
ANALYSIS OF RIBA LAWS FROM THE PERSPECTIVE OF RELIGIOUS UNDERSTANDING IN COMMUNITIES IN THE RIVER CHAIN

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Abstract

This article describes the problem of usury law from the perspective of public understanding. As for some of the Sungai Chain people who consider usury to be a common practice that they have done since long ago from their ancestors, the Sungai Chain community considers usury to be a source of their livelihood because the profit they get is many times that of them. seek honest income or legal livelihoods, therefore the Sungai Kunci community often commits acts of usury. It is said that usury is one of the major sins in Islam, because it leads to destruction. Therefore, providing understanding to the public actually aims to advance an economic system that is compassionate, more just, more balanced social relations and ethical values that are in line with Islamic teachings

Keywords : Law of Usury, Understanding of Religion, Village Communities

Abstract

This research aims to explore and deepen the understanding of the Sungai Kunci community regarding usury law and its impact from a religious perspective, especially in Islam. The research method used is a qualitative approach through in-depth interviews with members of the Sungai Kunci community who are involved in usury practices. Apart from that, researchers also conducted documentation studies to collect data related to the practice of usury and religious understanding that has been going on since the time of their ancestors. The results of the research show that the majority of the Sungai Kunci community understands usury as a normal act and has been part of their traditions since time immemorial. They consider usury to be a profitable source of livelihood, because they can earn profits many times higher than by earning an honest and halal income. However, through a deep understanding of religion, it was discovered that usury is one of the major sins in Islam, and this practice leads to destruction.

Keywords : Law usury , understanding of religion, society village

INTRODUCTION

Muamalah ribawiyah Actually Already known nations ancient, like nation Egypt ancient, Greece, Roman, And Jewish. For person Egypt ancient, law King Bucharest, king 24th from period Pharaoh, set that amount usury No can exceed amount principal from property Which loaned, regardless from How many period time the loan? amount loan. limit the time is on moment That. In Greece And Roman, usury is habit general And the amount No limited, in accordance with desire

loan shark. Of course, in between person Roman, a loan shark own strength For
enslave debtor If He fail pay the debt (Budiantoro et al., 2018).

In life in Chain River, If We open eye, ear And naturally heart conscience We,
how Lots person Which truly ignore to religion about danger disappearance life.
They Which trapped loan shark in river most lazy or lazy Study, especially knowledge
Which related with usury. (Syamsurizal & Marseli, 2022) Whereas perpetrator loan
shark in river most is person old (Mother And grandma). Lots in between they
Which do or do loan shark For fulfil need daily. There is Also Which opinion that
usury Which prohibited is loan shark Which harm Wrong One party; As for loan
shark For objective production/development business And profit together, That No
abuse And Still Lots reason other For objective This.

For part they Which new know usury problem, ie public justify usury Which
happen in banks Which different. One matter important in here is history Which
take notes success Islam since era Prophet Shallallahu 'peace be upon you wa
greetings, continues until era Khulafaur Rashidun, Dynasty Umawiyah And Bani
Abbasid; Where there is region Muslim Which stretched out from end China until
Spanish. People Islam on period That Far from practice usury although people
infidel Already long practice it. However, when creed people Islam weakened And
avoid from teachings Islam Which pure; Various understand infidel enter And
accepted people Islam, including legalize loan shark Which on behalf of bank. As a
result, failure sake failure Keep going experienced people Islam until moment This
And who knows When will end. Matter other Which need We know is that usury
Which profitable And each other profitable Already There is since era formerly time
And it turns out Allah And His Messenger Still forbid usury in a way general, Good
in matter consumption nor production. (Yanti & Fitriani, 2017)

Activity economy Which done man Which developed as form satisfaction life
own rule And ethics or moral certain when done according to law Islam. Allah SWT
has lower food to world This For consumption man with method Which halal And
clean from all deed Which contain usury. Discuss usury very Good in develop
thinking public specifically in Chain River Area nor in civilization Islam Because
usury is problem Which complex And often happen in public world, Because usury
tightly connection with transaction in field economy Which often happen. done by
man in activity daily (Shalah ash-Shawi And Abdullah al-Muslih. p. 89 -90) (Hadijah
Wahid et al., 2020).

In between problem main Which faced inhabitant Chain River is distribution
riches Which No equally And lack of access capital For develop business
independent they. At least that's Which often seen in various layer public border
river, Suite condition economy Which lame And No proportional. On turn, lack
access capital often given road go out And solution through debt or loan with cost
addition, or Which Now known with flower. Besides loan or debt This, in Language

religion called usury, something form sin Which very Serious, Because bring perpetrator And victim to destruction, to life Which No Correct, And often give rise to inequality And jealousy in public. (Ghofur, 2016) And Allah promises to put those who commit usury into eternal hell forever. Allah says:

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

It means:

"Allah has permitted buying and selling and prohibited usury. Those who have received the prohibition from their Lord, then continue to stop (from taking usury), then for them what they have taken previously (before the prohibition came) and their affairs (are up to) Allah. Those who return (take usury), then those people are the inhabitants of hell, they will remain there (QS Al Baqarah 275).

In Surah Ar-Rum verse 39 Allah says:

وَمَا آتَيْتُمْ مِنْ رَبًّا لِيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلِ الْفَأُولَئِكَ هُمُ الْمُضْعِفُونَ

Wa mā ātāitum mir ribal liyarbuwa fi amwālīn-nāsi fa lā yarbu u 'indallāh, wa mā ātāitum min zakātīn turīd u na waj-ballābi fa ulā`ika humul-mu d`if u n

It means:

And whatever riba (additional) you give in order to increase people's wealth, then that riba does not add to Allah's side. And what you give in the form of zakat which you intend to achieve Allah's pleasure, then (those who do so) are those which doubles (the reward). (Wardani, 2015)

In observations carried out in the areas in the river chain of Padang Pariaman district, Geringging river subdistrict, and the upstream sirah Kuranji river area, there were various problems experienced by the community related to usury. There is very little knowledge about usury, this lack of understanding is caused by the people of Sungai Kunci themselves because they think that usury is an act that is not dangerous or threatening or a heinous act, but they consider that usury is an act that is profitable for them. As for the community who are obsessed with usury because they really want big profits that can change their household lives. Their mistake is that the people of Sungai Kunci don't know what rewards they will get from these actions.

There are some people in the Chain River community who think that usury is a normal act that has been carried out by them since ancient times from their ancestors, therefore the people who now ignore the act of usury is an act that is very hated by Allah SWT. In the Chain River There are very many perpetrators of usury, which is generally caused by a very lack of religious knowledge among the people of

the Chain River about how bad the act of usury is, most of them are people in the area of the River Chain, they only care about their own profits without looking ahead (seeing the dangers of the act of usury).

The people of Sungai Kunci consider the act of usury as their source of livelihood because the profit they get is many times greater than if they were looking for an honest income or a halal livelihood, therefore the people of Sungai Kunci often commit acts of usury. Even though there are religious studies or lecture from the ustadz (tuangku) disungai chain about the act of usury being an act that is very displeased by Allah. However, they did not pay attention to what the ustadz had said that the act of usury was not good, despite what happened they continued to do what was ordered and anything that is prohibited by Allah SWT, which is caused by many people who lack or do not take the teachings of ustadz.

According to the language, riba means addition (*az-ziyadah*), development, (*an-numuw*), increase (*alirtifa*) and enlargement (*al-uluw*). In other words, usury is the addition, development, increase and enlargement of the principal loan that the lender receives from the borrower as a reward for deferring or parting with part of his capital for a certain period of time. In this case, Muhammad ibn Abdullah ibn al-Arabi al-Maliki in the book *Ahkam al-Qur'an* says that additions that constitute usury are additions that are taken without any *iwad* (balancing/substitute) that is justified by sharia. Likewise, Imam Sarakhi in the book *Al-Mabsut* states that additions which include usury are additions required in business transactions without any *iwad* justified by the sharia for these additions. Meanwhile, Badr adDien al-Ayni in the *Umdatul Qari* book says that additions which constitute usury are additions to basic assets without any real business transactions. (Budiantoro et al., 2018)

Because of this, society is surrounded by a chain obsessed with usury which is very profitable in terms of seeking large profits which results in many people wanting to commit acts of usury, where they do not know what punishment they will get from their actions, which sanctions they will get at the end of the day. This can happen because their understanding of religious knowledge is very minimal. Most people in the Chain River area consider usury to be a normal thing because they have always been like that, even though it has been given input, it is difficult for them to accept it. (Budiantoro et al., 2018)

In this research, there are several objectives and uses that the researcher wants to achieve, namely: *First*, to find out the understanding or knowledge of Riba which often occurs but is not realized in the people of Sungai Chain. *Second*, to analyze the factors that cause the practice of Riba so that its legal status is clear. *Third*, as a contribution to scientific information and also development for socio-religious studies and it is hoped that it can add knowledge to scientific studies, especially socio-religious.

LITERATURE REVIEW

Analysis can be defined as an attempt to observe something in depth, provide a description of its subcomponents, or summarize certain parts for further research, then look for relationships and interpret their meaning (Yanti et al., 2021) .

Analysis of the law of usury from the perspective of religious understanding in the people of Sungai Chain, which aims to prevent or distance the community from acts of usury, A comprehensive search of electronic databases was conducted to identify relevant studies published between 2015 and 2023. (Marifatullah et al., 2021)

Understanding is ability catch meaning, like ability disclose material in form Which more easy understood, ability give interpretation And ability implement it. Understanding other from understanding according to Devi Ernantika is ability For understand or understand something after something is known And remembered. With say other, understand means know something And capable see it from corner look Which different. (Ernantika, 2021) . Meanwhile, according to Rani Ashari Febria, what is meant by understanding is the ability to use knowledge that has been memorized more or less the same as that which has been taught and in accordance with the intended use (Febrian & Taufiq, 2023) . In between difference opinion in on, the indicator on basically The same, that is that with understand something somebody can maintain, differentiate, consider, explain, interpret, evaluate, determine, **expand** , conclude, analyze, illustrate, paraphrase, classify, And summarize.

In Indonesian, the meaning of riba is giving money to seek loans, interest and rent. However, in Arabic riba means "excessive". In contrast, according to al-Mal, riba refers to an agreement resulting from the exchange of certain goods, the balance of which, depending on the measure of the sharia, is not known at the time of the agreement or the end of the exchange. from both parties or one of both. (Syamsurizal et al., 2022) According to Abdurrahman al-Jaizir, usury refers to an agreement that occurs in connection with a certain exchange (Revika, 2020) .

Shaykh Muhammad Abduh said that usury refers to additional fees charged by property owners to people who lend their property (money) because the borrower has delayed their promise to pay beyond a predetermined time period (Pahrussadi & Fathonih, 2022) . The definition of usury according to Sharia' is still debated among jurists, depending on the definition and determination of what is haram. For example, the Hanafi Group defines utility without measures and weights between buyers and sellers. According to the Syafi'i group, transactions are possible with certain fees, the exact amount of which is not known, or when the transaction will be carried out, or because of delays in delivery times (Revika, 2020) .

After doing Interview with the Sungai Chain community with the initials AR, said that there are still many people in Sungai Chain who still commit usury, the cause of which is their lack of understanding about the dangers of usury for themselves.

Usury is something that is prohibited or strictly prohibited in Islam, because usury itself is very detrimental to the debtor while the debtor becomes rich and tramples on the poor. Neither the concepts of ethics nor morality are used by Riba. Allah forbids transactions that contain ribawi elements. This is due to other people's rules and an element of injustice. Islam prohibits usury. This is not only explicitly mentioned in surah al-Baqarah verse 275 in the Qur'an, the last verse prohibiting usury, but also contains elements of exploitation. Surah al-Baqarah states that a person cannot and should not be wronged, meaning that he cannot double his debts, also because he tends to harm other people with his actions, therefore an analysis of the law of usury is carried out from the perspective of understanding religion in the people of Sungai Chain (Syamsurizal & Marseli, 2022) .

METHOD

This study is based on a literature review with various journal and book references as well as several of the best and newest articles. The research was carried out by collecting information and theoretical basis through reviewing books, scientific articles, previous research, related magazines, related articles and research-related sources in accordance with research studied. After all the data was recorded, it was successfully collected as part of the research process, then the primary data and secondary data were analyzed qualitatively and then presented descriptively, namely by explaining, explaining, explaining the realization of usury law in relation to the understanding of people's religion. usury, especially among the people living in the Geringging River Chain River, Padang Pariaman Regency.

RESULTS AND DISCUSSION

Understanding is ability catch meaning, like ability disclose material in form Which more easy understood, ability give **interpretation** And ability implement it. Understanding other from understanding according to Devi Ernantika is ability For understand or understand something after something is known And remembered. With say other, understand means know something And capable see it from corner look Which different... meanwhile according to Rani Ashari Febria, what is meant by understanding is the ability to use knowledge that has been

memorized more or less the same as that which has been taught and in accordance with the intended use .

In between difference opinion in on, the indicator on basically The same, that is that with understand **something** somebody can maintain, differentiate, consider, explain, interpret, evaluate, determine, expand, conclude, analyze, illustrate, paraphrase, classify, And summarize. Indicator This show that understanding own meaning Which more wide or more in from on knowledge. Knowledge Not yet Of course understand something lesson. Understanding No only convey What Which studied, but Also give ability For dig meaning from What Which studied And understand concepts lesson .

In Islam, Allah SWT is the main principle in the lives of Muslims. is the **highest being** . He is the only god and creator of the entire universe and the owner, ruler and sole supporter of life and all created life, without comparison and comparison, both in this world and in the afterlife. He is Subbuhun and Quddusun, i. H. is free from all defects, blemishes, weaknesses and many other defects and is pure and clean in all respects. At the same time, humans are creatures of Allah SWT. created in the best possible form, in accordance with the essence of human existence in the world, which must fulfill the duties of the caliphate of the Almighty Creator, Allah SWT. As his earthly caliph, man's duty is to strengthen the entire universe in the best way for the benefit of all .

In Indonesian, the meaning of usury is giving money to seek loans, interest and rent. Therefore, there is no definite conclusion about usury and no clear distinction between usury and interest. In Arabic usury means "excessive". In contrast, according to al-Mal, riba refers to an agreement resulting from the exchange of certain goods, the balance of which, depending on the measure of the sharia, is not known at the time of the agreement or the end of the exchange. from both parties or one of both. According to Abdurrahman al-Jaizir, usury refers to an agreement that occurs in connection with a certain exchange .

Shaykh Muhammad Abduh said that usury refers to additional fees charged by property owners to people who lend them property (money) because the borrower has delayed their promise to pay beyond a predetermined time period . . Understanding usury according to Sharia' is still debated among jurists, depending on the definition and determination of what is haram. For example, the Hanafi Group defines utility without measures and weights between buyers and sellers. According to the Shafi'i group, transactions are possible with certain fees, the exact amount of which is not known, nor when the transaction will be carried out, nor due to delays in delivery times . .

Generally, flower shared become two part. Each is debt usury And sell buy usury. Group First shared Again become usury qarḍ And usury ignorant. Group second, sell buy usury, divided become usury faḍli And usury nasīah .

First, Riba Qar ḍ is cost addition or excess Which required in contract between giver loan And borrower. Agreement the set that giver loan need amount addition certain from borrower If borrower pay off the loan. *Second*, usury Jahiliyah is debt Which paid more from amount principal Because borrower No can pay the debt on time Which has agreed. *Third*, Usury Faḍl Namely, treasure addition in contract sell buy with use sizes official, like dose And scales things Which kind . With say other, Usury Faḍl is exchange goods kind Which No The same the quality . *Fourth*, Usury Nasīah This is cost addition Which charged in transaction credit. Usury nasīah Can called Usury Jal or usury origin .

Usury forbidden, No There is difference opinion in between para expert about matter This. In Al-Qur'an, usury discussed in a number of place And time Which different. Experience usury make person more greedy, miserable, be careful And selfish. Awaken feeling angry, hate And envy on they Which must pay For used. By Because That, Allah SWT hate And forbid usury as well as justify alms .

Prohibition of Usury

Prohibition Usury in Al-Qur'an Person Which eat usury No can rise, but person Which possessed demon will staggered Because his touch. Based on a number of paragraph Al-Qur'an, para expert law And theologian Islam agreed that usury forbidden in Islam. Term usury mentioned in surah Al-Qur'an that is Letter Al-Baqarah paragraph 275, Letter ar-Ruum paragraph 39. Letter Al-Qur'an It means: People who eat (take) usury cannot stand but are like those who are possessed by the devil because of (the pressure of) insanity. Their situation is like that, because they say (opinion), Indeed 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, then continue to stop (from taking usury), then for them what they have taken before (before the prohibition came); and its affairs are (up to) Allah. the person who returns (takes usury), then that person is the inmate of hell; they abide therein .

There are two types of usury: nasiah and fadhli . Riba nasiah is an excess payment required by the person who lends. Usury fadhli is exchange an item with a similar item, but in greater quantity because the person exchanging requires it, such as exchanging gold for gold, rice for rice, and so on. The usury referred to in this verse is the double fate of usury which was common in Arab society during the Jahiliyah era. This means: people who take usury are not at peace in their

souls, like people who are possessed by the devil. Riba which has been taken (collected) before this verse was revealed, may not be returned .

The verse above explains that the usury referred to in this verse is ignorant usury. The practice is in the form of additional levies on debts given in return for delaying repayment. To a greater or lesser extent the law remains haram .

CONCLUSION

Based on the description above, Riba is something that is prohibited or strictly prohibited in Islam, because Riba itself is very detrimental to the debtor while the debtor becomes rich and tramples on the poor. Neither the concepts of ethics nor morality are used by Riba. Allah forbids transactions that contain ribawi elements. This is due to other people's rules and an element of injustice. Islam prohibits usury. This is not only explicitly mentioned in surah al-Baqarah verse 275 in the Qur'an, the last verse prohibiting usury, but also contains elements of exploitation. **Surah al-Baqarah states that a person cannot and should not be wronged, meaning that he cannot double his debts, also because he tends to harm other people with his actions, therefore an analysis of the law of usury is carried out from the perspective of understanding religion in the people of Sungai Chain.**

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