Muhammad ibn Abu Muhammad Al-Jarasyi, from Zaid ibn Sabit, from Ikrimah or Sa'id ibn Jubair, from Ibn Abbas in connection with His words: There is no compulsion to (enter) religion (Islam). (Al-Baqarah: 256). Ibn Abbas narrated: This verse was revealed in regard to an Ansar man from the Banu Salim ibn Auf who was known as Al-Husaini. He had two sons who converted to Christianity, while he himself was a Muslim. So he asked the Prophet (peace and blessings of Allaah be upon him), "Can I force them (to convert to Islam)? Because in fact, both of them have rebelled and do not want to except only Christianity." So Allah sent down this verse in relation to the event.

The Prophet (peace and blessings of Allah be upon him) said:

{فَمَنْ يَكْفُرْ بِالطَّاغُوتِ وَيُؤْمِنْ بِاللَّهِ فَقَدْ اسْتَمْسَكَ بِالْعُرْوَةِ الْوُثْقَىٰ لَا انْفِصَامَ لَهَا وَاللَّهُ سَمِيعٌ عَلِيمٌ}

"Therefore, whoever disobeys the covenant and believes in Allah, then he has indeed held on to a very strong rope that will not be broken. And Allah is All-Hearing and All-Knowing". (Al-Baqarah: 256)

That is, whoever relinquishes all rivalries and idols and everything that Satan calls for in the form of worship of other than Allah, and then he worships Allah and worships Him alone and testifies that there is no God but Him, that is as His word reveals: then he has indeed held on to a very strong rope. (Al-Baqarah: 256)

That means that the case is established and runs straight on good guidance and a straight path.

Abul Qasim Al-Bagawi narrated, narrated to us Abu Rauh Al-Baladi, narrated to us Abul Ahwas (i.e. Salam ibn Salim), from Abu Ishaq, from Hassan (i.e. Ibn Qaid Al-Absi) who narrated that Umar Radhiyallahu Anhu once said, "Indeed, al-jibt is magic, and tagut is Satan. Indeed, the nature of boldness and cowardice is in men; A brave man fights in defence of a stranger, while a cowardly man who runs away cannot defend his own mother. Indeed, a man's honor lies in his religion, while his position lies in his morals, whether he is a Persian or a Nabataean."

The Prophet (peace and blessings of Allah be upon him) said:

{فَقَدْ اسْتَمْسَكَ بِالْعُرْوَةِ الْوُثْقَىٰ}

"So he has indeed held on to a very strong rope that will not break". (Al-Baqarah: 256)

That is, in fact he has adhered to religion with a very strong means. It is similar to a rope that is strong and cannot be broken. In fact, the rope is twisted very neatly, strong and smooth, while the tie is also very strong. Therefore, it is

stated by His Word: So indeed he has held on to the rope that . very strong that will not break. (Al-Baqarah: 256)

Mujahid said that al-'urwatil wusqa means faith. According to As-Saddi it means the religion of Islam, while according to Sa'id ibn Jubair and Ad-Dahhak it means the phrase "There is no God but Allah." According to the companion of Anas ibn Malik, al-'urwatul wusqa means the Qur'an. According to a narration sourced from Salim ibn Abul Ja'd, what is meant is love for Allah and hatred for Allah.<sup>7</sup>

029. (O you who have believed! Do not eat your neighbor's property in a wrong way) which means that it is unlawful according to religion such as riba and gasab/robbery (except by road) or occurs (in a business way) according to a qiraat with the above line whereas the meaning is that the property should be a business property that occurs (willingly between you) based on the will of each of you, then you may eat it. (And do not kill yourselves) means by doing things that cause misfortune regardless of the manner and symptoms both in this world and in the Hereafter. (Indeed, Allah is Merciful to you) so He forbids you to do so.<sup>8</sup>

Allah Subhanahu wa Ta'ala forbids His faithful servants to eat the property of some of them over others in an unlawful way, namely through efforts that are not recognized by the Shari'a, such as by means of usury and gambling and other methods that fall into this category by using various kinds of deception and deception. Even though outwardly these methods use the means recognized by the sharia law, Allah knows better that in fact the perpetrators are only carrying out usury, but by means of hailah (trickery). Such is the case with most.

Until Ibn Jarir said, he told me Ibn al-Musanna, he told us Abdul Wahhab, he told us Daud, from Ikrimah, from Ibn Abbas about a man who bought from another man a clothes. Then the first man said, "If I like it, then I will take it, and if I don't like it, then I will return it with one dirham." Ibn Abbas said that this is what Allah Subhanahu wa Ta'ala mentioned in His words: O you who have believed. Do not eat one another's property in a wrong way. (An-Nisa: 29)

Ibn Abu Hatim said. Ali ibn Harb Al-Musalli narrated to us Ibnul Futlail, from Daud Al-Aidi, from Amir, from Alqamah, from Abdullah in connection with this verse, that this verse is muhkamah, not mansukh and will not be mansukh until the Day of Judgment. Ali ibn Abu Talhah narrated from Ibn Abbas that when Allah sent down His words: O you who have believed, do not eat each other's property in a wrong way. (An-Nisa: 29) So the Muslims said, "Indeed, Allah has forbidden us to eat our neighbor's property in an unlawful way, whereas food is our most important possession. So it is not lawful for any of us to eat from others, what is the fate of others (who are not able)?" So Allah Subhanahu wa Ta'ala sent down His Word: There is no sin on the blind people. (Al-Fath: 17), until the end of the verse.

The Prophet (peace and blessings of Allah be upon him) said:

إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ

Except for the business way that takes place voluntarily between you. (An-Nisa: 29)

The recitation of the tirath can also be read tiratun. This expression is a form of istisna munqati'. It is as if it were said, "Do not carry out business that causes prohibited acts, but do business according to the rules recognized by the Shari'ah, that is, business that is done consensually between the buyer and the seller; and seek profit in a way recognized by the Shari'a." The matter is the same as the istisna mentioned in His words:

وَلَا تَقْتُلُوا النَّفْسَ الَّتِي حَرَّمَ اللَّهُ إِلَّا بِالْحَقِّ

And do not kill a soul that Allah has forbidden (to kill it) except with a right cause. (Al-An'am: 151)

Also as it is in His words:

لَا يَذُوقُونَ فِيهَا الْمَوْتَ إِلَّا الْمَوْتَةَ الْأُولَى

They will not feel death in it except die in the world. (Ad-Dukhan: 56)

Departing from the meaning of this verse, Imam Shafii concluded the postulate that it is not valid to buy and sell except by handing over lafzi (qabul), because this is evidence that shows the existence of consensual consent in accordance with the meaning of the verse. Unlike mu'atah buying and selling, this does not show that there is mutual consensuality, the existence of sigat ijab qabul is a must in buying and selling.

But there are a lot of scholars. Imam Malik, Imam Abu Hanifah, and Imam Ahmad have different opinions. They said, as the speech showed the existence of consensuality. Likewise, deeds can show the certainty of the existence of consensuality under certain conditions. Therefore, they justify the validity of buying and selling mu'atah (absolutely).

Among them, there are those who argue that mu'atah buying and selling is only valid for small things and for things that most people consider to be buying and selling. But this opinion is the cautious view of some tahqiq scholars from the Shafii madhhab.

Mujahid said in connection with His words: except in the course of business which takes place willingly among you. (An-Nisa: 29) Either in the form of buying and selling or or given from one person to another. This is according to what was narrated by Ibn Jarir.

The Prophet (peace and blessings of Allaah be upon him) once said:

«الْبَيْعُ عَنْ تَرَاضٍ وَالْخِيَارُ بَعْدَ الصَّفَقَةِ، وَلَا يَحِلُّ لِمُسْلِمٍ أَنْ يَغُشَّ مُسْلِمًا»

Buying and selling must be voluntary, and khiyar is after the transaction, and it is not halal for a Muslim to deceive another Muslim.

The factors that show the existence of consensuality are perfectly proven through the existence of the khiyar of the assembly. As mentioned in the book Sahihain, the Messenger of Allah (peace and blessings of Allaah be upon him) once said:

«الْبَيْعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا»

The seller and the buyer are still in a state of betrayal as long as the two have not separated.

According to the sayings of Imam Bukhari, it is mentioned as follows:

«إِذَا تَبَاعَ الرَّجُلَانِ فَكُلُّ وَاحِدٍ مِنْهُمَا بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا»

When two men do a buying and selling transaction, then each of the two parties can betray as long as the two have not separated.

The people who think that it fits the meaning of this hadith are Imam Ahmad and Imam Shafii and their disciples, as well as most of the Salaf scholars and Khalaf scholars.

Included in the meaning of this hadith is the existence of khiyar conditions after the transaction until the next three days adjusted according to what is explained in the transaction regarding the subject of the goods, even if it is up to one year, while still in one village and other places like that. This is according to the well-known opinion of Imam Malik.

They consider the sale and purchase of mu'atah to be absolutely legal. This opinion is said by the madhhab of Imam Shafii. Among them, there are those who say that mu'atah buying and selling is valid only for small goods which according to tradition people are considered as buying and selling. This opinion is the result of a screening conducted by a group of scholars from among the disciples of Imam Shafii and has been agreed upon among them.<sup>9</sup>

111. (Indeed, Allah has bought from the believers themselves and their possessions) because they put them in the way of obedience to Him, as in order to fight in His way (by giving them Paradise). They fought in the way of Allah and then they killed or were killed) This verse is a new sentence that becomes an interpretation of the meaning contained in the recitation of fa yuqtaluuna wa yaqtuluuna, meaning that some of them are killed and some others continue their battles (as a true promise) the recitation of wa'dan and haqqan are both in the form of mashdar which is dedicated to their respective fi'il which is not mentioned (in the Torah, The Gospel and the Qur'an?) that is, no one keeps his promise more than Allah. (So rejoice) in this verse is contained the meaning of iltifat/the transfer of the conversation from the unseen to the mukhathab/from the third person to the second person (with the buying and selling that you have done this and that) that is the buying and selling (is a great victory) that can lead to the most coveted goal.<sup>10</sup>

Allah Subhanahu wa Ta'ala told that He bought from His faithful servants, their self and possessions which they had sacrificed in the way of Allah and Paradise. This includes His gifts and mercy and benevolence to them. For Allah

has accepted what has been sacrificed by His servants who are obedient to Him, and exchanged it for the reward that is with Him from His bounty. Al-Hasan Al-Basri and Qatadah said, "Those who wage jihad in the cause of Allah, for the sake of Allah, have bought and sold to Allah, and Allah has exorbitant the price."

The Prophet (peace and blessings of Allah be upon him) said:

{يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ فَيَقْتُلُونَ وَيُقْتَلُونَ}

They fought in the way of Allah, and they killed or were killed. (At-Taubah: 111) That is, whether they are killed or killed, or both they experience, it is a decree for them to receive the reward of heaven.

The Prophet (peace and blessings of Allah be upon him) said:

{وَعْدًا عَلَيْهِ حَقًّا فِي التَّوْرَةِ وَالْإِنْجِيلِ وَالْقُرْآنِ}

(It has been) the true promise of Allah in the Torah, the Gospel, and the Qur'an. (At-Taubah: 111)

This is a confirmation of the promise, and as a message that Allah has recorded this promise that He has made to Himself, then He has revealed it to His Messengers through His great books, namely the Torah revealed to the Prophet Moses, the Gospel revealed to the Prophet Jesus, and the Qur'an revealed to the Prophet Muhammad (peace and blessings of Allaah be upon him)

The Prophet (peace and blessings of Allah be upon him) said:

{وَمَنْ أَوْفَى بِعَهْدِهِ مِنَ اللَّهِ}

And who is more faithful to his promise than Allah? (At-Taubah: 111)

Because indeed He never breaks a promise. This verse is synonymous with the words of Allah Subhanahu wa Ta'ala, namely:

{وَمَنْ أَصْدَقُ مِنَ اللَّهِ حَدِيثًا}

And who is more truthful than Allah? (An-Nisa: 87)

{وَمَنْ أَصْدَقُ مِنَ اللَّهِ قِيلًا}

And who is more truthful than Allah? (An-Nisa: 122)

That is why in the next word it is stated:

{فَاسْتَبْشِرُوا بِالَّذِي بَايَعْتُمْ بِهِ وَذَلِكَ هُوَ الْفَوْزُ الْعَظِيمُ}

"So rejoice in the buying and selling that you are tired of doing, and that is a great victory. (At-Taubah: 111)"

That is, rejoice in the one who undergoes this transaction and fulfills this promise, for he will have great good fortune and eternal favors.<sup>11</sup>

## Conclusion

Based on the discussion, analysis and presentation in the discussion of this paper, the author can finally take several closing points including the following, The word at-tijarah in the tafsir al-Mishbah has different subjects, objects, intentions and contexts that are different from each other, but they are the same in terms of logic of thinking, namely the existence of relationships and laws of reciprocity in an action, like a business or trade, namely with profit and loss.

Not all verses of at-tijarah (business) in the maraghi tafsir describe the form of the mechanism/process specifically, some of the other verses are not detailed but are in contact with the business mechanism (at-tijarah) in the maraghi tafsir are grouped into two categories: Business carried out between fellow humans: first, it is permissible to do business not only in cash but also non-cash (debt-receivables) with the recommendation of proof of evidence, namely with the existence of recorded evidence and witnesses from transaction (or convincing evidence). (al-Baqarah (2): 282). Second, business carried out between fellow humans must be mutually pleasing / sincere as evidenced by ijab qabul (handover) as a form that shows a willingness attitude between those who transact. (3): 29)

The word al-iqtishad with all its meanings turns out to have a very strong relationship with the essence of Islamic economics itself. The purpose of Islamic economics and indeed the purpose of the shari'a itself is to realize benefits. Maslahah can be achieved only if humans live in balance (equilibrium).

In the concept of trade, Allah Subhanahu wa Ta'ala forbids His faithful servants to eat the property of some of them over others in an unlawful way, namely through business that is not recognized by the Shari'a, such as usury and gambling and other methods that fall into this category by using various kinds of deception and deception.

### **Author Contributions**

**Zainal Abidin:** Conceptualization, Methodology, Writing – review & editing, Supervision, Project administration, Investigation.

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The authors declare no conflicts of interest.

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