

BANK INTEREST IN TAFSIR NUSANTARA: STUDY OF THE BOOK OF AL-AZHAR IN GENEALOGY OF POWER'S PERSPECTIVE MICHAEL FOUCAULT

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Abstract

This article examines the interpretation of usury verses in *Tafsir Al-Azhar*. The method used in this research is descriptive-qualitative method, and is included in the literature research. The collection process is carried out by observing, in the sense of tracking various references that have relevance to the focus of the study, both from books, articles, and so on that function to support these data. The data analysis technique used in this research is the method of content analysis (content analysis). In this analysis, the process of selecting, comparing, combining, and sorting information obtained from related data sources will be carried out to obtain valid inferences. In clarifying the validity of the data, the researcher triangulated both sources and methods. From the study conducted, it can be seen that HAMKA is one of the scholars who gives opinions regarding bank interest in the context of banking. HAMKA said bank interest was usury and a great extortion from those who owed debts to those who owed them. HAMKA absolutely haraams the law of usury of any kind. Both in the form of usury *nasi'ah* and usury *fadl*—including the interest system in the banking context. The interpretation of *Riba* in *Tafsir Al-Azhar* above is an expression of HAMKA's position as a figure who is maintaining the status quo. HAMKA is well aware of the condition of Indonesia with a Muslim majority in it. His interpretation is an expression of his social role as a scholar with a strong theological approach with Islam as the basic reference for thinking and acting.

Keywords: Riba, Al-Azhar Tafsir, Hamka

Abstrak

Artikel ini mengkaji tentang tafsir ayat riba dalam Tafsir Al-Azhar. Metode yang digunakan dalam penelitian ini adalah metode deskriptif-kualitatif, dan termasuk dalam penelitian kepustakaan. Proses pengumpulan dilakukan dengan cara mengamati, dalam arti menelusuri berbagai referensi yang memiliki relevansi dengan fokus kajian, baik dari buku, artikel, dan sebagainya yang berfungsi untuk mendukung data tersebut. Teknik analisis data yang digunakan dalam penelitian ini adalah metode analisis isi (content analysis). Dalam analisis ini akan dilakukan

proses pemilihan, pembandingan, penggabungan, dan pemilahan informasi yang diperoleh dari sumber data terkait untuk mendapatkan inferensi yang valid. Dalam mengklarifikasi keabsahan data, peneliti melakukan triangulasi baik sumber maupun metode. Dari kajian yang dilakukan, terlihat bahwa Hamka merupakan salah satu ulama yang memberikan pendapat mengenai bunga bank dalam konteks perbankan. HAMKA mengatakan bunga bank adalah riba dan pemerasan yang besar dari yang berhutang kepada yang berhutang. HAMKA sama sekali mengharamkan hukum riba dalam bentuk apapun. Baik berupa riba nasi'ah maupun riba fadl—termasuk sistem bunga dalam konteks perbankan. Tafsir Riba dalam Tafsir Al-Azhar di atas merupakan ungkapan posisi HAMKA sebagai sosok yang mempertahankan status quo. HAMKA sangat menyadari kondisi Indonesia yang mayoritas beragama Islam. Tafsirnya merupakan ungkapan peran sosialnya sebagai seorang ulama dengan pendekatan teologis yang kuat dengan Islam sebagai acuan dasar berpikir dan bertindak.

Kata Kunci: Riba, Tafsir al Azhar, Hamka

A. INTRODUCTION

Islam is a comprehensive religion that is always *shalih li kulli az-zaman wa al-makan*. Islam covers all aspects of human life (kaffah). Starting from personal affairs to social affairs, from worship aspects to muamalah aspects, or aspects related to *hablun min Allah* (relationship with Allah), as well as *hablun mun al-nas* (relationships with humans). Among these aspects, Islamic teachings regulate muamalahara (Aravik, 2020).

Carrying out economic activities within the framework of faith means that the efforts made by a Muslim must be interpreted in the context of worship and a means of getting closer (*taqarrub*) to Allah SWT. One of the goals of economic activity is to make a living, and with it he gets the fortune to carry on his life (Zuhri, 1997).

Islam regulates the circulation of money, market mechanisms, trade, leasing and borrowing. Islam prohibits the element of usury in carrying out economic activities because it creates an unhealthy economy and harms many parties. The economic system cannot be separated from financial intermediary institutions which are really needed by the community. However, for hundreds of years Muslims have been accustomed to interest-based conventional bank services, so it requires hard

work to realize an interest-free alternative, namely by developing Islamic banking (Qardhawi, 2002).

In fact, muamalah usury has become endemic and has taken root in the midst of the Muslims, almost all groups practice it, from individuals to institutions, from the people to the state. Economic activity from time to time has developed. What was not there before, becomes there or vice versa. At the time of the Prophet did not exist, and now there is. A new problem in Mu'amalat fiqh arises when the notion of usury is known in the case of banks. On the one hand, bank interest is trapped in the criteria of usury, but on the other hand bank interest has a large social side, even without banks, a country will be destroyed.

Bank interest raises pros and cons among Muslims, including Indonesian Muslims. Various Islamic organizations in Indonesia do not state the legality of bank interest. However, there are also some who state that the benefits of bank interest are permissible. Apparently, this difference of opinion occurs because of the *'iilat* usury proposed by the *fuqaha*'. Meanwhile, various developments concerning current economic activities, such as changes in the exchange of money and the role of banks in securing money and providing funds are not included in the focus of *fiqh* studies. There are people who argue that the Qur'an only prohibits usury in the form of compound interest and the interest practiced by conventional banks is not usury. However, many scholars say that bank interest is usury. As explained by Allah SWT. In his word Q.S. al-Baqarah: 278:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ

Meaning: O you who believe! Fear Allah and leave the rest of usury (which has not been collected) if you are believers.

However, the economy in general has the pillars of usury. Transactions of usury are considered normal, not a sin and a crime, even state law legalizes and covers it. The usury eaters and usury feeders are not seen as sinners who are condemned in society. Even some circles make usury as a source of their livelihood, either through savings or deposits. The perpetrator eats interest (usury) calmly and

comfortably without feeling the slightest guilt and society in general views it as a normal thing (Karimi, 2016).

In this contemporary era, discussions related to usury behavior have again become a hot topic discussed by Muslim intellectuals. Among them, many who have tried to reconstruct the law of usury—in relation to bank interest—through various methods or approaches are Muhammad Syahrur—with his *hudud* theory (Shahrur, 2008), Fazlurrahman—with his double movement theory (Rahman, 1964), and Abdullah Saeed, with the *qiyasi* method based on wisdom and not '*Illat*' (Wartoyo, 2016). For the author, legal reconstruction efforts with the various methods and approaches mentioned above are a natural thing, because after all the methodological differences have implications for different interpretations or legal products that result (Abidin, 2019).

There have been many previous studies discussing bank interest in various perspectives. Among these studies include: *Analisis Bunga Bank dalam Pandangan Fikih* (Kasdi, 2016), *Riba dan Bunga Bank dalam Islam: Analisis Hukum dan Dampaknya terhadap Perekonomian Umat* (Kalsum, 2014), *Bunga Bank Antara Halal dan Haram* (Nurhadi, 2017), and so forth. From the studies conducted, the majority of previous studies have focused on debates among scholars and the basis of their respective arguments. In this article, the author tries to read the interpretation of usury in Tafsir Nusantara, specifically the Book of *Tafsir Al-Azhar* written by Haji Abdul Malik Karim Amrullah or better known as HAMKA, where this has never been studied by previous researchers. The author will then examine the interpretation of HAMKA using Foucault's Genealogy of Power theory, in order to determine the relationship between the formation of meaning and the authority of power that developed at that time. Power is the main focus of Foucault's thinking. For Foucault, power has a diverging or spreading nature, in the sense that it touches various sides of civil life (Foucault, 2002). The method used in this research is descriptive-qualitative method, and is included in the literature research (library research). The use of descriptive-qualitative method is due to its suitability with the object and focus of the study being studied. This is because this research seeks to produce findings that cannot be achieved through measurement or statistical

procedures (Soehadha, 2012). The study of literature (library) is a study that is used to collect information and data with the help of various materials in the library such as documents, books, magazines, historical stories, and so on (Soehadha, 2012).

The process of collecting data in this study is by observing, in the sense of tracking the Book of *Tafsir Al-Azhar* and various references that have relevance to the focus of the study, both from books, articles, and so on that function to support these data (Moleong, 2006). The data analysis technique used in this research is the method of content analysis (content analysis). In this analysis, the process of selecting, comparing, combining, and sorting information obtained from related data sources will be carried out to obtain valid inferences.

B. RIBA: AN EPISTEMOLOGICAL STUDY

Judging from the Arabic language, usury is linguistically derived from the word *rabaa-yarbuu*, which means “to grow and increase”. *Riba* means *az-ziyadah muthlaqan* (absolute addition). The word of God in QS. Al-Hajj: 5, the following is a concrete example of the use of the word usury in this sense:

... وَتَرَى الْأَرْضَ هَامِدَةً فَإِذَا أَنْزَلْنَا عَلَيْهَا الْمَاءَ اهْتَزَّتْ وَرَبَتْ وَأَنْبَتَتْ مِنْ كُلِّ زَوْجٍ بَهِيجٍ

Meaning: “...And you see the earth is dry, then when We have sent down water (rain) on it, the earth lives and becomes fertile and grows various types of beautiful pairs (plants).”

Ibn Kathir when interpreting the above verse said, “When Allah has sent rain to the earth, then the prison moves by growing plants and soil that was previously dead (barren) to life, then the stems rise above the ground. And with the rain of Allah, it grows various kinds of fruits, plants, herbs with various colors, tastes, aromas, shapes and uses.

According to Quraish Shihab, the word usury in terms of language means “excess”. If we only stop at this linguistic meaning, then the logic put forward by the opponents of usury at the time of the Prophet can be justified. When they said (as revealed in the Qur'an-that “buying and selling is the same as usury” (Surah Al-Baqarah: 275), Allah answered them firmly that “Allah has permitted buying and

selling and forbade usury". He put forward it without mentioning the reasons explicitly, but it is certain that there must be a reason or wisdom so that usury is forbidden and buying and selling is justified (Ghofur, 2016).

Apart from that, usury etymologically according to the scholars are:

الزِّيَادَةُ فِي أَشْيَاءٍ مَخْصُوصَةٍ، وَهَذَا تَعْرِيفُ الْحَنَابِلَةِ

Meaning: The addition of something that is special, this is the definition of scholars of Hanabilah (Al-Zuhaili, 1985).

Riba also means to grow and enlarge. As for technical terms, usury means additional taking from the principal property without any compensation (Sobana, 2017). Among the definitions that I think are sufficient to represent the various existing definitions are that usury is a contract or transaction or certain goods which when the contract takes place, the similarities are not known according to sharia standards or by delaying delivery when the goods are the object of the contract or one of them (Badri, 2018).

Broadly speaking, usury is grouped into two, each is usury on debt and usury of buying and selling. The first group is further divided into usury *qardh* and usury *jahiliyah*. The second group, usury buying and selling, is divided into usury *fadhl* and usury *nasi'ah* (Neneng & Adam, 2017). The type of usury in this case is divided into two parts, namely usury in buying and selling (*buyu'*) and usury in debt and debt (*duyun*). *Riba* buying and selling is divided into two parts, namely usury *nasi'ah* and usury *fadhl*. Meanwhile, usury in accounts payable is divided into two types, namely usury *qardh* and usury *jahiliyah*.

C. THE INTERPRETATION OF RIBA IN THE QUR'AN IN VARIOUS TAFSIR—INTERPRETATION BOOKS

The prohibition of usury contained in the Qur'an was not revealed all at once rather it is lowered in four stages (Antonio, 2001). *The first stage*, rejects the notion that usury loans which in essence seem to help those in need as an act of approaching or *taqarrub* to Allah SWT. God said;

وَمَا أَتَيْتُمْ مِنْ رَبًّا لَيْرَبُّوا فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا أَتَيْتُمْ مِنْ زَكَاةٍ تُرِيدُونَ وَجْهَ
اللَّهِ فَأُولَئِكَ هُمُ الْمُضْعِفُونَ

Meaning: And something usury (additional) that you give so that human wealth increases, it does not increase in the sight of Allah. And what you give in the form of zakat which you intend to gain the pleasure of Allah, then it is those who multiply (the reward). (Surah Ar-Rum: 39).

This verse was revealed in Mecca before the Prophet's Hijrah, which in *zahir* there is no sign indicating the prohibition of usury. However, there is a sign of God's wrath against usury, where it is stated that usury has no reward with God, so this verse is thus a form of warning to stop usury (Mukaromah, 2004). The verse is judged by the scholars of interpretation as not talking about usury which is forbidden, al-Qurtubhi calls the usury discussed in the verse as *halal usury*. While Ibn Kathir named it usury permissible. There is this interpretation, because they refer to the companions of the Prophet, especially Ibn 'Abbas and some *tabi'in* who interpret usury in the verse as a gift made by people who expect more in return.

The second stage, Allah gives a signal about the prohibition of usury (Rozalinda, 2016), through the condemnation of the practice of usury among the Jewish community. This is confirmed in Q.S an-Nisa: 161;

وَأَخَذْنَاهُمُ الرِّبَا وَقَدْ هُمُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالِ النَّاسِ بِالْبَاطِلِ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا
أَلِيمًا

Meaning: And because they practice usury, even though they have been forbidden from it, and because they eat people's property in an illegal way (*batil*). And We have prepared for those who disbelieve among them a painful punishment.

This verse was revealed in Medina and is a lesson that Allah gave about the behavior of the Jews to us who are forbidden to do usury, but they are the ones who eat it, and even make it lawful. So as a result of their actions, they get the curse and wrath of Allah SWT. So, the prohibition of usury here is only in the form of a sign, not overtly. Because this is the story of the Jews which is not a *qath'i* (certain and

permanent) argument regarding the prohibition of usury for Muslims (Ash-Shabuni, 2016).

The third stage, Allah does not forbid usury completely, but prohibits it in double form. As described in Q.S Ali-Imran: 130;

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

Meaning: O you who believe! Do not eat usury doubled and fear Allah so that you will be lucky.

This verse was revealed in Medina and is strictly prohibited. However, the forbidden prohibition here is one type of usury which is (indeed called *fahisy*—the most heinous usury), which is the most-evil form of usury which causes the debt to be borne double because the debtor only owes because he really needs it and is forced to do so (Wahid, 2017).

The fourth stage, Allah revealed Q.S al-Baqarah: 275-276, 278-279 which contains the prohibition of usury explicitly and clearly, in its various forms, it is not distinguished whether it is big or small and does not distinguish how much or how little it is. For those who do so, he has done criminalization. And this is the last verse that was revealed, which is the last shari'a as well. In this verse if someone makes a transaction of usury, then Allah and His Messenger will fight that person.

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ
يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

Meaning: 275. Those who eat usury cannot stand but like the establishment of a person who is possessed by a devil because he is crazy. That is because they say that buying and selling is the same as usury. In fact, Allah has permitted buying and selling and forbids usury. Whoever gets a warning from his Lord, then he stops, then what has been obtained before belongs to him and his affairs (up to) to Allah. Whoever repeats it, then they are the inhabitants of Hell, they will abide in it forever. 276. Allah destroys usury

and enriches alms. Allah does not like everyone who remains in disbelief and is full of sin.

D. *RIBA IN TAFSIR AL-AZHAR*

The book of *Tafsir Al-Azhar* was written by an Indonesian Islamic intellectual named Haji Abdul Malik Karim Amrullah or better known as HAMKA. He was born in Sungai Batang, Maninjau, West Sumatra on Sunday, February 16, 1908 (Pramoko, 2009). Little HAMKA was raised and raised in a religiously devout family. His father, Haji Abdul Karim Amrullah—or who is more familiar with the nickname Haji Rasul (Rouf dkk., 2013), a *mustasyar* and Muhammadiyah figure in Minangkabau (Azizah, 2015). His mother's name is Siti Shafiyyah Tanjung bint Zakariya, while his grandfather's name is Sheikh Muhammad Amrullah bin Abdullah Saleh (Azra & Umam, 1998).

The spirit of intellectual pursuit in HAMKA's personality has been seen since he was 14 years old. This can be seen from his frequent travels—migrating—to scientific assemblies—recorded among others to the islands of Java, Sumatra, and even the Hijaz—as well as performing the pilgrimage—at the age of 19 (Azizah, 2015). As is known together, HAMKA is a scholar who mastered various scientific disciplines such as Sufism, Jurisprudence, language, literature, history, and philosophy—all of which he found mostly self-taught, so it would not be an exaggeration if he was also known as a generalist (Hamka, 1979). As a bias and scholar, he managed to write a monumental work, namely *Tafsir Al-Qur'an 30 Juz*, which he named *Tafsir Al-Azhar*—which equates him with the scholars of Tafsir in the Islamic world (Hamka, 1979).

In the context of writing *Tafsir Al-Azhar*, there are at least three factors that motivated him to write the commentary, namely 1) the high interest of Indonesian Muslim youth—especially in the Malay-speaking area—to better understand the contents of the Qur'an, 2) the encouragement from the Muslim community. “preachers” who lack the ability to speak Arabic well (Hamka, 1983a), and 3) his desire to leave a legacy that can be useful for the Indonesian nation and Muslims (Hamka, 1983a).

Haji Abdul Malik Karim Amrullah or Buya HAMKA in his commentary explains the meaning of usury is a great extortion from the debtor to the debtor (Hamka, 1986b). It is said to be extortion because it is an additional payment, either an additional double, or an additional 10 to 11, or an additional 6% or an additional 10% and so on. So, in short, usury is the most-evil life and destroys all the buildings of brotherhood because the actions taken are extortion against the weak.

In his interpretation of al-Azhar Buya HAMKA interprets several verses about usury contained in surah al-Baqarah: 275-276, surah Ali-Imran: 130, surah al-Nisa:161, and surah al-Rum. And here the author will only describe some of the verses that can represent the discussion of usury in this receivable in accordance with what is contained in the interpretation of al-Azhar.

First, QS. Al-Baqarah: 275-276. The sentence in this verse eating usury has become a common word. Because even though usury is not solely to be eaten, even to build other wealth, but the origin of human effort was originally “foraging for food”. So, in this verse it is shown that the person whose life is from eating usury is that his life is always difficult even though the interest from the results of usury has been in the millions, he does not feel any pleasure in his soul, because the place where he stands is sucking the blood of others. The person who eats usury is likened to a person who is always confused and restless, and is blue because of being slapped by the devil. Always afraid that the money is not paid by the debtor. And if it is not paid off, by the person who owes the person's property it needs to be confiscated, then his mind becomes rougher. The subtle feelings that are in his heart need to be suppressed, so that the profits come in (Hamka, 1986a).

This happened because the person who owed the debt had his soul possessed by the devil, so that his face looked cruel, his eyes bulged with hatred. However, his mouth always speaks sweetly to persuade people to be in debt to him so that in the end they fall into his trap. “*Menjadi demikian, karena sesungguhnya mereka berkata: “Tidak lain perdagangan itu hanyalah seperti Riba juga (This is so, because they say: “Trade is nothing but like usury).”* This means that because he wants to defend his stance on raising money, he says that the work of a business person is the same as his job of eating usury, that is, both looking for profit or looking for food together.

The situation is much different. Trading, is the merchant providing goods, sometimes they are imported from other places, the buyer has money, the buyer buys the goods. It costs ten rupiahs, sells eleven rupiahs. Those who sell make a profit, those who buy it make a profit. Because he got what he needed. Both of them are released from their needs. That is why buying and selling is permitted by Allah. In this case the profit in buying and selling cannot be equated with usury. Because by means of usury, people who are in debt are persecuted and their wealth is exploited. Meanwhile, those who have debts live by having fun by rocking their feet from the results of raising money (Hamka, 1986a).

Riba is one of the most despicable crimes of ignorance. *Riba* is not a little also in accordance with the life of a believer. If in the past someone has done that, then now that all of you have become Muslims, stop living that despicable life. If it has stopped, then the old sins will be finished until then, even Allah will forgive them. If, for example, the property from usury profits they build a house, there is no need to demolish the house. From now on stop altogether. But if anyone returns to the life of eating usury, it is the same as after Islam returned to worshipping idols; eternally in hell.

“Allah membasmi Riba dan Dia menyuburkan sadaqah-sadaqah (Allah eradicates usury and He enriches sadaqahs)” (beginning of verse 276). *Riba* is completely eliminated, because it stems from the evil of mushrik, the evil of life and passions, as long as one is lucky enough to let others be in poverty. It is hereby confirmed that the blessing of usury does not exist. It is wealth that leads to bad luck, brings revenge and hatred. The words of usury are very evil. If the disease of usury spreads, then if people are called “rich people”, hate and revenge will arise, which is the same as calling capitalism in a big way. The origin is called capitalism, hatred that arises first and a sense of revenge. But Allah nourishes sadaqahs; because He links the affection between the heart of the giver and the recipient, the one who gives charity and the one who receives the sadaqah. The people are different, namely people who help each other and pray for each other (Hamka, 1986a).

This is the threat that God sent with revelations to the Prophet Muhammad fourteen centuries ago, which is becoming more and more felt now, so that the

conflict between the have and the have not has given rise to capitalism, then imperialism, and then colonialism, the class struggle, the conflict between workers and employers. So, there are people who live happily, never trying, just from eating the interest on the money they put in a big bank. And it does not stop thinkers trying to slam their minds to find a way out of these difficulties, including the emergence of the teachings of socialism. But even that socialism failed, because it was only a human theory by ignoring the values of human moral and mental formation.

Second, Ali Imran: 130. According to the commentators, this verse was the first to prohibit usury. The verses in Surah al-Baqarah that have been explained previously include the last verse that was revealed to the Prophet. According to the statement of Sayidina Umar bin al-Khattab before the Prophet Muhammad. explained the dangerous usury in detail, he died. However, the point is clear and obvious in the verse that was originally revealed about usury. *Riba* is a great extortion from the debtor to the debtor who is *ad'afan muda'afah*. *Ad'afan* means to multiply, *Muda'afan* means to multiply again; multiply, multiply (Hamka, 1986). The word *ad'afan* is the plural form of *di'f* which means the same or similar, so if it has two it becomes four, *ad'afan* is doubled. So that is the habit of the ignorant people. If a person is unable to pay his debts, he is offered or offers a deferral of payment, and in return for the deferment, when the time comes for him to pay the debt, he pays double (Shihab, 2002).

The usury referred to here is usury *nasi'ah*, as explained in the interpretation of surah al-Baqarah verse 275-276, the debtor may be late in paying his debt, even those who have debts want the debt to be delayed in paying it because if it is slower to pay it will increase double the debt. For example, someone who owes Rp. 100, may pay it next year but it becomes Rp. 200, and if it is a year late, it becomes Rp. 400, and so on. And it is also permissible to pay it in installments, but only the interest is paid in installments. The principal of the debt has been covered by the folds of interest. So that finally the debtor is unable to pay the debt.

This is what is called usury *nasi'ah*, which is ignorance that is multiplied and multiplied. In this way the Jews lived and in this way the Meccans enriched themselves and oppressed the needy. So, at the end of this verse there is an order for

believers to be pious and fear Allah. If it doesn't exist, the Muslims are afraid that they will fall into the act of usury (Hamka, 1986).

The concept of usury *ad'afan muda'afah* according to Buya HAMKA is usury jahiliyah or usury *nasi'ah*, namely the suspension or delay of paying the debt. So here the person who gives the debt will feel very happy if the person who is in debt slows down the payment period, so that the interest can be doubled. For example, a debt of Rp. 500,000 due to a delay in payment will become Rp. 750,000 and if the payment is sufficient and the debtor has not been able to pay it, the debt will increase to 1,000,000. So, the benefits obtained by the person who gave the debt increased and multiplied. This is what is called an extraordinarily cruel blackmail. Because those who work hard are those who owe, while those who give credit receive doubled interest by sitting and having fun (Hamka, 1986).

The purpose of Islamic teachings is not only to improve relationships with God, but also to strengthen relationships between human beings. It is these two wings of life that Islam will fix. Therefore, if the usury of the jahiliyah method still exists, it can be said that it is useless to enforce religious law, if people are ordered to pray together before Allah, what is the meaning of the congregation if one of the people who become the *makmum* is an oppressor or a loan shark who extorts the blood of his friend, while the *makmum* is the one who another person who sucked his blood (Hamka, 1986).

In short, usury is the most-evil life and destroys the building of brotherhood. That is why in this verse it is commanded that a believer should be pious to Allah. Because people who have *taqwa* are unlikely to make a living by extorting sweat and sucking the blood of others. And at the end of the verse, it is explained that do not eat usury and be pious of Allah, so that you may gain victory. Only then is success in establishing a just and prosperous society, there is no exploitation of humans on humans, based on the pleasure of Allah and true *ukhuwah*. Therefore, HAMKA absolutely *harams* the law of usury of any kind. Both in the form of usury *nasi'ah* and usury *fadl*—including the interest system in the banking context.

E. HAMKA STUDY OF FOUCAULT'S GENEALOGY OF POWER OVER THE INTERPRETATION OF RIBA HAMKA

Foucault's Genealogical Theory of Power is a theory initiated by M. Foucault. Foucault's genealogy is a kind of history that describes the formation of various kinds of knowledge in it, both about the subject and its objects, this history does not seek meaning based on causal continuity that leads to a telos but genealogy in Foucault's perspective is a rupture of historical continuity, what Gadamer calls *Wirkungsgeschichte* (effective history) or history is the present (Daryatno, 2014). The genealogy developed by Foucault essentially aims to trace the beginning of the formation of an episteme that can occur at any time.

Therefore, in determining the truth for Foucault it is not understood as something that just comes (an abstract concept). Truth according to Foucault is produced by every power. "Power produces knowledge, power and knowledge directly influence each other, there is no power relationship without the correlative constitution of the field of knowledge." (Hardiyanta, 1997) Foucault often uses the term genealogy to refer to the unity of intellectual knowledge and local memories that enable us to build historical knowledge about life struggles and use that knowledge tactically in everyday life.

In the context of HAMKA, from the interpretation of *Riba* in *Tafsir Al-Azhar* above, HAMKA is in the position of a figure who is maintaining the status quo. HAMKA is well aware of the condition of Indonesia with a Muslim majority in it. His interpretation is an expression of his social role as a scholar with a strong theological approach with Islam as the basic reference for thinking and acting. This can be seen, for example, in interpreting the Qur'an, HAMKA first interprets with the Qur'an itself, because the interpretation of the Qur'an with the Qur'an is more important than others. Furthermore, if he does not find his interpretation in the Qur'an, HAMKA will switch to the sunnah (hadith), even the sunnah must highlight each interpretation to be interpreted. Therefore, regardless of expertise in understanding the meaning of each sentence of the Qur'an, a commentator must pay attention to the sunnah of the Prophet, the opinions of his companions, *tabi'in*, and

previous scholars, especially in interpreting the verses concerning by lawm (Saefudin, 2005).

Seeing the way HAMKA interprets the Qur'an as mentioned above, it can be said that al-Azhar's interpretation combines the method of *tafsir bi al-ma'thur* or also known as *tafsir bi al-riwayah* or *tafsir bi al-manqul* with the method of *tafsir bi al-ra'yi* or commonly referred to as *tafsir bi al-dirayah* or *tafsir bi al-'aql*. Sometimes HAMKA also uses his thoughts, intuition, tendencies and life experiences in understanding the texts of the Qur'an. In addition, he also sometimes uses linguistic discussions accompanied by approaches to Sufism, philosophy, science, and *fiqh*.

HAMKA in interpreting this verse of the Qur'an about usury, explains that usury *nasi'ah* or usury *ad'afan mudaa'afah* is clearly haram. And for usury, *fadl* is considered haram because as *sad al-dhari'ah*, it means closing the door of greater danger (Hamka, 2015).

In relation to the interpretation of the verses about usury, then HAMKA is of the opinion that these verses about usury are *qat'i al-dilalah* (definite arguments). So, in interpreting these verses, he does not interpret with ratios (thoughts), but what is (based on the meaning of the birth of the verse) as contained in the Qur'an and Hadith. From the explanation above, it can be seen that the legal *istinbat* used by HAMKA regarding the prohibition of usury, both usury *nasi'ah* and usury *fadl* is based on the texts of the Qur'an and the hadith of the Prophet.

Departing from the explanation above, as previously stated, the interpretation of *Riba* in *Tafsir Al-Azhar* above is an expression of HAMKA who is positioned as a figure who is maintaining the status quo. HAMKA is well aware of the condition of Indonesia with a Muslim majority in it. His interpretation is an expression of his social role as a scholar with a strong theological approach with Islam as the basic reference for thinking and acting.

F. CONCLUSION

In this contemporary era, discussions related to usury behavior have again become a hot topic discussed by Muslim intellectuals, especially with the birth of banking financial institutions, with an interest system – which this phenomenon has

not been found in the classical era. Bank interest raises pros and cons among Muslims, including Indonesian Muslims. There are people who argue that the Qur'an only prohibits usury in the form of compound interest and the interest practiced by conventional banks is not usury. This difference of opinion occurs because of the 'iilat usury proposed by the scholars'.

HAMKA is one of the scholars who provide opinions regarding bank interest in the context of banking. HAMKA said bank interest was usury and a great extortion from those who owed debts to those who owed them. HAMKA absolutely haraams the law of usury of any kind. Both in the form of usury *nasi'ah* and usury *fadl*—including the interest system in the banking context. The interpretation of *Riba* in *Tafsir Al-Azhar* above is an expression of HAMKA's position as a figure who is maintaining the status quo. HAMKA is well aware of the condition of Indonesia with a Muslim majority in it. His interpretation is an expression of his social role as a scholar with a strong theological approach with Islam as the basic reference for thinking and acting.

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