

THE MAŞLAĦAH VALUES IN THE MATSÂL MUSHARRAHAH ECONOMIC VERSE IN Q.S. AL-BAQARAH VERSE 265

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ABSTRACT

This article described to find out how the maşlahah values in the matsâl musarraḥah economic verse in Q.S. Al-Baqarah Verse 265. This article is a descriptive article whose data is obtained from library research and narrated by the author. In the economic verse matsâl musarraḥah which is located in Q.S. Al-Baqarah verse 265, the face of the syabbah is found in the verse where there is deliberation and musyabbah bih. The tasybih custom is found in the matsala lafadz, the musyabbah is found in the yunfiquuna amwaalahum lafadz and the musyabbah bih is located in the jannatin lafadz. Because this verse is about the virtues of people who give infaq, the author analyzes the verse with the concept of maşlahah values contained in Q.S. al-Baqarah verse 265. Maşlahah in the islamic economic itself is all activities that have benefits and blessings, the benefits can be felt for everyone, while blessings are ziyadatul khair (increasing goodness) which are abstract and not everyone believes in blessings. The maşlahah values in this article are: the value of gratitude, the value of benefits, the value of optimism, the value of motivation/ work ethic, the value of assertiveness and the value of tolerance.

Keywords:

Maşlahah Values; Matsâl Musarraḥah Economic Verse

INTRODUCTION

The Qur'an is a guide for humans to live happily in the world and especially in the hereafter, not only individually, but also as a whole, because its impact is felt by other people as social beings. Imagine not, because the Qur'an talks about God's rules that a servant must carry out in his life, both his status as a servant and as a human being, both the relationship of a servant with his Lord (*ḥablun min Allah*) and the servant's relationship with his neighbor (*ḥablun min an naas*) (Abu Bakar, 2017: 19).

In the Qur'an there are parables in the form of short and concise expressions in giving advice as a result of careful contemplation which is a tradition of pre-Islamic Arabs. From the results of studies and research by scholars on *amtsâl* The Qur'an has given birth to a scientific discipline called science *amtsâl* al-Qur'an, which is part of the sciences of the al-Qur'an. The concept of the 3 simile method is a way or way to display an invisible (abstract) meaning with the appearance of sensory forms, mixed or concocted with a beautiful and enchanting feeling, either by containing *rosary* or in free speech. Thus, if one pays close attention, that the parables in the Qur'an use various forms, which roughly can be obtained

from lessons and advice and can be captured and understood by common sense, whether related to metaphysical issues, such as description of the beauty of heaven, the attitude of disbelievers in facing instructions and others (Adilla Amanati, 2019: 2-3).

Amtsâl Al-Qur'an is one of the methods of conveying the messages and lessons it contains. *Amtsâl* including part of the stunning beauty of the style and language of the Qur'an. In science *balâghah*, *amtsâl* known by terms *rosary*, because there are some similarities. In his study *amtsâl* contain *maybe*, *kinayah*, *isti'ârah* and *tamtsil* or *rosary* as well as wisdom. As for what is meant *amtsâl* which is found in the Qur'an with the meaning of parable and likeness, in a vague form (*amtsâl kâminah*), free (*amtsâl mursalah*), and clear (*amtsâl zhâhîran* or *musharrahah*) (Asmungi, 2015: 32-33).

Allah uses many parables in the Qur'an Surah al-Baqarah verse 265 which is about the virtue of people who spend their wealth in the way of Allah likened to plants that are in the highlands which are continuously doused with rain water so that the plants become very fertile, the verse is meant for humans to pay attention, understand, take lessons, think and always remember. But unfortunately, the many parables do not always make people understand, but there are still those who deny or do not believe because it is not easy to understand a parable (Adilla Amanati, 2019: 3).

Therefore, the author wants to analyze related values *maṣlahah* contained in the economic sentence *matsâl musharrahah* on Q.S. al-Baqarah verse 265. In Q.S Surat Al-Baqarah verse 265 concerning the virtues of those who spend, the author states that this verse is an economic verse, because *infaq* is an indicator of consumption in the afterlife which is recommended for people who have wealth. If the consumption of the world is clothing, shelter and food, while the consumption of the afterlife is ZISWAF (Zakat Infaq, Alms and Waqf), in which zakat is obligatory for people whose wealth has reached the *nishab* (87 grams of gold), while *infaq*, alms and endowments are recommendation and you don't have to have wealth reaching the *nishab* to be able to get it out.

METHOD

This type of article is a qualitative research with a descriptive type where data is obtained from documents, books, verses of the Qur'an, hadiths that are analyzed with concepts in Islamic economics. The main verse used in this article is Surat al-Baqarah verse 265 which is one of the parable verses in the Qur'an. The verse explains the parable of the person who spends his wealth in the way of God, then it is like a plant on a high plateau that is irrigated every day by rainwater. In this case, the person who always spends, materially, wealth will decrease, but in terms of knowledge of the benefits of wealth, blessings will increase, even wealth will continue to flow. *min haitsu la yahtashib*.

RESULT AND DISCUSSION

1. Definition of *Amtsâl* in the Qur'an

Say *amtsâl* is the plural form of the word *mitsâl*. This form is expressed 19 times in various verses and letters. Meanwhile, other forms are expressed 146 times in various verses and letters (Mahbub Nuryadien, 3). According to the term Abu Abdillah Al-Bakr Ibadzi has divided *amtsâl* into 4 forms:

- Deciphering what was not sensory becomes visible to the five senses.
- Releasing what was previously unacceptable to the mind becomes acceptable to the mind.
- Letting go of what was previously impossible for people to do becomes something common.
- Describing what was previously weak, becomes something that has strength.

Various understandings put forward by scholars about *amtsâl* Al-Qur'an can be found in various literature, for example: al-Imam Mahmut Ali al-Turmudzi stated the deed *amtsâl* actually aimed at those whose hearts feel closed. Then God made *amtsâl* for them, according to their wishes, so they can regain what they feel they have lost. Ibn Qayyim as quoted by Manna al-Qatthan, defines that *amtsâl* Al-Qur'an as a similarity of something with something else in terms of its law, and brings something that is abstract closer to the concrete. Ahmad Jamal al-Umairy, gave that understanding *amtsâl* al-Qur'an is likening something to something else, and in terms of the law it is describing something abstract in a concrete form by exaggerating one of its positions (Manna Al-Qatthan, 1993: 283).

In society, humans are also popular expression "Who digs a hole he will bury it", although the Qur'an does not deserve to be called a proverb but from the point of view of language (*style*) it would not be wrong to say that the holy book also carries an editorial composition that is similar to that prevailing among the people, and such a pattern of arrangement was deliberately made by God so that it is deeply felt in the minds of readers and listeners that the Qur'an is very beautiful and very harmonious and according to the situation and conditions.

2. Sejarah Amtsâl al-Quran

The person who first composed Knowledge *Amtsâl* Al-Qur'an was Sheikh Abdur Rahman Muhammad bin Husein An-Nasaiburi (d. 406 H) and continued by Imam Abul Hasan Ali bin Muhammad al-Mawardi (d. 450 H). Then continued Imam Syamsuddin Muhammad bin Abi Bashrin Ibnu Qayyim Al-Jauziyyah (d. 754 H). Imam Jalaluddin As-Suyuthi (d. 991 H) in his book *Al-* prepared a special chapter that talks about the Science of *Amtsâl* Al-Qur'an with 5 articles in it. Thus it can be concluded that the first person to organize knowledge *amtsâl* is Shaykh Abdur Rahman Muhammad bin Husain An-Naisaburi, then Imam Abdul Hasan bin Ali bin Muhammad Al-Mawardi Ibnu Qayyim and Jalaluddin As-Suyuti (Ajahari, 2018: 236).

3. Macam Macam Amtsâl al-Quran

Balaghah experts require that *imagery* it must meet several conditions, namely: the form of the sentence is concise, the content of the meaning is precise, the parable is good and the sampiran kinayah must be beautiful. As for getting along *amtsâl* (*rosary*) there are four, namely: 1) *Sabbath's face*, that is, the shared understanding that exists in *musyabbah* and *musyabbah I would*. 2) *Tasybih tools*, that is *iskaf*, *mitsil*, *brother*, and all expressions that show similar meanings. 3) *Musyabbah*, that is something that is likened (resembling) *musyabbah I would*. 4) *Musyabbah Bih*, i.e. something similar to *musyabbah* (Ajahari, 2018: 237).

As for the various things *amtsâl* in the Qur'an, the scholars differed, among them Al-Suyuthiy divided *amtsâl* into two parts, viz *amtsâl musharrahah* and *amtsâl fireplaces*. Meanwhile, according to Manna' al Qatthan and Muhammad Bakar Ismail divided *amtsâl* into three types, viz *amtsâl musharrahah* or *Qiyasiah*, *fireplaces* and *mursalah* with the following explanation:

a. Amtsâl Kaminah

Amtsâl kaminah is a parable in which it is not stated clearly, both in pronunciation *tamstil* (direct simile), the situation, its properties and it is not explained precisely about the time of the event, but the pronunciation used is to point to its beautiful and interesting implied meaning in the arrangement of words or sentences and has its own influence when the sentence is used for the meaning similar to it. *Amtsâl* This kind of thing can be found in verses of the Qur'an and Hadith, among others, verses that are in line with the expression to act wisely and simply, such as:

خَيْرُ الْأُمُورِ أَوْسَطُهَا

It means: "The best things are in the middle".

Or the expression in al-Qur'an Surah al-Baqarah Verse 68:

..... لَا فَارِضٌ وَلَا يَكْرَ عَوَانٌ بَيْنَ ذَلِكَ

It means: "Neither old nor young, but a stretch in between" (Mahbub Nuryadien, 8).

b. Amsâl Mursalah

Amsâl mursalah is that the sentences are free, do not use lafadz *rosary* clearly but the sentences apply or function as *matsâl* in which there are reminders and lessons for humans. *Amsâl* We find a lot of this in the Qur'an, among which is Q.S. Ali Imran Verse 92:

لَنْ تَأْلَوْا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ

It means: "You will never come to perfect goodness before you spend some of the treasures you love....".

Dalam Q.S. An-Najm Ayat 58:

لَيْسَ لَهَا مِنْ دُونِ اللَّهِ كَاشِفَةٌ

It means: "No one will be able to reveal (the occurrence of that day) except Allah" (Mahbub Nuryadien, 10).

c. Amsâl Musharrahah

Amsâl muşarrahah or *Qiyasiyah* is a parable that uses pronunciation *matsâl* or something that shows the meaning of the pronunciation, *rosary* by using the letter kaf (ك) *amsâl* This kind is often found in the Qur'an (Mahbub Nuryadien, 7). *Amsâl musarrahah* is a clear parable, that is a parable in which it is explained by using lafadz *matsâl* or something that show *srosary*. Some scholars say with the title *amsâl dzâhirah*, that is, a frank parable. The meaning is blatantly mentioned with lafdaz *matsâl*, and those formed from it as well as words that are synonymous with words *matsâl* that shows the meaning *rosary* (simulation), in al-Qur'an Surah al-Baqarah Verse 265 Allah says (Asmungi, 2015: 57):

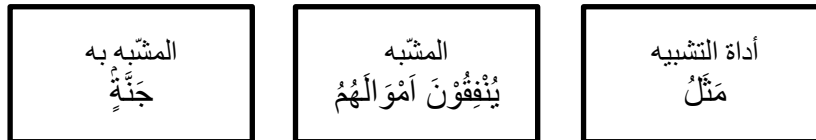
وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ ابْتِغَاءَ مَرْضَاتِ اللَّهِ وَتَثْبِيتًا مِّنْ أَنفُسِهِمْ كَمَثَلِ جَنَّةٍ بِرَبْوَةٍ أَصَابَهَا وَابِلٌ فَاتَتْهُ
أُكُلُهَا ضِعْفَيْنِ فَإِن لَّمْ يُصِبْهَا وَابِلٌ فَطُلُّ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ

It means: "And the parable of those who spend their wealth seeking the pleasure of Allah and for the firmness of their souls, is like a garden located on a high plateau which is watered by heavy rain, so that garden produces its fruit twice as much.

If heavy rain does not water it, then a drizzle (is sufficient), and Allah is All-seeing of what you do." (Ministry of Religion of the Republic of Indonesia, 1997: 66).

From the verse *matsâl* in Surah al-Baqarah Verse 265, it can be explained *shabbah faceas* follows:

The similarities



Hadith narrated by At-Tirmidhi which is similar to sentence *matsâlas* sociated with charity is a special act of worship, it can facilitate us indelete sins. The Prophet SAW said:

الصَّدَقَةُ تُطْفِئُ الْخَطِيئَةَ كَمَا يُطْفِئُ الْمَاءُ النَّارَ

It means: "Alms can wash away sins as water extinguishes fire." (HR. At-Tirmidhi).

4. The Values of Maṣlaḥah in Q.S. Al-Baqarah Verse 265

according to terms, *maṣlaḥah* is to bring all forms of benefit or reject all possibilities of damage. Benefit is an expression of the overall enjoyment that is obtained from the effort that has been done and everything that is still related to the benefit, while damage is the overall result that is harmful and painful or everything that has to do with the damage. *Maslaḥah* is that which returns to the solidity of human life and the perfect life. Attracting benefit and getting rid of things that are destructive in life can also be called carrying out life in the world for life in the hereafter. Application *maṣlaḥah* and *mafsadah* nothing is pure, its size is determined by the power that dominates and the number of activities carried out. If *maṣlaḥah* more numerous and powerful then it is called *maṣlaḥah*, on the other hand if the meaning is more and stronger, then enter the group *mafsadah* (Rizal Fahlefi, 2015: 226).

Menurut Al-Ghazali *maṣlaḥah* is a concept that has always been used as the main consideration by scholars in solving contemporary Islamic law problems because of the principles contained in it *maṣlaḥah* is the maintenance of the objective intent of the law (*maqasid al-shari'ah*) namely the maintenance of religion, life, mind, lineage, and property (Nur. Asiah, 2020: 118).

As has been understood, Muslim economists define *maṣlaḥah* is everything or activity that is composed of activities that contain benefits and blessings. Mathematically, *maṣlaḥah* formulated as follows (Center for Islamic Economic Studies and Development (P3EI), 2008: 34):

$$M = F + B$$

M = Maslaḥah

F = Benefits

B = Blessing

Maṣlaḥah in language is a goodness, goodness here means goodness for everyone, for oneself and for others. As a consumer, *maṣlaḥah* which consists of benefits and blessings can be exemplified in the following case examples: people engage in eating activities, where the

eating activity brings benefits in the form of a full stomach, and the blessings that are obtained from eating activities when that person has a good purpose, namely eat so you can go to college, eat so you can work hard to support your family and so on. A mathematical example of consumer *maṣlahah* can be seen in the following table:

Table 1. Maṣlahah in Eating Activities

b	F	P	Pt = $\beta \times P$	B = F + Pt	M = F + B
1	10	1	1	11	21
2	40	1	2	42	82
3	50	1	3	53	103
4	15	1	4	19	34
5	7	1	5	12	19

Source: Data assumptions processed in the formula

Information:

β = Frequency of an activity

F = Benefits

P = Pahala

Pt = Total reward

B = Blessing

M = Maṣlahah

From the data assumptions it can be said that not all activities with more frequency will have more problems, but it depends on the benefits that are obtained from each different individual. There are people who eat 2 times, it's enough if they eat 3 times, their body hurts all over, as well as there are people who are used to eating 3 times and will experience heartburn when they don't eat 3 times. So the benefits of each person's activities are subjective, each person is different in assessing a benefit.

In the view of producers, the benefits of production activities are profits or profit (π). Profit is the benefit obtained by the producer, and the blessing when the profit is not only enjoyed by himself but for consumption in the hereafter. So mathematically *maṣlahah* can be seen in the following equation:

$$M = Cd + Ca$$

Cd = World consumption (clothing, shelter, food, saving, investment)

Ca = Consumption of the Hereafter (ZISWAF/Zakat, Infaq, Alms, Waqf)

In another formulation, *maṣlahah* for producers in mathematics is as follows:

$$M = F + B$$

$$M = \pi + B$$

$$B = TR - TC - BC$$

Information:

M = Maṣlahah

F = Benefits

B = Blessing

π = Profit

TR = Total revenue/ Total revenue

TC = Total cost / Total production costs

BC = Blessing cost (ZISWAF)

Can be seen in the following case examples:

A sandal factory with the brand "swallow" has a fixed cost (TC) = 5,500,000, Total Revenue (TR) = 9,000,000. If the sandals are sold at IDR 1,000, then: How much benefit will the producer receive when BC = 200,000

Answer:

When $TR > TC$, then the situation is profitable.

$laba = TR - TC$

$= 9.000.00 - 5.500.000$

$= 3.500.000$

$M = TR - TC - BC$

$= 9.000.000 - 5.500.000 - 200.000$

$= 3.300.000$

So the maṣlaḥah of the producer is Rp. 3,300,000.

In general *maṣlaḥah* interpreted as the goodness (prosperity) of the world and the hereafter. There are three reasons why *maṣlaḥah* superior to satisfaction (*utility*), namely: 1) *Maslaḥah* is indeed subjective, because each individual can determine something good/bad *maṣlaḥah* for themselves; 2) Conflicts of interest between individual interests and social interests can be avoided, or minimized; 3) Concept *maṣlaḥah* applies to all economic activities in society, both in the process of production and consumption. The existence of blessings will extend the range of a consumption activity. Consumers who feel there *maṣlaḥah* and like him will still be willing to do an activity even though the benefits of the activity for him are no longer there. From explanation *maṣlaḥah* above, the author will describe the values *maṣlaḥah* contained in Surah al-Baqarah Verse 265 is as follows:

a. Gratitude Value

The value of gratitude can be seen in the description contained in Verse 265 of Surah al-Baqarah. Like a garden, this self is full of blessings bestowed by Allah, both those that we ask for (such as the fortune that we seek, the dreams that we have dreamed of for so long accompanied by our endeavors) and the blessings that we have never asked for (such as eyes, ears and other body parts). This means that there are so many blessings that God has given us. basically we are rich people, we can feel this with the five senses that we have.

If there is a person who is very rich, has lots of money, many more magnificent houses, several luxury cars, it's just that he loses his eyesight. Then the blind rich man came to us to give us all his wealth in exchange for our two eyeballs, so do we want to accept it? Maybe all will answer "no". Why? That's because we know that wealth will not be able to enjoy without our two eyeballs. If so, then that means eyeballs are more valuable than treasures. Therefore we must realize how much Allah has done the best for us, Allah has given us something very meaningful to make it easier for us to live life. Gratitude is the best way to answer and repay all the blessings that God has given (Abu Bakar, 2017: 52).

b. Benefit Value

Verse 265 of Surat Al-Baqarah also teaches us to be useful people. The best people are those who benefit others. As the Prophet said:

خَيْرُ النَّاسِ أَنْفَعُهُمْ لِلنَّاسِ

It means: "The best people are those who benefit others".

Like a garden on a high plateau, when it rains it will flow the water to the plains below it. This is a description of a believer who is given excess wealth, then with that wealth he gives alms, channeling his wealth for the benefit of Allah's religion. Such as building Islamic boarding schools, mosques and so on which are beneficial to the people for a long period of time, so that it will become charity for him. His passion for this makes him a useful person for other people, for the people, especially for the religion of Allah. Because of his services, so many religious broadcasts were broadcast, he became a part that strengthened the team which really became a useful servant for religion (Abu Bakar, 2017: 53).

c. Optimism Value

A generous believer is a person who gives charity by expecting goodness from God. He is confident in the greatness, help and breadth of God's mercy. He is confident that God will reward all his good deeds, even if one day there is no good in the form of material things that he receives, but he will still donate his property in the way of God, because he has embedded in his soul the love of God rather than his property. For him, there will be no work/worship in vain with God, everything will have a reward. God's love is something more valuable than anything, God's pleasure is a motivation in worship, so it makes him optimistic that he will always receive goodness from God no matter what happens after he donates his wealth, even if bad things happen to him. Like a garden on a high plateau that is always watered, even if it doesn't rain, the garden will be wetted by water particles that are in the clouds, that is the image for those who give their wealth in the way of God, it will always be "watered" by God's pleasure. Thanks to the extraordinary belief in God about the greatness of God as God who will repay all good and bad (Abu Bakar, 2017: 53).

d. Motivational Value/Work Ethic

In Verse 265 we are taught to be hard workers to earn halal money. As servants of God, we were created to worship. The words of Allah SWT., in Surah Adz-Dzariyat verse 56:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

It means: *"I did not create jinn and humans except that they should worship Me"* (Ministry of Religion of the Republic of Indonesia, 1997: 862).

Worship is not only in the form of obligatory worship rituals such as prayer, fasting, zakat, pilgrimage to the holy land, but all kinds of useful activities are worship as long as they are intended for Allah Ta'ala, such as eating, drinking, sleeping, working and so on. We will always do this deed until the end of our lives. Therefore we must straighten our intentions to always seek the pleasure of Allah so that all our work/activities become worship. In order for us to be classified as people as mentioned by Allah in Surah al-Hijr Verse 99 are:

وَاعْبُدْ رَبَّكَ حَتَّى يَأْتِيَكَ الْيَقِينُ

It means: *"And worship your Lord until you are sure (death) will come to you"* (Ministry of Religion of the Republic of Indonesia, 1997: 399).

Working is one of the efforts to sustain life in the world, because with it we can earn money to eat, to provide for a wife and children for those who are already married as the head of the household. Rasulullah SAW., said: *"Whoever struggles to earn a living for his family is like a mujahid in the path of Allah 'azza wa jalla"* (HR Ahmad). From this explanation, it is enough to be a motivation for us to be diligent in working, because that is our duty as servants of God. As the Word of God in Surah al-Qashash Verse 77:

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ
الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

It means: *"And seek (reward) the land of the hereafter with what God has bestowed upon you, but do not forget your part in this world and do good (to others) as God has done good to you, and do not do damage on earth. Indeed, God does not like those who do harm"* (Ministry of Religion of the Republic of Indonesia, 1997: 623).

By working hard, a human being can become noble, both from the side of humans and from Allah SWT.

e. Firmness Value

In verse 265 of Surah al-Baqarah, Allah likens a person who eats usury to someone who is possessed by a devil, it could mean that it happened in the world or it could also mean that it will happen in the hereafter when he will behave like that. This means that God forbids and threatens with punishment for those who do this. Threats and punishments in the form of torture teach us to be firm, especially to perpetrators who violate established rules. This is done nothing but to create order and discipline. This is very good to apply in the family, school or agency environment. Of course, after the regulations are enacted and socialized. Being firm does not mean being cruel, but being firm teaches us to understand or know the impact of our actions. If so, then it is precisely with firmness that will suppress cruelty.

f. Tolerance Value

We can see the value of tolerance in this verse 265, it is clearly stated that Allah will give punishment to His servant who violates, but not to those who are not aware of the prohibition. This means that we do have to be firm and strict when it comes to truth, but we also have to be tolerant, because there may be certain people who don't know about the rules that apply. This is one of the methods of implementing Islamic law, namely in stages. For example, the prohibition on drinking khamr starts with the prohibition on drinking it when going to prayer, to the prohibition on consuming it even a little. This attitude of tolerance also made the songo guardians driven by Sunan Gresik so that they were able to instill Islamic teachings in the archipelago, Islam spread

peacefully without any wars because of their tolerant attitude towards the culture of the people of the past. And this tolerant attitude is only possessed by wise and intelligent people, especially in terms of preaching (Abu Bakar, 2017: 55).

CONCLUSION

From the elaboration of the article entitled "Values *Maslahah* on Economic Verses *Matsâl Musharrahah* in Q.S. al-Baqarah Verse 265 "the author can conclude that this verse explains the virtues of people who spend or spend their wealth in the way of Allah by hoping for the pleasure of Allah and for the courage of their souls, likened to a garden located on a plateau which will continue to bear fruit because it is fertile and watered rainwater continuously. As in Islamic economics, *maṣlaḥah* implies an activity that contains benefits and blessings in mathematics is stated ($M = F + B$) both for producers and consumers. Economic verse *matsâlin* Q.S. al-Baqarah *isshabbah face* containing values *maṣlaḥah* that is good for all parties, *maṣlaḥah* can also be interpreted as an activity that contains benefits and blessings. Values *maṣlaḥah* contained in the Q.S. al-Baqarah Verse 265 are: 1) The Value of Gratitude, that the treasures we have are ours *relative* and there are other people's rights entrusted in the treasures that we get as an expression of gratitude. 2) The value of the benefits in the assets that are given when we can share with others who are more in need in the form of ZISWAF. 3) The Optimist Value always believes that when someone spends his wealth in the way of God, he will get a blessing, even if the blessing is not tangible in something or what he wants. 4) Value of Motivation/Work Ethic, by giving or giving alms with the belief that it will not reduce the quantity of assets, so there is motivation to work more actively so that when income increases it will have a positive effect on the amount of assets donated. 5) The value of Assertiveness or prohibition in taking usury because Allah knows what we do, and 6) The value of Tolerance.

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