



SYURA: JOURNAL OF LAW

<https://ejournal.staiduba.ac.id/index.php/syura>

E-ISSN: 2986-5670

The Law of Usury from the perspective of Quraish Shihab in the Qur'an

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Abstract

Keywords:

*Law, Quraish
Shihab, Qur'an*

Historically, the Jews were a people who had tried to legitimize anything that had been forbidden by Allah SWT, one of which was legitimizing usury, so it is well-known that from the past until now, the act of usury is difficult to separate. The Qur'an itself has explained in detail the stages of prohibiting usury explicitly. The Qur'an prohibits usury with the limitation of adh'āfan mudhā'afan. The main research topic of this thesis is (1) How is the prohibition of usury in the Qur'an? (2) How is the analysis of usury according to Quraish Shihab's thoughts in the Tafsir Al-Misbah?, (3) What is the sociological background of the cause of the decline of usury (Asbabul Nuzul ayat riba)? This type of research is a literature review method (library research). The results of this study are, First: The prohibition of usury in the Qur'an, scholars agree that: (a) usury is something that is prohibited because of the verses that explain the prohibition of usury. (b) the prohibition of usury in the Qur'an has relevance to the movement of the real sector in the economy, Second, Usury according to Quraish Shihab, that people who practice usury, their efforts, actions and all their circumstances will experience turmoil, their souls will not be at peace. Third, the sociological background of the reason for the decline of usury begins from the history of usury starting from the settlement of the Tsaqif tribe which is located about 75 miles southeast of Mecca, they are familiar with usury practices.

Abstrak

Kata Kunci: *Secara historis, kaum Yahudi merupakan kaum yang berusaha Hukum, Quraish melegitimasi segala sesuatu yang telah diharamkan oleh Allah SWT, salah Shihab, Al- satunya adalah melegitimasi riba, sehingga diketahui bahwa sejak dulu Quran hingga sekarang, perbuatan riba sulit dipisahkan. Al-Qur'an sendiri telah menjelaskan secara rinci tahapan-tahapan pelarangan riba secara tegas. Al-Qur'an mengharamkan riba dengan batasan adh'āfan mudhā'afan. Topik penelitian utama tesis ini adalah (1) Bagaimana pelarangan riba dalam Al-Qur'an? (2) Bagaimana analisis riba menurut pemikiran Quraish Shihab dalam Tafsir Al-Misbah?, (3) Bagaimana latar belakang sosiologis penyebab merosotnya riba (Asbabul Nuzul ayat riba)? Jenis penelitian ini adalah metode kajian pustaka (library research). Hasil dari penelitian ini adalah, Pertama: Larangan riba dalam Al-Qur'an, para ulama sepakat bahwa: (a) riba merupakan sesuatu yang diharamkan karena adanya ayat-ayat yang menjelaskan tentang larangan riba. (b) Larangan riba dalam Al-Qur'an memiliki relevansi dengan pergerakan sektor riil dalam perekonomian, Kedua, Riba menurut Quraish Shihab, bahwa orang yang melakukan riba, usahanya, perbuatannya dan segala keadaannya akan mengalami kegoncangan, jiwanya tidak akan tenteram. Ketiga, Latar belakang sosiologis alasan kemunduran riba berawal dari sejarah riba yang dimulai dari pemukiman suku Tsaqif yang terletak sekitar 75 mil di sebelah tenggara Mekkah, mereka sudah mengenal praktik riba.*

Received: 27-07-2024, Revised: 05-08-2023, Accepted: 09-11-2024

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Sekolah Tinggi Agama Islam Darul Ulum
Banyuanyar Pamekasan, Indonesia

Doi: <https://doi.org/10.58223/syura.v2i1.265>



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Introduction

Usury known as an addition that is not accompanied by an exchange of compensation is prohibited by the Qur'an. The Qur'an itself has explained in detail the stages of the prohibition of usury. Quraish Shihab explains that the word (ربوا) usury in terms of language means excess. Scholars have different opinions about the meaning of this word. While scholars such as experts in interpretation and law, al-Qurthûbî and Ibn al-'Arabî, as well as al-Biqâ'î, Ibn Katsîr, Sayyid Quthûb and many others all argue that the usury referred to in this verse is permissible usury. Ibn Katsîr called it permissible usury. They refer to the companions of the Prophet SAW, among others. Ibn 'Abbâs ra. and several Tabi'in who interpreted it in the sense of a gift given by someone with the expectation of a greater reward. (Al-Jaziri)

Allah SWT has forbidden usury. Its prohibition is eternal and cannot be changed at any time. Even this law has been emphasized in the law of the Prophet Moses, Jesus, until

the time of the Prophet Muhammad. Regarding this, the Qur'an has reported on the behavior of the Jews who were punished by Allah SWT due to their cruel and immoral actions, including the act of consuming usury.

In its position as the main source of Islamic teachings, the Qur'an occupies a central position, not only in the development and development of Islamic sciences, but also in providing inspiration, guidance and integrating various Muslim movements throughout the 14 centuries of the history of this movement.

In the Islamic perspective, ownership of property does not function to fulfill personal and social needs alone, but also as a means of worshiping Allah. Whatever the form of efforts to develop property, the concept of justice and virtue must be upheld, the honesty of every economic transaction actor must also be maintained, the Qur'an threatens with severe punishment for those who carry out exploitative practices against others. From here we can see

the transcendental aspect of Islamic teachings as far as economic principles are concerned. Therefore, forms of economic practices such as: collusion, hoarding of goods, setting excessively high price standards, fraud in buying and selling, and lending debt to others by taking excess (additional) along with the amount of receivables that contain elements of persecution of the borrower are prohibited by Islam. This last form of practice in Islam is called usury. (Al-Sayih, 2001) Although usury is a classic problem, it is always interesting to study, especially with the increasing development of the business and banking world and the increasing globalization of the economy today. The controversy surrounding the law of usury has been a debate for quite a long time. The debate in formulating the law of usury is more directed at differences in understanding the illat of the law of prohibiting usury. In Surah al-Baqarah verse 275, it strongly condemns the collection of usury and they are likened to people possessed by demons. (Sayyid Qutb,

1985) Furthermore, this verse refutes the similarity between usury and buying and selling by emphasizing that Allah permits buying and selling and prohibits usury. The prohibition of usury is reaffirmed in verse 278, in the same letter, with the order to abandon all remnants of usury, and is reaffirmed in verse 279.

According to Quraish Shihab, one of the Indonesian Mufassir figures, explained in the Al-Misbah commentary, that: "People who practice usury, business, actions and all their circumstances will experience shock, their souls will not be at peace. The parable is like a person whose mind has been damaged by Satan so that he is disturbed by the madness he suffers from. They do this because they think that buying and selling is the same as usury: both contain elements of exchange and business. Both are halal. Allah refuted their allegations by explaining that the issue of halal and haram was none of their business. And the equality they think is not true. Allah has permitted the practice of buying and selling and has

prohibited the practice of usury. Whoever has reached the prohibition on the practice of usury and then abandons it, then for him the usury that he took before the prohibition came down, by not returning it.

Quraish Shihab said that the matter was up to Allah's forgiveness. And those who repeat usury after it has been forbidden, they are the inhabitants of hell and will remain there forever. The usury referred to in this verse is ignorant usury. The practice is in the form of additional levies on debt given in return for delaying repayment. little or much, the law is still forbidden. (Quraish Syihab, 1998)

Quraish Shihab also said that money cannot make money. Economists have determined several ways to make money. Among the productive ways is to work in several business fields such as industry, agriculture and trade. And the unproductive ones are interest or usury practices, because they are not risky. Interest-bearing loans will never be a loss, they will always produce. Interest is the result of the

loan value. If the reason for the income is a loan, then it means that the business is through intermediary of others who certainly will not lose. The many practices of usury also cause the dominance of capital in a business sector. Thus, it will be easy for emptiness and unemployment to occur which causes destruction and laziness. Historically, the Jews are a people who have tried in every way since ancient times preventing humans from carrying out the laws of Allah SWT. They killed the prophets, tried to change the form and content of the Torah and the Gospel, and made lawful what Allah SWT has forbidden, for example making sexual relations between children and fathers legal, allowing the practice of magic, making usury legal so that it has been famous from the past until now that between Jews and Usury is difficult to separate.

Method

This study uses a descriptive analysis approach, which attempts to explore as deeply as possible the products of interpretation carried out

by previous scholars based on various primary and secondary interpretation literature. In this case, the primary interpretation literature is Tafsir Al-Misbah by Quraish Shihab.

Because this study is based on library data, this type of research is called library research or literature review. A literature review is "a study carried out to solve a problem that is basically based on a critical and in-depth review of relevant library materials".

Result and Discussion

Prohibition of Usury in the Qur'an

The Qur'an itself has explained in detail the stages of the prohibition of usury as follows:

The first stage merely describes the negative elements in usury found in (QS. al-Rum [30]:39).

فَأَقِمْ وَجْهَكَ لِلدِّينِ حَنِيفًا ۖ فِطْرَتَ اللَّهِ الَّتِي
فَطَرَ النَّاسَ عَلَيْهَا ۚ لَا تَبْدِيلَ لِخَلْقِ اللَّهِ ۗ
ذَٰلِكَ الدِّينُ الْقَيِّمُ وَلَكِنَّ أَكْثَرَ النَّاسِ لَا
يَعْلَمُونَ

It means; So turn your face straight towards the religion of Allah; (remain on) the nature of Allah who

has created humans according to that nature. There is no change in God's nature. (That is) straight religion; but most people don't know.

This was followed by a signal about the prohibition of usury by conveying a condemnation of Jews who practice usury in the Al-Qur'an QS. al-Nisa" [4]:161.

وَأَخَذِهِمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالِ
النَّاسِ بِالْبَاطِلِ ۗ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ
عَذَابًا أَلِيمًا

Meaning: "And because they consume usury, even though in fact they have been forbidden from it, and because they consume people's property in a false way. We have prepared for those who disbelieve among them a painful punishment.

The Qur'an explicitly prohibits usury with the limits of adh'āfan mudhā'afan (QS. Ali Imran [3]: 130)

وَلَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً ۗ وَاتَّقُوا
اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

Meaning: "O you who believe, do not consume usury in doubles] and fear Allah so that you will get good luck.

This is followed by the total prohibition of usury in its various

forms (QS. al-Baqarah [2]: 275 The statement of the Qur'an regarding the prohibition of usury is found in Surah al Baqarah verse 275 which reads:

لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ
وَحَرَّمَ رَبِّيَ ۖ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ
فَأَنْ تَهَيَّبَ فَأُولَئِكَ أَصْحَابُ النَّارِ ۗ هُمْ
فِيهَا خَالِدُونَ

Meaning: "Those who eat (take) usury cannot stand but like the standing of a person possessed by the devil due to (the pressure of) insanity. Their situation is like that, because they say (opinion), actually buying and selling is the same as usury, even though Allah has permitted buying and selling and forbidden usury. Those who have received a prohibition from their Lord, and then continue to stop (from taking usury), will have for them what they have taken previously (before the prohibition came); and its affairs are (up to) Allah. Those who return (take usury), then those people are the inhabitants of hell; they will abide therein."

In its position as the main source of Islamic teachings, the

Qur'an occupies a central position, not only in the development and advancement of Islamic sciences, but also in inspiring, guiding and integrating various movements of the Muslim community throughout the fourteen centuries of the history of this community's movement. (Shihab, 1998)

In the Islamic perspective, ownership of property does not function to fulfill personal and social needs alone, but also as a means of worshiping Allah. Whatever the form of efforts to develop property, the concept of justice and virtue must be upheld, the honesty of every economic transaction actor must also be maintained, the Qur'an threatens with severe punishment for those who practice exploitation of others. From here the transcendental aspect of Islamic teachings is apparent as far as economic principles are concerned. Therefore, forms of economic practices such as: collusion, hoarding of goods, setting excessively high price standards, fraud in buying and selling and lending debt to others by taking excess (additional) together

with the amount of receivables that contain elements of persecution of the borrower are prohibited by Islam. This last form of practice in Islam is called usury. (Rofiq, 2004)

Although usury is a classic issue, it is always interesting to study, especially with the increasing development of the business and banking world and the rapid globalization of the economy today. (Shihab, 1994) The controversy surrounding the law of usury has been a debate for quite a long time. The debate in formulating the law of usury is more directed at differences in understanding the illat of the law of prohibition of usury.

Analysis of Usury According to Quraish Shihab's Thoughts

In Surah al-Baqarah verse 275, it strongly condemns the collection of usury and they are likened to people possessed by Satan. Furthermore, this verse refutes the similarity between usury and buying and selling by emphasizing that Allah permits buying and selling and prohibits usury. The prohibition of usury is

reaffirmed in verse 278, in the same letter, with the order to leave all remaining usury, and is reaffirmed in verse 279. (Shihab, 1994)

According to Quraish Shihab, it is explained in the interpretation of Al-Misbah, that "People who practice usury, their efforts, actions and all their circumstances will experience turmoil, their souls will not be at peace. The example is like a person whose mind is damaged by Satan so that he is disturbed due to the insanity he suffers. They do that because they think that buying and selling is the same as usury: both contain elements of exchange and effort. Both are permissible. Allah refutes their assumption by explaining that the issue of permissible and forbidden is not their business. And the equation they think is not true. Allah permits the practice of buying and selling and forbids the practice of usury. Whoever has been prohibited from practicing usury and then abandons it, then for him the usury that he took before the prohibition came down, without returning it. (Hamid, 2009)

Quraish Shihab said that "And his affairs are up to Allah's forgiveness. And those who repeat usury after it is forbidden, they are the inhabitants of Hell and will abide therein forever. The usury referred to in this verse is the usury of ignorance. Its practice is in the form of additional levies on debts given in return for delaying repayment. little or much, the law is still forbidden. (Fazlurrahman, 2014)

Quraish Shihab also said that, in accordance with the opinion of the philosophers who say that money cannot make money. Economists have determined several ways to make money. Among the productive ways is to work in several business fields such as industry, agriculture and trade. (Sularno, 2015) And the unproductive ones are interest or usury practices, because they are not risky. Interest-bearing loans will never be at a loss, in fact they always produce. Interest is the result of the loan value. If the reason for the income is a loan, then it means that the business is through other people who certainly will not lose. The many

usury practices also cause capital dominance in a business field. That way, it will be easy for emptiness and unemployment to occur which cause destruction and laziness.

Sociological Background of the Prohibition of Usury

M. Quraish Shihab explains the reason for the revelation of the verse prohibiting usury, where the history of usury began from the settlement of the Tsaqif tribe located about 75 miles southeast of Mecca, a fertile area and one of the centers of trade between the Quraysh tribe who lived in Mecca. In Ta'if, Jews settled who were familiar with usury practices, so that their presence there fostered the practice. The Quraysh tribe in Mecca was also famous for its trading activities, even the Qur'an reports about it in the letter al-Quraisy. There they were also familiar with usury practices. This is also proven by the amazement of the polytheists towards the prohibition of usury practices which they considered the same as buying and selling practices. In the sense that they assume that the excess obtained

from the loaned capital is nothing but the same as the profit (excess obtained from) the results of trade.

The word usury in terms of language means "excess". If it only stops at the meaning of "excess", then the assumption of the polytheists above is quite reasonable even though the verse of the Qur'an only states:

Meaning: "God permits buying and selling and forbids usury".

The law of halal and haram in the verse will not be determined without something that distinguishes it, and that "something" is what causes usury to be forbidden.

In the Qur'an, the word usury is found eight times in four chapters, three of which were revealed after the Prophet migrated and one more verse when he was still in Mecca, although it uses the word usury (QS al-Rum/30: 39).

It means; So set your face straight towards the religion of Allah; (stay on) the nature of Allah who has created man according to it. There is no change in the nature of Allah.

(That is) the straight religion; but most people do not know.

Scholars agree that the usury referred to there is not usury that is forbidden because it is interpreted as giving a gift, which is motivated by obtaining a large reward on another occasion. The effort to understand what is meant by usury is by studying the verses that were revealed in Medina, or more specifically the key words in these verses, namely adh'afan mudha'afan (doubled), ma baqiya minarriba (what is left of usury) and fallakum ru'usu amwalikum, la tazlimun wa la tuzlamun. (Rofiq, 2004)

Meanwhile, the scholar, Sayyid Muhammad Rasyid Ridha, understands that the usury that is forbidden by the Qur'an is only usury that is multiplied. The multiplication referred to here is "multiple multiplication"

Then Mujtahid narrated that the usury that is prohibited by Allah SWT is that which was practiced during the time of ignorance, namely that someone has a debt to another person, then the borrower says to him

"for you (additional) so much as a reward for delaying payment", then the payment is postponed for him. Indeed, during the time of ignorance and early Islam, if a debtor was unable to pay his debt at the appointed time, he asked for it to be postponed with a promise to pay excessively, and so on repeatedly. Meanwhile, Qatadah stated that usury during the time of ignorance was the sale of one person to another (with payment) until a certain period. When that period has arrived, while the person concerned does not have the ability to pay, (the amount of his debt) is added and the payment period is postponed. (Nata, 2005)

In explaining the narrations stated above, and other narrations, Al-Maraghi concluded that *riba adh'afan mudha'afah* is an addition to the credit amount due to delays in payment or what is called *riba al-nasi'ah*. According to al Maraghi, a person who practices usury is called a *murbin* because he multiplies the assets he owns at the expense of the debtor's sacrifice either directly or

additionally due to a delay in payment.

Al-Thabarani's conclusion above is supported by Muhammad Rasyid Ridha, which according to him is also Ibn Qayyim's conclusion.

Abdul Mun'im Al-Namir in Edi Suandi Hamid, one of the members of the Council of Leading Scholars of Al-Azhar and the deputy of the Sheikh of Al-Azhar, concluded that: 'The forbidden usury is depicted in a debtor who has wealth who is approached by a person in need, then he offers him an addition to the amount of his debt obligation in return for a year or a month's delay in payment, and in the end the person concerned (the borrower) is forced to submit and accept the offer unwillingly. (Mahbub, 2011)

Observing the narrations that have been put forward, some explain and some are just additions, it raises the question: is what is forbidden only the addition that is multiplied or all forms of addition to any amount of debt. This problem is a difference of opinion among scholars, for those who adhere to the text of the verse,

multiplying is a condition for prohibition. This means that if it does not multiply, then it is not forbidden. While other parties state that the text "multiplied" is not a condition but as an explanation of the form of usury that was often practiced at the time the verses of the Qur'an were revealed. Therefore, addition even without multiplication is still forbidden.

Analysis of Usury According to Quraish Shihab's Thought

The revelation of this verse is related to the previous verses that talk about livelihood or alms in various aspects. There is a way of obtaining wealth that is prohibited by this verse, which is the opposite of alms. Usury is taking excess above the capital needed by exploiting its needs. The usurers are the ones who are criticized by this verse, especially since this practice is widely known among Arab society. He stated that according to many scholars it will happen on the Day of Resurrection, namely they will be raised from the grave in a staggering state, not

knowing which direction they should go. (Shihab, 2002)

Actually, it is not impossible to understand it now in worldly life. Those who practice usury, live in a restless, restless situation, are always confused and in uncertainty, because their minds are focused on material things and their additions. Look at the state of humanity today. Progress in the fields of science and technology is so rapid, but also look at the lives of society, especially those who practice usury. There they live in anxiety, do not know direction, and even carry out irrational activities. Many people, especially those who practice usury, make their lives just to collect material things, and at that time they live without knowing direction. Regardless of whether the stock exchange is halal or haram, look at how busy the stock market is. It's true, people who indulge in usury have been touched by Satan so they are confused and don't know where to go. What about the parable that is described as Satan's touch on them? There are scholars who understand this verse as talking about humans

being possessed while reinforcing their views with various verses and hadiths, which essentially state that there is a devil who always accompanies humans.

Ibn Abbas narrated that a woman brought her child to the Messenger of Allah. while saying, "Indeed, my son is suffering from a disorder (insanity), which befalls him every time we eat lunch and dinner," then the Messenger of Allah. rubbed his chest, and prayed for his recovery. He then vomited and came out like a black dog. And he was healed" (HR. ad-Daruquthni and al-Baihaqi).

Quraish Shihab quoted from Az-Zamakhsyari (1075-1144 AD) a rationalist interpreter commented on the meaning of the devil's touch that this is based on the beliefs of the Arab polytheists, so the mention of the devil's touch here is based on that, not in the true sense. At least, we can say, that it is not natural for reason or science to ignore what is called possession, because thousands of people in various places have witnessed or experienced it. It is also not natural to reject the explanation of

religious people about the causes before scientists are able to provide an explanation that satisfies religious people. It is not natural for doctors to belittle and look down on religious people who call the above reality as possession, or the entry of demons into the human body, because the name does not matter. Our recognition of the existence of what is called "possession" and that the problem has not been scientifically revealed, is the first step to conducting serious research, and indeed there are still too many things related to humans, especially their souls which are dark areas for scientists themselves. This is what the author emphasizes, although now scientists, especially psychologists, have entered a new stage in their studies, so that what is called Para-Psychology or the science behind the science of the soul has been introduced, and this in turn leads to discussions about revelation, inspiration, intuition, premonitions, telepathy (exchange of thoughts from a distance), and so on.

Quraish Shihab explained that however, people who transact in usury whose circumstances are as described above, what they do is reasonable, they assume that buying and selling is the same as usury. He also explained the rules about usury. However, this view or rule is not entirely correct, because the Prophet Muhammad saw. once justified payments that exceeded what was borrowed. The Prophet's companion, Jabir Ibn Abdullah, reported that "he once borrowed from the Prophet and after some time he came to the Prophet, he paid with the excess" (HR. Bukhari and Muslim); although it must be underlined that the addition is not required when making a loan agreement. Quraish Shihab also explained what is popularly called usury an-Nasi'ah, the Prophet saw. Also forbade another form of usury, namely what is called usury al-Fadhl, namely exchanging the same type of goods, but with different amounts. The Prophet saw. Said: Gold for gold, silver for silver, wheat for wheat, dates for dates, salt for salt, hand for hand (direct delivery).

Whoever exaggerates something or asks for an exaggeration, then he has committed usury, both the one who takes and the one who gives". (Narrated by Bukhari and Muslim through Abu Sa'id al-Khudri). (Shihab, 2002)

Of course, exchanging one type of item implies that one is better than the other, because if so, what is the meaning of the exchange? There is an element of usury here, and that is why he ordered that the exchange take place directly hand for hand.

These two types of usury - usury an-Nasi'ah and usury al-Fadhl - are clearly forbidden.

The polytheists equate usury with buying and selling, don't both produce profit? That is more or less their logic. This verse conveys their statement which states, "Buying and selling is nothing but the same as usury."

Quraish Shihab also explains the next sentence, "Whereas Allah has permitted buying and selling and forbidden usury." This is because the substance of both is very different. Buying and selling is a transaction

that benefits both parties, while usury is detrimental to one party. The first profit is obtained through human work; while the second, what produces is money, not human work. Buying and selling requires human activity while usury is without their activity. Buying and selling contains the possibility of profit and loss, which is also determined; while usury guarantees profit for the borrower, and does not contain losses. Usury does not require intelligence, and market conditions are not too decisive, there is little that distinguishes it.

However brief the interpretation of Hasby Asy-Syidiqy and the broad interpretation of Quraish Shihab, it can be concluded that the perpetrators of usury will be eternal in hell, meaning they will stay there for a long time.

Then in verse 276 of the letter Al Baqarah, Hasby Asy-Syidiqy explains What is meant by destroying usury is destroying the property or eliminating its blessings. and what is meant by fertilizing alms is developing the property that has

been given in alms or multiplying its blessings. And explains that this verse is related to a. 39 S. 30 : Ar Rum; a. 37 S. 8: Al Anfal and indicates that consuming usury is an act of infidels. Meanwhile, Quraish Shihab. Interpreting Allah destroys usury little by little, unnoticed by the perpetrators, except after the rice becomes porridge. He explained that Allah makes alms fertile. Don't assume that enrichment, addition and development are only from the spiritual side, or the soul that is born from the help of alms givers. Don't assume that only inner peace and tranquility of life are achieved by the giver and recipient. Meanwhile, Allah does not like, that is, does not bestow grace, on anyone who repeatedly commits disbelief and always commits many sins. He interpreted the use of the word (كَفَّار) kaffar not kafir as a double disbelief, namely once when they equate usury with buying and selling, and reject the decree of Allah, the second time when they practice usury, and the third time when they are not grateful for the blessings of excess that they

have, even using it to oppress and persecute.

Quraish Shihab explains by understanding the use of words. However, in understanding this verse, there is no difference between the two. The intention is not to take the remaining usury that is still with the debtor, so that only the principal is taken. Likewise, Quraish Shihab interprets the difference between those who practice usury, and those who believe and do good deeds, perform prayers and pay zakat. This verse invites believers who have so far had a connection with the practice of usury, to immediately leave it, while threatening those who are reluctant. Then in the sentence Leave the remaining usury, which has not been collected. This verse prohibits them from taking the remaining usury that they have not collected and allows them to take their capital. (Shihab, 002) This is emphasized for those who believe. In this verse, Hasby Asy-Syidiqy quoted by Quraish Shihab interprets very briefly in the sentence Leave the remaining usury - which is still with

your subscriptions. However, Quraish Shihab explains in detail from the beginning of the verse to the end of the verse and in closing he said that this verse implies that usury is not united with faith in a person. If someone practices usury, it means that he does not believe in Allah and His promises. And if so, war is inevitable. Therefore the following verse announces the war.

Conclusion

From the discussion above, several conclusions can be drawn. The prohibition of usury in the Qur'an is as follows: First, based on the verses of the Qur'an, scholars agree that usury is something that is prohibited because of the verses that explain the prohibition of usury. Based on the stages of its prohibition, the prohibition of usury is clearly and clearly seen in QS. Ali Imran (3) verse 130 and al-Baqarah (2) verses 275 - 281. However, scholars differ in interpreting the phrase *adh'āfan mudhā'afah* in QS. Ali Imran. Second, the prohibition of usury in the Qur'an has relevance to the movement of the

real sector in the economy. This is because an economy based on usury will automatically ignore the underlying transaction which is the basis of the real sector. As a result, the owners of capital (capitalists) are certain to benefit while the money managers/entrepreneurs still have no clarity, so that their position becomes balanced, there is no justice.

.Usury according to Quraish Shihab's thinking, Usury according to Quraish Shihab is divided into two, namely:

Usury an-Nasf'ah is usury that occurs due to delayed payment in the exchange contract of two goods classified as usurious commodities (gold, silver, dates, wheat and salt), either one type or different types by delaying the delivery of one of the exchanged goods or both.

Usury al-Fadh is exchanging the same type of goods, but with different levels. Such as gold for gold, silver for silver, wheat for wheat, dates for dates, salt for salt, hand for hand direct delivery. Whoever exceeds something or asks for an excess, then he has committed usury,

both those who take and those who give..

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