

Riba and the Corona Plague (Sharia Economic Perspective)

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Abstract: Alloh has threatened to destroy everything related to usury, "*Allah Ta'ala destroys usury and fertilizes alms. And Allah Ta'ala does not like everyone who remains in disbelief, and always sins.*" (QS Al Baqarah: 276). Riba from usury transactions is commonplace in Indonesia. The research wants to find out the moral message of sharia economics regarding usury and the outbreak of the corona 19 disaster. It is a naturalist research in the form of literary studies of classical interpretations from 7 classical hadith books. The result is that all classical hadiths reveal the connection between usury and various dangers in the form of threats and risks to the world and the hereafter. Riba is a major sin, usury brings the curse of Allah *Ta'ala* and His Messenger including the Corona Plague, Riba made business sluggish and discourages direct investment. His recommendation is time to eliminate usury.

Keywords: Riba, classic hadith, sharia, corona, economic

1 Introduction

The Indonesian Ulema Council on December 16, 2003 issued a fatwa stating that bank interest is usury. The MUI fatwa rules also stipulate that bank interest is haram. All violations of Alloh rules will result in punishment in the world. Indeed, there has been visible damage on land and at sea due to sin and the impact of the violation of the Creator's prohibitions. Corona outbreaks, earthquakes, sunami, landslides, volcanic eruptions, and other disasters and ugliness will always lurk and threaten when this violation of usury is not stopped. The Holy Qur'an has used the word usury for interest. In language, riba is ziyadah which means addition, while by definition it is any addition taken without a substitute or balancing transaction justified by sharia [13]. The world of usury banking is known as credit interest according to the length of the loan.

This study aims to examine the dangers of usury in the syar'i literature contained in the classical hadiths. This collection of syar'i references to violations of usury is very important to know because all economic development efforts that have been carried out for decades will be in vain and be destroyed in seconds when disaster strikes. The focus of the problem in this research is: what are the moral messages of the sharia economy, the impact of riba from the perspective of classical hadiths.

2 Method

This research is a naturalist research in the form of literary studies. The type of data used in this study is secondary data. The secondary data needed is secondary data related to the hadiths containing the dangers of usury. Sources of data were obtained from seven classical hadith books, namely the shohih buchori, Muslim shohih, sunan abu daud, sunan tirmidhi, musnad ahmad, sunan nasa'i, and musnad ibnu majah. The technique of collecting data is by displaying data containing the theme of usury which is then interpreted in Indonesian then processed and analyzed.

3 Result and Discussion

I. Classical Literature Study Results

A. Stages of Riba Prohibition

The prohibition of usury found in the Qur'an is not revealed at once, but in four stages [13].

The first stage, rejects the assumption that the usury loan which on the surface seems to help those in need as an act of approaching or taqarrub to Allah *Ta'ala*. Allah *Ta'ala* says, "*And something (usury) that you give so that he increases in human wealth, then the usury does not increase in the sight of Allah Ta'ala. And what you give in the form of zakat that you mean to achieve the pleasure of Allah Ta'ala, then (those who do so) are those who double (reward)*". (QS Ar Rum: 39).

The second stage, riba is described as a bad thing. Allah *Ta'ala* threatened to give harsh retribution to the Jews who ate usury. Allah *Ta'ala* said, "Therefore, because of the wrong doing of the Jews, We forbade them (eating) what is good (formerly) lawful for them, and because they prevent many (people) from the way of Allah, and because they eat usury, when they are has forbidden from it, and because they consume people's property in a wrong way. We have prepared for the disbelievers among them a painful punishment". (QS. 4: 160-161)

The third stage, Riba is forbidden by linking to a multiplication supplement Allah *Ta'ala* says "*O you who believe, do not eat usury in doubles and be pious to Allah Ta'ala so that you may have good fortune*". (QS Ali Imron: 130).

The final stage, Allah *Ta'ala* clearly and emphatically forbids any additional janis taken from the loan. This is the last verse about usury. Allah *Ta'ala* said, "*O you who believe, fear Allah Ta'ala and leave the rest of usury (which has not been collected) if you are believers. So if you do not do (leave the rest of usury) then know that Allah and His Messenger will fight you. And if you repent (of usury), then for you is your principal property; you do not persecute, nor do you persecute*". (QS. 2: 278-279)

B. Threats in the Qur'an for Usury Practitioners

Riba is forbidden by all divine religions because it has a negative impact on morals and society (Wahyudi, 2012).

- a. Allah *Ta'ala* threatens with punishment in the after life. Allah *Ta'ala* said; "People who eat (take) usury cannot stand, but like a person who has been possessed by Satan because of (pressure) madness". (Surah Al Baqarah: 275).
- b. Riba eaters rise on the Day of Judgment like a madman or possessed. Allah *Ta'ala* said "People who eat usury can not stand, except like the standing of people who enter the devil because (stress) insane diseases. That is because they say, "Indeed, trading is like usury"(QS Al Baqarah: 275).
- c. Allah *Ta'ala* threatens anyone who repeats the act of usury back, after knowing its prohibition, with the threat of being put in hell, remains in it.

وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

- d. Allah *Ta'ala* removes the blessings of usury, characterizes those who allow usury as infidels, and characterizes those who acknowledge the prohibition of usury but still perform the act of usury as people who disbelieve in favors.

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

"Allah *Ta'ala* eliminates usury and fertilizes alms. And Allah *Ta'ala* does not like everyone who remains in disbelief, and always sins". (Surah Al Baqarah: 276).

- e. Allah *Ta'ala* declares war on the usury if he does not leave him immediately. The Word of Allah *Ta'ala*

فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

"So if you do not work (leaving the rest of usury), then know that Allah *Ta'ala* and His Messenger, will fight you. And if you repent (of usury), then for you is your principal property; you do not persecute and do not (also) be persecuted". (Surat al-Baqarah: 279)

C. Threats in classic Hadith for usury actors.

عَنْ جَابِرٍ قَالَ لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ آكِلَ الرِّبَا وَمُؤَكِّلَهُ وَكَاتِبَهُ وَشَاهِدِيهِ وَقَالَ هُمْ سَوَاءٌ

From Jabir said, has said Rasulullah صلى الله عليه وسلم, "Allah *Ta'ala* cursed those who eat usury, who feed (borrowers), the two witnesses, and the writer, they are the same (Muslim, Ahmad)."

: الرِّبَا اثْنَانِ وَسَبْعُونَ بَاباً أَدْنَاهَا مِثْلُ أَنْ إِتْيَانَ الرَّجُلِ أُمَّهُ، وَإِنَّ أَرْبِي الرَّجُلِ إِسْطِطَالَهُ الرَّجُلَ فِي عَرَضِ أَجْبِهِ

"Riba has seventy-two lightest doors (his sins), like someone committing adultery with his mother. And the highest usury, is the same sin as someone who abuses the honor of a Muslim".

عَنِ النَّبِيِّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - قَالَ « اجْتَنِبُوا السَّبْعَ الْمُفْسِدَاتِ ». قَالُوا يَا رَسُولَ اللَّهِ ، وَمَا هُنَّ قَالَ «
الشِّرْكَ بِاللَّهِ ، وَالسِّحْرُ ، وَقَتْلُ النَّفْسِ الَّتِي حَرَّمَ اللَّهُ إِلَّا بِالْحَقِّ ، وَأَكْلُ الرِّبَا ، وَأَكْلُ مَالِ الْيَتِيمِ ، وَالتَّوَلَّى يَوْمَ
الرِّجْفِ ، وَقَذْفُ الْمُحْصَنَاتِ الْمُؤْمِنَاتِ الْغَافِلَاتِ » .

The Prophet sallallaahu 'alaihi wasallam said: "Stay away from the seven destructive things". The companions asked: "O Messenger of Allah, what is that? He said:" Shirk to Allah, magic, killing souls forbidden by Allah except with haq, eating usury, eating the property of orphans, fleeing from the battlefield and accusing a believing woman the holy commit adultery "(Bukhari juz 10 p. 142, no. 2766).

عَنْ جَابِرٍ قَالَ لَعَنَ رَسُولُ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - آكِلَ الرِّبَا وَمُوكَلَّهُ وَكَاتِبَهُ وَشَاهِدَيْهِ وَقَالَ هُمْ سَوَاءٌ

"The Prophet sallallaahu 'alaihi wasallam cursed the usurer, the person who ordered usury, his secretary and his witnesses." He said, "They are all the same"(Shahih Muslim juz 5 p. 50, no. 4177).

أَنَّ رَسُولَ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - قَالَ « لَيَأْتِيَنَّ عَلَى النَّاسِ زَمَانٌ لَا يَبْقَى أَحَدٌ إِلَّا آكَلَ الرِّبَا فَإِن لَّمْ يَأْكُلْهُ أَصَابَهُ
مِنْ بَخَارِهِ ». قَالَ ابْنُ عِيْسَى « أَصَابَهُ مِنْ غُبَارِهِ

"Indeed there will come to mankind a time when no one but he will eat usury, if he does not eat it then he will be exposed to some of the steam." Ibnu Isa said; part of the dust. (Sunan Abu Dawud juz 10 p. 100, no. 3333).

لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ الْوَأَشِيمَةَ وَالْمُوتَشِيمَةَ وَالْوَأَصِلَةَ وَالْمُؤْصِلَةَ وَآكِلَ الرِّبَا وَمُوكَلَّهُ

Rasulullah shallallahu 'alaihi wasallam cursed the woman who was tattooed and tattooed, the woman who connected her hair and whose hair was tied, the person who took usury, her representative. (Sunan Nasa`I, juz 6, p. 460, no. 3416).

قَالَ رَسُولُ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - « أَتَيْتُ لَيْلَةَ أُسْرَى بِي عَلَى قَوْمٍ بَطُونُهُمْ كَالْبَيْبُوتِ فِيهَا الْحَيَّاتُ تَرَى مِنْ خَارِجِ
بَطُونِهِمْ فَقُلْتُ مَنْ هَؤُلَاءِ يَا جِبْرَائِيلُ قَالَ هَؤُلَاءِ أَكَلَةُ الرِّبَا

"Rasulullah shallallahu 'alaihi wasallam said:" On the night of Isra mi' raj I come to a people, their stomachs are like houses inhabited by snakes and can be seen from outside their stomachs. I also asked: "O Gabriel, who are they?" he replied, "They are usurers. (Sunan Ibnu Majah, juz 7, p. 140, no. 2359).

عَنْ النَّبِيِّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - قَالَ « مَا أَحَدٌ أَكْثَرَ مِنَ الرِّبَا إِلَّا كَانَ عَاقِبَتُهُ أَمْرَهُ إِلَى قِلَّةٍ

The Prophet sallallaahu 'alaihi wasallam, he said: "It is not a person who multiplies usury, but the end of the matter will be lost. (Sunan Ibn Majah, juz 7, p. 146, no. 2365).

أَنَّ النَّبِيَّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - قَالَ « الرِّبَا وَإِنْ كَثُرَ فَإِنَّ عَاقِبَتَهُ تَصِيرُ إِلَى قَلٍ

The Prophet sallallaahu 'alaihi wasallam said: "Even usury in the end will be few. (Musnad Ahmad, juz 8, p. 354, no. 3827).

عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ- قَالَ « لَعَنَ اللَّهُ آكِلَ الرِّبَا وَمُوكِلَهُ وَشَاهِدِيهِ وَكَاتِبَهُ ». قَالَ وَقَالَ « مَا ظَهَرَ فِي قَوْمِ الرِّبَا وَالرِّبَا إِلَّا أَحْلَوْا بِأَنْفُسِهِمْ عِقَابَ اللَّهِ عَزَّ وَجَلَّ

The Prophet sallallaahu 'alaihi wasallam, he said: "Allah curses usurers, who feeding, the witnesses and the writers. " He said; He also said: "It is not seen in a usury and adultery unless they have made it lawful for them to get the punishment of Allah Azza wa Jalla. (Musnad Ahmad, juz 8, p. 413, no. 3886).

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ- « رَأَيْتُ لَيْلَةَ أُسْرَى بِي لَمَّا انْتَهَيْنَا إِلَى السَّمَاءِ السَّابِعَةِ فَاتَيْتُ عَلَى قَوْمٍ بَطُونُهُمْ كَالْبُيُوتِ فِيهَا الْحَيَاتُ تَرَى مِنْ خَارِجِ بَطُونِهِمْ قُلْتُ مَنْ هَؤُلَاءِ يَا جِبْرِيْلُ قَالَ هَؤُلَاءِ أَكَلَةُ الرِّبَا

The Prophet sallallaahu 'alaihi wasallam said: "On the night I was diisra`kan, when I reached the seventh heaven, then I came to a people whose stomachs were like a snake's nest so that it could be seen from outside their stomachs, I said; 'Who are they, O Jibril? Jibril said; 'They are the people who consume usury.' (Musnad Ahmad, juz 18, p. 403, no. 8872).

رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ- يَقُولُ « مَا مِنْ قَوْمٍ يَظْهَرُ فِيهِمُ الرِّبَا إِلَّا أُخْذُوا بِالسِّنَّةِ وَمَا مِنْ قَوْمٍ يَظْهَرُ فِيهِمُ الرِّشَاءُ إِلَّا أُخْذُوا بِالرُّعْبِ

"It is not usury to rule over a people unless there is a famine. And it is not the culture of bribery that prevails in a race unless fear befalls them (Musnad Ahmad, juz 38, p. 359, no. 18299).

عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ- قَالَ « وَالَّذِي نَفْسُ مُحَمَّدٍ بِيَدِهِ لَيَبِيَّتَنَ نَاسٍ مِنْ أُمَّتِي عَلَى أَشْرٍ وَبَطْرٍ وَلَعِبٍ وَلَهُوَ فَيُصْبِحُوا قِرْدَةً وَخَنَازِيرَ بِاسْتِحْلَالِهِمُ الْمَحَارِمَ وَاتِّخَاذِهِمُ الْفَيْئَاتِ وَشُرْبِهِمُ الْخَمْرَ وَأَكْلِهِمُ الرِّبَا وَلُبْسِهِمُ الْحَرِيرِ

The Prophet sallallaahu' alaihi wa sallam said: monkeys and pigs because they legalize what is haram, singing, drinking khamer, eating usury and wearing silk. (Musnad Ahmad, juz 49, p. 483, no. 23483).

D. Alternative Solutions

(1) **Zakat**. If all assets subject to zakat obligation are issued zakat, a large amount of funds will be collected, and if distributed according to the rules of the Shari'a, it will undoubtedly have a big role in overcoming the needs of the *mustahiq* zakat.

(2) **Islamic Bank**.

(3) **Mudharabah and Syarikah System**.

Syirkah namely a cooperation agreement between two or more parties for a particular business in which each party contributes funds or (Business) with an agreement that the benefits and risks will be shared according to the agreement (wahyudi,). Allah *Ta'ala* loves His servants who make joint efforts (partnerships) that uphold each other's message of togetherness and avoid betrayal. "Indeed Allah Azza wa Jalla said, " I am the third party of two people who are united as long as one of them does not betray the other. If one of you has betrayed me, I will go out of them. " (Abu Daud kitabul buyu'). **Mudharabah**. Namely a business cooperation agreement between the first party (shahibul maal) provides all the capital, while the other party becomes the manager. Mudharabah business profits are divided according to the agreement set forth in the contract [1]

ثَلَاثٌ فِيهِنَّ الْبَرَكَةُ الْبَيْعُ إِلَى أَجْلٍ وَالْمُقَارَضَةُ وَأَخْلَاطُ النَّبْرِ بِالشَّعِيرِ لِلنَّبِيَّتِ لَا لِلْبَيْعِ

"Three things in it there are blessings; buying and selling in a tough way, *muqaradha* (*mudharabah*) and mixing wheat with flour for household needs, not for sale." (Ibnu Majah).

E. Empirical Study

The development of private investment is influenced by many factors, one of which is influenced by domestic interest rates. Mankiw (2000) theoretically, private investment behavior is inversely related to the interest rate. If the interest rate is high, the company will choose to keep its money in the bank rather than investing it. The high interest rates for bank credit loans also reflect the high price of capital, thereby reducing investment enthusiasm among entrepreneurs. The opposite situation will occur if the interest rate is low. Forgha and Mbella (2013), the impact of government spending being financed with a budget deficit has an insignificant effect on private investment in Cameroon, possibly due to increased interest rates. The theory of Ricardian Equivalence fiscal deficit policy will cause the Crowding Out Effect.

One of the reasons for the ineffectiveness of fiscal stimuli is the long lag between decisions and their realization. The timeliness factor as required by Furman is difficult to fulfill. As a result, the new fiscal stimulus is effective after a long period of time, this condition will lead to changes in demand that have not been anticipated in an economy that is just starting to grow as a result of fiscal policy in the previous period [6].

The effectiveness of the fiscal stimulus can vary depending on many factors. Fiscal stimulus policies that have been successfully implemented in one country do not necessarily produce the same results in other countries [3].

According to Shapiro and Slemrod, the effectiveness of expansionary fiscal policy is seen from its impact on the aggregate demand multiplier effect. When viewed from the household consumption factor, there has not been much change [11].

Expansive fiscal policy by cutting income tax rates, depending on the level of household income that gets this incentive [7]. The savers-spenders theory of fiscal policy, explains that, when income increases, high-income household groups will prefer to increase their savings [10].

Mankiw argues that fiscal policy will only lead to crowding out because an expansionary fiscal policy will only make the economy worse, even expansionary fiscal policy with debt is part of the problem, and not part of the solution [10].

4 Conclusion

The seven classic hadith books all contain various threats and dangers of usury and calamity (it could be a corona outbreak and the like). Preventing various disasters including corona by carrying out the law of God is included in economics with economics without usury.

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