

## THE MEANING OF RIBA IN TAFSIR AL-MUNÎR FÎ AQÎDAH WA ASY-SYARÎ'AH WA AL-MANHÂJ

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Abstrak: Tulisan ini bertujuan untuk mendemonstrasikan penafsiran Wahbah al-Zuhaili tentang makna riba dalam al-Qur'an. Ayat-ayat riba yang selama ini masih banyak dipahami secara klasik, akan dipahami dalam konteks terkini sebagai akibat perkembangan teknologi dan perekonomian yang sangat pesat. Metode dalam tulisan ini menggunakan metode deskriptif analisis dengan mendiskripsikan tafsir Wahbah Zuhaili atas konsep riba. Adapun obyek yang diteliti ialah ayat-ayat riba dalam tafsir Al-Munir karya Wahbah al-Zuhaili. Al-Zuhaili menyebutkan dua macam pemberian, salah satunya adalah pemberian yang baik (zakat), ia akan diterima disisi Allah. Wahbah zuhaili memaparkan mengenai perbuatan riba yang berlipat ganda (*adh'afan mudha'afatan*). Praktik ini biasanya dilakukan pada masa jahiliyah. Pembatasan berupa *adh'afan muda'afatan* dalam ayat ini merupakan penggambaran bentuk riba yang dijalankan orang-orang pada masa jahiliyah. Selain itu kecaman bagi pelaku riba bahwa perbuatannya merupakan kezaliman yang besar. Jadi pembatasan ini tidak berarti bahwa riba yang jumlahnya sedikit halal hukumnya dan yang diharamkan hanya riba yang berlipat ganda. Al-Zuhaili menjelaskan berbagai dampak negatif yang diakibatkan riba bagi individu dan masyarakat.. Oleh karena itu Allah menyuruh bersedekah yaitu memberikan kelonggaran waktu bagi piutang yang kesulitan dalam membayar utangnya. Sikap seperti itu akan menunjukkan saling menolong sesama sehingga mewujudkan kesejahteraan bagi kehidupan manusia.

Kata kunci: Riba, Tafsir Al-Munir, Wahbah al-Zuhaili

Abstrack: This paper aims to demonstrate Wahbah al-Zuhaili's interpretation of the meaning of usury in the Qur'an. The usury verses, which so far have been widely understood classically, will be understood in the current context as a result of very rapid technological and economic developments. The method in this paper uses a descriptive analysis method by describing Wahbah Zuhaili's interpretation of the concept of usury. The object under study is the riba verses in the commentary of Al-Munir by Wahbah al-Zuhaili. Al-Zuhaili mentions two kinds of gifts, one of which is a good gift (zakat), it will be accepted by Allah. Wahbah Zuhaili describes the double act of usury (*adh'afan mudha'afatan*). This practice was usually carried out during the Jahiliyya period. The restriction in the form of *ad'afan mud}a'afatan* in this verse is a description of the form of usury practiced by people during the Jahiliyya period. In addition, the criticism for the perpetrators of usury that their actions are a great tyranny. So this limitation does not mean that usury which is a small amount is lawful and what is forbidden is only usury that is multiplied. Al-Zuhaili explained the various negative impacts caused by usury for individuals and society. Therefore, Allah commands charity, namely giving time for debtors who have difficulty paying their debts. Such an attitude will show mutual assistance to others so as to create prosperity for human life.

### INTRODUCTION

Al-Qur'ân for Muslims as a book of life guidelines in all aspects that function as a guide and guide in living life, both worldly and spiritual life. Thus, a believer should

make the Qur'an a value system that prioritizes aspects of humanity (humanism). Manifested by leaving the values that are contrary to the will of the Qur'an, so that it will create a just human life. One of the contents of the contents of the Qur'an is discussing justice. That is why the Al-Qur'ân mentions the word fair 28 times with various forms of its derivatives.<sup>1</sup>

Justice is expressed by the Qur'ân, among others, by the words al-'adl, al-qisth, and al-mizân. Al-'adl which means the same, gives the impression that there are two or more parties, qist means originally a part, and mizân comes from the word wazn which means scales.<sup>2</sup> One of the verses that discuss justice in the economic field in the Qur'ân is the word of Allah SWT in Surah Al-Nisâ' verse 29 which reads::

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَن تَرَاضٍ مِّنكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

“O you who believe, do not eat each other's wealth in a vanity way, except by way of trade that applies mutually between you and do not kill yourself. Verily Allah is Most Merciful to you.”

The above verse emphasizes the obligation to comply with the established regulations and not do what is termed al-batil in the above verse, namely violation of religious provisions or agreed terms. In this context the Prophet SAW said:

وَالْمُسْلِمُونَ عَلَى شُرُوطِهِمْ إِلَّا شَرْطًا حَرَّمَ حَلَالًا أَوْ أَحَلَّ حَرَامًا

“The Muslims comply with (must comply with) the conditions they agreed on, as long as they do not make what is unlawful and what is lawful forbid.” (Narrated by Tirmidhi, Ad-Daruquthni, Baihaqi and Ibn Majah)<sup>3</sup>

The meaning of evil is like extortion, using something without the owner's permission, tricking the eye, cheating, bribing, usury, and other things that are clearly bad. All of this destroys the principles of noble morality, and can even cause misery to others. That is also one of the reasons for the general public's security shock.<sup>4</sup> The practice of usury, which is included in the vanity category, is a habit from the jahîliyah era. Even during the leadership of Rasûlullâh ribâ this was still being carried out. This

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<sup>1</sup> Bhakti Prima Yasa, *Ensiklopedia Al-Qur'ân, Jilid I* (Yogyakarta: PT Dana Bhakti Prima Yasa, 2003), p.111.

<sup>2</sup> M. Quraish Shihab, 'Wawasan Al-Qur'an' (Bandung: Mizan, 1999), p.111.

<sup>3</sup> Muhammad Bin Ahmad Al-Khotib Asy-Syarbini, *Sirâjul Munîr, Vol. 3* (Kairo-Mesir: Bulaq Al-Amiriyah), p.406.

<sup>4</sup> Muhtadi Ridwan, *Al-Qur'ân Dan Sistem Perekonomian* (Malang: UIN Malang Press, 2011), p.59.

relates to the existence of two friends Khalid bin Walid and Abbas, both of whom were friends during the time of ignorance, both of them committed riba to people from the Saqif tribe, while both of them were very rich from the results of that usury.<sup>5</sup>

The first verses using the term ribâ appear to have been revealed in the earliest period of Muhammad's prophetic mission in Mecca, around the fourth or fifth year (i.e. 614 AD or 615 AD), or perhaps a little earlier. This estimate is based on internal evidence in Surah Al-Rûm verse 39<sup>6</sup>

وَمَا آتَيْتُم مِّن رِّبَا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا آتَيْتُم مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

“And something riba that you give so that it increases in human property, then riba does not add to Allah's side and what you give is in the form of zakat which you intend to achieve the pleasure of Allah, then (those who do so) are the people who multiply (reward).”

Many verses of the Al-Qur'ân that discuss usury correspond to the period of prohibition, until finally a strict prohibition comes at the end of the period for establishing riba law. This is stated in the letter Al-Baqarah verse 278,

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُّؤْمِنِينَ

“O you who believe, fear Allah and leave the rest of usury (which has not been collected) if you are believers.”

The practice of usury causes the social function of wealth to become non-existent, so that the gap between rich and poor stands out. The practice of usury with the formula of adding to the amount of the loan, which is generally played by the rich and the poor as recipients, has brought misery. The injustice that befell the poor as borrowers is an important concern for the Qur'an.<sup>7</sup>

If this addition did not bring about misery, the Qur'an would not have discussed it. Thus, the Qur'an is present as an affirmation of the problems of human life. To

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<sup>5</sup> M. Ali Chasan Umar, *Al-Qur'ân Dan Pembangunan Nasional: Koleksi Ayat-Ayat Al-Qur'ân Sebagai Motivator Dan Dinamisator Pembangunan* (Batang: CV Bahagia, 1992), p. 257.

<sup>6</sup> Abdullah Saeed, *Menyoal Bank Syari'ah: Kritik Atas Interpretasi Bunga Bank Kaum Neo-Revavelis*, Terj. Arif Maftuhin (Jakarta: Paramadina, 2004), p.25.

<sup>7</sup> Muh. Zuhri, *Dalam Al-Qur'ân Dan Masalah Perbankan Sebuah Tilikan Antisipatif* (Jakarta: Raja Grafindo Persada, 1996), p.86.

understand the verses in the Qur'ân requires interpretation.<sup>8</sup> One interpretation related to usury is *Al-Tafsîr Al-Munîr Fî Aqîdah wa Asy-Syarî'ah wa Al-Manhâj* by Wahbah Al-Zuhaili. The method he used in writing this interpretation was *maudhû'iy*, while the style used was *fihi*.<sup>9</sup>

Wahbah Al-Zuhaili's framework of thinking as a mufasir is based on the Al-Qur'ân and hadith as the main guidelines, but he also performs *ijtihad* and uses *ra'yi* as a solution. Al-Zuhaili is a contemporary interpreter who gives classical interpretations packaged in a contemporary style. Principled to avoid *isrâ'iliyât* stories and bad history. Wahbah Al-Zuhaili apart from being a mufassir, he is known as a fiqh scholar. Works related to interpretation, fiqh, or Islamic religion have been spread in various countries, both Arab and other countries..

While usury is always a hot discussion among Muslim scholars in the world. not because of the pros and cons, usury is always interesting to discuss, but rather the rapid development of economic technology in the world such as e-money, bitcoin, and so on which requires discussion from the perspective of Islamic studies. Therefore, there must be a contextual discussion in the field of interpretation so that interpretation can be understood in an actual way.

## RESEARCH METHODOLOGY

This study used library research with the primary source being the book of *Tafsir Al-Munir Fî Aqîdah Wa Asy-Syarî'ah Wa Al-Manhâj* by Wahbah al-Zuhaili, a scholar from Damascus. The approach used in this research is descriptive analysis.

### A. Concept of Riba

Etymologically, the word *al-riba* means *zada wa nama'*, which means to increase and grow. In the Qur'an, the word *al-riba* and its various forms of derivation are mentioned twenty times; eight of them form the word usury itself. This word is used in the Qur'an with various meanings, such as growing, adding, nourishing, expanding,

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<sup>8</sup> Interpretation according to Abu Hayyan is the science that discusses how to pronounce the words of the Qur'an and about the meaning and meaning of these words, both words and in complete sentences and the things that complement them.. See: Yunahar Ilyas, *Kuliah 'Ulûm Al-Qur'An* (Yogyakarta: Itqan Publishing, 2013), p.270.

<sup>9</sup> The interpretation of *maudhû'i* is to collect the verses of the Qur'an which have the same purpose in the sense that they both discuss a topic and arrange them based on the chronology and the reasons for the revelation of these verses. See: Abd. Al-Hayy Al-Farmawi, *Metode Afsir Maudhû'iy*, Terj. Suryan A. Jamrah (Jakarta: PT Raja Grafindo Persada, 1994), p.36.

and becoming big and many. Although different, in general it means increase, both qualitatively and quantitatively.<sup>10</sup>

While terminologically, usury is generally defined as exaggerating profits (assets) from one party to another in a sale and purchase transaction or exchange of similar goods without giving compensation for that excess.<sup>11</sup>

Riba is known as a term that is closely related to economic activity. The prohibition of usury is one of the main pillars of the Islamic economy, in addition to the implementation of zakat and the prohibition of maisir, gharar and vanity. Economically, the prohibition of usury will guarantee the flow of investment to be optimal, the implementation of zakat will increase aggregate demand and encourage assets to flow into investment, while the prohibition of maisir, gharar and vanity will ensure that investment flows to the real sector for productive purposes, which will eventually increase aggregate supply.<sup>12</sup>

Riba has always been understood as illegal high-interest money lending. But usury in Islam is lending money at interest, no matter how much the interest is. If money is lent at interest, without work or effort, or without any risk, then the money itself increases with time. This increase in the amount of money occurs by exploiting (sucking/extorting) labour, goods or property while Allah clearly states that nothing can be owned without effort or work. This exploitation of labor, goods and property occurs when the value of the labor or goods decreases, something that Allah specifically prohibits in several verses in the Qur'an.<sup>13</sup>

Riba also applies when it absorbs the wealth of most people by deception and various other forms of deception. For example, such as paper money, plastic or e-money, such as bitcoin and the like, due to the fact that the price of e-money such as bitcoin changes significantly from time to time due to fluctuations in price values,

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<sup>10</sup> Saeed, p.20.

<sup>11</sup> Abdurrahman Al-Jaziri, *Kitab Al-Fiqh 'ala Mazahib Al-Arba'ah* (Bairut: Dar al-Fikri, 1972), p.221.

<sup>12</sup> The prohibition of usury is essentially the elimination of injustice and the enforcement of justice in the economy. The elimination of usury in Islamic economics can be interpreted as the elimination of usury that occurs in buying and selling and debts. In this context, various transactions that are speculative and contain elements of gharar must be prohibited. Likewise with interest, which is usury nasif'ah, absolutely must be eliminated from the economy. See: Ascara, *Akad Dan Produk Bank Syariah* (Jakarta: Raja Grafindo Persada, 2007), p.8.

<sup>13</sup> Imran N. Hosein, *Larangan Riba Dalam Al-Qur'an Dan Sunnah* (Kuala Lumpur: Ummavision Sdn. Bhd, 1997), p.5.

asset values can increase or decrease significantly at any time. This of course carries a high risk of loss as a result of buying, selling or trading anything on the market. Meanwhile, the party issuing the e-money does not want to be responsible for changes in fluctuations in the e-money exchange rate.

Riba is also found in speculative transactions. More than 60% of all money transfers in today's world economy are in the form of speculative transactions. Allah strictly prohibits usury. However, today's world, including the Islamic world, is full of usury.<sup>14</sup> Not only must a group of truly believers make every effort to protect themselves and their families from usury, but they must also try to help suffering humanity. First, it requires a revolutionary struggle that begins with freeing the Islamic world from the bloody clutches of this poisonous usury. If a believer does not try to protect himself from usury and also if he does not react appropriately to oppression in this world (which includes oppression because of usury), then his faith is empty.<sup>15</sup>

The practice of usury causes the social function of wealth to become non-existent, so that the gap between rich and poor stands out. The practice of usury with the formula of adding to the loan amount, which is generally played by the rich and the poor as recipients, has brought misery. It seems that the injustice that befell the poor as borrowers is a concern for the Qur'an.<sup>16</sup> If this addition does not bring misery, the Qur'an will not mention it. Al-Qur'ân is present as an affirmation of the problems of human life.

The practice of usury which is included in the category of vanity is a habit from the jahîliyah era. Even during the leadership of the Prophet usury was still carried out.<sup>17</sup> The first verses that use the term usury appear to have been revealed in the earliest period of Muhammad's prophetic mission in Mecca, around the fourth or

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<sup>14</sup> Hosein.

<sup>15</sup> In an economy based on usury, those who have money and capital will not only remain rich, because they have eliminated the possibility of loss, they will even continue to get richer because they will suck up other people's wealth. They will get richer at the expense of people who are not yet poor, who will have to pay the price to become poor through a riskless investment system. Investing without risk is legal robbery. The number of those who are poor will increase and the level of poverty will decrease to the level of destitution.

<sup>16</sup> Zuhri, p.86.

<sup>17</sup> Umar, p.257.

fifth year (i.e. 614 AD or 615 AD), or perhaps a little earlier. This estimate is based on the letter al-Rum verse 39.<sup>18</sup>

In the first stage, Allâh only stated that the practice of usury would not increase the perpetrator's wealth, nor would it increase the reward from Allah. In this verse Allâh compares the practice of usury with the practice of zakat. It can be said that usury is the opposite of zakat seen from the aspect of multiplying rewards and increasing wealth. Allâh informs that it is not usury that will multiply wealth and rewards, but zakat which will multiply wealth and rewards. Allâh said in the letter al-Nisa 'verse 160-161,

Then the word of Allah in Surah Ali Imran verse 130

“O you who believe, do not eat usury multiplied and fear Allah that you may be successful.”

The verse which means *adh'afan mudha'afatan* (multiple), the scholars who argue in the text state that this is a requirement for prohibition. This means that if it does not multiply then it is not illegitimate. So, to finish this, it is necessary to pay attention to the last verse that came down concerning usury, especially the key words contained there. Because, even though the text *adh'afan mudha'afatan* is a requirement, in the end what determines the essence of usury is the verses that came down last.<sup>19</sup>

Nor does it include usury, if someone gives other people assets to invest while stipulating for him from the results of the business (additional) a certain level. Because the transaction is profitable for both, while *riba* which is forbidden harms one person without a single sin (cause) except compulsion, and benefits the other party without any effort except persecution and cunning.<sup>20</sup> Due to the impact of usury losses that are material, physical and personal (*akhlaq*) in the world and torment in the hereafter, Allah commands us to stay away from usury.

According to al-Suyuthi, quoting narrations from al-Bukhâri, Ahmad, Ibn Mâjah, Ibn Mardawaih, and al-Baihaqi, that the last verses revealed to the Prophet were

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<sup>18</sup> Saeed, p.25.

<sup>19</sup> M. Quraish Shihab, *Membumikan Al-Qur'ân, Fungsi Dan Peran Wahyu Dalam Masyarakat, Cet. I* (Bandung: Mizan Media Utama, 2007), p.441.

<sup>20</sup> M. Quraish Shihab, *Membumikan Al-Qur'ân, Fungsi Dan Peran Wahyu Dalam Masyarakat, Cet. I*, p.418.

verses which in their series contained the final explanation of the law of usury, namely the verse 278-281 Surat al-Baqarah mentioned above.<sup>21</sup>

## B. Biografi Wahbah Al-Zuhaili

Talking about the interpretation of a character, cannot be separated from the background of the character. Apart from the grammatical side, there are many horizons that need to be considered by the reviewers of a text. As already stated by Schleiermacher that one cannot explain a word used by the writer in the past. Language can die, so it is difficult to fully grasp the meaning, while the meaning of living language is also difficult to fully capture because it is still possible to change. However, the reader can access the author's scope of what he means by accessing the data that covers the author.<sup>22</sup>

Wahbah al-Zuhaili was born in 1932 AD, located in Dair 'Atiyah, Faiha district, Damascus province, Syria. His full name is Wahbah bin Mustafa al-Zuhaili, son of Mustafa al-Zuhaili. Namely, a farmer who is simple and famous for his piety. While his mother was named Hajjah Fatimah bint Mustafa Sa'adah. A woman who has character and is firm in carrying out religious shari'ah.

Wahbah Zuhaili is a figure in the world of knowledge, apart from being famous in the field of exegesis, he is also a fiqh expert. Almost all of his time is solely focused on developing scientific fields. He is a scholar who lived in the 20th century on a par with other figures, such as Thahir ibn Asyur, Said Hawwa, Sayyid Qutb, Muhammad abu Zahrah, Mahmud Syaltut, Ali Muhammad al-Khafif, Abdul Ghani, Abdul Khaliq and Muhammad Salam Madkur.

He completed elementary to high school education in his village. After graduating in 1946 AD, he moved to Cairo and simultaneously attended lectures at several faculties, namely the Faculty of Shari'ah and the Faculty of Arabic at al-Azhar University and the Faculty of Law at the University of 'Ain Shams. He obtained a bachelor's degree in shari'ah at al-Azhar and also obtained a diploma in *takhusus*

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<sup>21</sup> This verse is the last verse revealed to Rasulullah SAW. In this verse Allah explicitly forbids the practice of usury and orders believers to leave it, even coupled with the command to fear Allah with the command to leave usury. This shows that leaving the act of usury is one of the characteristics of a pious person. See Jalal al-Din Abd al-Rahman al-Suyuti, *Al-Itqan Fi 'Ulum Al-Qur'an*, Vol. I (Mekah: Dar al-Fikri), p.27.

<sup>22</sup> F Budi Hardiman, *Seni Memahami; Hermeneutik Dari Schleiermacher Sampai Derrida*, 4th edn (Sleman: PT Kanisius, 2015), p.49.



teaching Arabic at the same university in 1956 AD. After that, he obtained a bachelor's degree in law from 'Ain Shams University in 1957 AD, Master of Shari'ah from the Faculty of Law, Cairo University in 1959 AD and Doctorate in 1963 AD. al-Islāmī: Dirāsah Muqāranah bayn al-Madhāhib al-Thamānīyah wa al-Qanun al-Duwalī al-'Am” (Some Influences of War in Islamic Fiqh: A Comparative Study between the Eight Schools and International Laws).<sup>23</sup>

After obtaining his doctorate, al-Zuhaylī's first job was as a teaching staff at the Faculty of Shari'ah, Damascus University in 1963 AD, then became an assistant lecturer in 1969 AD and became a professor in 1975 AD. He was also a guest lecturer at a number of universities in Arab countries, such as the Faculty of Sharia and Law and the Faculty of Postgraduate Ethics at Benghazi University, Libya, Khartoum University, Umm Durman University, African University, all three of which are in Sudan. He has also taught at the University of the Arab Emirates.<sup>24</sup>

Al-Zuhaylī also attended various international seminars and presented papers in various scientific forums in Arab countries including Malaysia and Indonesia. He is also a member of the editorial team of various journals and magazines, and expert staff at various research institutes on fiqh and Islamic civilization in Syria, Jordan, Saudi Arabia, Sudan, India and America.

Al-Zuhaylī's mastery of various scientific disciplines is inseparable from the many teachers she visits. He studied hadīth from Mahmud Yasin, theology from Muhammad al-Rankusī, Faraid from Hasan al-Shati (d. 1962 AD), Fiqh of the Shafi'i school from Muh}ammad Hashīm al-Khatib al-Shafi'i (d. 1958 M), Usul al-fiqh and Mustalah al-Hadith to Muhammad Lutfī al-Fayyimi (d. 1990 AD), tajwid to Ahmad al-Sammaq, Nahw and Sarf to Abu al-Hasan al-Qassab, the science of interpretation to Hasan Habnakah al -Midani and balāghah to Sālih al-Farfūr. In Egypt, al-Zuhaylī studied a lot with Mahmūd Shaltūt and 'Abd al-Rahmān Tāj. He also studied fiqh muqāran with Isa Mannun, dean of the Faculty of Shari'ah and H}asan Wahdan in the discipline of Usul Fiqh. Apart from that, he obtained many studies on the Shafi'i school of fiqh from Jād al-Rabb Ramadān, Mahmūd al-Dāyim and Mustafā Mujāhid.

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<sup>23</sup> Badī' al-Sayyid Al-Lahhām, *Wahbah Al-Zuhaylī: Al-'Ālim, Al-Faqīh, Al-Mufasssir* (Bairut: Dar al-Fikri, 2004), p.123.

<sup>24</sup> Al-Lahhām, p.265.

Al-Zuhaylī's attention in various sciences not only made him active in gaining knowledge, but also became a reference for later generations. Among his students were his own brother, Muh}ammad al-Zuhaylī, Muhammad Fārūq Hamādah, Muhammad Na'im Yāsīn, 'Abd al-Sattār Abū Ghaddah, 'Abd al-Latīf Farfūr, Muhammad Abū Layl, and many other students -his students are scattered not only in the Middle East but also in other countries, such as America, Afghanistan, Malaysia and Indonesia.

Al-Zuhaylī is a prolific thinker. He wrote articles, papers, to a large book consisting of sixteen volumes. Badī' al-Sayyid al-Lahhām mentions that there are 199 works written by al-Zuhaylī apart from journals. In addition, he recently completed writing the Encyclopedia of Fiqh with the title Mawsū'at al-Fiqh al-Islāmī wa al-Qadāyā al-Mu'āsirah which has been published by Dār al-Fikr in 14 volumes. Wahbah was so productive in writing that he was likened to Imam al-Suyūti in the past.<sup>25</sup>

### C. The Meaning of Riba in Al-Munir's Interpretation

Throughout the author's search, there are at least a few verses about usury in the Qur'an. These verses were revealed based on the stages of the prohibition of usury during the Jahiliyya period. The first verse that was revealed was Surah Al-Rum verse 29:<sup>26</sup>

وَمَا آتَيْتُم مِّن رَّبًّا لِّيرْبُوًّا فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا آتَيْتُم مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

This verse is the first verse in the prohibition of usury. This verse is a makkiyah verse, while it is different from the verses that came down after which are madaniyah. The verse does not explicitly prohibit usury.

Al-Zuhaili commented on the verse that if the gift is intended for the purpose of being given something more or better than the law is unlawful for the Prophet and permissible for his people. This is usury that is permissible/halal or in the sense of giving gifts. As for usury that is forbidden by syara', namely usury in buying and selling and debts that require more returns at the time of the contract. In the

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<sup>25</sup> Al-Lahhām, p.265.

<sup>26</sup> And something usury that you give so that it increases in human wealth, then that usury does not add to Allah's side and what you give is in the form of zakat which you intend to achieve the pleasure of Allah, then (those who do so) are the people who multiply (the reward).

first stage, Allah only stated that the practice of usury would not increase the perpetrator's wealth, nor would it increase the reward from Allah. In this verse Allah compares the practice of usury with the practice of zakat. It can be said that usury is the opposite of zakat seen from the aspect of multiplying rewards and increasing wealth. Allah informs that it is not usury that will multiply wealth and rewards, but zakat which will multiply wealth and rewards.

The second verse that explains usury is Surah Al-Nisa' verses 160-161:

فَيُظْلَمُ مِّنَ الَّذِينَ هَادُوا حَرَّمْنَا عَلَيْهِمْ طَيِّبَاتٍ أُحِلَّتْ لَهُمْ وَبِصَدِّهِمْ عَنِ سَبِيلِ اللَّهِ كَثِيرًا وَأَخَذَهُمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا

"So because of the tyranny of the Jews, we made it forbidden for them (to eat food) that was good (which used to be) lawful for them, and because they hindered (people) from the way of Allâh, and because they ate riba, even though in truth because they have been forbidden from it, and because they eat people's property in a vanity way. We have prepared for those who disbelieve among them a painful punishment.

In this verse the Qur'an still hints at the prohibition of usury, but has not explicitly prohibited it. The verse only condemns the perpetrators of usury, namely in the form of tyranny and consuming property by vanity, bribery and disputes with the Prophet.<sup>27</sup> And threaten the unbelievers with a painful punishment. Then came down the next verse which explicitly prohibits the practice of usury in Surah Ali Imran verse 130:<sup>28</sup>

In this verse the Qur'an clearly prohibits multiple usury ('ad'afan muda'afah). According to Al-Zuhaili, this verse was revealed because in the past, when buying and selling transactions, people paid for a certain set time. When the set time has not been paid, the buyer must pay the amount doubling and multiplying every year. Then Allah SWT sent down this verse by prohibiting usury accompanied by piety to Allah so that we can be lucky in this world and the hereafter. Al-Zuhaili added that the prohibition of usury is for the benefit of the people, usury in any form is still haraam,

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<sup>27</sup> Wahbah Al-Zuhaili, *Tafsir Al-Munir Fi Al-'Aqidah Wa Al-Syari'Ah Wa Al-Manhaj* (Jakarta: Gema Insani, 2013), p.69.

<sup>28</sup> O you who believe, do not eat usury multiplied and fear Allah so that you may be successful.

even if it is 1%, be it usury nasiah or usury fadl. He also explained that every lending and borrowing transaction that can attract/bring profit is included in usury.

Riba nasiah which in the present context is called fahsyi riba which is clearly forbidden in the texts of the Qur'an. The multiplication of verses is a reality of the practice of usury carried out by ignorant people, as well as a reproach and criticism of the perpetrators of usury, which is clearly a form of injustice. Therefore, whether a little or a lot, usury is a major sin except for people who are forced to or in an emergency. Just as it is halal to eat carrion for people who are forced to eat it because if they don't eat it it will result in death, or they will become homeless living on the streets. However, usury in terms of business development, trade, land capital is unlawful except with a loan it can save you from bankruptcy, and you cannot find a lawful loan without usury.<sup>29</sup>

People who take usury and justify it because of their excessive love for wealth and follow the whims of lust and people who eat wealth in vanity. These people can't calm down, are always restless, and too immersed in the world's problems are like people who are possessed by a demon or a jinn. Whereas in the afterlife, when they are awakened from the grave they will look worse, they stagger and look very heavy because they carry a heavy burden in the form of illicit treasures which they earn by means of usury. They stagger and this condition makes them look different from other human conditions.

The polytheists in the Jahiliyah era equated usury with buying and selling. They consider that the additional usury paid when the payment period is due is like the principal price at the beginning of the contract because generally Arabs only know about such usury transactions. From the opinion of polytheists like that, Allah refute him that actually buying and selling is done when the need and the exchange of goods for goods and there is no element of deception and cheating, so it is very different from usury because riba in it there is an element of exploitation or exploitation in difficult circumstances. So the analogy that buying and selling is the same as usury is wrong.

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<sup>29</sup> Al-Zuhaili, p. 408-410.

Al-Zuhaili also explained that usury that was practiced during the Jahiliyya era with current practice is almost the same. A very obvious practice in society is the system used by banks, namely by collecting debt interest that will continue to accumulate, taking existing interest and so on as time goes by. So that those who own shares in a particular bank eat up usury many times over. After the prohibition of usury, for those who want to stop practicing usury, whether they will be forgiven or not is God's prerogative. On the other hand, people who continue to carry out usury after it has been forbidden will be eternally in hell. Which means the perpetrator of usury is having committed a grave sin.<sup>30</sup>

There is a significant difference in the practice of usury that was carried out during the time of the Prophet and the current digital era. This difference can be seen from several things, first, usury which was practiced at the time of the Prophet was carried out individually or between individuals and did not involve banking institutions. Riba that is carried out by individuals does not require costs such as building construction, ATM machines, internet networks, electricity, and other costs where these facilities are also very profitable and make it easy for debtors in many transactions. To support these facilities, of course, a fee is needed, which costs can be taken from the debtor's loan interest. Compare that with usury during the Jahiliyya era, which did not require any facilities. In the present context, the practice of usury, as it was during the Jahiliyya era, was made possible by individual loan sharks. The author considers it very unfair if interest in banking is equated with usury during the Jahiliyya period. The author considers that it is reasonable that loan interest is required to pay for the facilities provided by the bank, this is done by the bank to facilitate any transactions that benefit the debtor. If interest is not applied then it is likely that the banks will suffer losses and will not work. Because they cannot provide various facilities where each of these facilities requires a fee. Second, is (أضعافاً مضاعفة) usury which was practiced during the Jahiliyya period was with a multiplier system. When someone cannot pay within the allotted time, the creditor provides a loan extension with the condition of paying double the loan. This

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<sup>30</sup> Al-Zuhaili, p. 95-97.

multiplication will obviously burden the debtor in paying debts. Therefore the Qur'an gives 'illat zulmun (لا تظلمون ولا تظلمون) you do not persecute nor are you persecuted. This multiplication may occur several times when the borrower has not been able to pay off his debt. For example, people who borrow Rp. 100,000, - (One Hundred Thousand Rupiah), if within the allotted time he is required to pay the loan twice. If within 10 times he has not been able to pay, it means that he is obliged to pay Rp. 1,000,000.- (One Million Rupiah). This is clearly a great injustice in which the Qur'an recommends helping each other by giving alms.

The concept of interest in the context of banking is different from riba jahiliyah. The interest applied in banking does not have to be doubled. The application uses a percentage in which the interest is – as explained above- partly to pay for facilities provided by the bank, although it may also be to pay employees. The absence of elements (أضعافا مضاعفة) in conventional banks can be used as an excuse for permissibility of interest. However, according to the author, it is necessary to formulate standardization by banking experts or economists so that the interest given by banks to customers does not reach the element of zulm. Third, usury which was practiced during the Jahiliyah era was in the form of dinars and dirhams (gold and silver). In contrast to paper currency used for transactions in banks where inflation can occur every year. The possibility of this inflation occurring can be used as an excuse that interest in the present context is very different from usury during the Jahiliyah period, so this difference, according to the author, can be one of the reasons for the permissibility of usury in banks.

Observing the differences described above, the authors can draw the conclusion that usury practiced during the Jahiliyyah was very different from bank interest. According to the author, this difference can be used as an excuse that bank interest is permissible in Islam. But this ability is not absolute. However, it is still guided by 'illat or the reason why usury was forbidden during the Jahiliyya period such as zulm, ad'afan muda'afa. Thus, according to the author, banks that provide high interest rates are still considered *haram*.

The Al-Qur'an itself has provided a way out and suggestions that if the loan is released (*ibra*) it will be better for the lender and will be rewarded with multiple rewards. God said:

وَمَا آتَيْتُمْ مِّنْ زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

and what you give in the form of zakat that you intend to achieve the pleasure of Allah, then (those who do so) are the ones who multiply (their rewards).

The solution given by the Qur'an is certainly the best solution. By showing social care so that people in need will be helped by this charity.

## CONCLUSION

The author performs a description and analysis of al-Zuhaili's interpretation of usury. Wahbah Al-Zuhaili mentions two kinds of gifts in QS. Al-Rum (30) verse 39. One of them is a good gift (zakat), it will be accepted by Allah. While the other gift is a bad gift (usury), he will get the wrath of God. The wealth that is given to people who eat usury is not holy in the sight of Allah, nor is the goodness multiplied. On the other hand, alms that are given with the aim of hoping for the pleasure of Allah, without showing off or expecting anything in return, are people who have double goodness. On QS. Al-Nisa'(4) Allah gave punishment to the Jews for not being allowed to eat anything that was originally lawful for them. This was because the Children of Israel took usury which Allah had forbidden through the words of the Prophets. They try to justify it for various reasons. They eat up human property by way of vanity, bribery, betrayal, and various things like that. Whereas in QS. Ali-Imran (3) verse 130 Wahbah zuhaili describes the double act of usury (ad{afan mud}a'afatan). This practice was usually carried out during the Jahiliyya period. The restriction in the form of ad{afan mud}a'afatan in this verse is a description of the form of usury practiced by people during the Jahiliyya period. In addition, the criticism for the perpetrators of usury that their actions are a great tyranny. So this limitation does not mean that usury which is a small amount is lawful and what is forbidden is only usury that is multiplied. The last *riba* verse is QS. Al-Baqarah (2) explains various negative impacts caused by usury for individuals and society. While charity is the opposite of usury. Therefore, Allah orders charity, which is to provide time leeway for debtors who have difficulty paying their

debts. Such an attitude will show tolerance and compassion by helping each other so as to create prosperity for human life.

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