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Qualitative Analysis of the Concept of Tabdzir in the Qur'an: A Study of Al-Azhar Tafsir and Its Contribution to Good Asset Management

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Abstract

This research is entitled "Qualitative Analysis of the Concept of Tabdzir in the Qur'an: A Study of Al-Azhar Tafsir and Its Contribution to Good Asset Management". The main focus of this study is to analyze how tabdzir, or waste, is interpreted in the Qur'an according to Hamka's perspective in Tafsir Al-Azhar. The research problem raised is the understanding and application of the teachings of tabdzir in the social and economic context of modern society. The research method used is a qualitative method with a literature study approach. The data was collected through the analysis of the Qur'anic text, especially the verses related to the tabdzir, as well as the interpretation given by Hamka in Tafsir Al-Azhar. This research also includes a review of relevant literature, both from books and scientific articles, to explore the context and implications of tabdzir teachings. The results of the study show that Hamka emphasized that tabdzir is a reprehensible behavior that must be avoided by Muslims. In his interpretation, Hamka associates tabdzir with social and moral responsibility, and reminds the importance of wise wealth management. He also highlighted the negative impact of waste, both on individuals and society, and called on the faithful to live simply and invest in social welfare. The significance of this research lies in its contribution to the Islamic understanding of asset management and ethical financial behavior. By analyzing tabdzir in the context of Tafsir Al-Azhar, this research provides useful insights for society in facing the challenges of modern lifestyles, as well as strengthening awareness of the importance of managing wealth as a mandate from Allah.

Keywords: *Tabdzir; Al-Qur'an; Hamka; Tafsir Al-Azhar.*

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Introduction

Tabdzir, which is often interpreted as waste or excessive use of wealth and can be the cause of a person's lack of gratitude [1], is an act that is condemned in Islam. The Qur'an explicitly prohibits extravagance and refers to it as behavior close to Satan, as stated in the Qur'an [2]. al Isra verse 27: "*Indeed, the splurges are the brothers of Satan.*" Thus, tabdzir is not only considered an unhelpful act, but also causes damage to the soul and socio-economy of the community [3]. This prohibition indicates that human behavior in managing resources has a wide influence on the well-being of individuals and society as a whole [4].

However, in the reality of contemporary life, extravagant behavior is becoming more and more prevalent [5]. Technological advances and consumerist culture, supported by a profit-oriented economic system, have made extravagant lifestyles increasingly entrenched in society [6]. Advertising and social media also encourage unhealthy consumption patterns, which results in people focusing more on material attainment and owning luxury goods, even those they do not need [7]. Thus, waste not only impacts a person's financial condition, but also affects their psychological and spiritual aspects [8],[9].

Furthermore, from an Islamic perspective, the act of waste is a form of deviation from ethics that should be upheld, namely living frugally and maintaining the blessings of wealth [10]. Considering the negative impact of extravagant behavior, the study of tabdzir in the Qur'an is important to remind the public of the essence of blessings and responsibilities in the use of wealth [11]. Through this research, the aspects of the meaning of tabdzir in the Qur'an will be studied in more depth based on the interpretation of *Tafsir Al-Azhar* by Prof. Dr. Hamka [12]. This interpretation was chosen because of its language approach and Indonesian context that is close to the social life of the Indonesian people [13].

The main purpose of this study is to understand the concept of tabdzir in the Qur'an through the interpretation presented by Hamka in *Tafsir Al-Azhar*. This research aims to:

- **Understanding the Meaning of Tabdzir in the Perspective of the Qur'an:** This research will explore how tabdzir is explained in the Qur'an, both in terms of language and substance in the context of human life [14]. Understanding this meaning not only helps individuals avoid extravagant behavior, but also becomes a reference for building collective awareness in society about the importance of frugal living [15].
- **Identifying Forms of Tabdzir in the Modern Era:** By studying *the Tafsir Al-Azhar*, this study will seek to relate the concept of tabdzir to

the reality of modern life, where waste occurs not only on property, but also on time, energy, and natural resources [16]. This research will also distinguish between basic needs and excessive desires as part of the understanding of the tabdzir [17].

- **Explaining the Negative Impacts of Tabdzir Comprehensively:** One of the objectives of this study is to outline the various negative impacts of tabdzir, both in economic, social, and spiritual aspects [18]. Waste not only harms individual actors, but also has the potential to disrupt social and environmental balance [19]. By explaining these impacts, it is hoped that the public can better understand the consequences of wasteful behavior [20].
- **Producing Practical Recommendations in Preventing Tabdzir Based on Islamic Teachings:** This study will identify steps that can be taken based on Islamic teachings to reduce extravagant behavior in daily life [21]. In *Tafsir Al-Azhar*, Hamka provides practical guidance on how Muslims can avoid tabdzir in various aspects of life [22].

The research on tabdzir based on *Tafsir Al-Azhar* is expected to be not only useful for the general public as a practical guide in managing assets and resources, but also for academics to deepen the study of morality and ethics in Islam [23]. By examining *Tafsir Al-Azhar*, this research opens up insights into how Islamic values can be implemented in the face of modern social and economic challenges [24]. In addition, this research is also expected to enrich the literature on interpretation studies and provide scientific contributions to a more contextual understanding of the Qur'an [25].

Method

This type of research is literature research with a qualitative approach, Qualitative approach is a type of research that is descriptive and tends to use analysis. This research aims to find new things [26]. The subject of this research is the book tafsir al Azhar by Buya Hamka while the object is the tafsir of tabdzir verses [27]. The primary data used in this study is the book of tafsir Al-Azhar by Buya Hamka while the secondary data is obtained from various kinds of literature that have been researched by others such as journals, scientific articles and other supporting books [28]. The data analysis techniques used are as follows:

Orientation

At this stage, the problem is still global. After the researcher observes, hears, and feels the problem firsthand, then explain it.

Reduction

At this stage, researchers sort the data by selecting important, latest, and appropriate information. The data is then classified into several categories to be the focus of the research.

Selection

The researcher conducts an in-depth analysis of the data that has been collected to determine the research theme. The focus of the study is broken down into more detailed sections. Data collection is carried out through various sources and methods, and repeatedly.

Result and Discussion

Hamka's Method and Approach

Tafsir Al-Azhar is one of the famous works of tafsir in Indonesia and is considered relevant to the social life of the people of the archipelago. Written by Prof. Dr. Hamka (Haji Abdul Malik Karim Amrullah) [29], *Tafsir Al-Azhar* using language that is easy to understand and often associating the context of Qur'anic verses with Indonesian socio-cultural conditions [30]. This approach allows readers to understand the content of the Qur'an in a more contextual way.

In his commentary, Hamka focuses on moral and social aspects, linking Islamic values to daily life. He explained that extravagant behavior or *tabdzir* can damage the social order and cause social disparities [31]. According to Hamka, *tabdzir* does not only refer to the waste of material wealth, but also includes the waste of time, energy, and resources that can be used for more useful things [32]. In other words, waste is a form of violation of the trust that Allah has given to humans.

Hamka also emphasized the importance of building a frugal and wise attitude in using wealth as a form of obedience to Allah and efforts to maintain social welfare[33]. The approach applied by Hamka is in line with the conditions of a very pluralistic Indonesian society and faces complex socio-economic challenges[34].

Tafsir Al-Azhar by Buya Hamka is one of the monumental works in the world of tafsir in Indonesia. In this interpretation, Hamka not only explains the meaning of the verses of the Qur'an, but also relates them to the social, cultural, and political context of Indonesian society in his time [35]. One of the important themes discussed by Hamka is *tabdzir*, which is the behavior of wasting or scattering wealth [36]. In this context, Hamka seeks to provide a deep understanding of verses related to *tabdzir* and their implications in daily life [37].

Definition of Tabdzir

Tabdzir in the Qur'an is interpreted as excessive spending or waste, which does not bring benefits or even harm [38]. Etymologically, tabdzir comes from the Arabic word "بَذَرَ" which means wasteful or wasteful [39]. In Tafsir Al-Azhar, Hamka explained that tabdzir is an act that violates the rules and is not in accordance with Islamic principles [40]. He emphasized that the expenditure of wealth must be done wisely and not excessively, both in terms of worldly and worship, except in the context of love for God [41]. In Surah Al-Isra verse 27, Allah declares that extravagants are "brothers of Satan," which implies that tabdzir's behavior is not in line with the desired nature in Islam [42].

A number of hadiths also emphasize the importance of living frugally and staying away from waste. The Prophet Muhammad PBUH once said, "A rich person is a rich person with a heart" [43]. This hadith reminds us that true satisfaction and wealth lie in self-control and self-sufficiency, not in overspending or consumption [44]. In the social context, these hadiths are an important reference for understanding the impact of tabdzir, both in the individual and in society.

Tabdzir Consequences

Hamka explained that tabdzir can have several negative impacts, including:

Property Damage

Property damage is a frequent phenomenon in modern society, where many people spend money without careful consideration [45]. In this context, we see that assets that are wasted without calculation and accountability are not only quickly depleted, but also do not provide meaningful benefits [46]. This has implications not only for individuals, but also for society and the surrounding environment.

Damage Due to Waste

Wealth that is squandered without consideration usually comes from extravagant nature that not only harms individuals but also has a wide impact [47]. A person who is not able to manage his finances properly will immediately feel the consequences when their financial resources are depleted [48]. Without careful planning, wealth can run out quickly, and the individual will be trapped in a dangerous cycle of debt.

For example, unplanned spending on consumptive items or excessive lifestyle often causes a person to lose control of their finances [49]. They may buy unnecessary items, thus neglecting more important needs, such as education,

health, and saving for the future [50]. In the long run, this can lead to financial instability, which in turn affects quality of life and well-being.

Social and Economic Impact

Damage to property that is wasted without consideration also has a wide social and economic impact [51]. When individuals spend money on things that don't provide benefits, they are actually diverting resources that should be used to support the development of society [52]. For example, instead of donating a portion of one's wealth to charity or investing in education, a person who is extravagant may prefer to spend his money on unproductive hobbies [53].

In addition, extravagant attitudes can lead to increased social inequality [54]. When wealthy individuals spend their wealth carelessly, they contribute to an unsustainable increase in consumption, while those less fortunate remain trapped in poverty [55]. This creates an injustice in the distribution of resources, where wealth should be used to create common welfare.

The Urgency of Research on Tabdzir in the Context of Modern Life

Research on tabdzir has great relevance in modern life which is fraught with consumerism [56]. In academic studies, consumptive behavior has been identified as one of the main causes of economic imbalances and environmental problems [57]. The extravagant culture and materialistic attitudes driven by the capitalist economic system reinforce tabdzir behavior in various aspects of life, from food consumption patterns to the use of technology [58].

This consumptive culture is inseparable from the influence of the capitalist economic system that encourages a materialistic lifestyle through advertising, social media, and the encouragement of a prestigious lifestyle [59]. As a result, tabdzir behavior occurs not only in the consumption of food and clothing, but also in the use of technology, energy, and other resources [60]. In the long run, this contributes to increased waste, exploitation of natural resources, and injustice in the distribution of wealth.

In the Islamic perspective, tabdzir is a prohibited behavior because it reflects waste and irresponsibility in managing the blessings that have been given by Allah [61]. Therefore, research on tabdzir in Qur'anic commentary can provide in-depth insights into the principles of economic justice, sustainability, and simplicity of life taught in Islam [62]. This understanding is very important in building public awareness to be wiser in managing spending priorities, avoiding waste, and adopting a more frugal and welfare-oriented lifestyle.

By referring to Islamic values, this research can contribute to offering practical solutions to overcome the negative impact of consumerism, both

through religious education, economic policies based on Islamic ethics, and the application of the concept of social justice in daily life [63]. Ultimately, a better understanding of tabdzir in the Qur'an can be the foundation for society in shaping a more blessed, sustainable, and responsible lifestyle.

Interpretation of Verses About Tabdzir

Qur'anic Verses on Tabdzir

Hamka refers to several verses of the Qur'an that discuss tabdzir. One of them is QS. al-Isra 26-27:

وَعَاتِ ذَا الْفُرْجَىٰ حَقَّهُ، وَالْمَسْكِينِ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ
وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

"And give to his relatives his rights, and also to the poor and those who are on the way. And do not squander (tabdzir) your wealth in a wasteful way. Indeed, the spenders are the brothers of the devil, and the devil is very disobedient to his Lord."

In his interpretation, Hamka emphasizes that Allah forbids His people to do tabdzir because it can harm themselves and society. According to him, extravagant actions reflect a lack of gratitude for the blessings given by Allah [61]

Surah Al-Isra' verses 26-27 contain an order to give rights to close relatives, the poor, and travelers, as well as a prohibition to be extravagant or redundant. Buya Hamka, in Tafsir Al-Azhar, emphasized the importance of helping others and avoiding waste [64]. He explained that this command teaches Muslims to care for their families and the surrounding community, while the prohibition of extravagance aims to prevent the use of property for things that are not useful or violate the sharia [65]. This shows the concept of social justice in Islam, that welfare must be equitable and there should be no sharp economic inequality.

Hamka emphasized that tabdzir is a waste in things that are not useful, both in things that are haram and unnecessary. Extravagance can be squandering money on a luxurious lifestyle for no apparent reason, debauchery, or simply buying something just for the sake of prestige [66]. He also highlighted that extravagant behavior makes a person a "brother of Satan" because Satan is known to disobey and be ungrateful to his God [67]. Therefore, he reminded that extravagant attitudes are not only self-detrimental but can also cause social and moral damage in society [68].

Asset Management in Islam

Islam has special principles related to the use of wealth that are closely related to social justice, blessings, and balance between the fulfillment of personal needs and responsibilities to others [69]. Assets are seen as a mandate that must be managed wisely and responsibly [70]. According to Maududi (2000), the utilization of wealth must be based on blessings and usefulness [71]. This opinion is in line with the recommendation to avoid *tabdzir* [72], because waste not only deprives blessings, but also violates the principles of justice established in Islam.

Several views on the ethics of asset management are also expressed by Yusuf Qardhawi (1995) in his book *Fiqh Zakat* [73]. He stated that Muslims are obliged to distribute part of their wealth through zakat, alms, and infak [74], and otherwise prohibited from hoarding or wasting property without benefit [75]. This principle emphasizes the importance of distributing wealth for social interests and economic balance, which can ultimately reduce economic inequality in society [76][77].

Solutions in Asset Management

To prevent property damage caused by waste, it is important for individuals to apply the principles of good financial management [78]. Some steps that can be taken include:

1. Financial Planning

Good financial planning starts with creating a clear and detailed budget for each expense and income. With this budget, individuals will be more directed in managing income and expenses, so as to minimize the potential for waste [79]. Creating a clear budget for expenses and income will help individuals to be more disciplined in managing their assets [80].

2. Priority Needs

Identifying and prioritizing more urgent needs is one of the important steps in financial management [81]. By ensuring that the allocation of funds is directed to more useful things, such as education that supports improving the quality of life and health to maintain physical and mental well-being, individuals can meet basic needs first [82]. Spending on entertainment or consumptive goods must be done with careful calculations so as not to disrupt long-term financial stability [83].

3. Financial Education

Financial education has a crucial role in improving an individual's understanding of the importance of wise financial management [84]. This includes various aspects, such as effective financial planning, saving strategies

for the future, and choosing the right and profitable investments [85]. By having adequate knowledge, individuals can make smarter financial decisions, avoid debt traps, as well as plan financially to achieve financial freedom in the future [86].

4. The Importance of Treasure Care

The care of property is an integral part of the principle of responsibility in Islam. The Qur'an teaches that the property owned is a mandate from Allah, which must be managed properly [87]. Indifference to property is not only detrimental to individuals, but also has an impact on others [88]. For example, a business owner who does not take care of his equipment will experience a decrease in productivity, which in turn can harm employees and consumers.

5. Grateful

Ignorance of wealth can also have an impact on moral and spiritual aspects. In the Islamic view, extravagance and indifference to wealth is a reflection of the inability to appreciate the blessings given by Allah [89], [90]. This can result in spiritual destruction, where the individual loses the direction and purpose of life [91]. In the long run, this can create larger social problems, such as rising poverty and injustice.

Conclusion

From the research on how Hamka in Tafsir Al-Azhar interprets verses related to tabdzir, Hamka explained that tabdzir is a wasteful behavior that is strictly prohibited in Islam. He attributed tabdzir not only to excessive spending, but also to neglect of social and moral responsibility in managing wealth. According to Hamka, tabdzir reflects the inability of individuals to appreciate the mandate given by Allah. Through the analysis of verses that discuss tabdzir, such as QS. al Isra verses 26-27, Hamka shows how important it is to manage property wisely and in accordance with the principles of Islamic teachings. He emphasized that good management is a manifestation of gratitude for the blessings given by Allah, as well as responsibility for the people around him.

Hamka argues that waste can cause negative impacts not only on individuals, but also on society. Lack of attention to asset management can result in social injustice, decreased quality of life, and waste of resources. Hamka's teachings on tabdzir have strong relevance in the modern era, where extravagant consumption and lifestyle are increasingly entrenched. Hamka invites Muslims to apply the principles of wise asset management, invest in social activities, and avoid extravagant behavior that is not in accordance with Islamic teachings.

Thus, Hamka's tafsir in Tafsir Al-Azhar provides a deep and comprehensive understanding of tabdzir, and invites the ummah to be more responsible in managing property which is a mandate from Allah. This is important in order to build a more just and prosperous society.

Author Contributions

Ummu Lathifah: Conceptualization, Methodology, Writing - review & editing, Supervision, Project administration. **Andri Nirwana:** Methodology, Writing - review & editing, Investigation. **Muhammad Zakir Husein:** Conceptualization, Methodology, Writing - review & editing, Investigation.

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Conflict of Interest

The authors declare no conflicts of interest.

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