



Riba According to The Al-Quran View: Thematic Tafsir Study About Riba Verses

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Abstract

Riba discussed by the Qur'an through four stages, similar to the steps of *khamr* prohibition (hard drink). The first stage of merely describing the negative element, namely surah *ar-Rum* verse 39. Then followed the cues of its haram (Surah *an-Nisa*': 161). Later in the third stage, as expressly stated prohibition of one form, which is doubled (Surah al-Imran: 130). Finally, total prohibition and in its various forms is the *QS. al-Baqarah* 275-279. Islam prohibits the practice of usury, for several reasons, among others: first, because Allah and His Messenger forbid or make it haram. Second, because of usury requires taking someone else's property with no compensation (vanity). Third, by usury, people become lazy attempt lawful *shara'*. Fourth, when usury is ingrained in a person, then that person prefers to raise money, because the money will benefit cattle greater than the trade and done with no difficulty. Fifth, usury cause rupture benevolence toward our fellow human beings by way of debt or eliminate the useful of debt, then it is more likely to extort usury of the poor rather than helping the poor.

Keywords: Riba, al-Qur'an, Islam

Introduction

An important problem in the economy is the economic cycle. Economists agree that the main cause of the economic crisis is interest paid as capital borrowing (*riba*). (Hassan et al., 2020) That is the impact of *riba* on economic growth. Now *riba* which is loaned out is a principle of developing property in companies, it means that it will concentrate wealth on the control of the wealthy, even though they are only a small part of all members of the community, then their purchasing power in production results is also small, at the same time the income of the workers in the form of wages or others, is also small. Then the purchasing power of most members of the community is small too.

The problems in Indonesian society, in particular, have become a habit that can be ascertained, the practice of borrowing and borrowing money, both developed by companies and only individuals. They make rules that incriminate small people (poor), including paying a percent per month. This practice of usury, since the time of the Jahiliyah, is well known and even rampant until Islam comes with Muhammad as its Messenger - erasing little by little this very inhuman practice of usury. This is evidenced by the decline of the six verses of the Quran that speak of usury. The six verses, explain the law and threat to people who develop usury practices. (Kamla & Alsoufi, 2015)

Literature Review

Islamic jurists divide usury into two, namely *usury fadhli* and *usury nasi'ah*. *Riba fadhli* is usury that applies in buying and selling which is defined by fiqh scholars by "excess on one of the similar assets that are traded with the size of syara'." What is meant by the size of syara' is a certain scale or measure. For example, one kilogram of rice is sold for one and a quarter kilograms. The excess of a quarter kilogram is called *usury fadhli*. This sale and purchase is only valid in barter transactions. While *usury nasi'ah* is an excess of receivables given by people who owe to the owner of capital when the agreed time is due. If the due date arrives, it turns out that the debtor is unable to pay the debt and the excess, then the time can be extended and the amount of debt increases as well. The position of the two forms of usury in Islamic law is haram. (Hidayatullah, 2021)

Lexically, the word usury means to add and grow. That is, everything that grows and increases is usury.⁴ In the Big Indonesian Dictionary, the word "usury" is defined as "money lenders: moneylenders, money interest and rents". on the sustenance of someone who is given a blessing for those who receive it, and for usury *al-zhulm* is chosen. Ibn Juraij argues that what is meant by usury is all buying and selling whose laws are forbidden in religion. Here, Ibn Juraij looks at the consequences and consequences of the *muamalah ribawiyah*. (Komarudin & Hidayatullah, 2021)

Research Method

One of the things related to muamalah which is regulated by the Qur'an is the problem of usury. The focus of the discussion in this paper is on the meaning of usury in Islam, stages of the verses about usury, and the concept of usury according to the Qur'an. Definition of "usury" according to the term syara' is an addition that is required for someone in a buying and selling transactions, accounts payable from all types of goods, whether in the form of jewelry, food, plants and fruits, as well as certain things that can be exchanged in a certain way.

Result and Discussion

Verses about Riba

The word *riba*, in the Qur'an, is found in four surah, namely *al-Baqarah*, *al-Imran*, *an-Nisa* 'and *ar-Rum*. The first three letters descended on Medina after the Prophet Muhammad moved from Makkah to Madinah (*Madaniyah* verses), while the last surah (*ar-Rum*) descended on Makkah (verse *Makkiyah*). (Erdem, 2017)

The first verse that talks about usury is verse 39 of the surah *ar-Rum*:

وما آتيتم من الربا ليربوا في اموال الناس فلا يربوا عندالله وما آتيتم من زكوة تريدون وجه الله فأولئك هم المضعفون.

"And the thing of *riba* (additional) that you give so that he will increase on human property, then usury does not increase in the sight of Allah. and what you give in the form of charity that you mean to reach the pleasure of Allah, then those who do so are those who multiply (merit) "(Surah *ar-Rum*: 39).

The second verse that talks about usury is the 161st verse of *an-Nisa* ':

وأخذهم الربوا وقد نهوا عنه واكلهم اموال الناس بالباطل واعتدنا للكافرين منهم عذابا اليما.

"And because they eat usury, when in fact they have been banned from it, and because they eat the wealth of the people in a foolish way, we have provided for those who disbelieve among them a painful punishment" (Surat al-Nisa ': 161)

The third verse that talks about usury is 275-279 letters al-Baqarah:

الذين يأكلون الربوا لا يقومون الا كما يقوم الذي يتخبطه الشيطان من المس ذلك بأنهم قالوا انما البيع مثل الربوا واحل الله البيع وحرم الربوا فمن جاءه مو عظة من ربه فانتهى فله ما سلف وأمره الى الله ومن عاد فأولئك اصحاب النار هم فيها خالدون.

"People who eat usury will not stand up, but as the establishment of people who are stirred by the devil with a slap. Being so, because they actually say: nothing but trade is just like usury, but Allah has justified trade and forbidden usury. Because of that, then whoever comes from the teaching of his Lord, then stops, so that what has passed and the matter is up to Allah, but whoever returns, they become experts in hell; they will last in it. (Surat al-Baqarah: 275).

يمحق الله الربوا ويربي الصدقات والله لا يحب كل كفار اثيم.

"Allah exterminates usury and he nourishes alms, and God does not like those who are very sinners." (Surat al-Baqarah: 276).

ياايها الذين آمنوا اتقوا الله وذواما بقي من الربوا إن كنتم مؤمنين.

"O believers! Fear Allah and leave the remnant of usury, if truly you are believers." (Surat al-Baqarah: 278).

فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

"So if you do not work (leaving the remaining usury), then know that Allah and His Messenger will fight you, and if you repent (from taking usury), then to you is your treasure; you do not persecute and are not (also) persecuted" (Surat al-Baqarah: 279).

The fourth verse that speaks about usury is verse 130 of the letter Ali Imran:

يا ايها الذين آمنوا لاتأكلوا الربوا اضعافا مضاعفة واتقوا الله لعلكم تفلحون.

"O ye who believe, do not eat usury by multiplying and fear Allah so that you will have good luck" (Surat Ali Imran: 130).

Sabab al-Nuzul (For the Fall of Riba Verses)

The verses about usury are revealed through four stages, the same as the verses about khamr. The first verse that talks about usury is verse 39 letter ar-Rum, second verse 161 letter an-Nisa ', third verse 130 letter al-Imran and the fourth verse 275-278 surah al-Baqarah. The following will explain the stages and causes of the decline of these verses, even though not all of them are found in *sabab nuzul*.(Ahmad, 2018)

First, the verse revealed is verse 39 letter *ar-Rum*. This verse only states that a usury (excess) done by someone, will not increase in the sight of Allah.(Bin Mohamed Iqbal & Al-Fijawi, 2018) This verse was revealed when most people tried to develop their business by giving gifts to people who were able to get more rewards. So this verse comes down to explain that such a thing is not the actual way of business development.(Hoque et al., 2014)

Second, the verse revealed is verse 161 surat al-Nisa '. This verse states that the person who eats usury means that he has eaten other people's property in a vanity. Third, the verse revealed is paragraph 130 of the letter Ali Imran. The decline of this verse, according to Imam Muhammad al-Biqai', was because *Amr bin Uqays* (in another narration of *Ushairim ibn Abd al-Ashal*) made a usury transaction, and he was reluctant to convert to Islam before collecting usury. But during the *Uhud* war, he asked about the children of his uncle and some of his friends. After being told that they were at Uhud, he immediately rode his horse and went to meet them. When the Muslims saw it they told him to go home, but he claimed he had faith. He was actively involved in the war and suffered severe injuries. At his home he was asked about the reasons for his involvement in the war, whether because he wanted to defend his family or for the sake of God. He answered, "for the sake of Allah and His Messenger". Not long after he died because of the wound. Allah's Apostle SAW stated that he was a resident of heaven, even though he did not pray. This event is what is temporarily used by scholars as a cause of the decline of the verse, and as it is seen that he is still related to the Battle of *Uhud* which is the description of the previous verses.(Alavi & Azizi, 2021)

The fourth or the last verse about usury is the verses contained in *Surah al-Baqarah*, starting from verse 275 to verse 279. Even this verse is considered as the last legal verse, or last received by the Messenger of Allah SAW *Umar Ibn al-Khattab* said , that the Prophet SAW died before he could interpret the meaning, which is complete.(Shihab, 2021)

Abu Ya'la and Ibn Mundih narrated from Ibn Abbas, that he said: "This verse was revealed to the *Banu 'Amr bin' Auf* from the *Thaqif* and the *Banhirah* from the *Makhzum*. The Mughirahs made usury, lending money by paying the *Thaqif* So when Islam forbids usury, *Banu 'Amr* and *Banu Mughirah* went to' *Utab bin Usaid* (in Makkah), then they (*Banu Mughirah*) complained about the usury problem he had committed against the *Banu 'Amr*. Then' *Utab bin Usaid* sent a letter to the Messenger of Allah SAW, then verses 275-279 this surah of al-Baqarah.(Gunardi, 2019)

Munasabah Riba Verses

1. QS. ar-Rum: 39

If in the previous verse it talks about sincerity of acting because of Allah alone, then here (verse 39 of the letter ar-Rum) is described about the conversation which has certain purposes. Because of that, it seems that the previous verse used a single editor and which of course was first directed to the Messenger of Allah, while this uses the plural, and thus he was directed to many people. It was suggested that the change in form was aimed at issuing the Prophet SAW who was so noble and noble. (Al-Zarkasyi, 2008)

2. QS. al-Nisa ': 161

The previous verse talks about one of their great forms of tyranny, which prevents humans from going to the path of Allah SWT, so this verse mentions some other parts of the details of the tyranny, namely that the partial deprivation of what was previously memorized is also due to them consuming usury, which is something that is very inhuman, when in fact they have been forbidden by God from taking it. Thus they combine two at a time, inhuman and violate the commandments of God, and because they eat people's property in a vanity way such as through fraud, or bribes and others. We have provided for the disbelievers among them a painful punishment that they are the Ahl al-Kitab of the Jews in the hereafter. (Firdausi Nur Romadhon & Adi Nurdiannisa, 2020)

3. QS. al-Baqarah: 275-279

The verses that previously talked about livelihood or charity in various aspects. In encouraging advice implied advice to work and achieve what can be endowed. Because how can you give, if he doesn't have something. There are ways to obtain property that is prohibited by this verse, which is contrary to alms. This method is usury. Alms is a sincere gift from the capable to those who need it without expecting their reward. Riba is taking advantage over capital from those who need to exploit their needs. Those who eat riba are criticized by this verse, moreover this practice is widely known among Arab society. (Firdausi Nur Romadhon & Adi Nurdiannisa, 2020)

Wahbah al-Zuhayli said that Verse 274 explains about infaq and sadaqah, which certainly gives wealth to others without reciprocity (*bi ghairi 'iwad*), with the aim of *taqaarub* (closer to Allah) and in order to seek the pleasure of Allah SWT, the verse 75th and the next verse explain *murabina*, that is, those who give alms to others without any return. Alms will get blessings from Allah, whereas in usury, his blessings are removed by Allah. So, the relevance of the two groups of verses above is *al-tadad* (contradictory). (Dashti et al., 2019)

4. QS. Ali Imran: 130

If the study area or discussion about the battle of Uhud had been completed, then the verse that talks about usury in the 130th verse of this letter, may be too confusing to find the secret of its placement here. But the verses that speak of the battle of Uhud are still quite long. This makes the clerics temporarily seek the relationship, even some of them because they are not satisfied with the efforts or other 'ulama' views stop and conclude that this verse does not need to be

connected with the previous verses. One of the opinions that can be considered is what was stated by *al-Qaffal* that because the mushrikin financed their wars, among others at the battle of Uhud, with the wealth they produced from usury, it might have crossed the minds of the Muslims to collect the costs of warfare, through usury. This verse comes down reminding them not to go there.

Interpretation and Explanation of Riba Verses

Riba is discussed by the Koran through four stages, similar to the stoning of *Khamr* (liquor). The first stage is simply to describe the existence of negative elements, namely the letter ar-Rum verse 39. Then followed by a sign about the prohibition (Surah an-Nisa ': 161). Furthermore, in the third stage, it is expressly prohibited from one of its forms, which is multiplied (Surah al-Imran: 130, the latter, the total and in various forms, namely in Surah al-Baqarah 278).

In the beginning of verse 39 of the letter ar-Rum above, Allah SWT begins with a call to those who believe, followed by prohibiting usury. Thus began, giving a signal that it is not the nature and behavior of the believer to eat that is to seek and use the money he obtained from the practice of usury. Riba or excess discussed by the above verse, is the nature of *ad'afan Muda'afah*. the word *ad'afan* is the plural form of *di'f* which means similar so that one becomes two. *Di'fain* is the form of two, so that if you have two eyes then it becomes four, *ad'afan* is multiplied. This is indeed the habit that occurs in Jahiliyah society. If a person is unable to pay his debt, he is offered or offers a payment suspension, and in return for that suspension, he is in time when paying off the debt, paying it double. (Yusuff et al., 2021)

The word *ad'afan mudafah* is not a requirement for this prohibition. but just describing the reality that prevailed at that time. However the final decision for those who carry out debt transactions is his word: "*For you the essence of your wealth; you do not persecute nor are persecuted (QS.al-Baqarah: 279)*". Indeed, it may be thought that those who stop the practice of usury suffer losses, but the assumption is not true, leaving the usury will have a harmonious relationship between members of the community, and fostering cooperation and helping, which in turn leads to happiness. (Jamilah & Firmansyah, 2019)

Riba in terms of language is addition. While the jurists put forward the rules, some even judge the hadith even though in essence this is a hadith *da'if*, that *kullu qard jarra manfaatan fahuwa haramun* (every receivable that invites benefits / exceeds the amount of debt, then it is prohibited / riba forbidden). (Ad-dimyati, 1998) This view or rule is not entirely correct, because the Prophet Muhammad SAW once confirmed that payments exceeded what was borrowed. The Prophet's Companion, Gabriel Ibn Abdillah, reported that "*he once condemned the Prophet and after some time he came to the Prophet, he paid and exaggerated him*" (Hadith Narrated by Bukhari and Muslim); although it must be underlined that the addition is not indicated when carrying out the loan and borrowing contract.

It is not easy to explain the nature of usury, because the Qur'an does not elaborate in detail. The Apostle did not even have time to explain it completely, because the series of usury verses dropped before he died. Indeed many stories about the practice of usury at that time. The commentator *Ibn Jarir al-Tabari* narrated through *Ibn Zaid* who received information from his father, that usury in the *Jahiliyah* period was in multiplication and age of animals. A person who owes, when the payment period arrives, will be met by the debtor and say to him, "pay your debt or you add to me the amount of your debt." So if the creditor has something for payment, then he repays it, and if not, and the debt is an animal, then he paid after being able to with an animal older than he had borrowed. If what he borrows is money, then if he is unable to pay, he multiplies it to 100 times, then 200 times and so on.

Besides the above form, which is popularly called *riba al-nasiah*, the Apostle also forbade other forms of usury, which is called *riba al-fadl*, namely exchanging the same type of goods, but with different levels. The Prophet said: "Gold with gold, silver with silver, wheat with wheat, dates with dates, salt with salt, something in common with the same, hands with hands (direct surrender). Whoever exaggerates something or asks to exaggerate, he has practiced usury, both those who take and those who give." (*Bukhari and Muslim through Said al-Khudri*).

In my opinion, usury is the biggest economic crime. He is oppression of the needy. Oppression in the economic field can be greater than oppression in the physical field. He is the murder of humanity's humanity and his honor on an ongoing basis. No wonder if so many 'ulama', including Shaykh Muhammad Abduh who considered the infidels of those who practice *riba* even though they admit their refusal and even though they recite the creed and formally pray are similar to infidels who are endangered in hell.

Types of Riba in Islam

Ibn Qasim al-Ghazy divided usury into two parts, namely usury *fadl* and usury *nasiah*. (Al-Ghazzi, 2014) In contrast to al-Ghazy, Muhammad Ibrahim al-Bajuri said that there are four kinds of usury, (Nasiri, 2021) namely:

1. Riba al-Fadl is usury which applies more than one of the two exchanges that are traded, if what is traded and the same, the excess of the scales on the goods being weighed, the excess amounts to goods that are measured and excessive in size on the items measured.
2. Riba al-Nasiah is usury which applies the payment system or the redemption is doubled because the time is delayed.
3. Riba al-Yad is selling (exchanging) ribawy goods with the like by ending the handover (which should be handed over immediately).
4. Riba al-Qard is any debt that provides benefits to people who give forests (muqrid).

'Illat Forbidden Riba

As for the reasons forbidden usury, among others:

1. Because Allah and His Messenger forbade or forbid it.
2. Because usury requires taking other people's property with no reward.
3. By making usury, the person becomes lazy to try legitimate according to Shara. If usury has been ingrained in someone, then that person prefers to raise money, because money livestock will get greater profits than trading and done with no effort.
4. Usury causes the breaking up of good deeds towards fellow humans by means of debt-receivables or eliminates the principles of debts, so usury is more likely to extort the poor than to help the poor.

Conclusion

Riba is discussed by the Koran through four stages, similar to the stoning of Khamr (liquor). The first stage is simply to describe the existence of negative elements, namely the letter ar-Rum verse 39. Then followed by a sign about the prohibition (Surah an-Nisa ': 161). Furthermore, in the third stage, it is expressly stated that it is prohibited from one of its forms, which is multiplied (QS. Al-Imran: 130). Finally, total deprivation and in various forms, namely in QS. al-Baqarah 275-279.

The practice of usury which is forbidden in Islam is of two types (models), first, riba fadl, that is usury which implements a system of paying debts in excess of borrowed money. Secondly, usury nasiah is usury which implements a system of postponement of maturity in repaying debts, with the note that the borrower would pay twice the money borrowed. Both models of usury are burdensome to small people, especially borrowers.

Islam prohibits the practice of usury for several reasons, including: first, because Allah and His Messenger forbid or forbid it. Second, because usury requires the taking of other people's property with no reward (vanity). Third, by making usury, the person becomes lazy in trying to be legitimate according to shara '. Fourth, if usury is ingrained in a person, then the person prefers to raise money, because money livestock will benefit more than trade and be done with no effort. Fifth, usury causes the breaking up of good deeds towards fellow human beings by way of debt-receivables or eliminates the principles of debts, so usury is more likely to extort the poor than help the poor.

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