

The Review of 'Illat Riba in the Thought of Tafsir Scholars: A Comparative Study of the Thought of M. Quraish Shihab and Ahmad Mustofa Al-Maraghi

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Abstrak

Penelitian ini bertujuan untuk mengetahui perbedaan antara 'illat yang digunakan oleh para ulama saat ini dengan para ulama sebelumnya dalam memahami riba dalam Surah Ali Imran [3]: 130 dan Surah Al-Baqarah [2]: 178-179. Dalam penelitian ini, peneliti menggunakan pemikiran M. Qurais Shihab sebagai ulama saat ini dan Ahmad Mustofa Al-Maraghi sebagai cendekiawan klasik untuk memahami arti riba. Jenis penelitian ini adalah penelitian literatur dengan menggunakan pendekatan kualitatif, dan analisisnya menggunakan analisis deskriptif dengan menganalisis sumber atau literatur yang berkaitan dengan penelitian ini. Hasil penelitian menunjukkan bahwa 'illat yang digunakan oleh Muh. Qurais Syihab tentang pengertian larangan riba dalam Al-Qur'an adalah sosio-historis tentang praktik riba di era pra-Islam, etika yang menjunjung tinggi prinsip-prinsip keadilan, substansi yang tidak hanya riba dimaknai sebagai jumlah 'tambahan' dan kontekstual sesuai perkembangan zaman. Sementara itu, pendekatan tafsir Al-Maraghi terhadap makna *ad 'aafan mudaa'afah* (melipatgandakan) adalah bahwa sebagai syarat larangan riba, jika tidak ada penambahan yang berlipatganda dan tidak menimbulkan penganiayaan, maka tidak dikatakan bahwa riba tidak.

Kata Kunci: Riba, 'illat, Muh. Qurais, Syihab, Ahmad Mustofa Al-Maraghi

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Abstract

The purpose of this study is to find out the difference between the 'illat used by the current scholars and the previous scholars in understanding riba in Surah Ali Imran [3]: 130 and Surah Al-Baqarah [2]: 178-179. In this study, the researcher uses the thought of M. Qurais Shihab as a scholar today and Ahmad Mustofa Al-Maraghi as a classical scholar to understand the meaning of riba. This type of research is literature research using a

qualitative approach, and the analysis uses descriptive analysis by analyzing sources or literature related to this research. The results of the study show that the 'illat used by Muh. Qurais, Syihab, about the meaning of the prohibition of riba in the Qur'an is socio-historical about the practice of riba in the pre-Islamic era, ethics that uphold the principles of justice, a substance that is not only riba is interpreted as an 'additional' amount and contextual according to the development of the times. Meanwhile, Al-Maraghi's interpretation approach to the meaning of ad 'aafan mud}aa'afah (multiplication) is that as a condition for the prohibition of usury, if there is no multiplication and does not cause persecution, then it is not said that riba is not.

Keywords: Usury, 'illat, Muh. Qaraish Shihab, Ahmad Mustofa al-Maraghi

Introduction

Building the nation's economic and financial wheels is made possible by banking, which serves as an intermediary that is, a location where money from surplus parties can be transferred to those in need of it. The availability of very basic finances to be used as working capital and investment for business actors to carry out production operations is related to this intermediation (Arafah et al., 2023). Banks raise money from the general public to deposit in their institutions, redistributing it as credit and offering financial services. Banks profit from the public's transaction process because they offer financial services to businesses. People who have surplus savings (balance) in their bank accounts will receive incentives for their efforts. Similarly, when people borrow money from banks, they come back with more borrowed money (credit) (Maliastuti & Kholiluddin, 2022).

Scholars agree that the law of riba is absolutely forbidden based on the nash of both the Qur'an and Hadith, but scholars differ in their opinions regarding the law of bank interest. Among them, they argue that the law of bank interest rates is not the same as riba and halal. While others argue that the law of interest rates is the same as riban and haram. In general, according to the first opinion, not all the additions required to the principal of the loan can be considered as riba and haram as long as there is no element of persecution in it as contained in the verse *la tazlimuna wa la tuzlamun* (QS Al-Baqarah [2] : 279). On the basis of that thought, according to them, the law of bank interest rates is not the same as riba and halal because the additional requirements to the principal of the loan do not contain elements of persecution. Meanwhile, according to the second opinion, every additional requirement on the principal of the loan is considered riba and haram as read in the verse "*wa in tubtum falakum ru'usakum amwalikum*" (QS Al-Baqarah [2]; 279). According to this opinion, the law of interest rates is the same as riba and haram because there are additions required to the principal of the loan (Umardani, 2022).

Some contemporary scholars such as Yusuf Qardawi, Mutawalli Sya'rawi, Abu Zahra, and Muhammad al-Ghazali, stated that bank interest is haram by law, because it is considered *riba*. This opinion is also the opinion of the Islamic Ulama forum, including: Majma "al-Fiqh al-Islamy, Majma "fiqh Rabithah al-Alam al-Islamy, and the Indonesia Ulema Council (MUI). On the other hand, modern cleric Abdullah Saeed is of the opinion that normal bank interest is acceptable due to the absence of characteristics that are the primary goal of the usury prohibition. He asserts that the elements of the Qur'anic prohibition against usury include the infliction of injustice (Yuhasnibar, 2022).

The evolution of Islamic law cannot be separated from its causes. According to Alyasa Abu Bakar, this issue is part of the study of *'illat* and *ta'lili* reasoning in *ushul fiqh*. He argues that the laws revealed by Allah have rational justifications and knowledge to be understood. The "illat theory" recognizes the role of *illat* as the foundation of law and links it to legal advancements and changes. Therefore, *illat* is crucial in the evolution of Islamic law (Romli, 2014). *'Illat* comes from events established by law through the *nash*, but it can't be compared to other events determined by the *nash*. *'Illat* is a type of *'illat*, and when drawn from *munasib gharib*, it is considered wisdom, not a concrete trait. From a legal history perspective, the *'illat* method is tied to the development of Islamic science at that time, including Islamic law, *kalam*, and philosophy (Hasballah et al., 2021).

Therefore, studying *Riba* in the context of Tafsir thinking is intriguing. in order to comprehend the Qur'anic passages that deal with *riba*. Taking into account the history, *riba* remains a societal issue that is frequently discussed, as is the definition of *riba*. Is the practice that is now referred to as *riba* the same as it was in the past? This research will analyze the viewpoints of Muhammad Quraish Shihab in his tafsir work, tafsir Al-Misbah, which interprets Surah Ali Imran verse 130 with other pertinent verses, and Ahmad Mustofa Al-Maraghi in his tafsir work, tafsir Al-Maraghi. Regarding usury, the two mufasirs hold contrasting opinions. According to Muh. Qaraish Shihab, *riba* is socio-historical, moral, and substantial. sociohistorically, by examining how *riba* was practiced throughout the pre-Islamic (*jahiliyah*) era. In contrast, Ahmad Mustofa al-Maraghi stresses *riba* on folding the receivables from the one who owes them in his tafsir. in order for the researcher to examine the distinctions and the reasons for the divergent viewpoints about the two mufasir. What is the cause of these divergent opinions? The researcher examined how Ahmad Mustofa Al-Maraghi's and Quraish Shihab's perspectives differed using *illat* theory.

Research Method

This type of research is literature research (research design), meaning that this research or research utilizes library sources to obtain research data. Strictly speaking, library research limits its activities to library collection materials only without the need for field research (Zed, 2004). So the literature sources referred to in this study are ktab or reference books that lead to the object of research. The primary sources in this study are books by Muhammad Qurais Shihab and Ahmad Mustofa Al-Maraghi. Among the works of Muhammad Qurais Shihab is Tafsir Al-Misbah, a book entitled Insight of the Qur'an (Tafsir Al-maudhu'i) that addresses various problems of the Ummah, a critical study of tafsir al-Mannar. Meanwhile, the work of Ahmad Mustofa Al-Maraghi that became a study was the book of tafsir Al-Maraghi. While the secondary sources used are library sources related to riba. Among the literature sources that are used as research references are the tafsir Al-Manar, the tafsir Al-Azhar, the tafsir Ibn Kathir, and the tafsir at-Thobari. The approach used in this study is a comparative approach using the interpretation of Al-Maqasidi.

Maqasidi Tafsir is a method of interpreting the Qur'an that goes beyond explaining universal concepts; it focuses on uncovering the intent and purpose of a text. This approach helps address contemporary issues by offering interpretations that are not found in traditional methods. When applied to the issue of riba, Maqasidi Tafsir can derive legal reasoning ('illat) that supports the development of Islamic law in the modern era, with an emphasis on benefits as the basis for such reasoning. This is particularly relevant in the expanding field of muamalah, which is continually evolving to meet societal needs. The analysis used in this study is descriptive and analytical.

Results and Discussion

Socio-historical, Ethical, Substance, and Contextual as the 'illat of Riba according to the view of Muhammad Quraish Shihab

Riba is often associated with bank interest today. It refers to an additional charge on something calculated. In banking, riba is seen as interest because it involves lending money or assets and requiring repayment with an increased amount beyond the original loan (Zakaria et al., 2023). When bank interest is linked to riba, it sparks controversy and raises questions about whether they are the same. Two groups respond to this issue: the revivalist group, which argues that bank interest is riba, and the modernist group, which claims that bank interest differs from riba (Putra, 2022). According to Fazlur Rahman, interest in the dual movement theory is different from riba, and the government should emphasize this in its policies. While he agrees that riba is haram, he does not classify bank interest as haram. However, he does not oppose the idea of eliminating bank interest, as it, despite its flaws, can support economic growth (Hardiati & Al Hakim, 2021).

In the Qur'an, the *riba* part can be understood in eight kinds of meanings, namely growth, increase, swelling, rising, *being big, and great*, and is also used in the sense of a small book (*hillock*). Although the term *riba* adds in several meanings, it can be taken in one general sense, namely increase, both regarding quality and quantity (Saeed, 2008). According to Yusuf Qardawi, the meaning of *riba* is to eat other people's property without hard work and the possibility of taking risks, getting wealth not in exchange for work or services, licking the rich at the expense of the muskins, and ignoring the humanitarian aspect for the sake of material income (Qardawi, 1997). Meanwhile, according to Fatwa Ulama Number 1, *Riba* is an additional (*ziyadah*) without reward (*بلا عوض*) that occurs due to the payment (*زيادة الأجل*) that was previously agreed (*اشتراط مقدم*). And this is called *riba nasi'ah*. Syeh Muhammad Abduh, in his view, what is meant by *riba* is the additions required by the person who owns the property to the person who borrows his property (money) due to the withdrawal of the promise of payment by the borrower from the specified time (Fatwa Majelis Ulama Indonesia Nomor 1 Tahun 2004 Tentang Bunga, 2004).

Critics of Islamic banking highlight the different interpretations of the concept of *riba* in the Qur'an, which often leads to misunderstandings and improper application. The Qur'an itself does not provide a clear definition of *riba*, something that was also highlighted by the Caliph Umar, who expressed doubts about the clarity of *riba* and its application in practice (Azoitei, 2020). Some Muslims argue that bank interest is not the same as *riba* because *riba* is only related to excessive borrowing that exploits people in need. From a survey of 626 people in Indonesia, 93% of Muslims agreed that *riba* is prohibited in Islam, but some do not consider it similar to the interest mechanism in conventional banks (Harahap & Risfandy, 2022). Friction arises due to differences in the interpretation of the concept of *riba* and its application in modern finance. This difference in understanding comes from the diverse views of Islamic scholars based on their respective interpretation methods.

In terms of language, the word usury means "excess." If we only stop at this linguistic meaning, then the reasoning put forward by the opponents of usury at the time of the Prophet can be justified. At that time, they said, as expressed in the Koran, that "buying and selling is the same as *riba*" (QS. Al-Baqarah [2]: 275). Allah answered them firmly that "Allah has permitted buying and selling and has prohibited usury." He stated this assertion without stating the reasons explicitly, but it is certain that there is a reason or implied message that this is forbidden and that is permitted. Forbidden and halal are certainly not carried out without "something" that differentiates them, and that something is the cause of their prohibition (Shihab, 1994). *Riba* is an addition, according to the

language (*al-Ziyadah*). Riba is described as "growing and growing" in linguistic studies. Riba is described by Ibn al-Arabi Al-Maliki as an extra transaction that is accepted without a replacement or counterbalance transaction that is permitted by Shari'ah (Harun, 2015).

In the Qur'an, the word *riba* is found eight times in four letters, namely Al-Baqarah, Ali Imran, Al Nisa', and Al-Rum. Three of them came down after the Prophet Hijrah and one more verse when he was still in Makkah, namely Surah Al-Rum. In Makkah, despite the use of the word *riba* (QS Ar-Rum [30]: 39), scholars agree that the *riba* referred to there is not haram *riba* because it is interpreted as giving gifts, which are motivated by obtaining many rewards in other agreements (Shihab, 1994).

Moreover, Al-Sayuthi contends that the final verse that was transmitted to the Prophet is found in Surah Al-Baqarah verses 278–281, which provides a conclusive explanation of *Riba*. He bases this claim on the narrations of Bukhari, Ahmad, Ibn Majah, Ibn Mardawaih, and Baihaqi. Moreover, Al-Zunjani asserts that Ali Imran's surah preceded Al-Nisa's surah based on a number of narrations, including one from Ibn Al-Nadim and the findings advanced by Al Biqa'i and the Noldek orientalist. If their view is valid, then verse 130 of Ali Imran which forbids eating *riba* in multiples is the second verse the Prophet was revealed, and verse 161 of Al-Nisa' which criticizes Jews who consume *riba* is the third revelation in the sequence of Qur'anic discussions on *riba* (Shihab, 1994). According to M. Dwam Raharjo, bank interest is acceptable since it stresses morality more than only the legal-formal or fiqh authority aspects. Furthermore, unlike most scholars, the dawam dates the passage forbidding *riba* in Surah al-Baqarah to the second stage rather than the last. Meanwhile, Surah An-Nisa verses 160–161 contain the final verse of the ban, or the prohibition of usury, in his opinion (Syirfana et al., 2020).

As mentioned above, verse 161 of Al-Nisa condemns Jews who engage in *riba* practices, hence this has little bearing on comprehending the substance or meaning of *riba* that is prohibited by the Quran. This verse of Ali Imran, used as the second and third stage verses, clearly precedes the descent of the verse Al-Baqarah [2]: 278 and at the same time descends after the descent of the verse Al-Rum [30]: 39. This is in contrast to verse 130 of Ali Imran's letter, which uses redaction to expressly prohibit believers from practicing usury in *adh'afan mudha'afah* (Shihab, 1994). On the other hand, the verse Al-Rum [30]: 39, which is the first verse that talks about usury, is judged by the scholars of tafsir not to talk about the forbidden usury. Al Qurtubi and Al-Arabi named the *riba* discussed in the verse as *halal upa*. Meanwhile, Ibn Katsir named it *riba mubah*. They all refer to the companions of the Prophet, especially Ibn Abbas and some *tabi'in* who

interpret *riba* in the verse as a "gift" made by those who expect an excess reward (Shihab, 1994).

Riba or excess that is forbidden by the above verse, is the one that is in nature (أضعافا مضاعفة) *adh'afan mudha'afah*. The word (أضعافا) *adh'afan* is the plural form of (ضعف) *dhi'f* which means similar, so that one becomes two. The word (ضعفين) *dhi'fain* is a double form, so if you have two then it becomes empat,) *adh'afan* is double. Indeed, this is the custom that occurs in the ignorant society. If a person is unable to pay his debt, he is offered or offered a deferral of payment, and as a cover for that reward, at the time of paying his debt, he pays double or double (Shihab, 1994). According to Fazlurrahman, usury jahiliyyah, or double usury (*adh'afan mudha'afah*), is a type of usury that is forbidden in the Koran and is found in Ali Imran's letter [3]: 130 (Majid, 2020).

The word *adh'afan mudha'afah* is not a condition for this prohibition. It does not mean that if the addition due to the delay is slight, or does not multiply or multiply, then the *riba* or addition becomes permissible. The word *adh'afan mudha'afah* here is not a condition, but just describes the reality that happened at that time. However, the final decision for those who transact debts and receivables is His word: *for you the principal of your property; you are not persecuted and you are not persecuted* (QS. Al-Baqarah [2] : 279). Indeed, it may be suspected at first glance that what stops the practice of *riba* will be a harmonious relationship between members of society, as well as fostering cooperation and help, which in turn leads to happiness.

If there is a prominent difference between those who practice *riba* and those who believe and do pious deeds, perform prayers, and pay *zakat*, then it is indeed appropriate if this verse contains believers who have been related to the practice of usury, so that they immediately leave and threaten those who are reluctant. *Fear Allah*, that is, avoid the punishment of Allah, or avoid the fall of sanctions from Allah, the God who is mighty and the most severe in His punishment. To avoid it, among other things, is to avoid the practice of *riba*, even leaving the remains. *Leave the rest of the usury*, which has not been collected. Al-'Abbas, the uncle of the Prophet Muhammad (peace be upon him), together with a family of the Banu al-Mughirah, worked together to pay the people of the Tsaqif tribe by usury. After the prohibition of usury, they still have the remaining property that they have not withdrawn, so this verse prohibits them from collecting the remaining *riba* that they have not collected and allows them to take their capital. *This is if you believe*. The closing of this verse implies that *riba* is not one with faith in a person. If a person practices *riba*, then it means that he does not believe in Allah and His promises. And when that happens, war is inevitable. Therefore, the following verse declares war (Shihab, 2002).

To understand *falakum ru'uusu amwaalikum, laa tazlimuun wa laa tuzlamuun* (for you, your capital), then in the sense that all they are entitled to get back is their capital. Therefore, any excess or addition of the capital collected under the same conditions as what happened during the descent of these verses of riba is not justified. And that way, this keyword explains all forms of excess or addition in double or not, which has been forbidden by the Qur'an in this verse. And this means *that adh'afan mudha'afah* is not a requirement but just an explanation of riba, which was commonplace in their time of practice. So that the question of the word *adh'afan mudha'afah* is no longer important, whether it is a condition or not, whether it is meant by multiplication or not, in the end, what is forbidden is all forms of advantages. However, it needs to be underlined that what is meant by excess is in the same condition as what happened during the descent of the Qur'an and what is required by the closing verse of Al-Baqrah [2]: 279, namely *laa tazlimuun wa laa tuzlamuun* (you do not persecute and are not persecuted) (Shihab, 2007). Abdullah Saed emphasizes the moral aspect (wisdom) rather than the literal aspect. The statement *falakum ru'uusu amwaalikum* (for you the principal of your treasure) has been given moral emphasis through the explanation *laa tazlimuun wa laa tuzlamuun* (you do not commit persecution and you are not persecuted). The first statement "addition to borrowing above the principal of the loan", is considered 'illat, while the second statement "you do not commit persecution and neither are you persecuted" is wisdom (Majid, 2020).

The understanding of riba in the past and now is certainly different, considering the practice carried out in ancient times, riba is interpreted as an attempt at oppression by the ignorant, but nowadays riba carried out by individuals is almost non-existent, the majority of riba is carried out by institutions and there is not necessarily an element of oppression. Muh. Quraish Shihab does not understand the verses of riba textually but understands the verses of riba in substance (contextual). So not every excess of the amount of debt is called riba, but the excess that there is is an element of persecution and oppression (Harun, 2015). However, in the research conducted by Muhammad Syarif Hidayatullah Al-Fajr, it was revealed that Quraish Shihab views that riba is an excess of the amount of debt that doubles and is collected when the debt is due to be repaid so that there is torture on people in need (Al Fajr, 2024). In contrast to the research conducted by Irsyadul Rofiq, who stated that bank interest is not haram, considering that the current bank interest does not contain elements of persecution and oppression between mankind, so bank interest is not haram and can be used to meet needs (Rofiq & Salsabilah, 2023). Currently, riba is indented with bank interest because riba is interpreted as an "addition," and not all additions in this era contain oppression due to inflation and price fluctuations that are taken into consideration. Not only that, the borrowing carried out by banks to

customers has a productive nature, such as providing loans for investment in business development.

The theory of *'illat*, which employs the maqasidi tafsir, plays a crucial role in comprehending the verses of riba. Because by using *'illat* theory and using the tafsir approach, maqasidi can understand the legal causes contained in it, from the apex of history to the development of the times. Muh. Quraish Shihab understands that riba in the Qur'an is understood as a practice that has been commonly practiced in ancient times. The practice of riba in ancient times contained an element of oppression for the weak or the poor because they borrowed only for consumptive needs and were burdened with very burdensome additions. The *'illat* theory not only sees and understands the function of illat as something that is the cause or background for the birth of law, but *'illat* is also related to changes and developments in law. Thus, the existence of illat is very important, especially related to the change and development of Islamic law (Romli, 2014). The sociological background that makes the reason for the decline of the postulates that prohibit riba is the prohibition of riba in the Qur'an has a sociological background related to the economic practices of the jahiliyah Arab society (pre-Islam) at that time; riba, which can be translated as an increase or profit obtained from money loan transactions, is considered a detrimental and unfair practice in Islam. So that the *'illat* that can be used as a legal reference is a sociological factor (sociological background) that states that the descent of the verse is due to the practice of usury, which oppresses the weak. In contrast to today's times, riba is identified with bank interest, and if the bank interest does not cause oppression, it is not considered riba and has a *'illat* that is different from the riba referred to in ancient practice.

The phrase "adh'afan mudha'afah" is not crucial for determining whether usury is forbidden, nor does it necessarily imply multiplication. What truly matters is that any form of excess is prohibited. This excess should align with the circumstances when the Qur'an was revealed, as emphasized in the final verse of Al-Baqrah [2]: 279, which stresses justice by stating "you do not persecute and are not persecuted." M. Quraish Shihab takes a contextual approach to understanding the prohibition of riba in the Qur'an and hadith, focusing on the deeper meaning behind these texts. He interprets the verses in their historical and situational context, suggesting that the prohibition of riba should be understood not just in a literal sense, but in terms of its substance. This means that not all additional amounts in financial transactions are riba; instead, the key focus is on ensuring justice and preventing exploitation. For Shihab, the core of the prohibition is the need to avoid persecution and oppression, especially against vulnerable groups like debtors. He emphasizes the importance of ethical principles in Islamic economics, such as justice, helping others, and meeting their needs, as fundamental to the prohibition of riba.

Additionally, he advocates for a dynamic and evolving understanding of Islamic teachings, one that adapts to changing social and economic conditions. This allows for a broader, more contextual interpretation of riba, making Islamic teachings more relevant to the realities of modern society.

Multiplication as 'illat is forbidden riba according to Ahmad Mustofa Almaraghi

MUI states that bank interest is haram on the grounds of usury, but other sources state that riba is an excess of loans, so it can be understood that savings interest is different from loans, for that a hundred riba does not apply to savings. Savings is a contract that is different from a loan. From the definition of riba, it is found that riba (usury) is related to debt or a loan. (Utomo et al., 2022). Riba (usury) must be understood when the verse about riba (usury) is lowered. As for the law of bank interest, according to Fazlur Rohman, as long as the bank does not attract double interest, this can be justified (Hadi & Adawiyah, 2023). The practice of riba (usury) that occurred in the pre-Islamic period depicts the exploitation of the poor; lenders also tend to lead debt recipients to borrow more money so that borrowers are more depressed; there is no legal protection obtained by borrowers; and receiving debts also has very complicated problems in meeting daily needs. In contrast to the current context, where many recipients of receivables have a stable monthly income and many even borrow money for business capital (productive debt), legal products also exist to provide receivables. Thus, bank interest cannot be equated with the context of riba (usury) in pre-Islamic times (Jayadi, 2023).

In Indonesia, the MUI explained riba in MUI Fatwa Number 1 of 2004, which addresses bank interest to promote Islamic banks and encourage people to switch from conventional banks. (Abdulloh & Akhyati, 2022). In Islamic banking, the concept of margin is being debated, as it closely resembles the margin set by conventional banks. The debate extends to the interest system, with some viewing it as permissible and others as forbidden. This difference in understanding arises from varying interpretations of Qur'anic verses about riba and bank interest, influenced by the context and environment of the scholars. The law on bank interest, from a maqasid sharia perspective, depends on the context (Muzalifah, 2020).

In the previous verse, Allah warned Muslims not to take Jews and polytheists as close allies, as it could bring harm. Allah reassured them that as long as they remained devoted to Him and obedient to His Messenger, the schemes of the Jews and polytheists would not harm them. He reminded them of their victory at the Battle of Badr, which came from obeying Allah and His Messenger. However, when they disobeyed during the

Battle of Uhud, they faced defeat, showing that disobedience can lead to unexpected disasters (Mushthafa Al-Maraghiy, 1946).

Then, here Allah swt forbids to do the worst deeds that Jews and their followers from the polytheistic circle usually do, namely the act of usury. In addition, Allah explained that the presumed profit from the proceeds of riba is not the cause of wealth, but true happiness comes from piety to Allah and carrying out His commandments. In this case, it concerns the appeal to inject wealth into the way of Allah, such as defending His religion, as well as expelling the nature of miserliness and chasing wealth to accumulate in any way that can be done. While the worst means or way is to do riba by multiplying (Mushthafa Al-Maraghiy, 1946).

Imam Ibn Jarir said, "Do not eat riba twice in Islam after Allah has given you guidance, as you used to do in the age of ignorance. In the period of ignorance, a person performs this double riba by giving debts to others with a payment period that is stated at the time. When the time for payment has come, the debtor asks the debtor, and usually the debtor will say, 'Postpone the payment of your money; I will add more.'" Both of them agree to it, which is what is called double riba. The youth of Allah swat prevents them from doing in Islam." (Mushthafa Al-Maraghiy, 1946)

Imam Ar-Razi said, "In the time of ignorance, if a person owes a person as much as one hundred dirhams, if the time for payment has come, it turns out that the person who owes has not been able to pay his debt, he will say, "Increase the payment time, so that I will increase the amount of payment later." And this, sometimes reaching the amount of two hundred dirhams. After the promised time, the same thing was repeated, and it happened several times, so that from a hundred dirhams he could take a double of his capital. This is what His words mean: *adh'afan mudha'afah* (Mushthafa Al-Maraghiy, 1946).

In the tafsir of Al-Maraghi, it is explained about the current riba jahiliyah called Riba Fashiyah (the outrageous profit). Riba in the time of Jahiyah, according to the present term, is riba fahsy, or riba whose profit is doubled from the capital, and this conspicuous addition occurs after the payment arrives, and in the first transaction is not mentioned. For example, a person who gives a debt of one hundred dirhams with a profit of ten dirhams or more or less than enough to take a small profit, but when the payment comes and if the person concerned is unable to pay his debt, then he is forced to receive additional interest in exchange for an extension of the payment period, and this type of riba is called riba nasi'ah (Mushthafa Al-Maraghiy, 1946).

The tafsir of Al-Maraghi divides riba into two types, namely riba Nasi'ah and riba Fadhl. *Riba nasi'ah* is the type of riba that was famous during the Jahiliyah period and is usually carried out by them. This riba bears the payment period with additional profits. So, when the payment period is supplemented with profit, when the payment period is deferred, the amount of debt increases, so that from one hundred dirhams it can become a thousand dirhams. And, in the end, people who dare to do so are usually incapable people who are in desperate need. It provides an extra way to avoid payments, and this kind of situation continues and can strip away the entire wealth. The wealth is increasing in the hands of the needy without any benefit arising from it, and the wealth of the person who commits riba increases without any benefit that can be reaped by his brother who owes him. Thus, he coerces the wealth of others in a false way and plunges others into misery and destitution (Mushthafa Al-Maraghiy, 1946).

In Islamic law, there are two types of riba: riba Qardhiy (related to loans) and riba Mu'amaliy (related to transactions). Riba Qardhiy occurs when a person borrows a certain amount of goods or money and returns it with an additional amount. The addition can sometimes be the same type of item that was borrowed, or it may not be. For example, if someone lends ten thousand rupiah and requires the borrower to move an item from the riverbank, the additional service would be considered a benefit. Riba Mu'amaliy, on the other hand, happens in transactions, especially in exchanges involving the same type of goods. For instance, exchanging high-quality wheat for low-quality wheat raises the question of whether both types are considered the same or different. Some scholars debate whether items from different sources or of varying qualities are still considered the same type. In riba Mu'amaliy, it is not allowed to exchange goods of the same type for an additional amount. The transaction must involve equal quantities or measures (Muthahhari, 1995). Riba qardiy is also called riba Nasi'ah (A. Karim, 2018), while riba mu'amaliy is also known as riba buyu' and riba fadhl (A. Karim, 2018).

Meanwhile, what is meant by riba fadhal, such as a person who sells gold jewelry in the form of a bracelet at a price that exceeds the scales? And, as a barter of dinar money (gold money), Or the person who sells a kilo of good dates with a kilo and a pile of bad dates. Even if the two parties give up each other because both parties need each other's goods, This type of riba is not among those prohibited by the Quran. It's just that the prohibition is set by the Sunnah of the Prophet (Mushthafa Al-Maraghiy, 1946).

In *al-Manar*, a book by Muhammad Abduh and his disciple Muhammad Rasyid Rido, the term "al-Riba" in Surah Al-Baqarah: 275 refers to riba adh'afan mudha'afah, which is the type of riba practiced by pre-Islamic Arabs. This riba involved adding extra debt due to delayed payment, also known as riba adh'afan mudha'afah. Several reasons

support this interpretation. First, the repetition of the term "al-Riba" in Surah Al-Imran 130 suggests that the second mention reinforces the same meaning. Second, the verse in Surah Al-Baqarah is understood in connection with the conditional phrase in Surah Al-Imran, which refers to riba that is multiplied. This follows the principle that a specific interpretation can help clarify a general term. Finally, referring to Al-Thabari, it is noted that the Qur'an consistently links riba with oppression (dzulm). Riba, unlike buying and selling, causes harm and exploitation, while trade is seen as fair and beneficial for both parties (Nasution, 1996).

In the book Al-Maraghi, it is explained that there are two things forbidden in Islam: those forbidden by their nature and those forbidden for other reasons (Nasution, 1996). According to Muhammad Abduh, the riba forbidden in the Qur'an is riba adh'afan mudha'afah, which is the jahiliyah riba involving exploitation. He believes the problem is with the multiplication of the amount, not all additional amounts being forbidden. Riba nasi'ah, which involves extra charges due to delays, is forbidden. However, riba fadhil, which refers to additional amounts in buying and selling without multiplication, is allowed (Sani, 2021). The book of Al-Maraghi explains that in the early verses about usury, Allah forbade Muslims from following the practices of Jews and ignorant Arabs who engaged in usury, as it led to harm and danger. Imam Jarir said that after receiving guidance, Muslims should no longer engage in usury as they did in the past. The term riba jahiliyah, referring to outrageous profit, is derived from Surah Ali Imran verse 130, describing usury where profits are doubled after the payment time, known as riba nasi'ah. Abu Abbad explained that the Qur'an's reference to nasiah was well-known among the ignorant people at that time (Maghfirah, 2020).

In Arabic, it is often said, "If you truly mean what you say, then act on it." This reflects the idea that actions should align with words. In this verse, it is explained that anyone who does not give up riba after Allah's prohibition and warnings is considered to have rejected faith and will remain in hell. Even if such a person believes in the religion but denies or neglects some of its teachings, they are still considered to be unbelievers, despite claiming to be a believer. In Al-Maraghi, it is explained that leftover riba (maa baqiya minarribaa) is allowed to be taken. This is based on God's words, "Those who have come to the prohibition of their lord and cease." The allowance is considered a rukhsah, as it is difficult to return the riba already taken. This is connected to the context of the verse in Surah Al-Baqarah [2]: 277-278, which refers to the customs of Al-'Abbas ibn Abdul Muttalib and a man from Mughirah's lineage.

In verse 279 of this Surah Al Baqarah, there is a hint that shows that there is no feeling of submission to the commandments of the Shari'ah, which means that it is out of

His lines, even insulting religion. What is meant by *harbun minallah* means that Allah will receive the wrath of Allah for those who eat usury. The reality is the clearest concrete evidence of this courage. We see a lot of people who like to do usury, after becoming rich, have turned into beggars. What is meant by *harbun min Rusulih*, is to get resistance from the Prophet (saw) when he was still alive. Because they are considered people who have left the rails of Islam. They can be fought and *musushi*, even after his death, namely those who continue him in upholding the Shari'ah.

According to Abdullah Saeed, an important statement that serves as a key point in the discussion of *riba* in the Qur'an is found in Surah Al-Baqarah 279, which says "*falakum ru'uusu amwaalikum*," followed by "*laa tazlimuun wa laa tuzlamuun*." The phrase "*falakum ru'uusu amwaalikum*" indicates that taking back the principal of a loan is an act of oppression, both against the lender and the borrower. The two phrases are closely related and should not be understood separately, as this would distort the meaning in the Qur'an. The second statement, "*laa tazlimuun wa laa tuzlamuun*," serves as the foundation for the methodology in establishing Islamic law, addressing the core reasons behind the prohibitions and commandments. Abdullah Saeed emphasizes that rationality plays a crucial role in understanding the prohibition of *riba*, both in interpretation and in the fatwas issued by the scholars (Wartoyo, 2016).

From the analysis of the interpretation, it can be concluded that the *riba* that is forbidden in the meaning of *adh'afan mudha'afah* contained in Surah Ali Imron 130 is the *riba* practiced by ignorant people at that time, which multiplied when giving a loan that was consumptive in nature. The borrower must return the loan by multiplying. So that the debtor feels the persecution and oppression of the usury during the period of ignorance, in accordance with what is explained in QS. Al-Baqarah verse 279. But it is a matter of *riba* during the time of ignorance, which emphasizes the folding of pawns and persecution due to usury. Nowadays, *riba*, also known as bank interest, has the same implementation as *riba* in the age of ignorance.

Mustafa Al-Maraghi allows *riba* as long as it does not involve multiplication. He refers to *riba* as any addition that exceeds the original capital (Sari, 2021). In contrast to the research of M. Alif Fazri, who said that Al-Maraghi prohibits all types of usury. Even so, *riba fadhil* on Ali Imran's letter is allowed. Then the postulate about the permissibility of *riba* in Ali Imran's letter has been in *naskh* (M, 2024). In contrast to the research of M. Alif Fazri, who said that Al-Maraghi prohibits all types of usury. Even so, *riba fadhil* on Ali Imran's letter is allowed. Then the postulate about the permissibility of *riba* in Ali Imran's letter has been in *naskh*.

Al-Maraghi's view allows riba on the condition that it is not multiplied, meaning that if the riba or additional is only a small amount and does not exceed the capital, then it is allowed. Not only does Al-Maraghi have such a view, but Muhammad Abduh and Muhammad Rasid Rida also have the same view regarding riba, which is to allow a little riba based on the sentence *ad'afan mudha'afah* in Surah Ali Imran [3]: 130, which is a condition for prohibition (Sani, 2021). It is not surprising that Ahmad Mustofa Al-Maraghi's views have a parallel with Muhammad Abduh's thoughts, because they have a relationship as a teacher and a student. Ahmad Mustofa Al-Maraghi was one of the disciples of Muhammad Abduh. So that Al Maraghi's style of thought in his tafsir is influenced by the style of thinking of his teacher, who also has a tafsir work called Tafsir Al-Manar.

Looking at Al-Maraghi's thoughts on riba, it can be understood that the 'illat used by al-Maraghi is if the riba is not allowed if the addition exceeds the borrowed capital or the addition is multiplied. If riba or additional is not doubled and only a small amount of addition, then it is permissible. The illat worn by Al-Maraghi has relevance that can be used today. Considering that riba is equated with bank interest in financial institutions. If the bank has an additional interest from borrowing money that has an additional interest of a small amount and does not exceed the business capital, then it is not included in the prohibited riba.

Conclusion

From the explanation of the views of Quraish Shihab and Ahmad Mustofa Al-Maraghi in their tafsir books, they have different understandings of illat riba. The illat used by Quraish Shihab in understanding riba is the word *ad'afan mudaa'afah*. It does not matter whether it is a condition for the prohibition of riba or not, and also the sentence means multiplication or not; in the end, what is forbidden is all forms of excess. However, the advantage in question is in the same condition as what happened during the period of the descent of the Qur'anic verse about riba. With Muh. Qaraish Shihab, views on the 'illat of the prohibition of riba can be seen from the socio-historical, ethical, substantive, and contextual aspects. Socio-historically, by looking at the practice of riba in the jahiliyah (pre-Islamic) period, where in the past riba became a practice and habit to enrich oneself by providing loans to people in need, then the person who gave the loan provided the conditions for repayment with a very large addition. Ethically, riba is prohibited because it violates the principles of justice, because with the existence of riba in the past, lenders and borrowers had no principle of justice where the practice of riba provided benefits for lenders and was very detrimental to the borrower. In substance, looking at riba is not only interpreted in language or literally that all additions are riba, but rather looking at the aspects of persecution and oppression arising from these additions. If there is an addition but it does not cause persecution or oppression, it means that it is not said to be riba. And

contextually, in the era of the times, where today people borrow for productive needs (business) rather than consumptive needs that are practiced like the pre-Islamic era. Such as bank interest charged to borrowers who apply for loans from banks. Most of the people borrow money from banks to do productive business.

Meanwhile, *the 'illat* used by Ahmad Mustofa Al-Maraghi is to emphasize the *riba* on the folding of the pawn to the return of receivables from the person who owes it. If the *riba* or additional is small and does not exceed the capital, then such a thing is allowed. In the era of *dahalu*, the receivables given were used for consumptive purposes rather than productive. So it can be understood that people who owe money in the past are poor people who owe money to meet their daily needs. Coupled with the repayment of debts that are dual in nature, the borrower feels persecuted by the repayment of debts that are folded by the receivables. In contrast to today's times, lending money to banks is burdened with bank interest, which does not double or exceed capital.

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