

## Trade Ethics in the Qur'an According to *Tafsir al-Munir* by Wahbah Az-Zuhaili

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### Abstract

Islam is a source of values and ethics that provide guidance for its adherents, including in the discourse of trade. This research focuses on analyzing the ethics of trade in the verses of the Qur'an by referring to the interpretation of Wahbah Az-Zuhaili in *Tafsir al-Munir*. The purpose of this study is to find out how the ethics of trade in the Qur'an, so that Muslims are expected to carry out trade in a way that supports welfare and avoids unethical practices in the world of trade. The research method used is qualitative with the type of literature. While the data analysis technique used is descriptive-analytical with thematic interpretation method. The results show that trade in the Qur'an has two meanings, namely human trade with God and human trade with humans. There are five basic principles in trading with fellow humans, namely the principles of unity, balance, free will, responsibility, truth (virtue and honesty). In az-Zuhaili's interpretation, he relates to the laws of *muamalah* fiqh where one must have guidelines for behavior in trade affairs in Islam, namely morals and ethics, validity of transactions, justice and equality, prohibition of usury, ownership and management of property, transparency and disclosure, and contracts and agreements. This article contributes in a practical way to the daily life of commerce, especially in relation to trade where Muslims are required to comply with the guidelines set out in the Qur'an.

### Kata Kunci:

Al-Qur'an,  
Etika;  
Perdagangan;  
*Tafsir al-Munir*,  
Wahbah az-  
Zuhaili

### Abstrak

Islam merupakan sumber nilai dan etika yang memberikan petunjuk bagi pemeluknya, termasuk dalam wacana perdagangan. Penelitian ini memfokuskan pada analisis etika perdagangan dalam ayat-ayat al-Qur'an dengan merujuk pada penafsiran Wahbah Az-Zuhaili dalam *Tafsir al-Munir*. Tujuan penelitian ini adalah untuk mengetahui bagaimana etika perdagangan dalam al-Qur'an, sehingga umat Islam diharapkan dapat menjalankan perdagangan dengan cara yang mendukung kesejahteraan dan menghindari praktik yang tidak etis dalam dunia perdagangan. Metode penelitian yang digunakan adalah kualitatif dengan jenis kepustakaan. Sementara teknik analisis data yang digunakan deskriptif-analitis dengan metode tafsir tematik. Hasil penelitian menunjukkan bahwa perdagangan dalam al-Qur'an memiliki dua makna, yaitu perdagangan manusia dengan Allah dan perdagangan manusia dengan manusia. Terdapat lima prinsip dasar dalam mengatur perdagangan dengan sesama manusia, yaitu prinsip kesatuan, keseimbangan, kehendak bebas, tanggung jawab, kebenaran (kebaikan dan kejujuran). Dalam penafsiran az-Zuhaili, ia mengaitkan dengan hukum fikih muamalah di mana seseorang harus memiliki pedoman untuk berperilaku dalam urusan perdagangan dalam Islam, yaitu Akhlak dan etika, keabsahan transaksi, keadilan dan kesetaraan, larangan riba, kepemilikan dan pengelolaan harta, transparansi dan pengungkapan, serta akad dan persetujuan. Artikel ini berkontribusi secara praktis dalam menjalani kehidupan sehari-hari dalam bermuamalah, khususnya dalam kaitannya dengan perdagangan di mana umat Islam diharuskan mematuhi rambu-rambu yang ditetapkan dalam al-Qur'an.

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## INTRODUCTION

Trade is one of the oldest muamalah activities in the world, in meeting the needs of life. The beginning of muamalah activities tends to be carried out by exchanging goods needed (*barter*).<sup>1</sup> Its development continues with increasingly sophisticated methods and facilities. Trading activities have also been licensed since the beginning of Islam. In Islam, trade is legalized and regulated by various rules and ethics that must be obeyed by Muslim traders.<sup>2</sup> This is evidenced by the words of Allah SWT in QS. Al Baqarah verse 275, as follows:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

*"Allah has justified buying and selling and forbidden usury".*

The above verse confirms that Allah has given a call to mankind that trade has been legalized, namely both in the form of buying and selling goods and services. And the verse also emphasizes that Allah forbids all forms of trade that contain usury. In the world of trade, there are some who think that trade is a human economic activity that aims to seek profit alone. Therefore, any means can be used to achieve this goal. Consequently, for this party, the aspect of morality in business competition is considered to hinder its success. Contrary to the first party, the second party argues that business can be united with ethics. It argues that ethics are rational reasons for all human actions in all aspects of life, and business activities are no exception.<sup>3</sup>

Along with the times and the increasing level of economic needs, a human being living in this modern century is required to collect and accumulate as much wealth as possible. So that at that time people no longer care where and in what way they get their wealth. This indicates that there are still many first parties in circulation.<sup>4</sup> This is also in accordance with the prediction of the Prophet Muhammad in his saying:

لَيَأْتِيَنَّ عَلَى النَّاسِ زَمَانٌ لَا يُبَالِي الْمَرْءُ بِمَا أَخَذَ الْمَالَ أَمْ مِنْ حَلَالٍ أَمْ مِنْ حَرَامٍ

*"There will come a time when people will not care where their wealth comes from, whether it comes from lawful or unlawful means" (HR. al-Bukhari).<sup>5</sup>*

The first example is the trade in human organs, which is a persistent illegal act. The scholars also agree that buying and selling organs is forbidden, because it can damage the body and can distract it from its religious obligations.<sup>6</sup> Other cases include

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<sup>1</sup> Panagiotis Andrikopoulos, "Feedback trading and the ramadan effect in frontier markets", *Research in International Business and Finance* 51 (January 2020), 101085.

<sup>2</sup> Anup Chowdhury, "Trading behaviour and market sentiment: Firm-level evidence from an emerging Islamic market", *Global Finance Journal* 53 (August 2022), 100621.

<sup>3</sup> Angga Gumilar, "Etika Bisnis Dalam Nilai-Nilai Islam", *Jurnal Ilmiah Administrasi Bisnis* 1, no. 2 (2017), 121-134.

<sup>4</sup> Eko Zulfikar, "Harta Dalam Perspektif Al-Qur'an: Kajian Tafsir Ayat-ayat tentang Harta Batil", *Dialogia: Jurnal Studi Islam dan Sosial* 6, no. 1 (2018), 1-20.

<sup>5</sup> Muhammad bin Isma'il al-Bukhari, *Shahih al-Bukhari*, (CD: al-Maktabah al-Syamilah, Digital), Juz 3, hadis no. 2083.

<sup>6</sup> Siti Zakiatul Humairoh, "Trafficking Woman and Child: Kajian Terhadap Hadis-Hadis Tentang Perdagangan Manusia", *Jurnal Kajian Islam Interdisipliner* 4, no. 2 (2020), 187-208.

selling by reducing the scale, buying and selling with usury, buying and selling prohibited goods, buying and selling during Friday prayers, and many more.

Islam is a source of values and ethics in all aspects of human life as a whole, including trade discourse. In the Qur'an, it is mentioned that trade is one of the ways to seek sustenance ordered by Allah in a ma'ruf way. As Allah says in QS. an-Nisa verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ

*"O you who believe! Do not eat from one another's wealth by means of false means, except in consensual trade between you..."*

Seeking sustenance and getting halal property is one of the main obligations of Islamic teachings. Abdullah bin Mas'ud ra. said, that the Prophet SAW said:

أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، قَالَ: طَلَبُ الْحَلَالِ فَرِيضَةٌ بَعْدَ الْفَرِيضَةِ.

*"Seeking lawful sustenance is an obligation after an obligation."* (HR. Thabarani).<sup>7</sup>

Given the importance of trade ethics in Islam as a moral teaching, trade ethics is something that has become a necessity, because trade is essentially not only pursuing material benefits but also immaterial. Without ethics, trade will become a value-free activity and become a black world, such as the emergence of fraudulent practices, reduction of scales or doses, and environmental damage.<sup>8</sup>

The urgency of trade ethics can be viewed from various aspects. *First*, the theological aspect, that ethics in Islam is the teaching of God taught to the Prophet Muhammad both in the form of the Qur'an and sunnah. *Second*, the aspect of human nature that tends to prioritize wants and needs. *Third*, the aspect of sociology. As a result of the basic character or human behavior that tends to be immoral, it will eventually lead to unhealthy and harsh competition in the global world. *Fourth*, the rapid development of technology. *Fifth*, the academic aspect, from the previous aspect, it is appropriate for trade ethics to be the subject of academic study both now and in the future.<sup>9</sup> Therefore, trade ethics becomes a very important study to be discussed.

*Tafsir al-Munir* itself was compiled for 26 years (1962-1988 AD). Wahbah az Zuhaili is an influential figure in the field of science. Besides being famous in the field of fiqh, he is known in the field of tafsir as well, the book of *Tafsir al-Munir* is the greatest work ever written by him in the field of tafsir.<sup>10</sup> This interpretation has the full name *at-Tafsir al-Munir Fi al-'Aqidah wa ash-Syari'ah al-Manhaj*. The book was first published by Dar al-Fikr Beirut Lebanon in 1991 AD. The style used in *Tafsir al-Munir*

<sup>7</sup> Sulaiman bin Ahmad bin Ayub Abu al-Qasim al-Thabrani, *al-Mu'jam al-Kabir*, (CD: al-Maktabah al-Syamilah, Digital), Juz 8, hadis no. 9851.

<sup>8</sup> Henrik Skaug Sætra, "The ethics of trading privacy for security: The multifaceted effects of privacy on liberty and security", *Technology in Society* 68 (February 2022), 101854.

<sup>9</sup> Muhammad Djakfar, *Etika Bisnis* (Jakarta: Penebar Plus, 2012).

<sup>10</sup> Eko Zulfikar, Ahmad Zainal Abidin, "Penafsiran Tekstual Terhadap Ayat-Ayat Gender: Telaah Penafsiran Wahbah az-Zuhaili Dalam Kitab Tafsir al-Munir", *Al-Quds: Jurnal Studi Al-Quran dan Hadis* 3, no. 2 (2019), 136.

by Wahbah az-Zuhaili uses *adabi ijtimai'i* style, and *fiqhi*.<sup>11</sup> This interpretation arises due to the efforts of Sheikh Wahbah az-Zuhaili to realize the spirit of jihad as a scholar, namely jihad to eradicate ignorance by making efforts to enlighten the people. Wahbah az-Zuhaili when discussing *fiqh* issues, does not limit *fiqh* in a narrow space as generally *fiqh* among *fuqaha* now.<sup>12</sup> This interpretation uses a collaboration of *tahlili* and semi *maudhu'i* methods. The source of interpretation in this interpretation comes from two sources, namely *bi ar-Riwayah* and *ad-Dirayah*.

The selection of *Tafsir al-Munir* is because Wahbah az-Zuhaili is one of the scholars who has a big share in the spread of Islamic religious sciences, as evidenced by the many books he wrote. In addition, Wahbah az-Zuhaili uses *adabi ijtimai'i* style, which focuses on the study of extracting humanist values and social values in social life, so that the style used is very appropriate to the title discussed. This research will focus on two things; What is the meaning of trade ethics in the Qur'an? How is Wahbah Az-Zuhaili's interpretation of the verses of trade ethics in *Tafsir al-Munir*?

## RESEARCH METHODS

The type of research used in this research is library research, because this research will focus on data sourced from writings related to the subject matter. The data sources in this research include two parts, namely primary data sources and secondary data sources. The primary data source is the book that is in accordance with the research theme, namely *Tafsir al-Munir* by Wahbah Az-Zuhaili. As for secondary data in the form of articles, books, and literature related to the relevance of the theme to be discussed in this study. The data collection technique used in this research is using the documentation method, namely by collecting data from primary and secondary data sources.<sup>13</sup>

The data analysis technique in this research is to use the thematic interpretation method. Data that has been collected, classified and analyzed with thematic interpretation patterns. Researchers conducted thematic interpretation research steps using Musthafa Muslim's reference in his book *Mabahits fi at-Tafsir al-Maudhu'i* as follows: (1) Determining the theme to be discussed, in this case about trade ethics in the Qur'an according to *Tafsir al-Munir*; (2) Collecting verses related to the theme; (3) Study thoroughly by referring to the book of *tahlili* interpretation, including *asbabun nuzul* and *munasabah* between verses, then explain it; (4) Arranging the discussion in

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<sup>11</sup> Ahmad Bastari, "Textual Preferences for the Interpretation of Verses on Social Equality: Study of Wahbah Al-Zuhaili's Interpretation in Tafsir Al-Munir", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024), 107–124.

<sup>12</sup> Edi Hermanto, Putri Dewi Sholihah, Mansuri Hasyim, Putri Afrilla Rafina, and Mhd. Febrianda, "Konsep Self-Healing Dalam QS. Al-Insyirah: Analisis Penafsiran Wahbah Az-Zuhaili Dalam Tafsir Al-Munir", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 2 (2024), 809–827.

<sup>13</sup> Annisaa Tusakdia, Lukman Nul Hakim, Eko Zulfikar, "The Relevance of Hifdzun Nafs With The Law of Qishash: An Analysis Of Ibnu'Ashur's Interpretation In Tafsir al-Tahrir Wa al-Tanwir", *Al-Shamela: Journal of Quranic and Hadith Studies* 2, no. 1 (2024), 66.

a perfect framework (*outline*); (5) Describing or explaining the interpretation of trade ethics according to *Tafsir al-Munir*.

## RESULTS AND DISCUSSION

### Biography of Wahbah al-Zuhaili and *Tafsir al-Munir*

He was born in the town of Deir Atiya on the outskirts of Damascus in 1932. His father was a memorizer of the Qur'an, a hard worker, a lover of the Prophet's Sunnah, as well as a farmer and trader. He is married and has five children who have completed their studies at university except for the last child who is currently studying. He studied elementary school in his homeland, then secondary school at the Sharia High School in Damascus for six years, where he ranked first among all sharia high school graduates in 1952. He also obtained a high school diploma in literature. He continued his scientific achievements at the Faculty of Sharia at Al-Azhar Al-Syarif, where he obtained a high degree and was ranked first in 1956. Dr. Wahba Al-Zuhaili died on Saturday, August 8 2015 - 23 Shawwal 1436 AH - in Damascus, Syria, at the age of 83 years.<sup>14</sup>

He then obtained a teaching license from the Arabic Language Faculty at al-Azhar, which became his international title with a teaching license. During this time, he studied law and obtained a Bachelor of Laws degree from Ain Shams University with honors in 1957. He obtained a diploma from the Sharia Institute (Master) in 1959 from the Faculty of Law, Cairo University.<sup>15</sup> He obtained a doctorate in law (Islamic law) in 1963 with the first best title with a recommendation to exchange theses with foreign universities. The subject of his thesis was "The impact of war in Islamic jurisprudence – a comparative study between eight schools of thought and international public law." He was appointed as a lecturer at Damascus University in 1963, then became an assistant professor in 1969, and became a professor in 1975. His job was teaching, writing, guiding, and giving public and private lectures, and he could work 16 hours per day. He specializes in Jurisprudence and the Fundamentals of Jurisprudence and teaches them together with Comparative Jurisprudence at the Faculty of Sharia and Jurisprudence courses at the Faculty of Law at Damascus University and postgraduate programs.<sup>16</sup>

Teachers and students; Sheikh Mahmoud Yassin in the Hadith of the Prophet, Sheikh Mahmoud al-Rankousi in Doctrine, Sheikh Hassan Al-Shati in Al-Faridat, Sheikh Hashim Al-Khatib in Syafi'i Fiqh, Sheikh Lotfi Al-Fayoumi in the Basics of Jurisprudence and Hadith Terminology, Syekh Ahmad Al-Samak in Tajwid, Syekh Hamdi Jawijati in the Science of Recitations, Syekh Abul Hassan Al-Kassab in Syntax and Morphology, Syekh Hassan Habankah and Syekh Sadiq Habankah Al-Madani in Tafsir, Syekh Saleh

<sup>14</sup> Saiful Amin Ghofur, *Mozaik Mufasir Alquran: Dari Klasik Hingga Kontemporer*, (Yogyakarta: Kaukaba, 2013), 136-137.

<sup>15</sup> Baihaki, "Studi Kitab Tafsir Al-Munir Karya Wahbah Az-Zuhaili dan Contoh Penafsiran Tentang Pernikahan Beda Agama", *Jurnal Analisis*, 16, no. 1 (2016), 128.

<sup>16</sup> Mohammad Mufid, *Belajar dari Tiga Ulama Syam, Mustafa az-Zarqa, Muhammad Said Ramadhan Al-Buthi, Wahbah az-Zuhaili*, (Jakarta: PT. Elex Media Komputindo, 2015), 91.



Al-Furfur in the sciences of Syekh Hassan al-Khatib, Ali Saad al-Din, Sheikh Subhi al-Khizran, Kamel al-Qassar in the field of Hadith and ethics, Professor Jawdat al-Mardini in the field of rhetoric, Professor Rashid al-Sati and Professor Hikmat al-Sati in the field of history and ethics, Nazim Mahmoud Nasimi and Maher Hamada in the field of legislation, others in the field of chemistry, physics, English and other modern sciences, and Professor Nassib Saad in the field of literature.<sup>17</sup>

Imam Mahmoud Shaltout, Imam Abdul Rahman Taj, and Sheikh Issa Menon in comparative jurisprudence of comparative fiqh. Sheikh Jad al-Rab Ramadan in Shafi'i jurisprudence, Sheikh Mahmoud Abdel Dayem in Shafi'i jurisprudence, Sheikh Mustafa Abdel Khaliq and his brother, Sheikh Abdel Ghani Abdel Khaliq in Usul al-Fiqh, Sheikh Othman al-Marazki, Sheikh Hassan Wahdan in Usul al-Fiqh, and Sheikh Zawahiri al-Syafi'i in Usul al-Fiqh, Sheikh Mustafa Mujahid in Syafi'i jurisprudence, as well as Sheikh Muhammad Ali al-Zoubi in Fiqh al-Ibadat, Sheikh Muhammad Abu Zahra, Sheikh Ali al-Khafif, Sheikh Muhammad al-Banna, Sheikh Muhammad al-Zafzaf, Muhammad Salam Madkour, and Sheikh Faraj Al-Sanhouri were graduate students in the field of comparative law and the foundations of jurisprudence and one of the mujtahid imams. His professors at the Faculty of Law at Ain Shams University include; Sheikh Issawi Ahmed Issawi, Sheikh Zakiuddin Shaaban, Abdel Moneim al-Badrawi, Osman Khalil, Suleiman al-Tamawi, Ali Rashid, Helmy Murad, Yahya al-Jamal, Ali Younis, Mohamed Ali Imam, Aktham al-Khouli, and others.<sup>18</sup>

His students; Muhammad al-Zuhaili, his brothers, Muhammad Farouk Hamada, Muhammad Naim Yassin, Abdul Sattar Abu Ghadda, Abdul Latif Farfour, Muhammad Abu Lail, Abdul Salam Abadi, Muhammad al-Sherbaji, Majid Abu Rakhiya, Badie al-Sayyid al-Lahham, Hamza Hamza, and other professors at the Sharia Faculty, as well as hundreds of religious education teachers at the Ministry of Education. More than 40 generations have passed from his hands in Syria, some in Libya and Sudan, some in the Arab Emirates, and thousands of people in the East, Morocco, America, Malaysia, Afghanistan and Indonesia, who learned from his books on jurisprudence, ushul fiqh, and interpretation.

His works include; *Atsar al-Harb fi Fiqh al-Islami*, *Takhrij wa Tahqiqi Ahadis fi Tuhfah al-Fuqaha li as-Samarqandi*, *al-Wast fi Ushul al-Fiqh al-Islami*, *Ushul al-Fiqh al-Islami*, *al-Fiqh al-Islami fi Uslubih al-Jadid*, *Nazariyah ad-Durarati as-Syar'iyah Dirasah Muqaranah*, *al-Fiqh al-Islami ala al-Mazhab al-Maliki*, *al-Wajiz fi Ushul al-Fiqh*, *al-Alaqqat ad-Dauliyah fi al-Islam*, *Huquq al-Insan fi -Islam*, *Islam Din al-Jihad la al-Udwan*, *Haq al-Huriyah fi al-Alam*, *Hiwar Hawla Tajdid al-Fiqh al-Islami*, and *al-Usrah al-Muslimah fi al-Alam al-Mu'asir*.

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<sup>17</sup> Tanti Rostiana Herdiani, Jaka Ghianovan, and Khoirun Nidhom, "Kalalah Inheritance in QS. Al-Nisa [4]: 176: A Comparative Study of the Interpretation of Ibn Al-'Arabi and Wahbah Az-Zuhaili", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024), 241–257.

<sup>18</sup> Aisyah Pulungan and Adenan Adenan, "Pandangan Wahbah Az-Zuhaili Tentang Hijab Style: Studi Relevansi Pada Mahasiswi Fakultas Ushuluddin Dan Studi Islam UIN Sumatera Utara Medan", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 2 (2024), 907–929.

Al-Zuhaili explains in the introduction to *Tafsir al-Munir* that the style of writing this tafsir is so easy that even a beginner in Sharia sciences can read the tafsir and the thematic structure is very good and coherent. Al-Zuhaili said that no book has ever received as much attention as the Qur'an, about which hundreds of books have been written and which will continue to be a source for scholars. Therefore, according to al-Zuhaili, this book of tafsir is a book in which he has written knowledge, knowledge and culture taken from an inexhaustible source, namely the Qur'an, which is relevant to the needs of the times and educational needs, with a clear and simple style, comprehensive scientific analysis, and a focus on the goals and objectives of the great Qur'anic revelation.<sup>19</sup>

Al-Zuhaili said that *Tafsir al-Munir* was written in a clear and simple language style, used comprehensive scientific analysis, focused on the goals and objectives of the revelation of the Qur'an, and presented an easy and concise approach that could be understood even by the younger generation. understand a little Arabic. For him, this book is presented with excellence in terms of clarity, depth of structure, and understanding of its contents.<sup>20</sup> According to him, everything he wrote was not influenced by certain sects, doctrines or religious heritage, but according to him he tried to present knowledge and truth as guided by the Qur'an, in accordance with the essence of the Arabic language and legal terminology, by quoting and making opinions. the opinions of scholars and commentators, with honesty, thoroughness, and distancing themselves from fanaticism.<sup>21</sup> According to him, It is very important to bring the far closer, and to provide Muslims with a culture that is free from foreign elements such as Israiliyat in interpretation, interacts with contemporary life, and responds to personal beliefs, rational foundations, and intellectual foundations that strong.

According to al-Zuhaili's narrative of Israiliyat, it has inadvertently caused cracks in the infallibility of some Prophets and clashed with some scientific theories that had become certain after the conquest of space and the expansion of the field of modern scientific discovery, knowing that the call of the Qur'an focuses on the use of reason and thinking, sharpening the mind, utilizing talents for good, and fighting ignorance and backwardness.<sup>22</sup> Therefore, it is important to implement interpretation through a social and societal sciences approach so that the adage that the pious values of the *Qur'an li kulli masa wa makan* are real.

The methodology in *al-Munir's* interpretation is as follows:<sup>23</sup>

1. Dividing the verses of the Qur'an into thematic units with clear titles.
2. Explain what is covered in each surah in general.
3. Explain linguistic aspects.

<sup>19</sup> Wahbah al-Zuhaili, *Tafsir al-Munir fi al-Aqidah wa al-Syari'an wa al-Manhaj*, (Beirut: Dar al-Fikr, 1991), 5.

<sup>20</sup> Al-Zuhaili, *Tafsir al-Munir...*, 5.

<sup>21</sup> Al-Zuhaili, *Tafsir al-Munir...*, 5

<sup>22</sup> Al-Zuhaili, *Tafsir al-Munir...*, 8

<sup>23</sup> Al-Zuhaili, *Tafsir al-Munir...*, 9.

4. Citing the reasons for the revelation of these verses from the most authentic narrations, rejecting weak narrations, and highlighting the stories of the prophets and important events in Islam, such as the Battle of Badr and Uhud, from biographical books the most trusted.
5. Interpretation and explanation.
6. Taking laws from verses.
7. Looking at aspects of the *balaghah* and *I'rab* verses, to help clarify the meanings for those who want it, and stay away from terms that hinder understanding of the interpretation for those who don't want to pay attention to them.

Al-Zuhaili stated, "as much as possible, I will try to use thematic interpretation: This is the interpretation of various verses of the Qur'an on one topic, such as jihad, hudud, inheritance, marriage law, usury, and khamr. At the first opportunity, I will show everything related to the stories of the Qur'an, such as the stories of the prophets starting from Adam, Nuh, Ibrahim 'alaihis salam and others, the stories of Fir'aun and Musa As, as well as the stories of the Qur'an 'an among the heavenly books. Then I will refer to the comprehensive research site as the story is repeated with different styles and purposes. However, I will not mention popular narrations in explaining the story unless they are in accordance with religious rules, accepted by science, and accepted by reason, and the verses are supported by authentic hadiths, except in rare cases.<sup>24</sup>

My goal is to develop an interpretation of the Qur'an that connects Muslims and non-Muslims to the Book of Allah SWT -divine revelation and the only revelation that is currently the unequivocal word of Allah- an interpretation that combines the traditional and the rational, taken from the most reliable classical and modern interpretations, writings on the Qur'an, history, the reasons for the revelation of the verses, as well as commentaries (*i'rab*) which help clarify many paragraph. I don't need to quote many of the opinions of the commentators, but I will only mention the opinions that are most appropriate according to the closeness of the verse to the nature of the Arabic language and its context.

### Trade Ethics in the Qur'an

Ethics in general are rules, norms, rules, or procedures that are commonly used as guidelines or principles in performing human actions and behavior. The definition of ethics from the KBBI (*Kamus Besar Bahasa Indonesia*) affirmation is the science of what is good and what is bad and about moral rights and obligations (morals). Ethics etymologically comes from the Greek "*ethos*" and "*ethikos*" which means nature, character, custom, habit, and good place. Terminologically, ethics comes from the Greek word *ethos* which means moral character. The broader meaning of ethics is a

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<sup>24</sup> Al-Zuhaili, *Tafsir al-Munir*..., 9.



behavioral system of a person or group of people that is composed of a system of values or norms taken from the natural symptoms of the group's society.<sup>25</sup>

Ethics is commonly identified with morals or morality. However, although they are both related to the good and bad of human actions, ethics and morals have different meanings. Morals are more related to the good and bad values of every human action, while ethics is more of a science that studies the good and bad.<sup>26</sup> Meanwhile, the meaning of trade can generally be defined as the process of buying and selling goods for profit. The meaning of trade generally refers to activities that involve the exchange of goods and services between two or more parties. In Kitab Undang-Undang Hukum Dagang (KUHD), a trader is defined as a person who conducts trade as a daily occupation. Trade refers to the activities of buying and selling goods and services between producers, traders, or companies with consumers or customers. The main purpose of trade is to fulfill the needs and wants of consumers and create economic growth.<sup>27</sup>

The Qur'an uses the words *tijarah*, *bay'*, *tadayantum* and *shira'* to describe trade, and each of these words has a variety of meanings. In these four words, trade in the Qur'an has two categories of meaning. *First*, trade as an interaction between the servant and the Almighty Allah, where this trade is a reciprocal result of piety to Allah. *Second*, trade as a human activity in exchanging assets in the hope of making a profit. Islam is a religion that regulates every human activity including trade, where in doing work must pay attention to many things not just to achieve the desire to make a profit by legalizing all means.<sup>28</sup> Islam puts limits or guidelines to be used as a guide for the community to know what is halal and haram, and this is what is known as ethics. Ethics is often equated with morals. Good morals will have a good influence on a person's life.<sup>29</sup> Islam has various branches of knowledge, including *muamalah fiqh*. Jurisprudence is an important branch of Islamic jurisprudence that regulates business transactions and ethics. The principles of jurisprudence emphasize high business morals, justice, honesty, and social responsibility. In the law of *muamalah fiqh*, one must have guidelines for behavior in trade affairs in Islam, namely:

#### 1. Business Morals and Ethics

Muamalah jurisprudence in Islam strongly emphasizes high morals and trade ethics. Trading should be done with honesty, integrity and fairness. Deceiving, exploiting, or manipulating in trade is strictly forbidden in Islam.

<sup>25</sup> Mokh Sya'roni, "Etika Keilmuan: Sebuah Kajian Filsafat Ilmu", *Jurnal Theologia* 25, no. 1 (2016), 245-270.

<sup>26</sup> Siti Uswatun Kasanah, et al., "Pergeseran Nilai-nilai Etika, Moral dan Akhlak Masyarakat di Era Digital", *SINDA: Comprehensive Journal of Islamic Social Studies* 2, no. 1 (2022), 68-73.

<sup>27</sup> Mastriati Hini Hermala Dewi, "Analisa Dampak Globalisasi terhadap Perdagangan Internasional", *Ekonomia* 9, no. 1 (2019), 48-57.

<sup>28</sup> Boni Satria, et al., "Term Tijarah dalam Perspektif al-Qur'an (Studi Tafsir al-Munir)", *Jurnal Riset dan Publikasi Mahasiswa* 1, no. 2 (2021), 131-146.

<sup>29</sup> Adilah Mahmud, "Konsep At-Tijarah Dalam Tafsir Al-Mishbah Karya M. Quraish Shihab", *Al Asas* 3, no. 2 (2019), 87-108.

## 2. Transaction Validity

In muamalah fiqh, there are principles that determine whether a transaction is considered valid or not. The transaction must fulfill certain conditions, such as a clear contract, the consent of the parties involved, and a halal transaction object.

## 3. Justice and Equality

This is an important part of muamalah fiqh. All parties must be treated fairly, and no form of oppression or exploitation is allowed. For example in a rental contract, the rent should be fair and within a reasonable price range.

## 4. Prohibition of Usury

In muamalah fiqh prohibits the practice of usury in all its forms. This means it is not allowed to take or give interest in money lending transactions. The law of usury aims to avoid economic exploitation and protection of the public interest.

## 5. Ownership and Management of Assets

In this case, muamalah fiqh regulates how property should be owned, managed and distributed. The principles of justice and social responsibility are emphasized. Islam teaches the concept of zakat to help people who are less fortunate.

## 6. Transparency and Disclosure

In trading, transparency is important. Traders must provide clear and honest information to consumers, investors and partners. This is part of the high ethics of trade in Islam.

## 7. Deed and Consent

All transactions in muamalah fiqh require a clear contract and the consent of all parties involved. These contracts are binding and must be fulfilled in good faith. By following these guidelines, Muslims are expected to conduct trade in a way that promotes prosperity and avoids unethical practices in the world of trade.<sup>30</sup>

### **Wahbah Az-Zuhaili's Interpretation of the Verses of Trade Ethics and Aspects of its Application in The World of Modern Trade**

The Qur'an mentions the word trade in several words, namely *tijarah*, *bay'*, *tadayantum* and *syira'*. In these four words, the meaning of trade in the Qur'an is divided into two, namely human trade with God and human trade with humans. But here the author will focus on trade between humans and humans. The verses related to trade ethics between humans and humans in the Qur'an include the words *al-tijarah*, *bay'*, *isy tara*, as well as in the form of other words that hint at trade ethics. In this study, the author limits it to only a few verses, namely:

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<sup>30</sup> Syaikh, Ariyadi, and Norwili, *Fikih Muamalah: Memahami Konsep dan Dialektika Kontemporer*, (K-Media: Yogyakarta, 2020).

## 1. Surah al-Baqarah verse 275

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ  
مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ  
وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

*"Those who eat usury cannot stand except as one who staggers because of a demon. This is because they say that buying and selling is the same as usury. But Allah has justified buying and selling and forbidden usury. If a warning from his Lord comes to him (concerning usury), then he stops, and what he used to earn is his, and it is up to Allah. Whoever repeats (the usury transaction), they are the inhabitants of Hell. They will remain therein."*

Wahbah Az-Zuhaili explains in his tafsir, that those who take usury and legalize it because of excessive love for wealth and obey the whispers of lust and those who eat other people's property by false means and without work and effort, they are in this case can not be calm, always restless, tormented heart and too immersed in worldly problems are like people who are controlled and possessed by demons or jinn. As for them in the hereafter when they are awakened from the grave, they will look worse, they walk staggeringly and look very heavy because they carry the heavy burden of haram wealth that they earned by means of usury.

The majority of scholars of tafsir are of the opinion that what is meant by the word (لَا يَقُومُونَ) in this verse is to rise from the grave on the Day of Judgment until it is herded and gathered. Ibn Abbas - as narrated by Ibn Abi Hatim - said, *"The one who eats usury will be resurrected on the Day of Resurrection insane and suffocated."* While there is a group of scholars of interpretation - they are, Ibn Abbas, Ikrimah, Sa'id bin Jubair Hasan al-Bashri, Qatadah and Muqatil bin Hibban - only stop at saying that they cannot rise on the Day of Judgment. Here the word *al-Qiyam* (standing) is used because standing is something that is most visible when a person performs a work activity. This is because they misunderstood and misrepresented it by saying that usury is like buying and selling.

Then Allah SWT refutes their erroneous opinion with the words, (وَأَحَلَّ اللَّهُ الْبَيْعَ) (وَحَرَّمَ الرِّبَا) meaning, actually buying and selling is only done when there is a need, which is the exchange of goods for other goods and there is no element of fraud and cheating in it. So whoever comes under the ruling that usury is forbidden, and he wants to stop, then he is entitled to the usury that he took in the pre-Islamic era. As for whether he will be forgiven or given justice and absolved of his responsibility on the Day of Resurrection for what he had done in ignorance, all this is left to Allah SWT. Whoever returns to usury after it has been forbidden deserves punishment and is entitled to an eternity in Hellfire. What is meant by *al-Khulud* (eternal) in hell jahannam is to be in it

for a long time, if indeed he is a believer. This is expressed by using the word *al-Khulud* aims to emphasize that the behavior of eating usury is a serious sin.<sup>31</sup>

## 2. Surah An-Nisa verse 29

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا  
أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

*"O you who believe, do not eat of your neighbor's wealth by false means, except in the form of consensual trade between you. Do not kill yourselves. Verily, Allah is Most Merciful to you."*

Wahbah Az-Zuhaili explains in his interpretation, that Allah SWT prohibits every individual believer from eating other people's property or his own property unlawfully. The meaning of eating one's own property by false means is by utilizing it for immorality. And what is meant by eating other people's property by false is by conducting economic transactions that are prohibited by sharia such as the practice of usury, gambling, *ghashab*, and reducing the measure or scale.

Whoever practices an invalid sale, the price (money) generated from the sale is haram and he is obliged to return it. Eat your wealth by means of a trade that is conducted on a consensual basis in accordance with the corridors established by *Shara'*. What is meant by *tijarah* (تِجَارَةٌ) is an exchange contract for goods with the intention of taking profit. In this verse Allah mentions the word *tijarah* specifically even though there are many other causes of ownership. The reason for this is because the contract *tijarah* is the most common contract in the practice of life, and because it is the best and noblest form of work or business.<sup>32</sup>

## 3. Surah al-Muthaffifin verses 1-6

وَيْلٌ لِّلْمُطَفِّفِينَ الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ وَإِذَا كَالُوهُمْ أَوْ وَزَنُوهُمْ يُخْسِرُونَ أَلَا يَظُنُّ أُولَٰئِكَ  
أَنَّهُمْ مَّبْعُوثُونَ لِيَوْمٍ عَظِيمٍ يَوْمَ يَقُومُ النَّاسُ لِرَبِّ الْعَالَمِينَ

*"Woe to those who cheat (in measuring and weighing)! (They are) those who when they receive a measure from others, they ask for it to be filled. (On the other hand,) when they measure or weigh for others, they subtract. Do they not think that they will be raised up? On a great day (the Hour). (That is) the day (when) mankind will rise before the Lord of the worlds."*

Wahbah Az-Zuhaili explains in his tafsir, that a painful torment for those who reduce the measure or scale. The word *tathfiif* means taking a little from the measure or scale. While *muthaffif* is a person who reduces someone's right in the measure or scale. Ibn Kathir said, "Cheating in measuring and weighing is either by adding if he measures or weighs for someone else, or by subtracting if he measures or weighs for

<sup>31</sup> Al-Zuhaili, *Tafsir al-Munir*..., Juz 2, 95-96.

<sup>32</sup> Al-Zuhaili, *Tafsir al-Munir*..., Juz 3, 62.

someone else." Therefore, Allah SWT explains, those who cheat will be threatened with loss and destruction in the form of accidents with His words, *"(They are) those who, when they receive a measure from others, ask for it, and when they measure or weigh (for others), they deduct"* (al-Muthaffin: 2 -3).

They are the ones who, when they ask others for a measure, take their full right and more. However, if they measure or weigh someone else's property, they reduce the measure or scale. Allah SWT has ordered to perfect the measure and scale, Allah says, *"And complete the measure when you measure and weigh with a true balance. That is better for you and better for the result"* (al-Isra': 35). And the words of Allah SWT, *"And establish the balance justly and do not make it less"* (ar-Rahman: 9). Allah destroyed the people of Shu'aib because they cheated in weighing and measuring after being advised repeatedly. Allah said, *"And O my people! Fill up the measure and the balance justly, and do not wrong people in their rights, and do not cause evil in the earth by doing corruption"* (Hud: 85) Then, Allah SWT threatens those who cheat with His words, *"Do they not think that they will indeed be raised up on a great day, (namely) the day (when) all people will rise before the Lord of the worlds?"* (al-Muthaffin: 4-6).

Does it not occur to these cheaters that they will be resurrected and held accountable for what they have done? And do they not fear the day of resurrection and appearing before their Lord on a day that is very frightening and gripping? Whoever loses on that day will be put in Hell, that is, on the Day of Judgment. It was a day when all human beings stood naked and barefoot. They stand in a very difficult condition to wait for the matter of the Lord of the Worlds, His recompense and reckoning. In this case there is a proof of the magnitude of the sin of those who cheat and the severity of their punishment because cheating involves betrayal of trust and eating the rights of others.<sup>33</sup>

#### 4. Surah al-Jumu'ah verses 9-11

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا نُودِيَ لِلصَّلَاةِ مِنْ يَوْمِ الْجُمُعَةِ فَاسْعَوْا إِلَىٰ ذِكْرِ اللَّهِ وَذَرُوا الْبَيْعَ ذَلِكُمْ خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ وَإِذَا رَأَوْا تِجَارَةً أَوْ لَهْوًا انفَضُّوا إِلَيْهَا وَتَرَكُوكَ قَائِمًا قُلْ مَا عِنْدَ اللَّهِ خَيْرٌ مِنَ اللَّهِوِ وَمَنِ التَّجَارَةِ وَاللَّهُ خَيْرُ الرَّازِقِينَ

*"O you who believe, when the call to prayer on Friday is announced, hasten to remember Allah and give up buying and selling. That is better for you if you know. When the Friday prayer has been performed, scatter yourselves over the earth, seek the bounty of Allah, and remember Allah much that you may be fortunate. When (some) of them see trade or play, they immediately disperse (towards) it and leave you (Prophet Muhammad) standing (preaching). Say, "What is with Allah is better than games and trade." Allah is the best provider of sustenance."*

<sup>33</sup> Al-Zuhaili, *Tafsir al-Munir*..., Juz 14, 107.



Wahbah Az-Zuhaili explains in his tafsir, that when the call to Friday prayer is announced, hurry up to remember Allah SWT, namely the khutbah and Friday prayer, in the mosques of jami', after previously preparing for Friday prayer such as bathing, ablution, wearing perfume, wearing new clothes or clean and white and so on. Abandon buying and selling and all other forms of economic activity such as *ijarah* (renting), *syarikah* (joint venture) and so on.

Rushing towards the remembrance of Allah SWT and abandoning all worldly activities is better than the opposite, i.e. doing worldly activities and abandoning rushing towards the remembrance of Allah SWT. There are rewards and recompense in keeping the commandments if you are indeed among those who have the right insight, awareness and knowledge of what is beneficial. There is no doubt that this (rushing to the remembrance of Allah SWT and abandoning all worldly activities) is indeed better for you. Here, the economic activity of buying and selling is specifically mentioned because buying and selling is among the most significant economic activities and occupations of a person during the day among other economic activities. It also implies abandoning all forms of commerce.

The privilege of Jumu'ah with the obligatory Jumu'ah prayer on it is a Shari'ah for the Muslims in comparison to Saturday for the Jews. What is meant by as-Sa'yu, (hurrying) in this verse is not walking quickly, but it means giving serious and earnest attention, as in the verse, *"And whoever desires the Hereafter and strives towards it earnestly, while he believes"* (al-Isra': 19). Furthermore, Allah SWT allows and permits to work and carry out economic activities to seek worldly livelihood after completing prayer, *"When the prayer has been performed, then scatter you over the earth; seek the bounty of Allah and remember Allah much that you may be fortunate"* (al-Jumu'ah: 10). When you have offered your prayers and are finished with them, it is permitted and permissible for you to disperse and spread out on the earth to do business, to deal with your livelihood and needs, and to seek the bounty and sustenance of Allah SWT that He bestows on His servants in the form of profits in transactions and in economic activities to earn a living.<sup>34</sup>

In the midst of working, seeking sustenance and buying and selling, do not forget to always remember Allah SWT a lot by thanking Him for what He has shown and has guided you to Him in the form of the goodness of the hereafter and the worldly, and with recitations of dhikr that can bring you closer to Him, such as *hamdalah*, *tasbih*, *takbir*, *istighfar*, and so on so that you are lucky to achieve the goodness of the world and the hereafter.

The background to the revelation of this verse is that at one time Medina experienced a food crisis and soaring prices of basic necessities. Dihyah al-Kalbi came with and transported trade goods from Sham, at that time the Prophet Muhammad PBUH was delivering the Friday sermon. Many worshipers dispersed to come to the

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<sup>34</sup> Al-Zuhaili, *Tafsir al-Munir...*, Juz 13, 206.

caravan until only twelve worshipers remained in the *masid* and seven women. Some of them left the sermon to watch and listen to *al-Lahw* (games and entertainment). Hence, the mention of the phrase (تَجَارَةً أَوْ لَهْوًا) is to indicate that some of them left the mosque immediately when they heard the sound of the tambourine and saw it being played. Some of them would leave the mosque to go to commerce because they needed it and wanted to benefit from it.<sup>35</sup>

### Analysis of Wahbah al-Zuhaili's Interpretation of Trade Ethics in the Qur'an

From the interpretation of some of the verses above, there are several points that we can take, namely not doing usury, not eating wealth by false means, not cheating in measuring or weighing, and when the call to prayer is announced, you should hurry to pray. In the aspect of its application in the world of trade, there are some basic principles in trade ethics in order to realize some points from the verse, namely:

#### 1. Tauhid

In this case, it is unity as reflected in the concept of tawhid, which integrates all aspects of Muslim life in the economic, political and social fields into a homogeneous whole, and emphasizes the concept of consistency and overall order. From this concept, Islam offers the integration of religion, economy and society to form a unity. Based on this view, ethics and business become integrated, vertically and horizontally, forming a very important equation in the Islamic system.

#### 2. Balance/Fairness

Islam strongly recommends being fair in business, and forbids cheating or being tyrannical. The Prophet was sent by Allah to establish justice. A great accident for those who cheat, namely those who when receiving measurements from others ask to be fulfilled, while when measuring or weighing for people are always reduced. Cheating in trade is a sign of the beginning of the destruction of the business, because the key to successful trade is trust. The Qur'an instructs Muslims to weigh and measure in the right way and not to commit fraud in the form of reduction of measures and scales. In surah al Israh verse 35 Allah SWT says:

وَأَوْفُوا الْكَيْلَ إِذَا كِلْتُمْ وَزِنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ۚ ذَٰلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا

*"And complete the measure when you measure, and weigh with a true balance. That is better for you and better for the result".*

In doing activities in the world of work and trade, Islam requires to be fair, no exception to the disliked party. This is in accordance with the words of Allah SWT in surah al-Maidah verse 8:

<sup>35</sup> Al-Zuhaili, *Tafsir al-Munir...*, Juz 13, 207.

يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ وَلَا يَجْرِمَنَّكُمْ شَنَاٰنُ قَوْمٍ عَلَىٰ أَلَّا تَعْدِلُوا ۖ وَعَدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

*"O you who believe, be ye upholders for the sake of Allah (and) witnesses (who act) justly. Do not let your hatred of a people encourage you to be unjust. Be just, for that is closer to piety. Fear Allah. Verily, Allah is exacting in what you do."*

### 3. Free will

Freedom is an important part of the value of Islamic trade ethics, but it is not to the detriment of collective interests. Individual interests are opened up. The absence of income limits for a person encourages humans to actively work and work with all the potential they have. The tendency of man to continuously fulfill his unlimited personal needs is controlled by the obligation of each individual to his community through *zakat*, *infaq* and *sadaqah*.

### 4. Accountability

To fulfill the demands of justice and unity, humans need to be accountable for their actions logically this principle is closely related to free will. It sets limits on what humans are free to do by taking responsibility for everything they do.

### 5. Truth: Virtue and Honesty

The principle of truth as the right attitude and behavior relates to the attitude of traders in serving and treating consumers. If the trader is polite, friendly, generous, and patient the trader has towards his consumers will be an attraction that seems to give positive things, but if on the contrary the attitude is not polite, unfriendly, impatient and differentiates his treatment of consumers, it will look and seem negative for the trader.

## CONCLUSIONS

Based on the data and analysis that has been done, the researchers obtained the following conclusions. *First*, Wahbah az-Zuhaili's interpretation uses a collaboration of *tahlili* and semi *maudhu'i* methods. The style used in *Tafsir al-Munir* by Wahbah az-Zuhaili uses *adabi ijtima'i* style, and *fiqhi*. The source of interpretation in this tafsir comes from two sources, namely *bi ar-Riwayah* and *ad-Dirayah*. *Second*, trade in the Qur'an has two meanings, namely human trade with God and human trade with humans. The Qur'an explains that trade must be carried out with ethics in accordance with *Shari'ah*. The trade in question is to remain in faith, sincerity, and righteous deeds. As for carrying out trading activities, it must apply five basic principles, namely unity, balance, free will, responsibility, truth (virtue and honesty). *Third*, in the law of muamalah fiqh one must have guidelines for behavior in trade affairs in Islam, namely morals and ethics, validity of transactions, justice and equality, prohibition of usury, ownership and management of property, transparency and disclosure, and contracts and agreements.

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