

Hamka's Review of Economic Verses in *Tafsir Al-Azhar* Using the *Ijtimā'i* Methodological Approach

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Abstract

Tafsir al-Azhar is a well-known work of Indonesian exegete, Hamka. This study examines one of Hamka's magnum opus exegetical works. The emphasis is on his discussion of economic matters, particularly capitalism, usury, and corruption, particularly in the selected text. This study employs a qualitative approach, analyzing chosen documents. This study revealed that Hamka's techniques are unique due to Indonesia's socio-cultural characteristics. Hamka employed the al-Ijtimā'i method in his writing, as do other exegetes. This method aimed to comprehend the Quran by carefully examining its terms and expanding their meanings beautifully and engagingly language within the context of the existing cultural system.

Keywords: Corruption, Economic, Exegesis, Hamka, Ijtimai, interest, Tafsir.

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Abstrak

Tafsir al-Azhar adalah karya terkenal dari seorang ahli tafsir Indonesia, Hamka. Penelitian ini meneliti salah satu karya Hamka di bidang tafsir. Penekanannya adalah pada diskusinya tentang masalah ekonomi, terutama terkait dengan kapitalisme, riba, dan korupsi. Penelitian ini menggunakan pendekatan kualitatif, dengan Teknik studi dokumentasi. Hasil penelitian ini menemukan bahwa teknik yang digunakan oleh Hamka dalam menafsirkan ayat-ayat A-Qur'an tergolong unik karena terkait erat dengan karakteristik sosial-budaya Indonesia. Hamka menggunakan metode *al-Ijtimā'i* dalam tafsirnya, seperti halnya mufasir lainnya. Metode ini bertujuan untuk memahami Al-Qur'an dengan hati-hati dan memeriksa istilah-istilahnya serta memperluas maknanya dengan baik dan menggunakan bahasa yang sesuai dengan konteks sistem budaya yang ada.

Kata kunci: Hamka, tafsir, *Tafsir al-Azhar*, *Ijtimā'i*, riba, korupsi, ekonomi

Introduction

For Muslims, the position of the *tafsīr* of the Quran is crucial. Without *tafsīr*, it is hard to be understood the content of the Quran accurately². Man was created to worship God in order to attain God's pleasure by following all that He was commanded and set. A Muslim can fulfill the purpose of his creation according to the guidance and teachings of Allah based on the comprehensive meaning and implications contained in the instructions and teachings³.

According to the traditional Muslim belief, *tafsīr* originated with the Quran, the Prophet Muhammad, and various Companions⁴. Other researchers, relying on literary evidence, have disputed the existence and nature of the oldest

² Ahmad Von Denver, *Ulum Al-Quran: An Introduction to the Sciences of the Qur'an*, London, UK: Islamic Foundation, 1983.

³ Muhd Najib Abdul Kadir et al., "An Analysis on Shihab's Methodology: How Do Pronouns Applied?," *Asian Social Science* 10, no. 17 (2014): 185–93, <https://doi.org/10.5539/ass.v10n17p185>.

⁴ Issa J Boullata, "The Rhetorical Interpretation of the Qur'an: I'jaz and Related Topics," in *Approaches to the History of the Interpretation of the Qur'an*, ed. Andrew Rippin, Piscataway, New Jersey, USA: Gorgias Press, 2013, 139–57, <https://doi.org/10.31826/9781463234898-012>.

tafsir, namely the first/seventh century⁵. However, it is necessary to prove that solid evidence exists to support the assumption that written works of *tafsir* emerged by the second/eighth century at the latest⁶. Between the second/eighth and third/ninth centuries, a proliferation of exegetical works of various types and styles occurred⁷, including those, that that entirely based on the author's own opinion (*tafsir bi al-ra'y*) and those that cited earlier traditional authorities to explain the Quran (*tafsir bi al-ma'thūr*)⁸. It was the latter method that embraced and regulated earlier opinion and ultimately came to define an actual work of classical *tafsir*, which began in the early fourth/tenth century with al-Ṭabarī's (d. 310/923) compendium *tafsir, Jāmi' al-Bayān fī Tafsir al-Qur'ān*, after which a few methodological innovations were introduced.

Nonetheless, just as the fourth/tenth centuries marked the beginning of classical Muslim exegesis, they also represented the end of the formative period of *tafsir*. As previously said, various distinct exegetical approaches arose throughout this period, which John Wansbrough categorizes as narrative, legal, textual, rhetorical, and symbolic. However, these distinctions should be made between exegetical works and their writers, as the latter's literary activity can frequently be found not just within several *tafsir* styles but also across a variety of disciplines⁹.

Inside the Archipelago, within the Malay-Indonesian civilization, where Islam has been firmly established since the beginning of the 14th century¹⁰, early history demonstrates that the

⁵ Floyd W MacKay, "Ibn Qutayba's Understanding of Quranic Brevity," 1991.

⁶ W. Montgomery Watt, *Bell's Introduction to the Quran*, Edinburgh: Edinburgh University Press, 1970.

⁷ Muhammad Abdus Ṣattar, "WUJUH AL-QUR'AN: A BRANCH OF TAFSIR LITERATURE," *Islamic Studies* 17, No. 2 (June 17, 1978): 137-52, <http://www.jstor.org/stable/20847070>.

⁸ Rashid Ahmad Jullandri, "Qur'anic Exegesis and Classical Tafsir," *Islamic Quarterly* 12, no. 1 (1968): 71.

⁹ MacKay, "Ibn Qutayba's Understanding of Quranic Brevity."

¹⁰ Peter G Riddell, "Translating the Qur'ān into Indonesian Languages," *Al-*

writing of the *tafsīr* in Malaysia is not as prolific as its development in Indonesia. The study of Islam in the regions that have become Indonesia must begin with urban settlements and port-city states, which served as the initial centers for forming Islamic learning and spreading the faith. The Malay people have always searched for religious sciences during the significant era of Islamic education. During the period, the Malay Islamic society relied solely on spiritual knowledge, particularly concerning daily life and human issues. Not unexpectedly, *tafsīr* developed later and was more widespread in its study in Malay Land than other sciences such as jurisprudence, theology, or *tasawuf* (Sufism).

However, during the mid-seventeenth century, such content appears to have gone out of favor in more systematic works of *tafsīr* produced in the Malay-Indonesian area. Moreover, from that point forward, the field is almost entirely dominated by a single work, 'Abd al-Rauf al-Singkili's (1615–1693) *Tarjuman al-Mustafid*¹¹. Following that, *Tafsīr Nur al-Ihsan* by Muhammad Said ibn Umar (1854-1932), *Tafsir Harian al-Quran al-Karim* by Haji Abdullah Abbas Nasution (1912-1987), *Tafsir al-Quran al-Hakim* by Mustafa Abdul Rahman (d. 1968), and others, including *Tafsir al-Azhar* by Haji Abdul Karim Amrullah, better known as Hamka (1908-1981), as one of the major reference sources and well-known among the Malay community.

Hamka was a well-known figure in the Malay community, particularly in Indonesia. He was notable as a professor and a literary, historical, and Islamic poet. The establishment of *Tafsir al-Azhar* elevates his standing among Muslims. What is meaning of remarkable is that he left a large body of work during his lifetime, whether recorded or not. His writings span the disciplines of politics, history, economics, culture, morals, and Islamic studies.

Bayan: Journal of Qur'an and Hadith Studies 12, no. 1 (2014): 1–27.

¹¹ R Michael Feener, "Notes towards the History of Qur'anic Exegesis in Southeast Asia," *Studia Islamika* 5, no. 3 (1998).

The Great Indonesian Exegetist, Hamka

Hamka is an Indonesian religious scholar and the most prolific Islamic author of the modern era in Indonesia. On February 17, 1908, he was born in the small town of Sungai Batang in West Sumatra, Minangkabau area. His mother was a descendant of the *adat* (culture) aristocracy. At the same time, his father, Dr. Abdulkarim Amrullah, was a pioneer in the modernist reform movement as a member of the long-established religious scholar (*'ulamā'*) family. Although his father was the head of a traditional religious school, the Famous Sumatra Thawalib, Hamka attended the *Diniyyah* school, the first religious school in Indonesia to implement a modern educational system, founded by Zainuddin Lebay al-Junusyah¹². Hamka was unsuccessful and was transferred to Parabek (Bukit Tinggi) in 1922, where another modernist, Syeikh Ibrahim Musa, led the school. Rather than studying the *kitābs*, he favored traditional Minangkabau literature. He began his talented autodidact career in earnest only after contracting a severe bout of smallpox in 1923. Hamka was a self-taught writer with an exceptional voice and versatility as a writer¹³.

Hamka traveled to Java in 1924 to visit his older sister, whose husband A.R Sutan Mansyur was the chairman of the local Muhammadiyah branch. He attended public courses provided by prominent Muslim leaders during his tour. He entered the realm of journalism towards the end of 1925 by contributing pieces to the daily *Hindia Baru*, which was edited by Haji Agus Salim, an Islamic political leader. Hamka published the first Muhammadiyah periodical, *Chatibul Ummah*, upon his return to Padang Panjang. In 1927, he journeyed to Medan and Mecca. The brief but extensive contact with the Arab world boosted his

¹² Rahmah Ahmad Osman and Khaled Ahmad Mohd Muhedat, "A Bird's Eye View on Muslim Scholarship in Southeast Asia.," *International Journal of the Humanities* 7, no. 3 (2009).

¹³ James R. Rush, *Hamka's Great Story: A Master Writer's Vision of Islam for Modern Indonesia*, Madison: University of Wisconsin Press, 2016.

linguistic abilities significantly and introduced him to the gems of Arabic literature.

He began his career as a writer upon his return to Padang Panjang. In 1925, he released his first book, a Minangkabau tale named *Si Sabariah* (A Girl Named Sabariah). He regularly produced local periodicals and books on Minangkabau *adat* and Islamic history. His involvement with the Muhammadiyah group brought him to Makassar (1932–1934), where he authored two journals, a novel, and a book on Islamic history. In 1936, he accepted an invitation to become the editor-in-chief of *Pedomana Masyarakat*, a new Islamic periodical in Medan. Under his editorship, the newspaper achieved prominence in Indonesia's history of Islamic journalism. Hamka's vacation in Medan (1936–1945) was the most productive period of his life; during this time, he published the majority of his novels, including *Di bawah Lindungan Ka'bah* (1936) and *Tenggelamnya Kapal Van Der Wijck* (1937), as well as several notable works on Islamic ethics and mysticism, including *Tasawuf Moderen* (1939), *Lembaga Budi* (1939), and *Falsafah Hidup* (1940).

Simultaneously, Hamka was a key figure in West Sumatra's revolutionary campaign for national independence from 1945 to 1949. He relocated to Jakarta in 1950. As a senior official in the Department of Religious Affairs, Hamka devoted most of his time to teaching, writing, editing, and publishing the *Journal Panji Masyarakat*. In 1950, he released a critically acclaimed biography of his father, *Ayahku*, in which he chronicled the history of Sumatra's Islamic movements, and he also wrote the four-volume autobiography "*Kenang-kenangan Hidup*", in the first volume of his planned four-volume *Sedjarah Umat Islam*. Hamka was elected to the Constituent Assembly in 1955, representing the Masjumi, an Islamic Modernist political party. His political career came to an end when President Sukarno dissolved the Assembly. He was elected 'great imam' of al-Azhar Mosque in 1960. He was arrested in 1964 after being falsely suspected of participating in the attempted assassination of the President. He

spent twenty months in a hospital completing draughts of his thirty-volume *Tafsir Al-Azhar*.

Hamka was liberated following Sukarno's demise and resumed his post as Grand Imam of al-Azhar Mosque, including a prominent elementary and secondary school. He was undoubtedly the most recognized religious scholar in the Malay-speaking world as the most sought-after *mubaligh* (public speaker) and popular broadcast personality with books published in Malaysia, Singapore, and Indonesia. In 1975, he took the chairman of the newly formed Indonesian Council of Ulama, which the Government supported. In 1980, he was re-elected but resigned due to a political disagreement with the minister of religion. However, his position garnered popular support, and congratulatory letters poured into his home. Hamka passed away on July 21, 1982, just a few months after the final volume of *Tafsir Al-Azhar* was published, leaving ten children.

Hamka authored over a hundred works in various genres, including literature, politics, Minangkabau *adat* (traditional law), history and biography, Islamic theory, ethics, mysticism, and *tafsir*. Around twenty of these have been reprinted numerous times and remain in print. Numerous posthumous collections of his writings have also been produced. He got honorary degrees from Al-Azhar University, Egypt, in 1958 and the National University of Malaysia (UKM) in 1974¹⁴. In 1980, he was named Man of the Year by the daily *Berita Buana*. Additionally, he was the 'spiritual father' of most newly converted Chinese.

As an avid student of history, Hamka brought the long-forgotten past to life and never failed to unearth the moral lessons contained in the record for the present. His literary works demonstrate his compassion for minorities and human suffering in his transitional society. His Minangkabau writings

¹⁴ Wan Sabri Wan Yusof, "Religious Harmony and Inter-Faith Dialogue in the Writings of HAMKA," *Intellectual Discourse* 13, no. 2 (2005).

exemplify a modernist *‘ālim* stance toward his matrilineal society. He recognized God’s oneness as the first principle of the Indonesian national ideology, the Pancasila. Given that his principal goal was to preserve faith and doctrine in changing times, it is unsurprising that he frequently departs from the traditional Asyharite School of theology in his *tafsīr*, which remains the bedrock of Islamic orthodoxy in Indonesia¹⁵.

Tafsir al-Azhar: Hamka’s Magnum Opus

Variances can mainly explain regional discrepancies in Quranic exegesis in the structure and curriculum of academic theology throughout the Islamic World. *Tafsīr* is predominantly a domain of scholastic theologians and a conservative field; boldly new approaches to Qur’anic interpretation are more typically found in other exegetical genres¹⁶. While Hamka’s approach to Islamic teaching was influenced by mysticism, he was a reformist Sufi who maintained the faith’s legal standards. He vehemently opposed any syncretistic practice that combined customary law with Islam. Hamka wrote most of his Quranic interpretation, *Tafsir Al-Azhar*, during his imprisonment. The materials originated with a series of lectures offered at the Al-Azhar Mosque in Jakarta. Several editions of this commentary have been published in Jakarta, Kuala Lumpur, and Singapore. It begins with a lengthy preface in which Hamka describes his intended audience as young Indonesian Muslims seeking direction in their theological formation and those engaged in *da’wa* (mission). His commentary demonstrates his reformist leanings: concerned about Islam’s deterioration in the face of contemporary secular intellectual rationalism, Hamka set

¹⁵ John L. Esposito, *The Oxford Encyclopedia of The Islamic World*, UK: Oxford University Press, 2009.

¹⁶ Johanna Pink, “Tradition And Ideology In Contemporary Sunnite Qur’anic Exegesis: Qur’anic Commentaries From The Arab World, Turkey And Indonesia And Their Interpretation Of Q 5: 51,” *Die Welt Des Islams* 50, no. 1 (2010): 3–59.

himself the goal of equipping his readers to deal with current academic challenges by reinforcing fundamental Islamic principles under attack. Hamka describes his exegesis method as found in the usage of *ra'y* (opinion). He invites his audience to develop their capacity for critical engagement with Islam's primary texts. Hamka cites the reformist Rashīd Riḍā's *Tafsīr Al-Manār*, the Islamist Sayyid Quṭb (*Fī Zilāl al-Qurān*), and many classical Arabic comments. He also shows praise for Abd Al-Rauf, Mahmud Yunus, and Hasbi Ash-Shiddieqy Malay language commentary¹⁷.

Tafsir al-Azhar demonstrates Hamka's vastness, which nearly encompasses all information in Islamic theological disciplines. This work is based on a series of lectures provided by Hamka since 1959 at the al-Azhar Mosque in Kebayoran Baru, Jakarta (Yusof, 1990). Syeikh Mahmoud Syaltout, Rector of al-Azhar, gave name al-Azhar during his December 1960 tour to Indonesia, intending to be al-Azhar in Jakarta. *Tafsir al-Azhar* is named for this Grand Mosque was founded¹⁸.

Tafsir al-Azhar was compiled under the auspices of the old order administration during Hamka, between 1962 to 1966, Hamka suffered the same fate as several other convinced and critical religious leaders: imprisonment at the Soekarno regime's behest. This was a period of grace for him, as he now had the time to compose a comprehensive commentary on the Quran, which was released in thirty volumes over the next ten years¹⁹. Hamka's exhaustive research draws on various sources, emphasizing contemporary Egyptian exegeses, particularly Sayyid Quṭb. The commentary, however, is not a repetition of Egyptian modernism under the banner of Quranic interpretation. Rather than that, it incorporates elements of Egyptian modernism with

¹⁷ Riddell, "Translating the Qur'ān into Indonesian Languages."

¹⁸ Hamka, *Kenang-Kenangan Hidup*, Kuala Lumpur: Penerbitan Pustaka Antara, 1966.

¹⁹ Karel Steenbrink, "Qur'ān Interpretations of Hamzah Fansuri (CA. 1600) and Hamka (1908-1982): A Comparison," *Studia Islamika* 2, no. 2 (1995).

remarkable originality and various facets of Muslim culture, including some illuminating personal experiences. In Indonesia and other regions of Southeast Asia, including Malaysia and Singapore, this work continues to enjoy enormous appeal²⁰.

This book is intended to address the demands of Indonesian Muslims who wish to comprehend the Quran's contents but lack proficiency in the Arabic language. Additionally, he assists Muslim missionaries who understand Arabic but lack the depth of information necessary to provide *da'wa*. This work has become a primary reference for Muslim academics, particularly Muhammadiyah scholars, to understand the Quran's *tafsir*²¹.

Quranic Interpretation of The *Ijtima'i* Method

Because most exegetes wish to emphasize the Quran's timeless applicability, few commentators directly reference current events. Nonetheless, many of them are more concerned with offering religious instruction than presenting the Quran's meaning in a more modern fashion²². The term "method" derives from the Greek *methods*, which means "way." In Arabic, it is referred to as *Tarīqat* or *manhaj*, which refers to an ordered method of accomplishing a goal or a systematic work ethic that facilitates the implementation of tasks necessary to accomplish the goal. The approach is one of the most critical components of achieving the established objectives²³.

Ijtima'i derives from Arabic terms frequently stated and used in everyday life, and this is a reference to the application

²⁰ Feener, "Notes towards the History of Qur'anic Exegesis in Southeast Asia."

²¹ Murodi Murodi, "Al-Amr Bi Al-Ma'rūf Wa Al-Nahy 'an Al-Munkār: Dirāsah Fi Arā'i Al-'Ālim HAMKA Fī Tafsīr Al-Azhar," *Studia Islamika* 14, no. 2 (2007).

²² Johanna Pink, "Tradition, Authority and Innovation in Contemporary Sunnī Tafsīr: Towards a Typology of Qur'an Commentaries from the Arab World, Indonesia and Turkey," *Journal of Qur'anic Studies* 12, no. 1-2 (2010): 56-82.

²³ Nashruddin Baidan, *Metodologi Penafsiran Al-Qur'an*, Yogyakarta: Pustaka Pelajar, 1998.

context in society. It depicts a world populated by individuals and tribes who coexist in peace and harmony. Thus, Islam establishes communal and social life fundamentals and is strongly expected to follow all Muslims, as stated in the Quran, sura al-An'am [6] verses 151-152. According to both passages, the relevance of Islamic policy in contemporary society is worshipping Allah, performing good actions for parents, abstaining from adultery, murder, and persecuting orphans, among other things. These are the laws and Islamic regulations that have been outlined, and they must be adhered to prevent people from being deceived by Islam's path²⁴.

The definition of the term *Ijtimā'i* method is also covered in the *ijmālī* (global) technique discussion. According to the development of Quranic interpretation, four approaches have been used thus far in the field of interpretation: *ijmālī*, *taḥlīlī* (analytical), *muqārīn* (comparison), and *mawḍū'i* (thematic)—the emergence of these methods being a result of society's more significant growth. During the Prophet's lifetime and that of his companions, they were generally Arabic scholars who understood the context of the verses and the reasons for their revelation. They had firsthand experience of the situation in which the Quranic verses were revealed. As a result, people can comprehend the Quran more precisely, precisely, and plainly. Later in history, Muslims flourished with various races comprised of non-Arabs who adopted Islam, particularly following the spread of Islam beyond Arab land. This circumstance influenced the formation of Islamic philosophy by incorporating a variety of non-Islamic civilizations and cultures into Islamic intellectual resources²⁵.

As a result, Muslim's lives were inadvertently impacted by the change. To address the situation, an interpretation specialist began using it by providing interpretations of Quranic verses by advancing the times and the demands of the ummah's life,

²⁴ Abu Bakar Hamzah, *Sejarah Kebudayaan Islam*, Kota Bharu: Pustaka Aman Press, 1964.

²⁵ Baidan, *Metodologi Penafsiran Al-Qur'an*.

which are widespread and constantly changing by the current scenario. Thus, Muslims would better understand the varied interpretations of Quranic verses through the explanations provided. The scholars then apply this interpretation approach in two ways, namely *al-ma'thūr* and *al-ra'y*, resulting in the production of distinct patterns such as jurisprudence (Fiqh), tasawuf, philosophy (falsafī), sciences ('ilmī), and social community (adabī Ijtimā'ī), etc.²⁶.

In general, *al-Ijtimā'ī* is a pattern of interpretation that explains the instructions of the Quran verses directly related to society, as well as attempts to address the diseases of civilization or their problems using the teachings of the inner verses in beautiful but straightforward explanations²⁷. Arguably, method *al-Ijtimā'ī* is a community-oriented interpretation of literature, emphasizing the explanation of Quranic verses in terms of sentence accuracy, then composing the contents of the verses in a beautiful editorial to highlight the verses' apparent decline, and finally concluding the concept of the verse with natural laws that apply in society and the development of the world. Method *al-Ijtimā'ī* aims to assist readers grasp the Quran by carefully introducing Quranic terms and elaborating on the Quran's meanings in a beautiful and entertaining language style. The exegete then attempts to relate the Quranic passages being examined to social realities and the established cultural framework²⁸. As with other exegetes, Hamka employs the *al-Ijtimā'ī* approach in *Tafsir al-Azhar*.

Tafsir Al-Azhar is Hamka's work that shows the breadth of his knowledge, where the content covers all disciplines and is rich with various information. Sources of interpretation used by Hamka include, the Qur'an, *al-Hādīs*, the opinion of *saḥābah*,

²⁶ Baidan, *Metodologi Penafsiran Al-Qur'an*.

²⁷ M Quraish Shihab, *Menabur Pesan Ilahi: Al-Qur'an Dan Dinamika Kehidupan Masyarakat*, Jakarta: Lentera Hati, 2006.

²⁸ Muhammad Husain al-Dhahabī, *Al-Tafsir Wa Al-Mufasssirūn*, 3rd ed., Egypt: Dar al-Kitab al-Arabi, 1962.

tabi'in, the history of selected exegesis books, such as *Ibn Kaṣīr*, *al-Manar*, and *Mafātiḥ al-Gaib* as well as from poems such as Mohammad Iqbal verses and Indonesian cultural proverbs²⁹. *Tafsir al-Azhar* interprets the Qur'ān verse using his experiences in various facets of his life. For example, in interpreting the Qur'an surah al-Baqarah (2) verses 6-8, Hamka explained various forms of disbelief, among which the form of disbelief is in economic matters, one of which relates to banking that operates during his lifetime. As one example of his view, if a person accepts the concept of banking that provides a system of interest in attracting his profits that use the *ribāwī* system with voluntary conscience, then he is among the infidels. However, if a person uses it because they are forced and unable to get out of the financial system, that person does not belong to the group of infidels³⁰.

The *Ijtimā'i* Method Relates to Islamic Economics in *Tafsir Al-Azhar*

Every country in the world is competing to develop its economy. The economy is often called the "key" or "pulse" of existence. When the economy is robust, the country prospers and gains assertiveness in all spheres of life, including industrial, technological, and military. Thus, a stable economic government may exert dominance over the other countries.

Muslim countries, meanwhile, do not wish to be left out. Additionally, they compete and race to keep up with other countries. However, they chose a capitalist economic system similar to Western Europe. This system's results are unsuited for application in Muslim countries because it is primarily concerned with repressive and material gain. The

²⁹ Hendri Hermawan Adinugraha et al., "Halal Tourism in Indonesia: An Indonesian Council of Ulama National Sharia Board Fatwa Perspective," *The Journal of Asian Finance, Economics and Business* 8, no. 3 (2021): 665-73.

³⁰ Hamka, *Tafsir Al-Azhar*, Jakarta: Pustaka Panjimas, 1983.

more advanced human people in the economy, the more corrupt humanity's nature becomes, lacking in unity and love; society lacks balance and justice. This is because the wealthy are wealthier while the poor are poorer. This is the argument Hamka made in his *Tafsir Al-Azhar*. He attempted to clarify the question to resolve ambiguities surrounding Hamka's coverage of Islamic economics, including capitalism in business, the prohibition of *ribā*, and corruption.

Capitalism in Business

The international capitalist system is dependent on the advanced capitalist countries for the economies of emerging societies. Many former colonies and semi-colonies gained formal independence, but the colonial social and economic systems were mostly or entirely preserved. It was thus left up to indigenous and foreign colonialist elites to make the most important financial decisions about what to produce and how to create it in these economies. The Third World's social and economic issues have gotten worse as the modern world has become separated into two polarized economic systems, capitalism and socialism, with opposing models and world views. They veer from one extreme to the other. As a result of their general lack of direction, the economy, society, and intellectual landscape are in a state of disarray³¹.

Hamka's thinking of sharia economic law in terms of economic system states that the socialist and capitalist economic system is a system that is considered to fail in building the Indonesian economy, so Hamka returns to a system built with faith and piety or can also be referred to as sharia economic system. A very basic difference from the Islamic economic system with the capitalist and socialist economic system is that the basic sharia economy is faith and piety to God that

³¹ Ziaul Haque, "Islamic Perspectives and Class Interests," in *Islamic Economic Alternatives* (Springer, 1992), 105–16.

does not exist in other economic systems. Therefore, the legal resources used in the Islamic economic system must be based on the sources of Islamic law both the Qur'ān, *al-Ḥadīṣ*, *Ijmā'* of the scholars, and others. With the source of the law, both principles, principles, and other rules must be in accordance with the principles and principles that exist in Islamic law. According to Hamka, the capitalist economic system is only concerned with self-life, so there is a monopoly on wealth and causes a gap between the poor (the have not) and the rich (the have).

Economics is a necessary component of human existence. As such, it must be dealt with appropriately, fairly, equally, and compassionately. However, human reasoning has exploited and distorted economic activity in the modern age, most notably by communist and capitalist ideology, which is geared toward profit and exaggeration at all costs, even when done incorrectly. As a result of this pressure, tyranny, and injustice, a crisis, conflict, hardship, corruption, and even disintegration ensued. This is Hamka's attempt to explain the capitalist system in today's economy. The Quran has numerous verses describing human humans' selfish attitudes, which lead them astray from the true path, such as sura al-Tawbah [9] verse 34. Hamka (1984) states that the people themselves take advantage of their rank and position to seize other property in a wrong way in a variety of ways, including threatening and misleading. Due to the dread of punishment, their wills are followed. Specific individuals are motivated by self-interest. As a result of their thirst for property, they collect it to increase their riches and sustain the crony's relationship.

As a result, as indicated in the preceding verse, anyone incorrectly gathers property, regardless of whether he is a leader, an Islamic scholar, or anybody else, if their property is managed but not spent in the way of Allah, they will receive the excruciating agony from God. The following verse, sura al-Tawbah verse 35, warns those who pursue capitalism in the

business of the dreadful reward and punishment they will face in the Hereafter. Due to this heinous attitude, any gold, silver, or other property they acquire will be roasted and baked until melted and then tossed into their entire body³².

In addition to reminding, this verse also guides people to believe that it is permissible to accumulate property, gold or silver, or any valuable metal, as long as it is done legitimately and immediately donated to Allah's path to expand religion and benefit society. According to Ibn 'Abbās, many Muslims were taken aback by recalling the highly complex scripture when it was sent down. There was a discussion over the ban on acquiring property while they have children who can inherit it later in life. When 'Umar ibn al-Khattāb learned of the companion's complaint, he approached the Prophet (pbuh) and responded as follows:

Verily, Allah has enjoined the zakat to make it good on your property, and also He made the heir's division compulsory to the property would you leave behind.

According to the Prophet's response, Hamka stated that it had eliminated all Muslim's questions and misunderstandings over the years. We are permitted to collect and save property as long as it is halal. With all of the *zakat* requirements, the managed property can be cleaned up even if individuals who died did not cause any difficulties since all surviving property can be passed on to the rightful owners³³. According to the preceding verse, Islam allows the collection of property as long as permissible and even exceeds what is acceptable. However, the issue currently is human selfishness, which has caused them to stray from the road He has recommended.

A Ban on the Practice of *Ribā*

Muslims are barred from engaging in economic transactions, including interest (*riba*). Muslims worldwide are

³² Hamka, *Tafsir Al-Azhar*, 1,4,6, Jakarta: Pustaka Panjimas, 1984.

³³ Hamka, *Tafsir Al-Azhar*

pioneering efforts to ensure that finance is *sharī'ah*-compliant. This includes prohibitions on investments in businesses whose practices contradict Islamic teachings, such as gambling or pornography, or the sale or consumption of alcohol or pork; investments with a fixed rate of return; investments in indebted companies that pay interest on their debt servicing; and speculation in derivatives on the stock exchange.³⁴

Hamka's economic thinking in terms of the principles of Sharia economy is very relevant to the principles of Sharia economic law, such as the principle of '*a tarādīn* (voluntary principle), which is the principle that states that each form of *mu'āmalah* between individuals or between parties must be based on their respective willingness; the principle of *taba'dulul manāfi'*, means mutual benefit between the parties who are equal³⁵. One example implied in *Tafsir Al-Azhar* Tafsir on this principle is Hamka's opinion which explains the bank's interest ban. The existence of Islamic banking is one part of the solution to avoid the practice of *riba*, although it still needs to be revamped so that between watershed sein and watershed solen there is no inequality³⁶.

The Quran appears to encourage business, criticize fraudulent tactics, and mandate abstinence from commerce during festivals in terms of economic activity. The most specific and powerful restriction is against *ribā*, and there is an obligation to give *zakat* – a charity for the poor administered by a state-controlled welfare fund (Jomo, 1992). Modern existence necessitates many expectations, mainly for economic reasons. To meet those expectations, some resort to unethical means of

³⁴ Goolam Vahed and Shahid Vawda, "The Viability of Islamic Banking and Finance in a Capitalist Economy: A South African Case Study," *Journal of Muslim Minority Affairs* 28, no. 3 (2008): 453–72.

³⁵ Abdul Haris Simal, "Pelaksanaan Jual Beli Dengan Menggunakan Akad As-Salam Ditinjau Dari Prinsip Tabadul Al-Manafi," *Jurnal Cahkim* 15, no. 1 (2019).

³⁶ Adinugraha et al., "Halal Tourism in Indonesia: An Indonesian Council of Ulama National Sharia Board Fatwa Perspective."

maximizing profits, such as lending to desperate individuals to multiply their rates in a competitive business environment. This is what *ribā* means: something God despises the most. Hamka translates numerous verses concerning the hazards of *ribā*, as detailed in sura al-Baqarah verse 275.

Ribā was traced back to the pagan era. It is inherent in the behavior that it is exceedingly vile and incompatible with the lives of believers. If the time has come, they must leave their inferior state to convert to Islam. Allah will wipe away and forgive your earlier transgressions if you have repented. As a result, Muslims are urged to abstain from such a lifestyle. However, if they continue to live a life of usury, it would be analogous to returning to idol worship. As a result, they will remain together in Hellfire³⁷. Allah states in sura al-Baqarah [2] verse 276:

Allah destroys interest and gives increase for charities. And Allah does not like every sinning disbeliever.

Hamka claimed that the verse's purpose was to eradicate *ribā*. This arises from the ills of life, as long as they can succeed while impoverishing other people's lives. One could argue that the blessing of usury is meaningless because it is based on vanity money and would inevitably result in wrath and ruin. If the sickness is contagious and spreads, it breeds heightened hatred and revenge attitudes. Thus, God is a more encouraging attitude toward charity since it can enhance the giver's loving relationship with the recipient³⁸.

As a result, the community will become a mutually beneficial, cooperative, and mutually beneficial community. This is the life that Allah prefers, as described previously in sura al-Baqarah verse 276. Allah has conveyed the same reminder to the other verse in sura al-Baqarah verse 277. In this verse,

³⁷ Hamka, *Kenang-Kenangan Hidup*.

³⁸ Hamka, *Kenang-Kenangan Hidup*.

Hamka³⁹ explains that God has revealed highly recommended charity rather than *ribā* practice in a good society. Individuals who believe in God and perform practical activities frequently do not practice *ribā*. Regardless of their wealth or poverty, they have a common faith and are unified in their intentions toward one another.

If we read this verse carefully, it concludes with a promise from God that one will not be overcome by dread, anguish, and sorrow if one lives a righteous life free of *ribā*. Thus, one can appreciate the extent to which this passage influenced the eradication of *ribā*.

Corruption

Islam is a law-abiding faith. The rules are specified, and Muslims are obligated to follow them. Islam's teachings on human and economic growth are summarized in the Quran and operationalized in the Prophet Mohammad's traditions. The Quran establishes the framework and specifies abstract norms (institutions); the Prophet's traditions explain the practical form of these rules and lay the groundwork for a community centered on God's Oneness. Throughout the Prophet's 13 years in Medina, he detailed and practiced all of the following rules: governance, accountability, and transparency; property ownership and protection; market formation and structure; the state's role in the market; market participant behavior; distribution and redistribution; education, technological advancement, and society's infrastructure; and, finally, government revenue and expenditure⁴⁰.

Corruption and misappropriation occur on a global scale. Not only at the period of the Holy Prophet but also in the modern era, as evidenced by economic, legislative, and political

³⁹ Hamka, *Kenang-Kenangan Hidup*.

⁴⁰ Hossein Askari, "Oil—Islam, Ownership, and Institutions," in *Collaborative Colonialism* (Springer, 2013), 115–24.

institutions. The various parties are attempting to address this issue, yet it continues to occur. They try to control it during the Prophetic era, but it continues due to several greedy and irresponsible people. This subject is discussed in sura Āli 'Imrān [3] verse 161.

In this verse, a *yaghul* is described as taking something and concealing it with other objects. This is also true for those who get loot (*ghanīmah*) and cover it to avoid being included in the division of war property. It is analogous to the situation of theft. According to war regulations, booty must be collected first following the conflict. The head of the army will subsequently be distributed evenly and reasonably according to its discretion, with the remainder going to *Baitul Maal*. According to the Prophet (pbuh), he will do the same thing by first collecting all booty and then dividing it fairly into five parts, namely for those who walk and ride, for Allah and His Messengers as mentioned in al-Anfal [8] verse 41, and for the nearest family, orphans, the poor, and the sick during the war. This passage refutes the Prophet (pbuh) accuser's notion that the Prophet (pbuh) seized everything. According to Abū Dāwud, al-Tirmidhī, and Ibn Jarīr, this verse descends from Ibn 'Abbās because at the Battle of Badr, once the treasure was recovered, it was discovered that it had lost a *Khalīfah*, which was a red wool (scarlet) winter headcover. Then some confess, suspecting that the Prophet peace be upon him may have taken it for his use. However, the speaker does not intend to accuse, mislead or even convey the impression that the Prophet (pbuh) takes it. He is entitled to do so. However, some critics consider this narration to be weak (*ḍa'īf*), given Ibn Abbas' narration is limited to the Uhud war⁴¹.

Hamka explained in this verse that we can learn from the Prophet's attitude and morality because despite being the leader of the armed forces and even the head of the country, despite holding the wealth of the nation's property, the Prophet has never

⁴¹ Hamka, *Tafsir Al-Azhar*, 1984.

been as treacherous and devious as the current administration has been. As Hamka⁴² discusses, this verse's teaching implies that God will reveal the secret of all wrongdoing perpetrated by anybody on the Day of Judgment. This is because he will arrive alone with the items he cheated on, everything he cannot conceal from the evil he has ever committed.

Conclusion

The Quran is an outstanding collection of Allah's words. There is no comparison, and no other creation comes close. To better understand the contents, the professionals expend considerable effort in writing, particularly in the science of interpretation. Hamka accomplished this in his renowned masterpiece, *Tafsir Al-Azhar*, the foundation for this paper.

Tafsir al-Azhar retains its aesthetic significance because it is still in use today. Through the resolution of each question, numerous topics mentioned in *Tafsir al-Azhar* are connected to societal issues, such as economic, legal, and political systems that affect our daily lives. Each issue Hamka's raises is described in detail in each chapter. He proposes a remedy based on Quran, which can be clarified if we understand it fully or examine the *Ijtima'ī* approach in his exegetical work—for instance, bringing up concerns such as usury and corruption in the modern era. This is because the erosion of noble principles has harmed individuals' and communities' lives. Self-esteem and envy of others' satisfaction and success contributed to committing a crime. Due to the loss of purity and moral ideals, society is eroding in strength and becoming vulnerable to various criminal threats. Crucial leadership aspects also play a critical role in molding the moral ethics of every member of the community, particularly leaders, by emphasizing devotion and confidence in Allah.

⁴² Hamka, *Tafsir Al-Azhar*

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