



USURY IN THE STUDY OF MAUDHUI INTERPRETATION

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Abstract: The systemic practise of usury has led to the separation of the monetary sector from the real sector, resulting in a prolonged economic downturn. This has actually been warned in the Qur'an. This study aims to examine the verse of usury in a maudhui interpretation. The method used in writing is descriptive qualitative. It is called descriptive because this research intends to explore and describe the interpretation of the thematic verse of usury. It is called qualitative because the data encountered are in the form of verbal statements. This research is included in Library Research because the place and source of the data are literature, books and works of interpretation. The result of this study is that all types of usury are forbidden based on the texts of the Qur'an. The Qur'an highlights the practice of usury not only in a micro context but also in a macro context which has been systemic and has had a wide impact and endangers the economy in general. Therefore, the verses that talk about usury did not come down all at once but gradually through four stages. In the first stage, the verse of usury is categorized as makkiyah, while in the second to fourth stages, it is categorized as madaniyah. This indicates that the elimination of systemic usury cannot be done all at once but requires planned stages and strategies.

Keywords: al-Qur'an; Interpretation; Usury; Maudhui.

1. INTRODUCTION

Muslims are required to adhere to the Qur'an and Sunnah because it contains a value and system of life that leads people to physical and mental well-being, both material and spiritual aspirations. After all, with the Qur'an and Sunnah, its content can surpass the capitalist system in which it begins to appear flawed and far from satisfying the conscience (Faruq, 2020).

Community life in the economic field is growing, so new forms of economic transactions are also developing. Therefore, the discussion of the issue of usury will always be actual because it is directly related to people's lives. At first glance, this view of the Qur'an is in stark contrast to the view of the capitalists. They state that loans with a usury system will improve the people's economy. In contrast, according to Allah, loans with a usury system do not make the economy grow and develop because usury empirically has a negative impact on the economy.

The prohibition of usury has been stated in the Qur'an and Sunnah. (Samin, 2011) In this case, of course, it still requires a broader interpretation. However, normatively, the texts of the Qur'an provide a comprehensive enough space for various variations of understanding (multi-interpretation). (Nasrullah, 2018) The fundamental essence of the prohibition of usury in Islam is to avoid injustice and injustice in all economic practices because the teachings of Islamic economics carry out the mission of humanism and social order and reject the existence of injustice and tyranny, whose links have an effect on poverty.



In the verses of the Qur'an, the word *riba* is found eight times in four letters, three of which came down after the Prophet's migration and another verse when the Prophet was still in Mecca. (Shihab, 1996) As for those in Mecca, despite using the word *riba*, scholars agree that *riba* referred to in verse is defined as a gift, a gift that is motivated to get a lot of rewards on other occasions. With the many verses of the Qur'an that discuss usury that has a related meaning to each other, this discussion will be more complex when studied in the study of Maudhui interpretation of usury in the Qur'an.

2. METHOD

The method used in writing is descriptive qualitative. It is called descriptive because this research intends to explore and describe the interpretation of the thematic verse of usury. It is called qualitative because the data encountered are in the form of verbal statements. This research is included in Library Research because the place and source of the data are literature, books and works of interpretation

3. DISCUSSION

3.1 Definition of Riba (Usury)

Riba linguistically or etymologically means to increase and grow. Meanwhile, the terms or terminology of the scholars of the four schools of thought have various meanings. The definition of the Shafi'i school is the contract with a certain substitute that is not commensurate in the syar'i scales, both in cash and credit contracts, in both successors or one of them. (Ash-Shaghîr, 1999) It can also be interpreted as a transaction with a certain amount of unknown reward. Riba from the Hanabilah is often defined by which is an addition to a specific item (Qudamah, 1981). Specific goods are those that can be exchanged or weighed in different amounts. This action is called usury as long as it is done without cash. While the Hanafiyah definition means that usury is an excess that is the right of one of the parties to a transaction, regardless of the required substitute. This means that it is additional for one party only in transaction contracts. Then the grant is not included because it is not a transaction. Furthermore, the 'addition' here has no substitute or counterweight, so that addition is usury.

According to the Malikiyah, usury is an addition to the amount or scale, determined or not, and at the tempo.¹ This group defines usury almost the same as the definition of usury in the Shafi'i group, which differ only in their *illat*. According to them, the *illat* is in non-cash transactions on durable foodstuffs long. From the several meanings formulated by these scholars, in general, it can be concluded that usury is additional taking, both in buying and selling transactions and lending and borrowing falsely or contrary to the principles of Islamic *muamalah*. Usury can also be understood as an activity of taking added value which burdensome from economic contracts, such as buying and selling or accounts payable, from the seller to the buyer or from the owner of the funds to the borrower of funds, either known or even unknown by the second party.

3.2 Types of Usury

Usury does not consist of only one kind, but various types of the nature and purpose of the transaction. Usually occurs because of any additions in the exchange, either due to delays or similar goods. In general, usury can be grouped into two: usury on debt and usury on buying and selling. Usury debt is divided into two, namely *qard* usury

¹ (Sura'i, 1993) 24-25.



and *jahiliyyah* usury. Meanwhile, buying and selling usury is divided into *fadh*l usury and *nasiah* usury.

qard Usury is a certain benefit or level of excess indicated to the debtor (*muqtarid*). (Muhammad Syafi'i Antonio, 2001) the scholars agreed that if the person giving the debt requires the person who owes it to give an addition or a gift, then he also meets the above requirements, then the additional return called usury. *Jahiliyyah* usury is a form of debt that is paid in greater amounts than the original because the borrower is unable to pay the debt at the stipulated time.

Fadl usury is an exchange between similar goods at a certain rate or a different dose, while the goods exchanged included in the type of goods or commodities usury. There are six kinds of usury commodities, namely gold, silver, wheat, *syar'ir* (a type of wheat), dates, and salt. (Ipandang & Askar, 2020) The scholars agree that the six commodities can be traded by way of barter as long as it fulfills two conditions i.e., transactions must be made in cash at the time of the occurrence of the contract and the goods that become the object of barter must be equal in number and the dose even though there is a difference in quality between the two goods. As for *Nasi'ah* Usury, it is a suspension of submission or acceptance of types of usury goods exchanged for usury goods other. *Nasi'ah* usury arises because of differences, changes, or addition between the currently submitted and the submitted then.

3.3 Thematic Study (Maudhui Interpretation) of Usury in the Qur'an

Maudhui interpretation is an interpretation that collects verses of the Qur'an to discuss certain problems from various surahs of the Qur'an by paying attention to the reasons for the nuzul and Munasabah of each verse, **Tafsir Maudhu I and Moh Tulus Yamani, "Memahami Al-Qur ' An Dengan Metode" 1, No. 2 (2015): 273-292.** then explains the meanings of these verses, which have a connection with the themes discussed. As for this research, the theme taken is the issue of usury.

The Qur'an mentions the term *riba* eight times in four different surahs, namely once in verse 39 of surah al-Rum, once in verse 161 of surah al-Nisa ', once in verse 130 of surah ali 'Imran, three times in verse 275 of surah al-Baqarah, once in verse 276 of surah al-Baqarah, and once in verse 278 of surah al-Baqarah. The four chapters chronologically describe the four stages of the prohibition of usury in the Qur'an.

3.3.1 The First Stage

In the first phase, the prohibition of usury for the first time implicitly described in verse 39 of Surat al-Rum, which reads as follows:

وَمَا آتَيْتُم مِّن رِّبَا لِّيَرْبُوَا فِيْ أَمْوَالِ النَّاسِ فَلَا يَرْبُوَا عِنْدَ اللَّهِ وَمَا آتَيْتُم مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

Whatever you pay as interest so that it may increase the wealth of people does not increase in the sight of Allah. As for the Zakah that you give, seeking with it Allah's good pleasure, that is multiplied manifold. (*Al-Qur'an Digital Version 2.0, (Muharram 1425 H/ Maret 2004) QS. Al-Rum Verse 39, n.d.*)

It is important to note that the verse is part of the verses of *Makkiyyah*. As is commonly known, in general, the *Makkiyyah* verses are more dominant in discussing issues of faith (*theology*). The discussion of usury in verse 39 of surah al-Rum, which includes the category of *Makkiyyah* verses, indicates how urgent the problem of usury is. The verse explicitly states that usury does not have implications for the acquisition of reward. In



contrast to zakat, which, when paid solely to achieve the pleasure of Allah, surely the perpetrator will get a double reward from Allah SWT. (Syarif, n.d.)

This verse was revealed in Mecca before the Prophet of Hijrah, which according to *zahirya* there is no sign that indicates the prohibition of usury. But there is only a sign of God's wrath against usury, where it is stated, usury has no reward in the sight of God, so thus this verse is a form of warning to stop usury.

From that verse, it is known that the people of Mecca and its surroundings have partly practiced *riba* and partly paid zakat. Presumably, they want the wealth they have to be plentiful, and the path taken is the practice of usury. But at that time, Allah SWT. has not banned usury. God does not say that those who take usury will be punished. Allah only reminds us that it is zakat that produces double as they wish, not usury.

The majority of commentators (*jumhur al-mufassirin*) argue that what is meant by *riba* in verse is a form of giving (*al-'athiyah*) that a person conveys to another person, not with the aim of achieving the pleasure of Allah SWT. But only for worldly rewards. Therefore, the perpetrator will not receive a reward from Allah SWT. for giving it. This is different from zakat, in which, when fulfilling it, the perpetrators only want to get the pleasure of Allah SWT. Abd al-'Azhim Jalal Abu Zayd, *Fiqh Al-Riba Dirasah Muqaranah Wa Syamilah Li Tathbiqat Al-Mu'Ashirah* (Beirut-Libanon: Mu'assasah al-Risalah, n.d.).

Another opinion, such as that adopted by 'Abd al-Azhim Jalal Abu Zayd, instead states that *riba* referred to in verse 39 of surah al-Rum is not *riba* which is forbidden. According to this opinion, the opinion of al-Qurthubi, which states that what is meant by *riba* in verse is *riba* which is forbidden, namely *riba nasiah* as practiced by the Tsaqif family, is totally unacceptable because verse 39 of surah al-Rum includes the category of *Makiyyah* verses. In comparison, Tsaqif had just converted to Islam in the Medina period, precisely in the 9th year A.D.

Returning to the question of the prohibition of usury, contemporary scholars argue, the process of prohibition of usury is determined evolutionarily (*al-tadrij*), the same as the process of prohibition of *khamr*. When compared with each other, verse 39 of surah al-Rum is in the same position as verse 67 of surah al-Nahl. Verse 67 of surah al-Nahl does not mention the prohibition of *khamr* at all. However, it only offends the comparison between good sustenance and intoxicating drink. Just as this verse does not state the prohibition of *khamr*, verse 39 of surah al-Rum quoted in advance also does not allude to the question of the prohibition of usury. The verse also only makes a comparison between usury and zakat. However, the intended substance of the two verses is actually relatively the same. That is, they both emphasize the need for Muslims to abandon bad habits. In contrast, verse 67 of surah al-Nahl requires Muslims to abandon the habit of consuming alcohol. At the same time, verse 34 of surah al-Rum emphasizes the need for Muslims to abandon the practice of usury.

3.3.2 Second Stage

In the second phase, the prohibition of usury is still implicitly described in paragraphs 160 to 161 of Surah al-Nisa', which reads as follows:

فَيُظْمَرُ مِنَ الدِّينِ هَادُوا حَرَمْنَا عَلَيْهِمْ طَيْبَاتٍ أُحِلَّتْ لَهُمْ وَبِصَدَائِهِمْ عَنْ سَبِيلِ اللَّهِ كَثِيرًا
وَأَخَذِهِمُ الرِّبَا وَقَدْ هُمُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ يُوعْتَدُونَ لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا

Because of the wrongdoing of those who used good food for them, and because they used to hinder (others) from the way of Allah and because they used usury, when indeed they had been forbidden from it, and because they devoured people's wealth unlawfully



(vanity). And We have prepared for those who disbelieve among them a painful punishment. (Al-Qur'an Digital Version 2.0, (Muharram 1425 H/ Maret 2004) QS. Al-Nisa Verse 160-161., n.d.)

The verse explains that there was a kind of punishment from God against the Jews so that they were no longer allowed to consume certain types of food that were originally lawful for them. According to Ibn Katsir, the prohibition referred to in verse occurs in two categories. First, the *qadariyyaan prohibition actions*, that is, the prohibition that originates from their own that make changes to certain halal foods that Allah originally halalised to be haram according to their own versions, such as camel meat and milk. Such actions, of course, have implications for the emergence of difficulties for themselves. Because of their own actions, then Allah SWT. Perform a prohibition in the second category, namely the prohibition of *syar'iyyan*, which is the prohibition of certain types of food that were originally lawful for those who deliberately set it in the Torah.

In this verse, although Allah does not explicitly forbid Muslims to take usury, through this verse, Allah wants to give a lesson or 'ibrah, by telling the attitude of the Jews towards usury which Allah has forbidden them, but they actually violated it. So they deserve a curse and punishment. So, this second stage is the stage of prohibition with gestures and insinuations not yet overt. Because the story about the haram of *riba* addressed to the Jews is not *qath'i*, it means that *riba* is also haram to the Muslims.

Just like verse 39 of surah al-Rum, verses 160 and 161 of surah al-Nisa 'also do not explicitly mention the prohibition of *riba*. Judging from the theory of *tadrij* (evolution) in the prohibition of *riba*, verses 160 and 161 of surah al-Nisa 'can be analogized in existence with verse 219 of surah al-Baqarah, which is in the second stage in terms of the prohibition of *khamr*.

Both verses, according to Rif'at al-Sayyid al-'Awdi, contain at least four things. First, usury is a common tradition practiced by the Jews. More than that, they even spread the habit of eating usury to others. The mention of the Jews that are specifically linked to a laptop is one of the miracles of the Qur'an is evidenced in the fact of history that Jews, both in the past and in the present, it has always proven to be involved with the practice of usury.

Secondly, he mentions laptops in conjunction with the taking of the property of others is wrong in the verse, which clearly indicates that *riba* is a form of consuming other people's property in a bathil way. And third, *riba* is very closely related to tyranny (*al-zhulm*). The negative impact of both is relatively the same, and the *ukhrawi* sanction is not much different, namely the painful punishment in Hel.

Fourth, in verse, four kinds of mistakes made by the Jews are informed, namely: (1) mistakes in terms of faith, which is to prevent others from following the path of God; (2) errors from a political aspect; (3) errors in the social dimension. The latter two offenses are equally marked by the acts of tyranny they are accustomed to committing in socio-political interactions; and (4) errors from the economic aspect, namely practicing usury. In fact, they are forbidden to do so.

3.3.3 Third Stage

In the third phase, the prohibition of usury was explicitly described starting with the ban on usury, as stated in verse 130 Surah Al 'Imran, which reads as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً مَوَاتِقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ



O Believers! Take not usury multiplied, and fear Allah, that ye may prosper. (*Al-Qur'an Digital Version 2.0, (Muharram 1425 H/ Maret 2004) QS. Ali Imran Verse 130., n.d.*)

This verse was revealed in Medina in the 3rd year of Hijri. Regarding the reason for the revelation of the verse, Mujahid said, "Arabs often hold non-cash transactions. If the due date has arrived and the debtor has not been able to pay, then there will be a delay in payment with compensation. The amount of money that must be paid will also increase, then God sent down the above verse.

According to al-Razi, when he suffered defeat in the Battle of Uhud in the third year of H, the Muslims began to imitate the habits of the Quraysh infidels, namely hoarding wealth by usury. In response to this action, verse 130 of Surah Ali Imran was revealed, which in essence contains a prohibition for Muslims to practice riba. In contrast to the previous verse, verse 130 of Surah Ali Imran has explicitly prohibited Muslims from consuming riba.

According to Sayyid Qutb, this fragment of verse 130 of Surah Ali Imran shows the meaning that over time, a small amount of usury will certainly change to double so that usury is still unlawful, both at small levels and at doubled levels. Sayyid Quthhb, *Fî Zhilal Al-Qur'an*, Jilid IV (Dar al-Fikr, n.d.). If the analogy with the ability to consume wine outside of prayer, it can be, there will be thought that usury in rates that are small or that do not fall into the category can be justified. Among the *mufassirin*, this similar opinion was adopted by Muhammad Abduh and Rashid Ridha.⁷ Such an opinion, according to 'Abd al-'Azhim Jalal Abu Zayd is a mistaken opinion (*hadza al-qawl al-bathil*).

In this verse, the prohibition of riba is clear, but it is only partial. It is associated with the addition that continues to increase until it reaches a multiplication or which is called ar-riba al-fahisy (vile riba). But this verse is not a condition of the occurrence of riba (if it is multiplied, then riba, but if it is small, then it is not riba). This verse is a general nature of the practice of flowering money that was common at that time.

In the age of ignorance, usury had several forms. First, loan usury, which is reflected in a rule in the days of ignorance, "defer my debt, and I will add to it." For example, someone has a debt. When the time came for payment, the debtor was unable to pay it. Finally, he said, "defer my debt. I will give extra". That is, it slows down the payment time, and I will increase the amount of debt I will pay. The addition can be by doubling the debt or (if in the form of animals) by increasing the age of the animal.

Wahbah az-Zuhaili explained in his interpretation that among the forms of usury in the loan is to require an addition in the loan when the loan expires, due to a certain time. Riba, like this, is what usually happened during the Jahiliyyah among the Arabs. They know nothing but this usury. They usually pay off the debt they have borrowed each month in a certain amount (installments). If the due date expires, all their debts will be charged. And if you can not pay, then the debt will be increased (usury), and the tempo will be extended. Usually, they give the option, "will it be paid off, or will the debt be increased?" That is, debt will increase with increasing tempo.

Second, loans with deferred payment, but on the condition that it must be paid with interest. The debt is paid in one lump sum at the end of the payment period. Al-Jashshash stated, "riba which is known and commonly done by the Arab community is in the form of a loan of dirhams or dinars which is paid in arrears with interest in an amount in accordance with the amount of debt and in accordance with mutual agreement."

Third, term and interest-bearing loans on the condition that they are paid monthly (periodically). (Al-Mushlih, 2008) Ibn Hajar al-Haitsami stated, "riba nasi'ah is a popular riba in the age of ignorance. Because usually, a person lends his money to others for deferred payment, provided he takes a certain amount of money each month from the



debtor while the capital remains. When the time came for payment, he demanded payment of the money he owed. If they cannot pay it, the payment time is postponed, and he has to increase the amount of money to be paid.”

Apparently, this prohibition is the number of mu'taridhah in a large series of verses between 121-138. According to Muhammad' Abduh, before the Qur'an mentions the prohibition of riba in verse 130, he spoke of Allah's help to the believers in war. The "defeat" in the war of Uhud was related to the Muslims' greed for *ghanamah* and their intimacy with the Jews who were known to be usury eaters, as mentioned in Surah an-Nisâ': 160-161.

3.3.4 The fourth stage

In the fourth or last stage. The verse of riba in the Qur'an is in the QS. al-Baqarah [2]: 275-278:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقْوَمُونَ 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. يَحْقُقُ اللَّهُ الرِّبَا وَيُزِيهِ الصَّادِقَاتُ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَتِيَمٍ. نَ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ هُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ. يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ.

Those who eat (take) usury cannot stand but like the standing of a person who is possessed by a devil because of (pressure) madness. Their condition is like that because they say (opinion), actually buying and selling are the same as usury, even though Allah has justified buying and selling and forbidden usury. Those who have reached the prohibition from their Lord then continue to stop (from taking usury), then for him is what he had taken first (before the prohibition came), and affairs (up to) to Allah. People who repeat (take usury), then that person is the inhabitants of hell; they stay in it. Allah destroys usury and enriches alms. Moreover, Allah does not like everyone who remains in disbelief and always sins. Verily, those who believe, do righteous deeds, establish prayer, and pay zakat, will have their reward with their Lord. There is no concern for them, and neither will they grieve. O you who believe, fear Allah and leave the rest of usury (which has not been collected) if you are believers. (*Al-Qur'an Digital Version 2.0, (Muharram 1425 H/ Maret 2004) QS. Al Baqarah 275-280., n.d.*)

This verse was revealed in the 9th year of Hijri in connection with the case of Bani Tsaqif and Bani Mughirah. Imam al-Thabari narrated from Ibn Juraij: "The Tsaqif (inhabitants of the city of Thaif) have made an agreement with the Prophet. That all their debts and receivables (bills) based on usury to be frozen and returned are just the principal. After the conquest of Makkah, the Prophet appointed Attab bin Asid as the Governor of Makkah (which also included the Thaif area as its administrative area). Bani Amr ibn 'Umair ibn 'Auf was a person who always lent money on usury to Bani Mughirah and since the time of Jahiliyah Bani Mughirah always paid it with additional usury. After the advent of Islam, they still have a lot of wealth and assets. So the Bani Amr came to collect the debt with an addition (riba) from the Bani Mughirah (as usual), but the Bani Mughirah, after converting to Islam, refused to give the addition (riba). Then they reported the problem to Governor Attab bin Asid. Then Itab immediately wrote a letter to Rasulullah Saw. and came down with this verse. Rasulullah Saw. Then wrote a letter to



Attab, 'if they are pleased with the provisions of Allah, then it is good, but if they reject it, then I will wage war on them'." (Ath-Thabarî, 2001)

According to al-Suyuthi, the verse came down in connection with the case of Tsaqif who was involved in debts with al-Mughirah. In the year 9 H, as mentioned above, Tsaqif embraced Islam. After embracing Islam, Tsaqif collected al-Mughirah's unpaid debts. When billed, al-Mughirah was unwilling to pay usury to Tsaqif, who had learned of the prohibition of usury in Islam. The incident was reported to the Prophet. Then came the verse in surah al-Baqarah, which in essence, ordered Muslims to leave the remnants of usury.

After the revelation of the verse, the Prophet Muhammad SAW. Immediately sent a letter containing an order to abandon riba as stated in the surah al-Baqarah to the Governor of Mecca, Atab ibn Asid. Atab ibn Asid immediately conveyed the contents of the letter to Tsaqif. After receiving the Prophet's explanation in the letter, Tsaqif also complied with it.²

In this group of verses, Allah SWT. has strictly forbidden usury absolutely, both a little and a lot. Judging from verse 261, the Qur'an begins the discussion of usury by asserting that one who spends in the way of Allah means doubling his wealth. The Qur'an praises those who spend without frills (Qs. Al-Baqarah: 262). In *infaq* there is no restriction on the type of goods. The view that *infaq* makes one fall into poverty is rejected by the Qur'an, saying that it is *infaq* that benefits the perpetrator (Qs. Al-Baqarah: 272). He is guaranteed a double reward and is kept away from fear and anxiety (Qs. Al-Baqarah: 274). The same guarantee is repeated in verse 277 after Allah opposes usury with alms (Qs. Al-Baqarah: 276-277) because people think usury is as lawful as buying and selling (Qs. Al-Baqarah: 275).

Based on the above munasabah, it is known that whenever the Qur'an talks about riba, the term zakat or its equivalent is always accompanied by its antithesis. In surat ar-Rûm, an-Nisa, and Ali Imran, the antithesis is mentioned after the Qur'an speaks of riba, and in the group of surat al-Baqarah, the antithesis is mentioned before.

With the practice of usury, the social function of wealth becomes non-existent, so the gap between rich and poor stands out. Meanwhile, in zakat and alms, the social function of property is played so that the relationship between the rich and the poor is well established. Riba, in contrast to zakat, contains a signal that it must be understood that the two have completely opposite properties. In zakat is sincere giving, in riba is extortion.

The verse of riba in level four above is the last verse about riba that was revealed to the Prophet Muhammad SAW. The verse contains at least an explanation of the three negative effects of usury. First, riba makes the perpetrator like a person possessed by satan, so that he can no longer distinguish between the right and the bathil, such as not being able to distinguish between buying and selling that is clearly halal and riba that is clearly haram. Second, in riba there is an element of *zhulm* (oppression of others) which is not present in buying and selling. Third, on the Day of Judgment, usurers will receive eternal punishment in hell.

Just like the prohibition of usury in the first stage, namely in verse 39 of surah al-Rûm quoted earlier, in the prohibition of usury in the last stage in surah al-Baqarah, precisely in verse 277 of surah al-Baqarah, usury is paired with zakat. This gives the general impression that those who are prohibited from practicing usury are wealthy people. Because only they are affected by the *khithab* of zakat. Both types of transactions,

² (Al-Alusi, 1994) See also in al-Thabarî, *Jâmi' al-Bayân 'an Ta'wîl ay al-Qur'ân*, (Bayrût: Dâr al-Fikr, 1405 H).



both zakat and riba involve two parties. The recipients of zakat and usurers are the poor, while the payers of zakat and usurers are the rich. Thus, usury is a context of transactions between the rich and the poor. People who are supposed to pay zakat as compensation to the poor, on the contrary, oppress and extort the poor with usury. (Zuhri, 1996)

Although the impression is so strong, it should be noted that in reality, the practice of usury is also carried out among the rich, as seen in the case of usury between the Tsaqif family in Tha'if and the al-Mughirah family in Mecca. With the practice of usury, the social function of property becomes non-existent, so the gap between the rich and the poor is increasingly prominent. In contrast to usury, in zakat and alms, the social function of property is played so that the relationship between the rich and the poor is well established. The practice of usury with the formula 'increasing the amount of the loan,' in which the lender is generally played by the rich and the recipient is poor, has brought misery (*zhulm*).

The past *zhulm* illustrates the difficulty of poor people paying off their debts with interest. It seems that the injustice that befell the poor as borrowers is an essential concern for the Qur'an. If the addition did not bring misery (*zhulm*), the Qur'an would not question it. Thus, essentially, usury is inseparable from the *zhulm*.

In the context of humanity and avoiding *zhulm*, creditors are not allowed to collect additional fees from debtors. As far as possible, the creditor tries to help him and gives sufficient grace to the debtor who is facing difficulties to be able to pay off his debt at a time that has allowed him to pay off his debt. Of course, it will be more important if the creditor then forgives, and donates all or part of the assets that should be returned by the debtor. Conversely, if the borrower is classified as a rich person, he is required to immediately return the loan so that the funds can be used by the owner immediately. Because maybe, if the owner actually wants to use the funds that are being borrowed. In a hadith, Prophet Muhammad SAW branded people who procrastinate to repay debts as wrongdoers. The hadith in question reads as follows:

مطل الغني ظلم

Procrastination of debt repayment by rich people is an injustice. (HR. al-Bukhari) (Al-Bukhori, 2003)

Scholars still differ on whether or not verses 275-278 of surah al-Baqarah is the last verse received by the Prophet Muhammad from Allah SWT. One opinion agrees that verses 275-280 of surah al-Baqarah, commonly known as the usury verse, were the last revelations received by the Prophet. While another opinion, on the contrary, rejects this opinion and states that the last revelation received by the Prophet was not verse 275-280 of surah al-Baqarah, but verse 281 of surah al-Baqarah, which means: "And protect yourselves from (the punishment that occurs on) the day that at that time you will all be returned to Allah. Then each of them was given a perfect recompense for what he had done, while they were not wronged by the least disadvantaged (Surat al-Baqarah [2]: 281).

The opinion that agrees with verses 275-278 or 275-280 of surah al-Baqarah is the last verse accepted by the Prophet Muhammad SAW. based his opinion on two histories. First, the narration is sourced from Umar Ibn al-Khottob, which states as follows.:

أن اخر ما نزلت اية الربا وإن رسول الله صلى الله عليه وسلم قبض ولم يفسر ها لنا فدعوا الربا (رواه ابن ماجه)



Verily, the last verse that was revealed was the verse of usury. And indeed, the Messenger of Allah. He died before he could explain the verse to us. Therefore, leave usury. (HR. Ibn Majah).(Majah, n.d.)

Second, the narration that comes from Ibnu Abbas which states as follows:

آخر اية نزلت على النبي صلى الله عليه وسلم اية الربا

The last verse that came down to the Prophet Muhammad SAW. is a usury verse. (HR. al-Bukhari).

Brushing differences of opinion, the two opinions can be compromised. All these verses, both the verse of riba (verses 275-280 of surah al-Baqarah), which is claimed by the group that agrees as the last revelation and verse 281 of surah al-Baqarah, which is considered by the second group as the last revelation in essence both speak about the prohibition of riba and urge so that Muslims can stay away from the practice of riba.

Allah's words in verse 281 of surah al-Baqarah, according to 'Abd al-'Azhim Jalal Abu Zayd, can be interpreted as follows, „Beware of the punishment of Allah SWT. as a result of violating the prohibition of usury prescribed by Him. Therefore, do not eat usury. If the last-mentioned tafsir is accepted, then it can be said, the substance of the verse actually also speaks of the issue of usury which is closed with a call for Muslims to fear Allah SWT. The call to be pious in this verse, among others, includes the call to be pious to Allah SWT. in the sense of staying away from the practice of usury. That way, both opinions are acceptable.

From the fragment of the usury verse, precisely in verse 275 of surah al-Baqarah, which reads *falahu ma salaf*, which means, So for him what he has taken before (before the prohibition came), can be gleaned the understanding that those who practice usury before the usury verse the latter is revealed, as carried out by Tsaqif, will receive the forgiveness of Allah SWT. In other words, the prohibition of usury does not recede, so it cannot be applied to those who do it before the verse of usury is revealed.

Meanwhile, from the passage that reads, *la tadhlimun*, which means, “you don't abuse,” it can be concluded that taking usury is still seen as an unjust act even if the object is rich people. Because, in principle, usury only benefits one party without considering the efforts to compensate the other party who is subject to usury. In fact, a person who is subject to usury, even if he is a rich person, must harbor feelings of displeasure when usury is collected from him. When the feeling arose, then there was also oppression against him at that time.

Meanwhile, from the fragment of the verse which reads, *wa la tudhlamun* which means, “And you are not (also) persecuted”, it can be concluded that it is not permissible to do one and/or both of the following: (1) reduce the principal assets (*ra's al-mal*) which were originally transacted at usury, and (2) delay the return of the principal. In simple terms, Ibn Asyur (Muhammad al-Thahir ibn Muhammad al-Syadzili, died in 1284 H in Tunisia) states that from a fragment of verse 279 of Surah al-Baqarah, which reads, *la tadhlimuna wa la tudhlamun* which means that you are neither persecuted nor persecuted, the following conclusions can be drawn:

لا تأخذون مال الغير ولا يأخذ غيركم اموالكم

Do not take other people's property. On the other hand, don't let other people take your property.(Asyur, n.d.)

In the usury verse, precisely in verse 275 of surah al-Baqarah, there is an affirmation from Allah SWT. that the polytheists belief that equates usury with buying and selling is



a false belief. The truth is, buying and selling is something different from usury. Business profits obtained through buying and selling are lawful, while those obtained from usury are forbidden to be enjoyed.

Conclusion

Among the strategies that Allah mentions directly related to riba are Zakat and alms. So this can be interpreted that in order to face the ribawi system, which has become a massive economic instrument, it is necessary to encourage alms and Zakat. Because riba and zakat/alms have opposite properties. In zakat/alms, there is sincerity. While usury contained extortion, however, as the verse indicates about usury that decreases gradually, the strategy of encouraging Zakat and alms must also be gradual, including making zakat/alms as part of economic instruments.

The Qur'an highlights the practice of usury not only in a micro context but also in a macro context which has been systemic and has had a wide impact and endangers the economy in general. Therefore, the verses that talk about usury do not come down all at once but gradually go through four stages. The first stage contains the makkiyah verse while the second, third and fourth stages contain madaniah verses. This indicates that to eliminate systemic usury, it cannot be done in one time. At the same time, but need planned stages and strategies.

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