

The Thoughts of Sheikh Al Maududi and Ayatollah Baqir Shadr on Interest

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Abstrak

The past victories of Islam were weakened by stagnating scientific progress, slowing Muslim economic growth, and weakening military power in Islamic countries, and were easily defeated by the West. During this period, scholars were stigmatized as closed doors to Izhad and experienced a so-called sluggishness in which there was little development and innovation in both religion and science. Open the door to Ijtihad such as Johor ulema Dato' Syed Salim Abdullah al-Attas (1873-1899), Dato' Abdullah Musa (1899-1907), Syed 'Abd Qadir Muhsin al-Attas (1909 -1933)) and Syed Alwi Tahir al-Haddad (1933-1941). Currently, Muslims are undergoing various attacks from scientific and economic aspects, especially in relation to interest, and until now, there are still some Muslims who do not consider interest, especially bank interest, to be haram. It's a pity. That's why scholars tried to empower Muslims, such as Sunni Abul Ala al-Moudi and Shia Sheikh Bakr Sadr. This study uses a literature review method with reference to selected journals and books and aims to explore whether there are differences between Sunnis and Shiites regarding this interest.

Keyword : Interest, Economic Thoughts, Islamic Scholars

INTRODUCTION

Background

Islam which was victorious in the past experienced a decline characterised by the cessation of the development of science, the slow economic growth among Muslims and the weak military strength of Muslim countries so that they could be easily defeated by western countries. This continued until the 19th century when Muslims began to realise their backwardness because at that time the Islamic world began to rub against the west (controlled) (Hawi, 2017).

All of these are caused by several factors, namely internal and external factors. Among the internal factors are. There is a doctrine that develops in society that the door to ijthihad has been closed so that every Muslim has no more haka or authority in carrying out legal istinbāth. So that Islamic scientists only repeat what has been written in the book and do not produce new innovations that can answer the needs of the community at that time (Sholikhudin, 2017).

Although there are still some Ulama who open the door to Ijtihad such as the Ulama of Johor who served as mufthi at that time; Dato' Syed Salim Abdullah al-Attas (1873-1899), Dato' Abdullah Musa (1899-1907), Syed 'Abd Qadir Muhsin al-Attas (1909-1933) and Syed Alwi Tahir al-Haddad (1933-1941). They are proven to provide relevant and innovative fatwas on economic and social issues (Ismail, 2021).

In addition to the doctrine of the closed door of ijthihad, Muslims at that time were more preoccupied with debates between Mazdhab and teachers so that they were negligent in innovating in terms of technology and science. Besides that, there is also the influence of interference from parties other than Islam in the teachings of Islam brought by people who adhere to other religions and then enter Islam but bring their old religious thoughts and then mixed with Islamic teachings (Sholikhudin, 2017).

There are also external factors such as the defeat of the war of Muslim countries, the influence of ideas that are not in accordance with Islam coming from the West such as capitalism and materialism, all of which play a role in uprooting the spirit of sincerity and the fighting spirit of Muslims who have been embedded since early childhood. In addition, the defeat of Muslim countries that made imperialist countries control Muslim countries so as to create poverty, lack of health and education facilities that lead to underdevelopment (Sholikhudin, 2017).

Responding to all these phenomena, Muslim reformers from various fields such as politics appeared Jamaluddin Al-Afghani, Education appeared Muhammad Abduh and Economics appeared Abul A'ala Al Maududi. Even from among the Shi'ah also responded to the phenomenon. There is Muhammad Baqr Shadr in the field of economics, Abdussalam as a physics scientist, Ali Shari'ati who is a sociologist as well as a political observer from the Shia.

The struggle of the ulama and the Islamic movement continued to grow, especially in India. Islamic world figures such as Muhammad Iqbal, M. Ali Jinnah and Abul A'la Al-Maududi and others emerged. From them, it was the need for a country that applied its own Islamic law that led to the establishment of the state of Pakistan in 1947 (Ahmad, 2019).

At another time, the Iranian revolution also exploded and created a new state in 1979 (Sumarno, 2020). Of the several clerical figures who played a role in opposing the crimes of the regime at that time and actively fighting for Shia in their country was Muhammad Baqr Sadr.

However, seeing that these two figures are equally instrumental in the establishment of a state that carries out religious law in either shia or sunni, whether in Pakistan or in Iran there is still conflict between the two groups (Syukron Mahbub, 2557). Of the various religious conflicts, Sunni Shia is one of the oldest conflicts that sometimes still surface.

In this paper, the author focuses on the discussion of two world figures who have different views, namely Sheikh Abul A'la Al Maududi and Ayatollah Muhammad Baqr Shadr. Sheikh Abul A'la Al Maududi is a prolific Indian-born scholar, he actively writes various books with many themes, ranging from faith, worship, politics, jihad and economics, he only devoted it because he saw the condition of Muslims who began to be poisoned by un-Islamic western ideas. In the course of his thought, he is often compared to Sayyid Ahmad Khan, a Muslim figure known to be rationalist by some parties while Sheikh Abul A'la Al Maududi is known as a fundamentalist figure (Anwar, 2002).

Ayatollah Muhammad Baqr Shadr is a great Shi'a scholar who is active in various fields ranging from the world of writing, science and politics, his story of opposing the regime at the time made him known as a Shi'a scholar who dared to defend the right coupled with his two major works namely *Iqtisādunā* and *Falsafātunā* made him known as an insightful scholar, not only understood religious issues but also mastered contemporary issues including western thoughts such as Marxism, Capitalism, John Lock's philosophy, rene descartes and others, so he also tried to protect the Shi'a people from these deviations (Eni Zulaiha, 2021).

By looking at the background of these two figures who both have broad insight, understand western thought and dedicate their lives to saving the ummah from the poison of western thought, it is important to compare the two figures. It is hoped that the discussion of the thoughts of these two figures will provide new insights and perspectives for Muslims and Shi'a. It is hoped that the discussion of the thoughts of these two figures can provide new insights and views on the ummah of Islam and Shi'ah.

The author himself will focus on the thoughts of the two figures on their opinions on interest because at that time many Muslims were entangled in conventional bank loans which in fact were interest, this was also due to the fact that at that time

Conventional Banks were just emerging and people needed loans to survive (Nuoruzzaman, 2020). So this research aims to examine how the views of Sheikh Abul A'la Al Maududi and Ayatollah Muhammad Baqr Shadr respond to interest in conventional banking.

LITERATURE REVIEW

Definition of Interest

Etymologically, interest means ziyadah (excess or addition). The Arab community said, raba al-syai yarbu, meaning idza zada (something increases). In terms of the terminology of shara' law, the following two terms can be stated:

"The extra that the creditor takes from the debtor at the expiry of the payment period" (Ali al-Shabuni, 1971: I: 383).

"An excess of money that is not compensated for in an exchange transaction" (al-Alusi, 1994: Volume II, Juz III: 47).

"And whatever interest (extra) you give that it may add to people's wealth, it does not add to the wealth of Allah" (Q.S. al-Rum: 39).

"Those who eat (take) interest cannot stand but as one possessed by a demon because of insanity" (al- Baqarah: 275).

RESEARCH METHODOLOGY

This writing uses the literature review method. The literature review method itself is a method of collecting data from various literature sources. The data type of this study is qualitative with literature review data sources. Literature review is a critical and in-depth evaluation of previous research (Shuttleworth, 2009).

The literature taken in supporting this paper comes from printed books, theses, journals and scientific papers that have a correlation in line with the theme of writing and are considered reliable and can be held accountable for their content and quality.

Biography of Muhammad Baqr Shadr

Muhammad Baqr Shadr or Muhammad Baqir Ash-Shadr or Baqr Shadr has a full name, Ayatollah Sayyed Muhammad Bâqir ash- Shadr bin Haidar ash-Shadr bin Isma'il ash-Sadr bin Sadr ad-Din al-Amili. born in Kadhimiyyeh, Iraq on 25 Dhulqaidah 1353 H 120| **The Thoughts of Sheikh Al Maududi and Ayatollah Baqr Shadr on Interest**

precisely 1 March 1935 AD. The name "Shadr" refers to his great-grandfather's name, Shadr al Dīn al Amilī (1847 CE) who was an imamiyah Shi'a, his family is still related to the Shi'a Imam Muṣā al-Kazhim and famously from this family gave birth to major Shi'a figures in the regions of Iran, Iraq and Lebanon (Sabrina, 2021).

At the age of four Baqr Shadr was predeceased by his father, Haidar ash-Shadr bin Isma'il ash-Sadr who was also a Shia scholar. In his life Baqr Shadr was raised by his mother and educated by his brother and uncle who were also both Shiite clerics in Iraq (Nuoruzzaman, 2020).

Thanks to the upbringing of a family that loves knowledge, he became accustomed to the name of studying. Baqr Shadr has a habit of locking himself up sixteen hours to study and understand lessons. As a result, he could understand the lesson in one day, whereas the standard for children at that time in understanding the lesson was a week (MAULANA, 2010).

By the time he was ten years old, Baqr Shadr had already learnt about Islamic history and culture. At a young age, he had completely understood the book of 'Uṣūl 'Ilm al-Fiqh with the help of his older brother. When he was sixteen years old he continued his studies at Hauza 'ilmiyah in Najaf (Eni Zulaiha, 2021).

The Hauza 'ilmiyah itself has three levels; the first level is the study of basic Arabic grammar, matiq, fiqh and oration. The second level is the study of ushul fiqh, istinbath rules and Islamic law. Then the last level is the level of study with the Masyaikh and Fuqaha (Sabrina, 2021).

At the age of twenty Baqr Shadr was appointed as an Absolute Mujtahid and with his growing knowledge and experience he was finally appointed as Marja' or a kind of body that has the authority to distinguish (Sabrina, 2021).

In addition to studying religious sciences and Islamic law, he was also active in studying western sciences such as economics and philosophy, even he diligently criticised the thoughts of Karl Mark, John Lock, Descartes and others (Amarodin, 2018).

He was also not only a prominent Shia cleric but also a politician who was active in opposing the ruling Ba'athist party at that time, even though he was imprisoned in Baghdad by the government, although he was finally released thanks to the help of his sister Bint Al-Huda and became a house arrest. Even so, going in and out of prison did not break his spirit, as he issued a fatwa saying that it was Haram for Muslims to join the Ba'athist party. This fatwa led to him and his sister being imprisoned in Baghdad and executed three days later (Sabrina, 2021)..

He, Muhammad Baqr Shadr or Muhammad Baqir Ash-Shadr or Baqr Shadr has a full name Ayatollah Sayyed Muhammad Bâqir ash- Shadr bin Haidar ash-Shadr bin Isma'il ash-Sadr bin Sadr ad-Din al-Amili died on 8 April 1980 and was buried in Najaf (Sabrina, 2021).

Muhammad Baqr Shadr's Book

Falsafatuna

As the discussion in other philosophical sciences, Muhammad Baqir Shadr's style of philosophy in the book Falsafatuna is also still revolving around the main problems of philosophy, namely tashdiq and tashawwur or justification and conception. Conception explains how humans think deeply about an event that occurs with their intellectual capacity and by accumulating past knowledge in a systematic order so as to produce an out put that has a high level of credibility and validity. Justification or tashdiq is a human view in determining good and bad; wrong and right; and good and evil (Sabrina, 2021).

In Falsafatuna, Muhammad Baqir Shadr first shows some of the views of philosophical figures from various schools, ranging from philosophers who purely adhere to reason as a postulate such as the empiricist group to philosophers who combine the role of reason and the role of revelation. Concerning conceptuality he is in the middle position with neither a rational nor a conservative character although it also appears that Muhammad Baqir Shadr's level of reason is higher. He strikes the opinion of the empiricists who are too guided by the concept of causality which states that everything must have a cause, in this case he attacks them by asking several questions about the will, a person's relative preference, and other things that are intuition, all of which are not found the underlying cause of the emergence of the above things (Sabrina, 2021).

Iqtishaduna

This book is a detailed and scientific discussion of the capitalist and socialist schools of thought in the economic aspect. In 1984 this book was translated into German and has now been translated into various languages around the world. (Nuoruzzaman, 2020)

In his book, he starts his views by sourcing from the Al-Quran and the Hadith of the Prophet SAW. According to him, economics and Islam cannot be united because they have different essences. Islam according to Baqr Sadr is a doctrine that cannot be denied while economics is a collection of theories that can still be debated (Nuoruzzaman, 2020).

Therefore, Baqr Sadr in his book tries to find a meeting point or common thread in uniting the doctrine of Islam and modern economic theories that have been developing lately (Nuoruzzaman, 2020).

Biography of Abul A'ala Al-Maududi

Abu 'ala Al-Maududi (1903-) is one of the Islamic economic philosophers. Al-Maududi came from a family of sayyids. Al-Maududi's family was the leader of the leading tariqahs. (Mawdudi, 2011) Al-Maududi began his career in 1920 in society as a journalist. Al-Maududi's first teacher was his father Ahmad Hasan. Ahmad Hasan himself had studied at Aligarh University, (a university devoted to the cause of Sayyid Ahmad Khan). His profession as a lawyer never made him violate Islamic principles (Razali et al., 2020).

After completing his primary education at home, Al-Maududi continued his studies at the Fauqaniyah madrasa which blended modern western education with traditional Islamic education. He was known as a bright boy, and completed his education in time to earn a Maulawi diploma. Due to economic problems, Al-Maududi moved with his father to Hyderabad and continued his education at Dar Al-Ulum in Deoband. Besides Urdu, Al-Maududi also had a good grasp of Persian and English. Armed with these languages, he was able to receive lessons and guidance from competent scholars. After Al-Maududi's formal education was interrupted, he made journalism his livelihood. By 1918, he had contributed writings to a local urdu-language newspaper. At the age of seventeen, he became editor of the daily Taj. Jabalpun and then editor of Al-Jami'ah, Delhi. In 1929, he published a book entitled Al-Jihad fi Al-Islam (Anwar, 2002).

Subsequently, in 1932, he began publishing Tarjuman Al-Quran, a monthly journal dedicated to the cause of Islam, which pioneered the revival of the educated elite in India. In 1937, Al-Maududi received a letter from Muhammad Iqbal to move to Punjab and co-operate with him in the gigantic research work of reconstruction and codification of Islamic jurisprudence. After Muhammad Iqbal's death, Al-Maududi moved to Lahore and became a lecturer at the faculty of Ushuluddin, Islamiyah College. In 1948, the Islamic Research Academy summarised the content of Al-Maududi's lectures and produced a book entitled Islamic Way of Life. In 1941, Al-Maududi formed the Renaissance organisation Jamaat Islami and was elected as its chairman (Amarodin, 2018).

In his economic thought, Al-Maududi undermined conventional theory with the basics of justice and welfare. According to Al-Maududi, economics without ethics "its nothing", Al-Maududi reconstructed the economy by incorporating the principles and characteristics of sharia. In his book, Al-Maududi explains that the problems that arise in the economy are caused by the greedy and egoistic nature of the economy.

Therefore, Islam prohibits the egoistic nature of the individual. The existence of egoistic traits in individuals results in accumulation only in a few people. Monopolies will occur here and there. Al-Maududi also explained that as long as interest is still legalised, the economy in a country will not be strong when a crisis occurs.

Therefore, interest is forbidden in sharia. In the individual economic mechanism, Al-Maududi divides it into income, ownership and expenditure. In the income of Islamic man must work by distinguishing between halal and haram. while in ownership according to Al-Maududi, economic actors have three options which include: First, spend it. Second, invest. Third, saving. In spending Al-Maududi explained that the expenditure of an economic actor should not exceed his needs, this is because it will lead to extravagance. Therefore, economic actors should invest it so that the wheels of money circulation are not stuck (Amarodin, 2018).

Abul A'la Al Maududi's Books

Ribaa

There are actually many written works of Abul A'la Al Maududi's thoughts. There are more than hundreds of books that he has written, but not all of them are related to economics. He focuses more on ideological and religious issues, including in economic issues he also discusses more economic problems in religious matters, namely interest (Mughits, 2009).

In this book he explains about the arguments of interest from the Al-Quran and Hadith. Not only mentioning but he also explained the explanation of the two nash based on the understanding of classical scholars. This gives its own value and shows Abul A'la Al Maududi's expertise in religious matters and the opinions of classical scholars (Mughits, 2009).

With this ribanya book, Abul A'la Al Maududi refutes various arguments of western economists who try to justify interest while considering that bank interest is also included in interest. Therefore, with a fairly dense definition, it is not uncommon for Abul A'la Al Maududi's book to become one of the morning references to the study of interest in the Islamic perspective (Mughits, 2009).

Views of Muhammad Baqr Sadr and Abul A'ala Al-Maududi The Impact of Interest on Social Aspects

Almost a third of the discussion in Baqr Shadr's Iqtisâdunâ book discusses distribution (MAULANA, 2010). In the discussion of distribution, Baqr Shadr strongly emphasises the name of justice in distribution, for him he strongly disapproves of all things related to injustice, especially in the distribution of goods and services or financial turnover.

In Baqr Shadr's view, the energy spent by a person is the reason why he can get profit or profit and if he does not want to work hard then he can use a mudharabah contract where the profit system uses loss profit sharing. Money that appears continuously without any effort is completely unjustified and will only make laziness spread in society (Sabrina, 2021).

Therefore, interest has an opposite aspect of the conditions for profit proposed by Baqr Sadr. Usurers who provide interest will not work hard because they only lend without the need for more effort. The profit they get is when the debtor is unable to pay or there is an excess return required by the creditor to the debtor. That way the creditor does not need to spend energy because of the interest in the loan or in other words the interest that will make the loan money multiply or increase when handed over to the creditor, of course interest is contrary to the above conditions (Sabrina, 2021).

Adhering to the principle of justice, Baqr Shadr argues that the wealth owned by an individual must rotate among other individuals (Sabrina, 2021). This is because every individual has the right to get help from people who have more than them. That is because humans as social creatures will always need each other. This financial distribution can be in the form of alms, zakat, infaq or even justice in providing salaries to employees.

One of the interest systems that is widely known is a fine imposed if the debtor is late paying the loan. In a logic, if there is a debtor who is late in paying a loan, it is none other than due to the debtor's financial incapacity. If the creditor gives an additional refund to the debtor even though it is a punishment or sanction whose purpose is a deterrent effect so as not to be late in paying again, this will only make it even more difficult for the debtor to pay the loan funds. Indirectly, creditors trap debtors in a vicious circle (debt) (Sabrina, 2021).

Baqr Sadr also provides a defence of equitable distribution. Baqr Shadr does not consider risk as a reason for allowing interest (Sabrina, 2021). Basically, risk becomes a problem because it is feared by the debtor if there is no concern from the debtor then the risk is no longer a problem, if it is not a problem then it cannot be the reason for allowing interest. From this it can be understood that risk as a reason for allowing interest is not a strong reason.

If risk becomes the reason for allowing interest, it will lead to a pessimistic society. This is because with a pessimistic attitude the fear of risk will continue to arise and interest will continue to exist. However, if this pessimism disappears, it will cause the fear of risk to disappear and interest will no longer exist (Faizal, 2016).

After all, basically a risk will always exist in every human activity whether social or business, whether play or seriousness, appreciation or punishment and so on, so risk is a necessity that cannot be avoided at all. If we use risk as a benchmark or a main reason for the ban on interest, it will make all lines of life into the realm of interest and there is no longer a social line and sincerity.

In looking at an economic problem from a social perspective, Abul A'la Al-Maududi has a view of an economic system and value in the order of society which is divided into three main objectives. He explained that the economic goal based on Islamic law is Individual Freedom, in which case humans should not be constrained or limited in mu'amalah as long as what they use or do is not something that is forbidden in sharia, be it buying and selling, renting, lending, or investing (Faizal, 2016).

Interest is an attempt to limit human freedom in business. A debtor who borrows money indicates that he is experiencing a financial problem, but the creditor requires the debtor to return the borrowed money with a nominal amount greater than what the creditor borrowed. This is indirectly the same as giving more burden to the debtor so that he is no longer free to use the funds because he also has to return the money in a nominal amount greater than what he borrowed. The imposition of a larger nominal is tantamount to obstructing individual freedom in mu'amalah. This means interest reduces the freedom of individual mu'amalah (debiture) (Faizal, 2016).

Likewise with Abul A'la Al-Maududi, he explained that the purpose of the Islamic economy is Individual Freedom, interest will only ensnare humans in an endless circle of debt, this causes individuals to lose their individual freedom because of their debt that ensnares (Faizal, 2016).

Second, Harmony in Moral and Material Development. generosity, magnanimity, and other kindnesses become a living thing in society. That is why Islam does not rely entirely on law to uphold social justice. If a country bases its economic activities on solidly established moral harmony, then the negative things that usually appear in society will decrease. This is because good morals are the solution to the various evils that exist in society. In addition to the establishment of morals, the community also in its economic activities must be fulfilled by the material aspect. This is because society as a collection of humans has physical needs that must be met. In other words, moral harmony is needed to fulfil the needs of the soul while material harmony is needed to fulfil physical needs (Faizal, 2016).

Interest violates this social justice because of the materialistic selfishness contained in it. The perpetrators of interest are only concerned with the material aspect alone without caring about the moral aspect. This causes the perpetrators of interest to compete with each other to enrich themselves by lending money to those in need and will be happy if the creditor defaults because then the amount of money

that must be returned will be more and more and the creditor will get richer with that practice like this also creates poverty (Faizal, 2016).

Third, co-operation, harmony and justice. In society, there are various kinds of people who are different, each individual has their own character. Therefore, a cooperation is needed, especially in the economic realm with the aim of achieving qualified welfare so that all human needs can be met without being harmed (Faizal, 2016).

As has been explained above, that the perpetrators of interest do not pay attention to moral aspects, so they are reluctant to cooperate if they do not benefit. The problem is that working with them will always burden the debtors because of the additional loan funds required (Faizal, 2016).

Muhammad Baqr Sadr and Abul A'ala Al-Maududi's Opinion on Interest According of Quran verses 279

In Iqtisâdunâ, Baqir Shadr emphasises more on equitable distribution but he does not miss the discussion of interest and interest. Baqr Sadr forbids interest as he forbids interest. The prohibition of interest is based on the arguments of the Quran as mentioned in the previous chapter. Processing the law from the nash-nash is the task of a mujtahid. According to him, a mujtahid must hold fast to the spirit of the Quran and be far and free from the influence of the realities of social life. If so then he is able to understand that the verse prohibiting interest does not indicate the prohibition of interest that is multiplied only. Allah says in QS Al Baqarah verse 279 (Sabrina, 2021).

The verse according to him must be understood that Allah does not only prohibit one type of interest, namely interest of the jahiliyah period or interest that is multiplied. But the war in the verse is declared against all types of interest. This is a special view of Islamic economic doctrine where Islam prohibits interest no matter how small and requires creditors to only take the principal (the capital loaned), so that he does not do wrong and is not wronged. From his interpretation, Baqir Shadr indeed emphasises more on the *zâhir* meaning that can be captured. Nevertheless, Baqir Shadr does not ignore. Other aspects are contained. He uses two footholds in seeing the prohibition of interest, namely Islam and humanity (Sabrina, 2021).

In understanding QS Al Baqarah verse 279 Al-Maududi is no different from Baqr Sadr. For Al-Maududi, the prohibition of interest is clear and absolute according to QS Al Baqarah verse 279 but if it cannot be prevented and in a state of *dharurah* then the taking of interest is allowed. Furthermore, Al-Maududi focuses more on refuting various theories or reasons why interest or interest is allowed by western economists (Faizal, 2016).

Based on the above verse also, in his book entitled Riba. He expressed various rebuttals to the arguments presented by western economists. Various theories such as Abstinence Theory, Rent Reward Theory, Consumptive Productive Theory, Opportunity Cost Theory and so on. In the rebuttal, each theory has one weakness, namely unjustified unfairness and uncertainty that the debtor will make a profit from the business with borrowed capital (Faizal, 2016).

Conclusion

In the end, both the Sunni Sheikh Abul A'la Al-Maududi and the Shi'a Ayatollah Muhammad Baqr Shadr still both consider interest haram whether it is multiple or small.

This is viewed from their opinions from various aspects. The first aspect they see the verse of the prohibition of interest with the prohibition of all interest whether small or large. While the other aspect is seen in terms of distribution justice that will not be achieved as long as interest continues to exist.

So from here it can strengthen the argument from both sides that interest both among Sunnis and Shi'ahs remains forbidden without exception. It is expected that people from both groups or even outside these groups can take definite steps against interest.

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