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The Thoughts of Yūsuf al-Qarḍāwī and Ahmad Hassan in a Comparative Study of Usury Hadiths

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Abstract: Yūsuf al-Qarḍāwī and Ahmad Hassan are prominent scholars who have an essential role in the development of Islam. These two figures have extraordinary thoughts in the fields of hadith, tafsir, and fiqh. Yūsuf al-Qarḍāwī's thoughts on the issue of usury are different from Ahmad Hassan's thoughts. This research aims to determine the differences and similarities in the thoughts of the two figures. The research method used is library study; the data sources come from articles, books, and other readings. The analysis results in this study show that in their thinking, both figures agree that the law of usury is haram. However, according to Yūsuf al-Qarḍāwī, it can be considered usury if everything contains an additional amount that exceeds the original amount without exception. At the same time, Ahmad Hassan's usury only occurs in matters of borrowing and lending. Apart from that, something where there is an excess in an amount is not included in usury.

Keywords: *Yūsuf al-Qarḍāwī, Ahmad Hassan, Thought, Usury, Hadith*

INTRODUCTION

The concept of usury (*ribā*) predates Islam and is deeply rooted in societies that employ it in financial transactions. Islamic injunctions in the Qur'an and Fiqh explicitly address this practice, primarily fostering financial well-being and preventing exploitation. In pre-Islamic Arabia, *ribā*—commonly associated with penalties for delayed debt repayment—was prevalent, often leading to financial hardship. In Islamic jurisprudence, *ribā* refers to any unwarranted financial gain from buying, selling, or lending that contravenes ethical principles (Wasilul Chair, S.H.I., 2012). It is considered one of the gravest sins, explicitly prohibited by Allah *Subhānahu wa Ta'ālā*.

Etymologically, *ribā* is derived from the Arabic *rabā-yarḥū*, meaning "increase" or *ziyādah*. Other interpretations, such as *numūww* (growth) and *irtidā'* (elevation), align with the



notion of unearned financial expansion. Scholars like M. Zuhri and Lukman Fauroni trace its roots to *rabā*, signifying augmentation and gain (Abu Sura'i Abdul Hadi, 1933). Islamic scholars unanimously agree on the prohibition of *ribā* based on Qur'anic verses and prophetic traditions. However, differing interpretations among scholars have given rise to debates about applying these prohibitions to contemporary financial systems.

Several researchers have explored *ribā* in Islamic jurisprudence and its practical implications. For example, Imam Anas Muslisin (2004) examined *ribā nasi'ah* (arrears due to delayed debt repayment) and *ribā faḍl* (surplus in commodity transactions) in his analysis of Ahmad Hassan's thoughts. Ahmad Hassan argued that *ribā* is forbidden (*ḥarām*) only when it involves exploitation through excessive gains. He viewed bank interest as permissible, provided it lacked exploitative characteristics (Imam Anas Muslisin, 2004). In contrast, Yūsuf al-Qarḍāwī firmly equates all forms of monetary interest with *ribā*, adhering to a strict prohibition based on the Qur'anic term *adh'āfan muḍā'afatan* (doubled and multiplied) to characterize *ribā* (Hartuti, 2010). Al-Qarḍāwī also emphasized ethical principles, aligning his views with those of other Abrahamic religions that advocate for fairness and discourage exploitation.

The classification of *ribā* includes two primary forms: *ribā nasi'ah* and *ribā faḍl*. *Ribā nasi'ah*, prevalent in pre-Islamic times as *ribā al-qarḍ* (usury in debt transactions), refers to penalties for delayed payments. Meanwhile, *ribā faḍl*, or *ribā al-buyū'*, pertains to surplus gains in commodity transactions, particularly involving essential goods like gold and food.

While previous studies have extensively compared the views of Ahmad Hassan and Yūsuf al-Qarḍāwī, gaps remain in analyzing the *ḥadīth* foundations they use to justify their arguments. This study seeks to address this gap by examining the textual and contextual bases of the two scholars' perspectives, contributing to a deeper understanding of Islamic financial ethics.

METHOD

This research uses a qualitative approach, which pays more attention to subjective aspects and the complexity of social phenomena. This approach allows researchers better to understand the meaning and life experiences of research participants. This research method uses a literature study or literature review method by collecting, analyzing, and evaluating various library sources or written materials related to a particular research topic. The aim of this method is to better understand the research topic, find gaps or unresolved problems, and develop a solid theoretical basis for the research conducted. After analyzing this research topic, the researcher identified problems and gaps, for example, differences in views between the two figures regarding the case of Riba, the law, and the decisions argued by the two figures. The researcher then collected data from primary and secondary sources from the views of the two figures in their works, which will serve as a reference for this research. Quotes from the two figures are used to strengthen the presentation of the arguments of each of these figures, such as Yūsuf al-Qarḍāwī forbidding usury, both small and large. At the same time, Ahmad Hassan, everything, if there is an addition to it, is not usury except in matters of lending and borrowing. From this analysis, the researcher concluded that Yūsuf al-Qardawi's opinion regarding usury does not apply under any circumstances and tends to be very strict and disciplined, in contrast to Ahmad Hassan, who still has exceptions, namely usury can be said to be usury when it comes to lending and borrowing. The data sources in this research come from primary sources and secondary sources; the primary sources are the book Tarjamah

Bulughul Marram by Ahmad Hassan, Halal and Haram in Islam by Yūsuf al-Qardhawi, and data related to research topics such as books, articles, and documents other.

FINDING AND DISCUSSION

Biography of Yūsuf al-Qarḍāwī

Yūsuf al-Qarḍāwī was born on September 9, 1926, in the village of Sharf al-Ṭurāb, Al-Gharbiyyah province, Egypt. This village is situated near Ṭanṭā City and approximately 9 kilometers from Al-Maḥallah Al-Kubrā, a prominent city in the region (Yūsuf Al-Qardhawi, 2003). Raised in a devoutly religious family, al-Qarḍāwī's father passed away when he was only two years old. His upbringing under his uncle's care immersed him in a deeply religious environment, allowing him to memorize the Qur'ān by the age of five under the tutelage of Shaykh Ḥāmid (Yūsuf Al-Qardhawi, 2003).

Al-Qarḍāwī's formal education combined both religious and general sciences. He attended al-'Izāmiyyah, a school affiliated with the Egyptian Ministry of Education, where he studied subjects such as history, algebra, and health sciences. Concurrently, he attended *al-Kuttāb* in the afternoons to focus on Qur'ānic studies. Despite financial constraints, his uncle supported his aspiration to pursue secondary education at Al-Azhar University, where he excelled. Al-Qarḍāwī graduated with distinction from the Faculty of *Uṣūl al-Dīn* in 1952–1953, earning top honors. He continued his studies in Arabic linguistics, securing first rank among 500 students and obtaining an international diploma and a teaching certificate Muḥammad al-Madhḏūb, 1977).

Yūsuf al-Qarḍāwī's scholarly output demonstrates his significant influence on Islamic thought. He authored numerous books, articles, and scientific studies that address various global challenges Muslim communities face. His works have been translated into multiple languages, including Indonesian. Two notable works, *Fatāwā Mu'āṣirah*, and *Fiqh al-Zakāh*, highlight his contributions to Islamic jurisprudence.

In *Fatāwā Mu'āṣirah*, al-Qarḍāwī provides practical fatwas on issues such as faith (*'aqīdah*), purification (*ṭahārah*), prayer (*ṣalāh*), fasting (*ṣawm*), almsgiving (*zakāh*), pilgrimage (*ḥajj*), marriage (*nikāh*), and other aspects of daily life. This work emphasizes his commitment to addressing contemporary Muslim concerns while ensuring alignment with the principles of Islamic Sharī'ah. Similarly, his book *Fī Fiqh al-Awlawiyyāt* underscores the concept of prioritization in Islamic jurisprudence, portraying Islam as a religion of compassion (*raḥmatan lil-'ālamīn*). In this text, al-Qarḍāwī articulates the need for fatwas to serve as tools for social justice and ethical governance, free from political manipulation or individual misuse.

Yūsuf al-Qarḍāwī's intellectual achievements and dedication to Islamic scholarship have left a lasting legacy. His works, particularly *Fatāwā Mu'āṣirah* and *Fiqh al-Zakāh*, reflect his vision of Islam as a comprehensive and dynamic framework for addressing societal issues. His contributions continue to inspire contemporary Islamic thought and provide guidance for the faithful. Al-Qarḍāwī's ability to combine traditional religious teachings with modern intellectual inquiry exemplifies his unique position as a scholar deeply committed to advancing Islamic civilization (Muhammad Setiawan, 2021).

Biography of Ahmad Hassan

Ahmad Hassan was born in Singapore on December 31, 1887. He was born to a couple of Indian descent with bloodlines from his father and mother. Ahmad's real name was Sinna

Vappu Maricar, and Muznah's mother was a descendant of Egyptian origin, Madras, India, born in Surabaya, Indonesia. His real name is Hassan, but according to tradition in Singapore, where people of Indian descent their father's name must be written in front of their real name, it becomes Ahmad Hassan (Salman Iskandar, 1999) In 1930 Ahmad Hassan lived in Bandung, although the name Hassan Bandung was not very well known, but when he moved and lived in Bangil, Pasuruan, East Java, the nickname Hassan Bangil became popular around him (Sri Suyanta, 2006).

As a child, Ahmad Hassan received a religious education from his father. At the age of 7, Ahmad Hassan started studying religion and first studied the Koran with a female teacher for 2 years. Then he entered a Malay school to study Arabic, Malay, Malay, and English (Tamar Djaja, 1980) At the age of 6, Ahmad Hassan studied Arabic up to an advanced level; at the same age, Ahmad Hassan also studied English at the Victoria Bridge School in Geylang, Singapore, up to an advanced level (Siti Aminah Sieregar, 2019) Continuing at the age of 12, he studied various religious knowledge from several teachers. One of them is Haji Ahmad in Bukittiung, learning about prayer, ablution, fasting, and so on. Muhammad Thaib on Jalan Minto studied *nahw* and *şaraf*. After that, he studied with Abdullah al-Musawi for three years. He was then taught religion by Abdul Lathif from Malacca, Sheikh Hassan from Malabar, and Sheikh Ibrahim from India. In 1910, he remained loyal to his teacher (A. Mughni syafiq, 1994).

According to Tamar Djaja, who explained Ahmad Hassan's biography, emphasized that Ahmad Hassan studied Islam from several Islamic learning centers. The following names of Ahmad Hassan's teachers in Singapore were H. Ahmad from Tiung village, H. Muhammad Thaib from Rokoh village, Said Munaci Mausili, Abdullatif, H. Hassan and Sheikh Ibrahim from India. He did not receive primary education because, at the age of 12, he had to work to support himself. Due to this, he continues to take private Arabic lessons to increase his knowledge about Islam. The lessons that Ahmad Hassan currently receives are similar to those of other children, such as prayer, bathing, and fasting. Ahmad Hassan learned more about the science of *nahwu* and *şaraf* from Muhammad Thaib. When his teacher came to perform the Hajj, he began studying Arabic with Said Abdullah Al-Musawa for three years. After that, he studied under his uncle, Abdul Lathif, a famous scholar from Malacca and Singapore, and also from Sheikh Ibrahim from India (Shiddiq Amien, 2007).

Many of Ahmad Hassan's works, including *Tafsīr al-Furqān*, *Kitāb al-Ribā*, *Questions and Answers on Religious Problems*, *Kitāb al-Zakāh*, *Risālah fī al-Fātiḥah*, *Farā'id*, *Al-Bayān Dictionary*, *Tārīkh al-Isrā' wa al-Mi'rāj*, *Tarjamah Bulūgh al-Marām*, *Risālah fī al-Ḥajj*, *ʿIsā wa Dīnu-hu*, *Tawḥīd*, *al-Ḥukūmah al-Islāmiyyah*, and *Matn al-Jurumiyyah*, demonstrate that he was a prolific author skilled in various fields of knowledge, including *tafsīr*, *akhlāq*, *fiqh*, *ʿaqīdah*, *siyāsah*, *ḥadīth*, and *lughah*. One of Ahmad Hassan's works that stands out prominently is in the field of *Fiqh* and *Uşūl al-Fiqh*. His consistent focus on discussions of Islamic law is also evident in many of his other works. This inclination became the foundation of his life's mission, as he devoted all his attention to awakening Muslims and bringing them back to the Qur'ān and Ḥadīth in practicing their religion (A. Mughni syafiq, 1994).

Scope of Usury

In linguistic terms, *ribā* is defined as *ziyādah* (increase), which refers to any additional amount demanded beyond the actual value of an exchange. From a jurisprudential perspective, *ribā* is an agreement involving the exchange of goods with unclear or unjustified

compensations (Hendi Suhendi, 2010). According to Islamic scholars, *ribā* can be categorized into two main types:

Ribā Faḍl: This form of usury arises in exchanging commodities such as gold, silver, and staple foods where additional value is added.

Ribā Nasī'ah: This form occurs when extra charges are imposed on business debts due to delayed payments (Al-Sayid Ṣābi, 1983).

The distinction between *ribā faḍl* and *ribā nasī'ah* lies in their context. *Ribā nasī'ah*, commonly referred to as *ribā jāhiliyyah*, was prevalent during the pre-Islamic era and often linked to debt transactions (*ribā al-qarḍ*). On the other hand, *ribā faḍl*, also called *ribā al-buyū'*, occurs in barter transactions where additional quantities are exchanged unjustly (Ahmad Azhar Basyir, 1983).

From a legal standpoint, *ribā nasī'ah* and *ribā faḍl* serve distinct roles in prohibiting unjust financial practices. *Ribā faḍl* is associated with surplus charges in commodity exchanges, whereas *ribā nasī'ah* involves interest or additional charges for deferred payments in business debts. The Prophet Muḥammad ṣallallāhu 'alayhi wa sallam prohibited *ribā faḍl* as a precautionary measure to prevent exploitation that could escalate into *ribā nasī'ah*, a notorious practice during the *jāhiliyyah* era, known for its oppressive and exploitative nature (M. Muslehuddin, 1994).

Indicators and Characteristics of Usury

1. The defining indicators of usury include:
2. Any additional value or item exceeding the principal loan amount.
3. Calculation of interest based on a predetermined time period.
4. Negotiation or contracts involving the exchange of ambiguous or unequal items, which can take several forms:
 - Repayment exceeding the original loan or asset value.
 - Contracts agreed upon without clear terms.
 - Exchanges of goods with ambiguous weights or measures, contrary to Sharī'ah principles.
 - Delayed delivery in barter transactions, especially with currencies or items subject to *ribā*.

The Qur'ānic prohibition of *ribā* mirrors the gradual approach taken in prohibiting intoxicants (*khamr*). Initially tolerated in limited forms, *ribā* was eventually condemned outright. In addition, the Prophet ṣallallāhu 'alayhi wa sallam explicitly prohibited *ribā* in multiple ḥadīths, warning against its practice and its participants, including those who facilitate or witness such transactions. The following ḥadīths illustrate this:

عَنْ جَابِرِ رَضِيَ اللَّهُ عَنْهُ قَالَ: لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَكِلَ الرِّبَا وَمُوكِلَهُ وَكَاتِبَهُ وَشَاهِدِيهِ، وَقَالَ: هُمْ سَوَاءٌ.

From Jābir ra., the Prophet ṣallallāhu 'alayhi wa sallam cursed the consumer of usury, its facilitator, the scribe, and the witnesses, saying, "They are all equally condemned." (Ṣaḥīḥ Muslim).

This ḥadīth underscores the severity of the prohibition, emphasizing that all individuals involved in *ribā* transactions—directly or indirectly—are subject to divine condemnation.

حَدَّثَنَا أَبُو كُرَيْبٍ، قَالَ: حَدَّثَنَا ابْنُ فَضَيْلٍ، عَنْ أَبِيهِ، عَنْ أَبِي نُعَيْمٍ، عَنْ أَبِي هُرَيْرَةَ، قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: الدَّهَبُ بِالدَّهَبِ وَزَنًا بوزنٍ، مِثْلًا بِمِثْلٍ، وَالْفِضَّةُ بِالفِضَّةِ وَزَنًا بوزنٍ، مِثْلًا بِمِثْلٍ، فَمَنْ زَادَ أَوْ اسْتَزَادَ فَهُوَ رِبَاً

Abū Hurayrah narrated that the Prophet *ṣallallāhu ‘alayhi wa sallam* said: "Gold for gold, equal in weight and measure; silver for silver, equal in weight and measure. Whoever seeks excess, it is usury." (Ṣaḥīḥ Muslim).

This ḥadīth elaborates on the prohibition of surplus in commodity transactions, clearly defining *ribā* as any form of unjust excess beyond equality in exchange.

The prohibition of *ribā* extends beyond historical practices to contemporary financial systems. As the characteristics of *ribā*—such as unjust gain and exploitation—persist in modern transactions, it is essential to evaluate these practices within the framework of Islamic law. Scholars like M. Fajar Hidayanto (2008) highlight contextual factors, such as societal and economic conditions, that influence the application and categorization of *ribā*.

Yūsuf al-Qarḍāwī 's Hadith Thoughts About Usury

In the introduction (*muqaddimah*) of *Fawā'id al-Bunūk hiyā al-Ribā al-Ḥarām*, Yūsuf al-Qarḍāwī emphasizes that Islam explicitly prohibits *ribā* (usury) based on definitive (*qaṭ'ī*) texts from the Qur'ān and Sunnah. He argues that no reinterpretation (*ijtihād*) or legal reform (*tajdīd*) can alter this ruling, as the evidence is firmly established (*qaṭ'ī al-thubūt wa al-dilālah*) and unanimously agreed upon by earlier (*salaf*) and later (*Khalaf*) generations (Yūsuf al-Qarḍāwī, 1990). Al-Qarḍāwī explains that the term *adh'āfan muḍā'afatan* (multiplied) in the Qur'ān is not a restrictive clause but a rhetorical device used to illustrate the severe exploitation prevalent during the jāhiliyyah period. Thus, any additional charge on a loan or purchase, regardless of its size, is prohibited under Islamic law (Wartoyo, 2015).

Islam prohibits *ribā* to safeguard human morals, social harmony, and economic justice. Al-Qarḍāwī categorizes lenders who charge interest as *ribā*-practitioners (*mā'kul al-ribā*), who exploit borrowers and undermine ethical principles. This prohibition is strongly emphasized in a ḥadīth narrated by 'Abdullāh ibn Mas'ūd:

حَدَّثَنَا حَجَّاجٌ، أَخْبَرَنَا شَرِيكٌ، عَنْ سَمَائِكٍ، عَنْ عَبْدِ الرَّحْمَنِ بْنِ عَبْدِ اللَّهِ بْنِ مَسْعُودٍ، عَنْ أَبِيهِ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: لَعَنَ اللَّهُ آكِلَ الرِّبَا، وَمُؤَكِّلَهُ، وَشَاهِدَيْهِ، وَكَاتِبَهُ

The Prophet *ṣallallāhu ‘alayhi wa sallam* said: "Allah curses the consumer of usury, the giver, its witnesses, and the scribe." (Musnad Aḥmad, no. 3809). This ḥadīth underscores that all parties involved in usury transactions are equally condemned, emphasizing the severity of the prohibition. (Aḥmad ibn Ḥanbal, 1421)

According to al-Qarḍāwī, Islam's position on *ribā* aligns with the ethical teachings of other Abrahamic religions. For example, the Torah explicitly prohibits taking interest among Jews, as stated: "If a friend asks for a loan, give it without taking interest." However, specific interpretations of Deuteronomy confine this prohibition to transactions among Jews, permitting usury with non-Jews. This divergence highlights the importance of interpreting religious texts within an ethical framework that ensures fairness for all parties (Yūsuf al-Qarḍāwī, 1994).

The Prophet *ṣallallāhu ‘alayhi wa sallam* also warned about the destructive effects of *ribā* on society through his saying:

إِذَا ظَهَرَ الرِّبَا وَالرِّبَا فِي قَرْيَةٍ فَقَدْ أَحْلُوا بِأَنْفُسِهِمْ عَذَابَ اللَّهِ

When usury and adultery spread in a society, they invite Allah's punishment upon themselves (Aḥmad ibn Ḥanbal, 1421)

In his *Tafsīr al-Kabīr*, Imam Fakhruddin al-Rāzī elaborates on the wisdom (*ḥikmah*) behind the prohibition of *ribā*. He explains that usury involves taking someone else's wealth without justification, resulting in unjust enrichment. Such practices discourage productive economic activities like trade, industry, and innovation, as wealth accumulates passively through interest rather than effort. This leads to economic stagnation and diminishes societal progress. Moreover, *ribā* erodes social bonds by fostering greed and selfishness, undermining mutual compassion and trust within communities. It also disproportionately benefits the wealthy while exploiting the poor, exacerbating inequality and causing resentment. These dynamics create fertile ground for hostility and conflict, both at the personal level and in broader political and social contexts (Fakhruddin al-Rāzī, 2000).

The prohibition of *ribā* extends beyond its historical context, addressing contemporary economic systems perpetuating exploitation and inequality. Islam's stance on *ribā* offers a moral and ethical framework for modern financial systems by prioritizing justice, equity, and the avoidance of exploitation. Al-Qarḍāwī's insights underline the relevance of these principles in fostering sustainable economic development and protecting human dignity.

Ahmad Hassan's Thoughts on *Ribā*

Ahmad Hassan defines *ribā* etymologically as "addition" and terminologically as "an addition that occurs in lending and borrowing transactions." This definition diverges from the general understanding of *ribā* in Islamic jurisprudence, which is considered *ḥarām* in a broader context. Ahmad Hassan's specific focus on lending and borrowing transactions excludes other scenarios, such as buying and selling, from his definition of *ribā*. He further argues that some debts involving *ribā* are impermissible (*ḥarām*), while others may not be, depending on the context and circumstances (Imam Anas Muslisin, 2004).

Ahmad Hassan categorizes *ribā* into two types: *ribā faḍl* and *ribā nasī'ah*. He defines *ribā faḍl* as an addition in the exchange of commodities such as gold, wheat (*burr*), barley (*shā'ir*), dates (*tamr*), silver, and salt. This is based on the following ḥadīth narrated by Abū Hurayrah: عَنْ أَبِي هُرَيْرَةَ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: أَلدَّهَبُ بِالدَّهَبِ، وَالْفِضَّةُ بِالْفِضَّةِ، مِثْلًا بِمِثْلِ، فَمَنْ زَادَ أَوْ اسْتَرَادَ فَهُوَ رِبًا

The Prophet *ṣallallāhu 'alayhi wa sallam* said: 'Gold for gold, silver for silver, in equal weights. Whoever adds or requests an addition, it is *ribā*.'" (Ṣaḥīḥ Muslim).

In discussing *ribā faḍl*, Ahmad Hassan emphasizes that it also encompasses elements of *ribā nasī'ah*. He concludes that selling commodities such as silver, wheat, dates, barley, salt, or gold must be conducted with equal weight and measure if they are of the same type. For example, exchanging gold for gold or dates for dates must be done without any surplus. However, if the exchange involves different commodities, such as gold for silver or wheat for barley, the transaction is permissible without requiring equal weight or measure. Ahmad Hassan further argues that commodities like gold, silver, and essential foodstuffs should not be acquired through debt, as this could lead to exploitative practices.

Ahmad Hassan defines *ribā nasī'ah* as "a lending and borrowing arrangement involving an agreed-upon nominal addition." He refers to interpretations in classical tafsīr works such as *al-Manār*, *Tafsīr al-Ṭabarī*, and *Tafsīr Fakhr al-Rāzī* to support his argument. For instance, in *Tafsīr al-Ṭabarī*, *ribā nasī'ah* is described as a situation where a debtor is unable to repay on time and requests an extension. The creditor agrees to the extension on the condition that the debtor pays an additional amount. For example, if the original debt was 200, the creditor might

increase it to 250 in exchange for more time (*Ibn Jarīr al-Ṭabarī, 1986*). Another common form of *ribā nasī'ah* involves the creditor imposing monthly interest on the principal loan without reducing the loan amount. This leads to an accumulating debt burden if the principal is not repaid within the agreed timeframe (Imam Anas Muslisin, 2004).

From a jurisprudential perspective, the two types of *ribā* differ significantly in their application. *Ribā nasī'ah* is associated with nominal additions in loan agreements, while *ribā faḍl* pertains to surplus amounts in sales transactions. The Qur'ān explicitly prohibits *ribā nasī'ah*, as it was a widespread and oppressive practice during the jāhiliyyah era. The Prophet *ṣallallāhu 'alayhi wa sallam* prohibited *ribā faḍl* in his Sunnah as a preventative measure to avoid its escalation into *ribā nasī'ah*. This distinction underscores the proactive approach of Islamic teachings in addressing financial exploitation (M. Muslehuḍḍin, 1994).

Ahmad Hassan's nuanced understanding of *ribā* offers a unique perspective, emphasizing contextual factors and Islamic financial practices' ethical principles. His insights align with broader Islamic objectives to promote fairness, prevent exploitation, and ensure equitable economic transactions.

Analysis of the Thoughts of Ahmad Hassan and Yūsuf al-Qarḍāwī Regarding Usury Hadiths

An analysis of the perspectives of Ahmad Hassan and Yūsuf al-Qarḍāwī on *ribā* (usury) reveals both agreements and differences in their interpretations and applications of hadiths related to this issue. From the perspective of Islamic law, both scholars agree that *ribā* is *ḥarām* (forbidden). They share a similar understanding of *ribā* as an addition or excess in lending and borrowing transactions. Both emphasize that *ribā* leads to injustice and societal discord, and their discussions aim to clarify the permissibility of financial practices for the benefit of society. Their shared objective is to ensure that transactions align with the principles of justice and fairness outlined in the Qur'ān and Sunnah, alleviating doubts regarding ambiguous dealings.

While their general stance on *ribā* aligns, there are notable differences in their interpretations and methodologies. Yūsuf al-Qarḍāwī prohibits all forms of *ribā*, whether large or small, arguing that any addition in financial dealings is unequivocally *ḥarām*. Ahmad Hassan, however, limits the scope of *ribā* to lending and borrowing transactions, implying that other forms of financial additions might not fall under the same prohibition. This distinction reflects their differing emphases on the practical versus ethical dimensions of *ribā*.

The hadiths cited by the two scholars also illustrate their differing focuses. Ahmad Hassan explores the categorization of *ribā* into types such as *ribā faḍl* and *ribā nasī'ah*, providing detailed discussions on specific scenarios, such as the exchange of gold, silver, dates (*tamr*), barley (*sha'ir*), and salt. He emphasizes that these exchanges must adhere to equal weights and measures to avoid *ribā*. His interpretation seeks to address the technical and transactional aspects of *ribā* in trade and commerce. For example, he discusses how *ribā* arises when commodities are exchanged with unequal quantities or delayed payment terms, as described in hadiths such as:

عَنْ أَبِي هُرَيْرَةَ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «الذَّهَبُ بِالذَّهَبِ، وَالْفِضَّةُ بِالْفِضَّةِ، مِثْلًا بِمِثْلٍ، فَمَنْ زَادَ أَوْ اسْتَرَادَ فَهُوَ رِبًا»

The Prophet *ṣallallāhu 'alayhi wa sallam* said: 'Gold for gold, silver for silver, in equal weights. Whoever adds or requests an addition, it is *ribā*.' (Ṣaḥīḥ Muslim).

In contrast, Yūsuf al-Qarḍāwī focuses on the ethical and spiritual consequences of *ribā*. His interpretations emphasize the moral responsibility to avoid *ribā*, highlighting its destructive effects on individuals and society. He often parallels other Abrahamic religions' teachings, stressing the universal condemnation of exploitative financial practices. His referenced hadiths frequently discuss the divine punishment awaiting those who engage in *ribā*, such as:

إِذَا ظَهَرَ الرِّبَا وَالزَّكَاةُ فِي قَرْيَةٍ فَقَدْ أَحَلُّوا بِأَنْفُسِهِمْ عَذَابَ اللَّهِ

When usury and adultery spread in a society, they invite Allah's punishment upon themselves.

Ahmad Hassan's approach is more transactional, focusing on the technicalities of *ribā*, while Yūsuf al-Qarḍāwī adopts a broader perspective, emphasizing the ethical, social, and spiritual dimensions. For Ahmad Hassan, *ribā faḍl* is tied to unfair practices in exchanges, while *ribā nasi'ah* involves exploitative lending terms, often leading to increased financial burdens on borrowers. Meanwhile, Yūsuf al-Qarḍāwī's discussion delves into the societal consequences of *ribā* practices and the importance of aligning economic systems with Islamic principles to promote justice and equity.

In summary, while both scholars agree on the fundamental prohibition of *ribā*, their interpretations reflect unique emphases. Ahmad Hassan prioritizes the technical categorization of *ribā* within specific transactional contexts, whereas Yūsuf al-Qarḍāwī highlights the ethical imperatives and broader implications of avoiding *ribā* in all forms. These perspectives enrich the discourse on Islamic financial ethics, offering complementary insights into the multifaceted nature of *ribā* and its impact on society.

CONCLUSION

Yūsuf al-Qarḍāwī is very firm in his opinion that the aspect of the prohibition of usury is not limited to something that is already known by people and considers that usury is synonymous with the term "multiply" because it is just a transfer of language to illustrate usury in the conditions of the ignorant era. very serious, so the meaning of multiples is not an important thing in the meaning of the prohibition on usury because it is clear that *riba*, which is prohibited, is an addition to a loan or purchase, whether in large or small amounts that have been determined previously.

Meanwhile, according to Ahmad Hassan, etymologically, usury is "additional" from a terminological perspective; usury is "an addition that occurs in matters of lending and borrowing" terminologically. This definition differs from usury, generally used in jurisprudence, namely that it is haram. By using the definition of usury, Ahmad Hassan wants to show that usury can only occur in debt and receivable transactions, not buying and selling transactions.

Even though the two figures differ in their thoughts, they still agree that the law of usury is haram. This law is contained in the preamble of the book *Fawā'id al-Bunūk hiyâ al-Ribâ al-Harâm*, where Islam expressly forbids usury because it is related to clear text in the Qur'an and Sunnah.

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