

THE IMPLICATIONS OF *USHUL LUGHAWIYAH* PRINCIPLES IN UNDERSTANDING THE QUR'AN VERSES ON ECONOMY

Windu Anggara¹
Syahrul Amsari²

¹Universitas Islam Negeri Sumatera Utara

²Universitas Muhammadiyah Sumatera Utara

(e-mail: windu@uinsu.ac.id)

Abstract: *This study aims to analyze the implications of applying ushul lughawiyah principles to understanding the verses of the Qur'an about the economy. The research method used is a literature study with a qualitative approach. Data was collected through the analysis of various literature related to ushul lughawiyah principles and verses of the Qur'an about economics. The results of the research show that the application of ushul lughawiyah principles in understanding the verses of the Qur'an about the economy has important implications for understanding the meaning and messages contained in these verses. The ushul lughawiyah rule helps in identifying the meanings contained in the verses of the Qur'an about the economy and explains how these verses can be applied in a modern economic context. Some of the rules of ushul lughawiyah that are relevant in this context include the rules of takrir al-ma'ani, the rules of al-taqsir, the rules of al-istishab, the rules of al-istihsan, and the rules of al-mafhum. Through the application of these principles, important meanings can be identified in the verses of the Qur'an about the economy, such as the importance of investing, avoiding usury, maintaining equality in trade, and doing good in business. In conclusion, the application of ushul lughawiyah rules has important implications for understanding the verses of the Qur'an about the economy. These principles can help identify the meanings contained in these verses and explain how these verses can be applied in a modern economic context. The rules of al-istihsan, and the rules of al-mafhum. Through the application of these principles, important meanings can be identified in the verses of the Qur'an about the economy, such as the importance of investing, avoiding usury, maintaining equality in trade, and doing good in business. In conclusion, the application of ushul lughawiyah rules has important implications in understanding the verses of the Qur'an about the economy. These principles can help identify the meanings contained in these verses and explain how these verses can be applied in a modern economic context. The rules of al-istihsan, and the rules of al-mafhum. Through the application of these principles, important meanings can be identified in the verses of the Qur'an about the economy, such as the importance of investing, avoiding usury, maintaining equality in trade, and doing good in business. In conclusion, the application of ushul lughawiyah rules has important implications in understanding the verses of the Qur'an about the economy. These principles can help identify the meanings contained in these verses and explain how these verses can be applied in a modern economic context. Maintaining equality in trade and doing good in business. In conclusion, the application of ushul lughawiyah rules has important implications for understanding the verses of the Qur'an about the economy. These principles can help identify the meanings contained in these verses and explain how these verses can be applied in a modern economic context. Maintaining equality in trade and doing good in business. In conclusion, the application of ushul lughawiyah rules has important implications for understanding the verses of the Qur'an about the economy. These principles can help identify the meanings contained in these verses and explain how these verses can be applied in a modern economic context.*

Keywords: *ushuliyah-lughawiyah, economic verses in Qur'an, islamic science & islamic law*

Introduction

Al-Qur'an is the main source of Islamic teachings, which contain guidance for Muslims in various aspects of life, including the economic field. Therefore, understanding the verses of the Qur'an about the economy is very important for Muslims. However, understanding the verses of the Qur'an about the economy is not easy because there are often different interpretations. For this reason, it is necessary to apply the principles of *ushul lughawiyah* in understanding the verses of the Qur'an about the economy.

The *ushul lughawiyah* rules are the principles used in understanding Arabic, the language used in the Qur'an. These rules can help in identifying the meaning of words, limiting the meaning of verses, explaining economic practices that are recognized in Muslim societies, determining the purpose of Qur'anic verses on economics, and understanding Qur'anic verses on the economy with the aims and objectives outlined by Allah SWT (Abdul Aziz Farid, 2013).

In the economic context, the application of *ushul lughawiyah* principles to understanding the verses of the Qur'an can help Muslims develop a better understanding of Islamic economics. In addition, the application of *ushul lughawiyah* principles can also assist in identifying economic practices that are in accordance with Islamic teachings, as well as assisting in avoiding economic practices that are contrary to Islamic teachings.

A correct understanding of the verses of the Qur'an about economics is very important in the daily lives of Muslims, especially in making economic decisions. However, this precise understanding is not always easy to obtain because the verses of the Qur'an often contain complex meanings and require precise understanding.

The *ushul lughawiyah* rules, or principles, of the Arabic language are the basis for understanding the verses of the Qur'an. The application of *ushul lughawiyah* rules is very important in understanding the verses of the Qur'an about the economy because these verses often contain complex meanings and require proper understanding (Ali, 2008). As for some of the principles of *ushul lughawiyah* that are relevant in the context of understanding the verses of the Qur'an about the economy (Waleed Rashad Alhamoud, 2016):

1. *Takrir al-Ma'ani* Rule: This rule explains that the meaning of a word or expression in Arabic must be seen from its use in the text as a whole, not just from its literal meaning. In the economic context, this rule helps to identify the meaning of words related to the economy in the Qur'an, such as trade and finance.
2. *Rule of al-Taqsir*: This rule states that a text should not be interpreted too narrowly or too broadly. In the economic context, this rule helps to limit the meaning of the verses of the Qur'an about the economy so that they are not interpreted too broadly or narrowly and can be understood correctly.
3. *Rule of al-Istishab*: This rule states that an existing situation must still be considered true unless there is evidence to the contrary. In the economic context, this rule helps to explain that economic practices that already exist and are recognized in Muslim societies must be maintained unless there is evidence showing that these practices are contrary to Islamic teachings.
4. *Rule of al-Istihsan*: This rule states that the decisions taken must be based on the good and the common good. In the economic context, this rule helps to explain that economic practices must aim for the common good and not only the benefit of certain individuals or groups.

5. Rule of *al-Mafhum*: This rule states that the meaning contained in a text is not only determined by the words used but also by the context and purpose of the text. In the economic context, this rule helps to understand the message and purpose of the verses of the Qur'an about the economy so that they can be applied appropriately in a modern economic context.

By applying the principles of *ushul lughawiyah*, we can understand the verses of the Qur'an about the economy more precisely and deeply. In addition, proper understanding will enable us to take the lessons and values contained in these verses and apply them to our everyday lives.

Therefore, it is necessary to analyze the implications of applying the principles of *ushul lughawiyah* in understanding the verses of the Qur'an about the economy. By conducting this analysis, it is hoped that a more precise and in-depth understanding of the verses of the Al-Qur'an regarding the economy will be obtained, so that Muslims can make the right economic decisions based on the principles of the Al-Qur'an. In addition, this analysis can also contribute to the development of Islamic economics (Ali Ahmad Said, 2015).

In this paper, we will discuss several principles of *ushul lughawiyah* that are relevant in the context of understanding the verses of the Qur'an about economics, as well as the implications of applying these principles in the development of Islamic economics. It is hoped that this paper can contribute to developing a better understanding of Islamic economics.

Literature Review

The application of the *ushul lughawiyah* rules in understanding the verses of the Qur'an concerning the economy is an approach used by the scholars in interpreting and applying the economic values contained in the Qur'an. The following are some literature reviews related to this matter:

1. "Application of Thematic Interpretation Methods in Understanding Al-Qur'anic Verses on the Economy" by Alifah Nur Safitri. This literature review discusses the importance of applying the thematic interpretation method in understanding the verses of the Qur'an about the economy. This study also explains the implications of applying the *ushul lughawiyah* rules to understanding the verses of the Qur'an about the economy.
2. "Understanding of Al-Qur'an Verses about Economics Based on the Rules of Ushul Fiqh" by Agus Subiyanto. This literature review discusses the application of ushul fiqh principles in understanding the verses of the Qur'an about the economy. This study also explains the implications of applying the *ushul lughawiyah* rules to understanding the verses of the Qur'an about the economy.
3. "Analysis of the Implications of Applying the Rules of Usul Lughawiyah in Understanding Al-Qur'anic Verses on Economics" by Ahmad Fuadi. This literature review discusses the implications of applying the *ushul lughawiyah* rules to understanding the verses of the Qur'an about economics. In this study, it is explained about the principles of *ushul lughawiyah* that are relevant to understanding the verses of the Qur'an about the economy and how the application of these rules can help to understand the verses of the Al-Qur'an about the economy.
4. "Islamic Economics and Ushul Fiqh" by M. Yusuf Hasyim This book discusses the use of ushul fiqh in the context of Islamic economics. The author explains how ushul fiqh can be used to understand the verses of the Qur'an about economics and establish the principles of Islamic economics.

5. “Usul Tafsir Al-Qur’an” by Abdul Aziz bin Abdullah bin Baz. This book discusses the basic principles of interpreting the Qur’an, including verses on economics. The author explains how the rules of *ushul lugawiyah* can help in interpreting these verses.
6. “Tafsir Al-Qur’an Al-Hakim: The Book of Interpretations Most Easily Understandable” by Muhammad Abdul Jabbar. This book is a commentary on the Qur’an that provides concise and easy-to-understand explanations of the verses of the Qur’an, including verses on economics. The author uses *ushul lughawiyah* rules in explaining the meaning of these verses.

From some of the above literature studies, it can be concluded that the application of *ushul lughawiyah* principles in understanding the verses of the Qur’an about the economy can help scholars interpret and apply Islamic economic values contained in the Qur’an (Auda, 2008). The use of this rule can clarify the meaning of these verses and establish Islamic economic principles that can be applied in everyday life (Hasanuzzaman, 2012).

Method

The research method used in analyzing the implications of applying *ushul lughawiyah* rules in understanding the verses of the Qur’an about the economy is a qualitative research method. This method can be used to gain a deep understanding of the economic concepts and principles contained in the Qur’an (Zainal, 2018). The following are steps that can be taken in the qualitative research method to analyze the implications of applying the *ushul lughawiyah* rules in understanding the verses of the Qur’an about the economy (Ali, 2008):

1. Collection
Data collection can be done by reading the verses of the Qur’an about the economy and making notes on the economic principles contained therein. Apart from that, interviews can also be conducted with Islamic economists to get their views on the principles of *ushul lughawiyah* and their application in understanding the verses of the Qur’an about the economy.
2. Analysis
Data analysis can be carried out using an inductive approach, namely by observing the economic principles contained in the verses of the Qur’an and then looking for relevant *ushul lughawiyah* principles to understand these principles. In addition, data analysis can also be carried out using a deductive approach, namely by first looking for the principles of *ushul lughawiyah* and then applying them to the verses of the Qur’an about economics to obtain a precise and accurate understanding.
3. Interpretation
Interpretation of the data can be done by associating the economic principles contained in the verses of the Qur’an with the *ushul lughawiyah* principles that are relevant to understanding these verses. This can be done by referring to the opinions of experts and relevant literature.
4. Conclusion
From the results of the analysis and interpretation of the data, conclusions can be drawn about the implications of applying the *ushul lughawiyah* rules in understanding the verses of the Qur’an about the economy. This conclusion can be used as a basis for making economic decisions according to the principles of the Qur’an.

By using qualitative research methods, it is hoped that a more in-depth and accurate understanding of the verses of the Qur’an concerning economics and the application of *ushul lughawiyah* principles to understanding them can be obtained.

Result and Discussion

The results of the analysis of the implications of applying the *ushul lughawiyah* principles in understanding the verses of the Qur'an about the economy show that there are economic principles contained in the Qur'an that can be interpreted through the *ushul lughawiyah* rules. Several economic principles contained in the Qur'an that can be interpreted through the principles of *ushul lughawiyah* are as follows (Iqbal, 1997):

1. Fairness in Trade

The rule of *ushul lughawiyah* that is relevant in the context of fairness in trade is the rule of al-'adl, or fairness. This rule shows that justice is a very important thing in Islam, both in the relationships between humans and humans as well as in the relationships between humans and Allah SWT. In the context of trade, justice has a very important role in maintaining balance and avoiding injustice in transactions. Islam strongly encourages fair trade practices and does not harm the parties involved in the transaction (Rahman, 1999).

One example of the application of the rules of al-'adl in trade is in the matter of pricing. In Islam, the price offered must be fair and not violate the principle of justice. Prices cannot be too high or too low and must reflect the true value of the goods or services being traded. In addition, Islam also emphasizes the importance of respecting the property rights of others and protecting consumer rights. In trading, the people involved in transactions must respect each other and not take actions that harm other parties.

Applying *al-'adl* rules in trade can also help in avoiding unfair practices such as fraud, selling counterfeit or low-quality goods, and misuse of information. The rules of *al-'adl* can also help encourage responsible and sustainable trading practices (Siddiqi, 1981). Therefore, the application of al-'adl rules in trade can assist in creating a fair and responsible trading environment. In Islam, trade that is fair and does not harm the parties involved is an obligation, and the application of the rules of al-'adl can assist in achieving this goal.

2. Wise Financial Management

Usul Lughawiyah, or "basic principles in Arabic, provide guidance and rules in various aspects of life, including wise financial management. Following are some of *Usul Lughawiyah*'s principles regarding wise financial management (Kamali, 2005):

a. Principles of Justice

Justice is one of the main principles in *Usul Lughawiyah*. In the context of financial management, this principle of fairness means that we must treat everyone fairly when managing our finances. This includes sharing assets in a fair and equitable manner and ensuring that all financial transactions are conducted honestly.

b. Compliance Principles

The second principle is the principle of obedience or obedience. In the context of financial management, this means that we must comply with the rules and laws that apply to the financial system that we use. This includes paying taxes and following applicable banking regulations.

c. The Principle of Wisdom

The third principle is the principle of wisdom. In the context of financial management, this principle means that we must be wise in managing our money. This includes saving money for urgent needs or a better future.

- d. Principles of Risk Avoidance
The fourth principle is the principle of risk aversion. In the context of financial management, this principle means that we must minimize financial risks that can affect our financial condition. This can be done by choosing safer investments and avoiding unnecessary debt.
- e. Sharing Principles
The fifth principle is the principle of sharing. In the context of financial management, this principle means that we must give alms or financial assistance to people in need. This will help increase the blessings in our finances and help others in need.
- f. The Avoidance Principle
The sixth principle is the principle of avoiding extravagance. In the context of financial management, this principle means that we must avoid unnecessary or excessive spending. This includes savings and takes into account every expense we make.
- g. The Principle of Avoiding Fraud
The seventh principle is the principle of avoiding deception. In the context of financial management, this principle means that we must be careful when conducting financial transactions and avoid fraud or other fraudulent practices.

By applying the *ushul lughawiyah* principles above, we can manage our finances wisely and benefit from applying the *ushul lughawiyah* principles to financial management as follows (Khatib Sulaiman, 2017):

- a. Increasing fairness in financial management, so that we can treat everyone fairly and equally.
- b. It is important for us to comply with the rules and laws that apply to the financial system that we use so that we can avoid legal problems that can affect our finances.
- c. Ensuring that we are wise in managing our money so that we can avoid unnecessary debt and account for every expense we make.
- d. helping us to minimize financial risks that can affect our financial situation, so that we can choose safer investments and avoid unnecessary debt.
- e. Increasing blessings in our finances and helping others in need by giving alms or financial assistance to people in need
- f. Helping us to avoid unnecessary or excessive spending so that we can save money and allocate the money for more important purposes.
- g. increase our awareness in conducting financial transactions, so that we can avoid fraud or other fraudulent practices and ensure that we conduct financial transactions honestly and fairly.

By applying the principles of *ushul lughawiyah* to financial management, we can manage our finances wisely and ensure that they are in a healthy and stable condition (Riza Muhammad Adnan, 2016). This will help us achieve our long-term financial goals and improve our financial well-being.

3. Prohibition of Usury

The Qur'an prohibits the practice of usury and emphasizes the importance of fair, transparent, and profitable trade. The principle of the prohibition of usury can be interpreted through the *ushul lughawiyah* rule, which talks about avoiding harmful practices. In the financial context, one of the important *ushul lughawiyah* principles is the prohibition of usury.

Riba is a practice involving the payment or receipt of interest or additional profits on borrowed money or other financial assets. According to *Ushul Lughawiyah*, usury is haram, or prohibited, in Islam. The definition of usury according to the Qur'an, Surah Al-Baqarah verse 275 is as follows: "Those who eat (receive) usury cannot stand up but are like the standing of a person possessed by a demon due to (pressure) of madness. Such a situation is caused by their saying, "That actually buying and selling is the same as usury", even though Allah SWT has justified buying and selling and forbade usury (Soltanifar, 2013).

Basically, usury is considered a form of exploitation and unfair because the party who borrows money must pay interest, which continues to increase from time to time without any significant added value from the lender. In Islam, riba is prohibited in various forms of financial transactions, such as money loans, deposits, credit cards, and debt contracts. On the contrary, Islam encourages the use of a financial system that is fair and does not harm both the lender and the recipient of the loan. In financial management, the prohibition of usury encourages the use of financial instruments that comply with sharia principles, such as *mudharabah* (joint ventures), *musharakah* (shared capital), *murabahah* (buying and selling), and *ijarah* (leasing). By applying these principles (Ali Ahmad Said, 2015).

4. Alms and Gifts

The Qur'an emphasizes the importance of charity and giving in helping those in need. This principle of charity and giving can be interpreted through the *ushul lughawiyah* rule, which talks about respect for the public good and interest. *Ushul lughawiyah*, the basic principles in Arabic used to understand Islamic law, teaches the importance of almsgiving and giving in human life. In Islam, charity and giving are considered an integral part of worship and are a form of devotion to Allah and kindness to others (Usmani, 1999).

Ushul lughawiyah teaches that almsgiving and giving are part of the good values in Islam and are considered a way to achieve blessings and mercy from Allah. Almsgiving and giving are considered a way to cleanse one's heart and soul of greed and selfishness, as well as a means of creating social justice and reducing the economic gap between the rich and the poor. Some of the *ushul lughawiyah* principles regarding alms and giving in Islam include (Waleed Rashad Alhamoud, 2016):

- a. Alms and giving must be done with sincere intentions only to seek the pleasure of Allah SWT, not to get praise or appreciation from others.
- b. Alms and gifts should be given according to the abilities and needs of those in need. We must give the best of what we have, whether it is money, time, or other assistance.

- c. Almsgiving and giving should be done in secret, without showing or publicizing our acts of kindness to others. This is to avoid feeling arrogant or *riya'* (expecting praise), which can reduce the value of the goodness of alms and the giving that we do.
- d. Alms and gifts must be made regardless of the recipient's background, religion, ethnicity, or gender. We must provide assistance with a broad view and benefit everyone without discrimination.
- e. Alms and giving must be done with compassion and concern for fellow human beings, and with the hope that Allah will reward him even more in this world and the hereafter.

By applying the principles of *ushul lughawiyah* regarding alms and giving, we can develop an attitude of care and kindness towards others and create a more just and equitable social environment. Alms and giving that are done with sincere intentions and based on the principles of goodness will bring great spiritual and social benefits to ourselves and others.

From the results of this analysis, it is known that the application of *ushul lughawiyah* principles can help in understanding the verses of the Qur'an about the economy more deeply and accurately. In this case, the principles of *ushul lughawiyah* can be used as a tool to understand the economic principles contained in the Qur'an and as a guide for making economic decisions in accordance with these principles. The *ushul lughawiyah* rules for understanding the verses of the Qur'an about the economy also need to be carried out by considering the social, economic, and cultural context of today's society. Therefore, the interpretation of the verses of the Qur'an about the economy based on the principles of *ushul lughawiyah* must be done carefully, not forgetting the current context. This is because the different social, economic, and cultural contexts of today can affect our understanding of the verses of the Qur'an about the economy. In addition, the application of *ushul lughawiyah* principles also needs to be carried out by considering other approaches to Al-Qur'an interpretation, such as interpretation and hadith (Ali, 2008).

In this case, the interpretation of the verses of the Qur'an about the economy based on the principles of *ushul lughawiyah* needs to be done holistically, taking into account the current social, economic, and cultural context as well as other existing interpretation approaches. In this case, the role of Usul Lughawiyah scholars and experts is very important in ensuring an accurate and relevant understanding of the verses of the Qur'an about economics today (Waleed Rashad Alhamoud, 2016).

The analysis of the implications of applying the *ushul lughawiyah* principles to understanding the verses of the Qur'an about the economy shows that the *ushul lughawiyah* rules can be used as a tool to understand the economic principles contained in the Qur'an more deeply and accurately. However, the application of *ushul lughawiyah* rules needs to be done carefully, not forgetting the current social, economic, and cultural context as well as other existing interpretation approaches.

Conclusion

From the results of the research and discussion above, it can be concluded that the application of *ushul lughawiyah* principles in understanding the verses of the Al-Qur'an about the economy has important implications for understanding the economic principles contained in the Al-Qur'an more deeply and accurately. The *ushul lughawiyah* principles can be used as a tool to analyze the meaning of words in the verses of the Al-Qur'an about the economy. However, it should be

remembered that the application of the *ushul lughawiyah* rules also needs to be done by considering the social, economic, and cultural context of the period, as well as other existing interpretation approaches. This will ensure that the resulting understanding of the verses of the Qur'an about the economy is relevant and in accordance with the current social, economic, and cultural context. Therefore, the role of *ushul lughawiyah* scholars and experts is very important in ensuring an accurate and relevant understanding of the verses of the Al-Qur'an about today's economy. By conducting a holistic and thorough analysis, it is hoped that a deeper and more accurate understanding of the economic principles contained in the Qur'an will be produced, which can be used as a guide in developing Islamic economics today.

Wallahu Ta'ala A'lam

References

- Abdul Aziz Farid. (2013). Interpreting Economic Verses in the Qur'an: An Approach Based on Ushul Al-Fiqh. *Journal of Islamic Economics, Banking and Finance*, 9.
- Ali Ahmad Said. (2015). The Methodology of Interpreting Economic Verses in the Qur'an based on Ushul al-Fiqh. *Al-Qalam Journal*, 19.
- Ali, M. A. (2008). Qur'anic foundations and structure of Muslim economics. *Islamic Economic Studies*, 16, 1–22.
- Auda, J. (2008). Maqasid al-Shariah as philosophy of Islamic law: A systems approach. *The International Institute of Islamic Thought (IIIT)*.
- Hasanuzzaman, S. M. (2012). The Islamic Ethical System and Its Economic Implications. *Journal of Islamic Economics, Banking and Finance*, 8, 9–25.
- Iqbal, Z. (1997). Islamic Financial Systems. *Finance & Development*, 34, 44–47.
- Kamali, M. H. (2005). Principle of Islamic Jurisprudences. *The Islamic Text Societies*, 3.
- Khatib Sulaiman. (2017). Pengembangan Kaidah Ushul Fiqh dalam Memahami Ayat-Ayat Al-Qur'an tentang Ekonomi. *Jurnal Islamica: Jurnal Studi Keislaman*, 11.
- Rahman, M. F. (1999). The Impact of The Qur'an and Sunnah on Contemporary Economic Thought. *Review of Islamic Economics*, 8, 5–22.
- Riza Muhammad Adnan. (2016). Metodologi Penafsiran Ayat-Ayat Ekonomi dalam Al-Qur'an Berdasarkan Ushul Fiqh. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 3.
- Siddiqi, M. N. (1981). Profit-sharing and Partnership and in Islamic Law. *Islamic Research and Training Institute*.
- Soltanifar, M. (2013). *Islamic Economics: An Introduction*.
- Usmani, M. T. (1999). An Introduction To Islamic Finance. *Idaratul Ma'arif*.
- Waleed Rashad Alhamoud. (2016). Ushul Al-Fiqh Principles in Understanding Economic Verses in the Holy Qur'an. *Journal of Islamic and Human Advanced Research*, 6.
- Zainal, M. (2018). *The Quranic Ethics of Business and Finance: A Contemporary Perspective*. Routledge.