

Strengthening Islamic Economics Tafsir Surat Al Baqoroh Verse 275

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ABSTRACT :

The interpretation of Surat Al-Baqarah verse 275 on usury highlights the importance of economic understanding in Islam and the role of the Qur'an and hadith in shaping the Islamic perspective on economic practices. This article discusses the controversy surrounding usury in the context of Islamic economics and explains the views of various commentators and scholars. Usury is explained as an additional or excess payment that is prohibited in Islam because it harms one of the parties in an economic transaction. Regardless of the definition, usury is expressly forbidden in the Qur'an and hadith, with the threat of punishment for the perpetrators. This paper outlines the various tafsir methods used to understand the verses related to usury, including ijmalī and tahlilī methods, as well as analyzing the historical context and economic practices during the time of the Prophet and Jahiliyyah Arab society. By affirming the prohibition of usury and analyzing its laws in Islam, this article seeks to clarify the concept of usury for Muslims and offer alternative solutions, such as the profit-loss sharing system, in building an economic system that is in accordance with Islamic principles. Through a deeper understanding of usury and the principles of Islamic economics, it is hoped that Muslims can strengthen the foundations of a just and sustainable economy, in accordance with the teachings of their religion.

Keywords: Islamic economics ; *Riba* ; *Surat al Baqarah verse 275*

INTRODUCTION

Islamic economic criticism of modern economics is the tendency to be *value free* and amoral (Ahmad, 1992 in Kuncoro 2002). Most likely this arises because of several things, among others, economic science tends to speak on a positive plain that does maintain the objectivity of science. Second, the economic models and societies developed over the last two centuries are in the tradition of western secularism. And third, the Neo-classical tradition tends to put the philosophy of individualism (maximization of satisfaction and maximization of profit), naturalism (believing in the market mechanism as an *invisible hand*), and utilitarianism as the basis for the preparation of theories and models.

Although the term usury is mentioned in the Quran, but the term does not have a detailed explanation in the practice of the Prophet Muhammad. This is based on two reasons (Iqbal, et al, 2008). First, that the verse relating to usury was revealed at the end of the Prophet's life. So that there are not many examples of cases of people asking the Prophet SAW. About the term. Secondly, usury was an established and well-known term at the time of its revelation and therefore Rasulullah SAW did not feel the need for further explanation or elaboration.

This paper uses the formulation by conveying the focus on the discussion by describing the verse of usury and its explanation, asbabul nuzul related to the verse of usury, the interpretation of

the verse of usury with the method of tafsir al-Bayan and the method of tafsir al-Misbah, the hokum content of the verse of usury and the conclusion

LITERATURE REVIEW

Surah Al-Baqarah Verse 275 (Usury (Riba) and its Consequences)

حَلَّ لِّلرَّبَّوَا ۖ وَآكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الذِّينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِ
ارِطَهُمْ بُ الذِّ إِلَى اللَّهِ ۖ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ اللَّهِ الْبَيْعِ وَحَرَّمَ الرِّبَا ۚ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّن رَّبِّهِ فَآتَنَّهُهَا فَلَهُ مَا سَلَفَ وَأَمْرُهُ
فِيهَا خَالِدُونَ

Translation :

(275) Those who eat usury can stand but as one possessed by a demon through madness stands. That is because they say that buying and selling is the same as usury. But Allah has justified buying and selling and forbidden usury. Whoever receives a warning from his Lord and stops, then what he had earned is his, and his affair is for Allah. Whoever repeats it, then they are the inhabitants of Hell, eternal therein.

Riba

Vocabulary : Riba (رِبَا) in surah Al-Baqarah : 275

Riba is derived from the word raba, which means zadda, which means to increase. According to Shara', usury means the excess of the exchange rate that is required to one of the two people who transact. Usury in Islam is forbidden and is a major sin. According to Al-Qurtabi, in the Qur'an (An-Nisa / 4: 161) is also mentioned the pronunciation of usury, but not in the sense of usury as usury which is forbidden to the people of Muhammad, but it means the sale and purchase of property which is prohibited because there is usury in it. There are two kinds of usury, namely Riba Nasi'ah and Riba Fadl. Usury of Nasi'ah is the overpayment required by the lender, and usury of Fadl is the exchange of one good for a similar good, but the amount is more.

The previous verses explain the ways of spending and using the wealth that Allah has authorized, such as giving alms, providing for relatives, spending wealth in the way of Allah and the rewards that will be obtained by those who carry it out. The following verses explain the prohibition of Allah SWT to eat usury, which is eating human wealth in an illegal way, also explained the consequences that will be experienced by usury eaters, both in this world and in the hereafter.

The study of usury has always been a hot discourse in Islamic economics. This can be seen from the discussion of usury that always colors the constellation of Muslim thought and the debate almost does not find a meeting point. The debate on usury and bank interest shows that the issue of usury is actually closely related to the problem of money. The evolution of the concept of usury to interest cannot be separated from the development of financial institutions. For this reason, this paper

examines and analyzes the issue of usury in the perspective of Islamic finance, and at the end of this paper offers a profit-loss sharing system as an alternative solution to replace the interest system in the Islamic economic system (Badruzaman, 2019).

Suzuki and Miah (2021) define *riba* as illegal additional income either in buying-selling or lending-borrowing transactions. There are at least seven verses in Quran highlighting the prohibition of *riba* (chapter 2 verse 275, 2:276, 2:278, 2:279, 3:130, 4:161, and 30:39). The definition of *riba* from the Qur'an is textually clear. Some Muslims still doubt the *riba* prohibition especially because whether the prohibition of *riba* in the Qur'an is limited only to excessive interest and only for consumer loans (Harahap & Risfandy, 2022).

As a guide to Islamic law and a source of law that complements the Qur'an, the *hadith* or *sunnah* of the Prophet Muhammad Saw. plays an important role in explaining the Islamic legal review of a problem, not least in the case of usury. Although the Qur'an remains the main basis of guidance in explaining the law of usury which has very clearly forbidden it (Q.S. Al-Baqarah (2): 275 and 279), but the details of the forms and types of usury must be helped to be explained by the Prophet's *hadith*. In this case, the *hadith* or *sunnah* of the Prophet Muhammad plays a role to strengthen (*ta'kid*) and emphasize (*taqrir*) the form of punishment as mentioned in the Qur'an; or it can also clarify (*tabyin*) the vague and vague laws in the Qur'an; to limit (*taqyid*) the absoluteness of the Qur'an; or even detail (*tafshil*) and specialize (*takhsis*) what is still general from the Qur'an (Latif, 2020).

1) The meaning of "Ya'Kuluna" in Sūrat al-Baqarah verse 275 above is to take and spend. But here it is used with the word *eat*, because the main purpose of wealth is to be eaten. The word *eat* is also often used with the meaning of using other people's property in an improper way.

2) Usury eaters are likened to people in a trance is a very subtle expression, namely Allah put usury into their stomachs, then the goods weigh them down, until they stagger up and fall down. It becomes a sign on the Day of Judgment so that everyone recognizes it. That is what Sa'id bin Jubair said.

3) The words "Innamal bai'u mislul *riba*" are *tashbih maqlub* (inverted similitude). This is because His *musyabah* has a higher value. *Riba* is the same as buying and selling, both of which are permissible. But they are excessive in their belief, that usury is made as a principal and *halal* law, so it is equated with buying and selling. This is where the subtlety lies.

4) Some scholars said: Whoever contemplates the above verses with all their content, such as the punishment of usury eaters who legalize usury and the magnitude of their sin, then he will know their condition in the hereafter.

Asbabun Nuzul Al baqoroh verse 275

The usury referred to in the above letter is something that Arabs used to do during the *Jahiliyyah* period. At that time it was told when doing a lending and borrowing transaction with a certain time agreement and other conditions. If in the future it is found that the borrower is unable to pay at the time of the agreement, there will be a multiplication of debt and credit. Ibn Kasir briefly

explains that people who eat usury in this way are likened to a madman who stands up and is like someone who is raging because of the devil's trance (Fauziatal N, 2019).

DISCUSSION

The tafsir method owned by tafsir al-Bayaan uses the ijmalī method. The ijmalī method describes the general meaning contained in the verse being interpreted, but the mufasssīr is required to display its meanings. (Quraish Shihab, 2013: 381) Ijmalī interpretation is the interpretation of the Qur'an by the method of disclosing the content and content of the Qur'an through a long and extensive discussion. The discussion is only a brief aspect of language. Tafsir al-Bayaan also has a distinctive style in its interpretation. The style of interpretation of Tafsir al-Bayaan has two approaches; (1) oriented to the text in itself (textual approach and (2) oriented to the context of the reader/interpreter (contextual approach). The interpreter seems to be more oriented to the text in itself, has a familiarity because the text of the Qur'an was revealed to the Arab community. An example is when Hasbie as-Sidīqie does not give room for local experiences (history and culture) where he lives when explaining a verse. Hasbie's analysis tends to move from the reflection of the text to the praxis (context) in which the verse was revealed, which ultimately leads to the civilization context. Surah al-Baqarah 275 is interpreted by hasbie as follows; "those who eat usury do not stand, but as one who is seized by a demon (possessed by a demon) stands. That is because they say: "equating buying and selling with usury", - How can they equate buying and selling with usury - when Allah has justified buying and selling and forbidden usury - Allah does not equate the laws of the two -. So whoever comes to him with a teaching from his Lord, and stops, then what he had taken belongs to him. And his affair is in the hands of Allah. And whoever goes back to usury, then they are the inhabitants of hell, they will remain therein (AMIN & MUHAMMADIYAH SIREGAR, 2013).

The method used in tafsir al-Mishbah is tahlīlī method. The tahlīlī method is to explain the content of the verses of the Qur'an from various points of view, tendencies and desires coherently in accordance with the order of the verses of the Qur'an. (Quraish Shihab, 2013: 378) The tahlīlī method can be seen from how the interpreter explains verse by verse, letter by letter according to the arrangement of the Qur'an (Quraish Shihab, 2013: 385). The tahlīlī method has advantages including the view and message of the Qur'an in depth and thoroughly can be served well on the theme or object being studied. The style of interpretation owned by the tahlīlī method according to Abdul Hay al-Farmawī is to have many characteristics of interpretation, namely tafsir bi al-Ma'tsur, tafsir ar-Ray', tafsir ash-Shufī, tafsir al-Fiqh, Tafsir al-Falsafī, tafsir al'Ilmi and tafsir al-Adabi al-Ijtima'i. The tahlīlī method in tafsir al-Misbah contained in the verse of usury as found in Surah al-Baqarah letters 275-279 talks about nafkah or alms in various aspects. The resulting livelihood must come from halal and good searches.

The acquisition of prohibited property is that which is contrary to the verse (Quraish Shihab, 2002: 587). The issue of usury discussed in the Qur'an there are other verses. Three letters (al-Baqarah, al-Imron and an-Nisa) were revealed in Medina after the Prophet migrated from Mecca. While Surah ar-Rum was revealed in Mecca. Surah al-Baqarah verse 275 is considered the last legal verse. This verse is preceded by the previous verses about usury, so it is not surprising that its content not only prohibits its practice but also reproaches the perpetrators, even threatens them. But what needs to be underlined next is that it is not easy to find the essence of usury itself. Usury in the Qur'an does not describe in detail. The Prophet himself did not have time to describe it in detail, because the series of verses relating to usury before the Prophet died. History about usury is undeniably a lot

of trying to describe it. Ibn Jarir ath-Thabari narrated through Ibn Zaid who received news from his father, that usury in the days of jahiliyyah was multiplying with animals if they could not return according to the amount and tempo. The animal referred to here is the animal itself and the age of the animal which must be older than the time during which he borrowed it. This is what is then called the mushrikin (Haqiqi et al., 2022).

The polytheists equated usury with buying and selling. The equation used is on the basis of the profit obtained from both types of transactions. This way of thinking has a confusion in thinking. The picture is how usury has been ingrained in their souls so as to equate it with buying and selling. Whereas Allah has explicitly legalized buying and selling and forbidden usury. The difference is strictly in substance. Buying and selling is a transaction that leads both parties, while usury is a transaction that harms one party, of course the other party will feel disadvantaged. The profit obtained from the practice of buying and selling is by cooperation. Whereas usury practices that produce money are not from work efforts. The indication is that buying and selling requires humans to move. Whereas usury does not show activity. Cooperation contains the possibility of profit and loss. Whereas usury guarantees profit for the borrower. Usury does not require strategy, management and market conditions. The impression of God shown in the verse of usury is that the advice described by God must contain the right thing and also contain usefulness. For Muslims who have true faith in Him, they will definitely pay attention to the warning. Conversely, for those who equate usury with buying and selling, it is certain that they do not believe in God and thus ignore Him.

CONCLUSION

Usury in language has several meanings, one of which is "Ziyadah" which means additional payment on the principal loan debt. While in terms of Al-Jurjani defines usury with excess / additional payment without any compensation / reward, which is required for one of the two parties who make the transaction contract. Usury regardless of the circumstances be it a little or a lot is forbidden. And usury is a great sin which whoever does it will be tortured in hell.

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