

# Hamka's Interpretation of Economic Verses in the Quran-Tafsiran Hamka Terhadap Ayat-Ayat Ekonomi Dalam Al-Quran

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## Abstract

Economic themes in the fields of muamalat, fiqh and notably the interpretation of Quran (tafsir) are often the focus of various scientific discourses. There are extensive discussions in reputable tafsir books that offer definitive interpretations on the subject. Therefore, this situation is nothing new or uncommon. One of the outstanding exegetes in the Malay Archipelago, Haji Abdul Malik bin Abdul Karim Amrullah (HAMKA), has employed a variety of interpretation techniques to help his society comprehend Allah SWT's revelation. The studies of HAMKA's thinking in Tafsir al-Azhar relate to a variety of topics and aspects that reflect the breadth of his scholarship in relation to the topics described. Moreover, his thinking is consistent and significant with the current social development. The objective of this research is to investigate and analyze the connection between Hamka's economic thoughts in Tafsir al-Azhar and contemporary Islamic economics. This writing employs a qualitative approach with a literature review design, where the researcher examines, collects, and analyzes data from Quranic verses and scholars' commentaries related to economic topics or Islamic muamalat. From the researcher's observations, it is found that Quranic verses delineate contemporary economic activities in the form of norms and values, whether as recommendations or prohibitions. Additionally, several interpretations by HAMKA, such as economic activities involving zakat, wills, and riba, emphasize the concept of values. In general, HAMKA's economic thoughts demonstrate relevance and significance, even though they do not explicitly mention the concept or system of Islamic economics that has evolved in contemporary times.

**Keywords:** Economics, Quran, Tafsir, HAMKA.

## Introduction

Economy is an important component in the life system particularly for Muslims. Implementing the rules and laws of Islamic economics is considered equal to other practices found in Islamic

law. It is even considered as worship, because its practice is rewarded if it is done in accordance with the principles and conditions and with sincere intentions solely for the sake of Allah SWT. Therefore, the Islamic economy is also considered to be moving on its own philosophical foundation based on the guidance of the Qur'an, the hadith and the method of jurisprudence in the science of muamalat which is flexible and dynamic and gives room to grow according to the current economic development (Yasiin, 1982).

Al-Quran is the main legal source of Islamic teachings and plays a role in explaining various issues related to the Muslim way of life. As a source of Islamic teachings, the Qur'an needs to be interpreted accordingly to produce an accurate understanding of rightful human behavior, including in the field of economics. In addition to ahkam (regulations) in the field of economics, the Qur'an also shows universal values about how the Islamic economy should be implemented. The development of Islamic economic science which is sourced from the Qur'an has the same opportunities as the development of other sciences.

Therefore, this writing focuses on research regarding the framework of thought and interpretation of HAMKA related to the economic topics found in the Tafsir al-Azhar. The topic of economics in the writing 'Hamka's Interpretation Of Economic Verses In The Quran' is important to highlight for researchers studying the thoughts of prominent scholars, especially in relation to issues of social relationships in society. Understanding the fundamental issues in the Islamic approach greatly helps to enhance positive values in human relationships and also fosters a harmonious atmosphere, especially in economic topics.

Haji Abdul Malik bin Abdul Karim Amrullah, also known as Buya HAMKA, is an Indonesian scholar, political activist and writer who is famous and very productive in the Malay world including Malaysia and Singapore around the 20th century. His thinking is focused on various issues faced by Muslims such as religion, social life and literature and has helped the intellectual development of Muslims. (Baba & Hasan, 2014).

Tafsir al-Azhar is the result of HAMKA's breadth of knowledge almost encompassing and covering of all scientific disciplines that are significant to present day Muslims. This book starts from a series of morning lectures delivered by HAMKA at al-Azhar Mosque located in Kebayoran Baru Jakarta since 1959 (Yunan Yusof, 1990). This book can also be categorized as one of the noble efforts of Nusantara scholars who were born in the era of islah al-din or religious reform pioneered by mujaddids reformers such as Muhammad Abduh and Rashid Reda.

The writing related to the economy in the perspectives of the Qur'an and the study of the interpretation of HAMKA is aligned to these specific objectives:

- a) Examining the Quranic verses related to some Islamic economic themes
- b) Analyzing the interpretation and thinking of HAMKA regarding the verses of the Qur'an in Tafsir al-Azhar based on selected Islamic economic themes.

### **Research Methodology**

This writing employs a qualitative approach with library research design. Library methods are research activities related to library data collection, reading, recording and processing research materials (Sunawari. 2011). The data used are primary data, secondary data, data in

the form of articles, books and research reports as well as other sources or information relevant to Islamic muamalat and HAMKA's economic thoughts. All of the collected data is analyzed by using text content and deductive analyses, in order to arrive at specific conclusions based on general presuppositions from the Qur'an and the exegeses of scholars such as Ibn Kathir, Imam al-Qurtubi, and others. All the collected data is analyzed using text content and deductive analysis methods which highlight specific conclusions from general knowledge of the verses of the Qur'an and the interpretations of scholars especially in the field of tafsir such as HAMKA, Ibn Kathir, Imam al-Qurtubi and others.

### **Islamic Economy: The Concept**

The Islamic economic system is a system of knowledge that highlights economic problems, just like the conventional economic system. This economic system emphasizes the concept of Islamic values as the main foundation and principle in every form of activity. Some Islamic economists define Islamic economics as a subject of science that studies human beings in an effort to obtain the necessities of life based on a system and limited economic activities according to the shariah framework (Abdul Manan, 1980).

The Islamic economic system is an economic system that emanates from the concept of Islamic faith. This system encourages Muslims to strive and work as hard as they can to achieve a good and prosperous life. However, this is not the end goal as in other economic systems. The Islamic economy starts from Allah SWT and has the ultimate goal in Him. Based on His rules, every human action is related to moral values and worship. Every human action cannot be separated from values, which vertically reflects good morals, and horizontally benefits humans and other creatures. (Al-'Assal & Abdul Karim, 1999.)

One such example is the moral value of 'samahah' or tolerance such as open-mindedness to criticism and generosity in Islamic economic activities. As much as the need for this value is emphasized in a hadith of the Prophet SAW narrated by Imam Bukhari and Muslim, it is a prerequisite for economic operators to obtain God's grace, both as sellers and buyers, and lenders and creditors. So much so, that the effect of Islamic economic activities will reflect a system that is loaded with good values as compared to bad values.

In addition, the main objective principles in the Islamic economic system and activities include the concepts of balance (tawazun) and justice ('adl). This can be seen clearly when it involves the rights of individuals and also the community. Islamic economic is a balanced system, which does not mistreat and oppress weak individuals and communities while at the same time protects and certifies the rights and abilities of individuals and also the community. Islamic ethics teaches people to cooperate, help each other and avoid envy, jealousy and revenge. In addition, it also teaches love, especially to the weak. (Al-'Assal & Abdul Karim, 1999.)

Islamic scholars formulate the Islamic economic system different from other economic systems. This is because this system has its roots in shariah which is the source and guidance of every Muslim in his life. Islam has shariah-based goals (maqosid ash-sharia) as well as indicators to achieve these goals. As a concept of faith that is universal (*rahmatan lil 'alamin*), Islam is simple and not difficult to apply. This is true in the system of social and economic

relations based on the principles of muamalat. In addition, the source of reference for all activities and behaviors of the Islamic economic system is based on the Quran, Sunnah, Ijma' and Qias. (An-Nabhaniy, 1990).

### **Hamka's Tafsir Al-Azhar**

Haji Abdul Malik Karim Amrullah is better known as HAMKA. He was born in the village of Tanah Sirah, Sungai Batang State, West Sumatra on 16 February 1908 corresponding to 13 Muharram 1326 Hijrah (HAMKA, 1974). His father, Sheikh Abdul Karim Amrullah (1879-1945), is a great scholar who is also famous as a figure who pioneered the Islamic reform movement in Minangkabau (Yuhanar, 2010).

HAMKA received his Islamic education from his father. He then learned on his own and did research on Islamic and Western knowledge covering various fields such as religion, philosophy, literature, history, sociology and politics. With his excellent Arabic language skills, he was able to research the works of great scholars and poets in the Middle East such as Zaki Mubarak, Jurji Zaidan, Abbas al-Aqqad, Mustafa al-Manfaluti and Hussain Haikal. Through Arabic as well, he examined the works of French, English and German scholars such as Albert Camus, William James, Sigmund Freud, Arnold Toynbee, Jean Paul Sartre, Karl Marx and Pierre Loti from 1964 to 1966 (Hamjah, 2010).

His prolific figure has qualified him to receive various recognitions either at the Archipelago or International level. At the international level, HAMKA received the Doctor Honoris Causa award from al-Azhar University in 1959 after his doctoral speech entitled "The Influence of Muhammad 'Abduh in Indonesia". Since then he is known by the community as Dr. HAMKA. In 1974, HAMKA received an Honorary Doctor of Philosophy from the National University of Malaysia. This award was conferred by Tun Abdul Razak the Chancellor of the University and Prime Minister of Malaysia at the time. Tun Abdul Razak in his speech mentioned that HAMKA not only belongs to Indonesia but also the pride of Southeast Asian nations. While the title of Professor obtained by HAMKA is a special award that has been granted by Mustofa Beragama University in Jakarta (Abdul Manaf., 2015).

After the award from the National University of Malaysia, he was accused of pro-Malaysia and imprisoned by President Sukarno. After being released from prison, HAMKA was appointed as a member of the Indonesian National Welfare Council, member of the Indonesian Hajj Journey and member of the National Cultural Board, Indonesia. While in prison, he managed to write his magnum opus, Tafsir al-Azhar (Hamjah, 2010).

Tafsir al-Azhar is named in conjunction with the name of his birthplace, the Great Mosque of al-Azhar. This exegesis was written due to HAMKA's awareness of the importance of instilling the spirit and belief of Islam in the souls of the youth in understanding the Qur'an but was hindered due to a lack of knowledge of the Arabic language. His book also aims to facilitate the understanding of Islamic missionaries and preachers as well as to increase the effectiveness in the delivery of sermons taken from Arabic sources (HAMKA, 2012).

HAMKA started Tafsir al-Azhar with surah al-Mukminun, which he delivered through a series of morning lectures at al-Azhar Mosque and then published in Panji Masyarakat magazine. The series of lectures continued until there was political chaos where the mosque

was accused of being a nest of 'Neo Masyumi' and 'Hamkanism'. As a result of these accusations, the publication of Panji Masyarakat was banned. In order to ensure that the dawn lecture series became a field of da'wah at that time and did not stop just like that, he took the step of including it in the Gema Islam magazine until January 1962. However, he only had time to write half a juzu', that is from juzu' 18 to 19 starting with the interpretation of surah al-Mukminun. On 27<sup>th</sup> January 1964 to 21<sup>st</sup> January 1966, HAMKA was sentenced to prison, house arrest and city arrest, on charges of plotting the assassination of the President of Indonesia. While in detention, HAMKA devoted a lot of time to worshipping Allah s.w.t. and writing his tafsir. After the reins of government passed to the leadership of President Suharto, HAMKA was released from the charges. He used the remaining time to improve and perfect the Tafsir (Yusof, 1990).

Tafsir al-Azhar's methodology, viewed from the perspective of HAMKA's, employs the form of tafsir bi al-ra'yī (the method of using one's independent rational reasoning and mind or ijtihad to form an opinion-oriented interpretation). This conclusion is based on HAMKA's own statement in his Tafsir and also from the direct search and reading of his process in interpreting verses. HAMKA not only interpreted the Qur'an with the Qur'an and the hadith of the Messenger of God, he also selectively quoted the interpretations of the Companions and Tabi'in and developed them with the thoughts of other previous mufasssirs. HAMKA also cited sources from references other than books of interpretation and also from his own knowledge and experiences (Ilyas, 2010).

His next approach, which is likeable to many, is to highlight the moral values contained in the Qur'an and make it as guideline in everyday life. Given the relationship between the content of the verses of the Quran and the reality of present life, the community will understand and digest the Quranic messages more effectively. This approach of HAMKA's is known as "contextual interpretation", one that can also be described as a modern taḥlīlī interpretation approach (Abdul Rauf, 2013).

In addition, according to Abdul Rauf (2013), his interpretation writing approach is seen as always preserve the relationship between naqal and 'aql (narration and intellect) or between riwāyah and dirāyah. HAMKA did not only quote the opinions of previous scholars, he even applied his own observations and experiences. At the same time, he did not simply follow his own rational judgment or undermined the opinions of previous scholars. In his view, an interpretation that only follows narrations of the previous people, may simply be an analysis of the thought. On the other hand, an interpretation which goes through the mind of the writer, can possibly lead the writer to become fascinated and neglectful to the point that he can stray from the outlines and the meaning of religion. Thus, there needs to be a relationship between naqal and 'aql or between riwāyah and dirāyah in the interpretation of the verses of the Qur'an. He took quoting the opinions of commentators seriously because according to him, interpreting the Qur'an without looking at the opinions of previous exegetes is considered too bold to be done.

As for the aspect of the layout, according to Sabri (2008), HAMKA divides its interpretation into several sub-headings, indicating certain subjects in the Qur'an. From this perspective, al-Azhar's interpretation is seen to be very neat and organized because it takes a thematic pattern in the Qur'an. Each verse in the Qur'an is divided into several themes that

are explained in those chapters. His comments are based on the discussion of the themes in a surah and then refer to the same themes in other surahs. HAMKA explains that the approach is to produce an orderly interpretation. Tafsir al-Azhar uses simple old Malay-Indonesian command of language. This is because HAMKA aimed to write for Malaysian-Indonesians in general and not the intellectual elite. If he had such a goal, he would write in a more difficult language. Although the language is simple, it does not lower the intellectual level of the interpretation. HAMKA is also known as someone who makes difficult ideas easy to understand by using simple and practical language (Yusof, 2008).

## Findings and Discussions

### *Quranic Verses on Economy*

In the fields of muamalat or jurisprudence, economic themes have been the focus of various scientific discourses since the early development of Islamic sciences, no exception in the fields of al-Quran and tafsir. However, the discussions in tafsir were not arranged according to the theme of 'ibadah as found in the framework of jurisprudence or muamalat until the birth of a method of understanding the interpretation of the verses of the Qur'an through the concept of Maudhu'iy (thematic) which highlights the theme or thematic order of interpretation (Abdullah et al., 2014). The table below shows some of the themes or verses of the Qur'an related to the topic of muamalat or fiqh:

Table 1

### *Quranic Verses on Economy*

Theme	Surah	Verse No	Summary/ Value
. Zakat	Al-Mu'minun(23)	4	The fortune of the believers includes giving zakat.
		5	The threat to those who refuse to pay zakat
	At-Taubah (90	71	The characteristic of believers is to help one another by giving zakat.
. Loan/Debt	Al-Baqarah(2)	282	The concept of allowing borrowing and recording it.
. Mortgage	Al-Baqarah (2)	283	The legitimacy of pledging assets during financial hardship while traveling
. Charity	Al-Baqarah (2)	264	The prohibition against reminding recipients of charity about it.
		276	Interest (riba) diminishes wealth, but charity (sedekah) increases wealth

Recommendations

Prohibitions	. Endowment	Ali Imran (3)	92	Among the concepts of virtue is to endow beloved possessions.
	. Property management	Al-Nisa' (4)	5	The prohibition of entrusting wealth to foolish children (those unable to manage it)
		Al-Baqarah (2)	220	The management of the wealth of orphans
		Yusuf (12)	55	The management of the wealth of Baitul Mal
	. Wasiat	Al-Baqarah (2)	180	The command to make a will before death
			240	The command to make a will to the wives
			11-12	The command to distribute wealth among children, husband, or wife.
	. Heirloom	Al-Nisa' (4)	176	The method of distributing the estate of a deceased person who has no children
	. Riba	al-Baqarah (2)	275-279	The prohibition of engaging in riba (usury/interest)
		Ali Imran (3)	130	The prohibition of engaging in riba (usury/interest) by multiplying it
al-Baqarah (2)		219	The sin related to the acts of gambling and consuming alcohol.	
. Gambling	Al- Maidah	90-91	Gambling is abominable and impure, and it is an act inspired by Satan	

As stated above, the Quran serves as the primary source of Islamic law pertaining to economic activities. However, this does not mean that the Quran provides a comprehensive teachings on the Islamic economic system. Rather, it encapsulates universal values that outline how an Islamic economy should be formulated (Tarigan, 2012). For instance, as indicated in verse 4 of Surah al-Mu'minun, it relates to the activity of zakat in Table 1, emphasizing the blessings for believers when they give zakat. Similarly, verse 92 of Surah Ali Imran in the table highlights the virtues of endowing one's beloved possessions in charity.

Furthermore, verse 275 of Surah al-Baqarah equates the practice of riba (usury/interest) with the deeds of Satan.

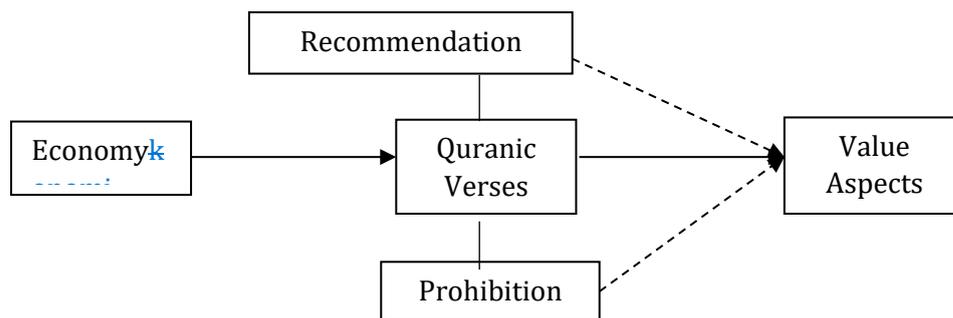


Diagram 1: Forms of Interpretation of Economic Verses in the Quran

**HAMKA’s Thoughts and Interpretation**

In his tafsir Al-Azhar, HAMKA elaborated his interpretations based on the economic conditions and developments in Indonesia at that time. Generally, HAMKA’s economic thought in terms of Islamic principles and foundations is highly relevant. His views on the legal rulings related to economic activities in the Quran are significant and compatible with the principles and foundations of Sharia law and the Islamic economic system today.

Table 2

*HAMKA’s views on the economic verses in the Quran*

Theme	Surah	Verse No	HAMKA’s Values
Zakat	Al-Mu’minun(23)	4	Purification of the Soul
Loan/Debt	Al-Baqarah(2)	282	Trustworthiness and Justice
Charity	Al-Baqarah (2)	264 276	Sincerity Affection
Heirloom	Al-Baqarah (2)	180	Kindness
Interest	Al-Baqarah (2)	275-279	Discomfortness
Gambling	Al-Baqarah (2) Al- Maidah (5)	219 90-91	Confusion Negligence

**Verses on Zakat**

The word "zakat" is mentioned 32 times in the Quran, encompassing a total of 26 verses. The mention of zakat in the Quran is always coupled with the mention of prayer, reflecting the close relationship between the acts of prayer and zakat (Wan Abdullah et al., 2014). In verse 4 of Surah Al-Mu'minun, HAMKA explains the discussion of zakat as a reflection of the purification of the soul. His perspective stems from the analysis of the chronological revelation of this verse in Mecca before the command to give zakat was revealed in Medina. Additionally, this value can be seen in those who give zakat exceeding the basic amount of 3.5 liters per person. This is driven by the purity of the heart free from the trait of stinginess (HAMKA, Vol. 7, 2012).

**Verses on Heirloom**

Wasiat (heirloom), as mentioned in the Quran alongside faraid (inheritance), is one of the forms of transactions. Both matters are closely related. Thus, in verse 180 of Surah Al-

Baqarah, HAMKA begins his interpretation by explaining the disagreements among scholars regarding the obligation of making a will. This arises due to the detailed determination of inheritance (faraid) in the verses of Surah An-Nisa, leading some to argue that the obligation of making a will has been abolished. (HAMKA, Jld. 1, 2012).

HAMKA emphasizes the necessity of the concept of will based on the principle of goodness (Khairan) mentioned in the verse. He clearly states that making a will brings goodness to those who have wealth and wish to ensure justice and goodness for their poor heirs. This goodness is further elucidated in the interpretation of the term "al-muttaqin" at the end of the verse. His message is not to turn a blind eye, thereby leaving chaos among family members or heirs who might fight among themselves. He also suggests that the process of making a will should be conducted through authoritative agencies, reflecting the systems of modern times (HAMKA, Vol. 1, 2012).

### **Verses on Loan and Endowment**

There are two values emphasized regarding debt (dayn) or loan transactions in Islamic economic activities. First is the value of trustworthiness (amanah) when recording debts along with their conditions. Second is the value of justice (adil) in bearing witness to debt records between the creditor and the debtor who is unable to record the debt. This emphasis can be seen in verse 282 of Surah Al-Baqarah, which is the longest verse in the Quran (Wan Abdullah et al., 2014).

HAMKA outlines 12 important points that should be considered regarding this verse. Starting with (i) the necessity to document debts, (ii) the need for a fair recorder, (iii) the reminder to write with trustworthiness and without injustice, (iv) fulfilling all conditions of debt transactions, (v) both parties should always be conscious and honest before Allah, (vi) appointing a guardian for debtors unable to write, (vii) appointing male witnesses, (viii) appointing two just women if male witnesses are unavailable, (ix) witnesses should cooperate when invited to the agreement session, (x) taking care of every detail, no matter how small, regarding debt transactions, (xi) exceptions for cash transactions in business dealings, and (xii) being mindful of the witnesses from both sides (HAMKA, Vol. 1, 2012).

### **Verses on Charity**

Charity (sedekah) is a voluntary act of giving something from our possessions to others out of goodwill. Concerning this charitable activity, the Quranic verses that discuss it are found in verses 264 and 267 of Surah Al-Baqarah. In verse 264 of Surah al-Baqarah, HAMKA (Vol. 1, 2012) explains the importance of sincerity (ikhlas) in charitable activities. He also prohibits boasting about charitable donations in front of the recipients, describing such behavior as akin to showing off and seeking praise and influence. On the other hand, in verse 267 of Surah Al-Baqarah, he emphasizes that the benefits of charity not only enrich the wealth of the giver but also foster values of affection, prayers, and mutual assistance among people (HAMKA, Vol. 1, 2012).

### **Verses on Interest**

Riba (usury/interest) is an activity mentioned by Allah SWT in the Quran, in a context of conflict with lawful trade. The prohibition of riba contradicts the necessity of legitimate trade.

Among the Quranic verses related to riba is verse 275 in Surah al-Baqarah. HAMKA begins his interpretation of this verse by bringing up examples of situations that occurred during his time in Indonesia concerning the loan system. He further explains that the word "ya'kulu" in the verse, which means to consume or eat, is used in a general and symbolic sense, not in the literal sense of eating food. He clarifies that practitioners of riba will experience consequences akin to consuming a meal until it becomes like flesh and blood. Eventually, this blood of riba will cause unease and disorder within oneself, akin to being influenced by Satan. This situation will persist and be difficult to change, even if warnings come from Allah SWT about the dangers of riba, as described at the end of this verse (HAMKA, Vol. 1, 2012).

### **Verses on Gambling**

Gambling was a popular activity during the time of ignorance (jahiliyya). Ibn Abbas explained that al-maysir or gambling was a favored pastime among the Arab society until Allah SWT prohibited such activities. HAMKA (Vol. 3, 2012) succinctly explains that gambling, as mentioned in verse 90, is considered forbidden because it involves elements of gambling, wasting time, and diverting attention. In verse 219 of Surah al-Baqarah, HAMKA observes that gambling can lead to chaos. After experiencing losses, it may cause disorder, stress, and damage to the household system. On the other hand, winning can lead to jealousy, envy, and even hostility from opponents (HAMKA, Vol. 1, 2012).

### **Conclusion**

The Quran is the primary reference source for the Islamic economic system. It does not provide precise and detailed explanations regarding economic issues and operational systems. However, the Quran contains ethical and moral values that are sufficient to inspire contemporary scholars and economists to devise an Islamic economic system that promotes universal good. HAMKA is a renowned mufassir (scholar of Quranic exegesis) in the Malay world. In his tafsir, Tafsir al-Azhar, he also discusses and interprets matters related to economics, albeit not explicitly. From research findings, he interprets economic verses based on the economic conditions of Indonesia at that time, which are highly relevant and significant. His interpretations emphasize values, principles, and the foundations of Shariah economic laws, as well as contemporary economic systems

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