

The Economic Thought of Syeikh al Mutawalli Al-Sya'rawi from His Book of 'Tafsir Al-Sya'rawi'

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ABSTRACT

Syeikh al-Mutawalli al-Sya'rawi is a prominent muslim Egyptian scholar in his era. He had King Hammad Price as an appreciation on his contribution of ideas and thoughts towards islamic spiritual development and yet he became well known in Muslim world, particular in Arab countries through his *tafsir* lesson, where eventually been written and compiled in volume of books, namely as *Tafsir al-Sya'rawi*. Besides producing the ideas on *aqidah*, *feqh* and *tasawwuf*, he also included in his words some of the economic thought were could be derived from his books and lectures. This paper aims to explore numbers of his economic thought mobilizing the analysis content methodology from his *tafsir*, particularly in Surah al-Baqarah. As a result, this study finds that he had shown consistent ideas in supporting *shari'ah* laws in promoting *sadaqah* and *infaq*, sharing *rizq*, combatting gambling and *riba*, strengthening zakat roles and enforcing debt etiquette as mentioned in Al-Quran by giving economic reasons behind the elements said.

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Abstrak: Syeikh al-Mutawalli al-Sya'rawi adalah seorang ulama Mesir muslim terkemuka di zamannya. Dia memiliki Raja Hammad Price sebagai apresiasi atas kontribusi pemikiran dan pemikirannya terhadap pengembangan spiritual Islam, namun dia menjadi terkenal di dunia Muslim, khususnya di negara-negara Arab melalui pelajaran tafsirnya, yang pada akhirnya telah ditulis dan dituangkan dalam volume buku, yaitu sebagai *Tafsir al-Sya'rawi*. Selain menghasilkan pemikiran-pemikiran tentang *aqidah*, *feqh* dan *tasawuf*, ia juga memasukkan dalam kata-katanya beberapa pemikiran ekonomi yang dapat diambil dari buku-buku dan ceramah-ceramahnya. Tulisan ini bertujuan untuk menggali sejumlah pemikiran ekonominya yang memobilisasi metodologi analisis isi dari tafsirnya, khususnya dalam Surat al-Baqarah. Hasilnya, penelitian ini menemukan bahwa ia telah menunjukkan ide-ide yang konsisten dalam mendukung hukum syari'ah dalam mempromosikan sedekah dan infaq, berbagi rizki, memerangi perjudian dan riba, memperkuat peran zakat dan menegakkan etiket utang sebagaimana disebutkan dalam Al-Quran dengan memberikan alasan ekonomi. di belakang elemen kata.]

Kata kunci: al-sya'rawi, pemikiran ekonomi, tafsir.

INTRODUCTION

Since religions encourages the numbers of moral conducts and good deeds to their followers such as in worship manner, etc, the economic activities are among the main concern because it embedded in human daily life in order for them to survive and achieve their needs¹. One of the religion's functions is to flourish the moral sense of its believer by explaining right and wrong thing, those must be done and avoided².

One of the undeniable fact that quotes the economic thought among human being had been existed since the early ages of the human history inspired by curious spirit in solving the emerging problem particularly in their social affairs³. Nevertheless, this thought could only be found spreadly in the documents and records through the discussion in moral, politics and religions⁴. The modern economic

thought was embarked progressively in early 16th centuries⁵.

Abdul Sattar also elaborates the special criteria for Islamic economic thought as follow:

- a. The idea of islamic economic comes from the reveals of Al-Quran and hadith and teaching without referring to the sources as from the East of West civilizations.
- b. Realizes the interests and needs of the public not merely relied on natural human instinct but to obey God's commands since human's opinions are not infallible, hence to refer God's judgment is a must especially in the event of dispute.
- c. Optimization of the human energy is another criteria in islamic economic that could be comprehended from the various numbers of verses and *hadiths*. One of the hadith that denounced the act of beggar except in three conditions, a man who tested by God with chronic disease, man who also tested with natural disaster that destroyed his wealth and

¹ J. Barkley Rosser, "Belief: Its Role in Economic Thought and Economic Action," *The American Journal of Economics and Sociology* 52, no. 3 (1993): 355-368. <https://www.jstor.org/stable/i277629>.

² Timur Kuran, "The Discontents of Islamic Economic Morality," *American Economic Review*, *Papers and Proceedings of the Hundred and Eighth Annual Meeting of the American Economic Association, San Francisco* 86, no. 2 (1996): 438-442.

³ Munadi dan Iswanto, "The Concept Maslahah of Najamuddin Al Tufi and It's Relevance of Sharia Business," *IQTISHODUNA: Jurnal Ekonomi Islam* 9, no. 2 (2020): 151-166.

⁴ Mashum and Marlina, "Nusantara Syariah Economy (Construction of

Economic Cooperation between The Indonesian Muslim Community)," *IQTISHODUNA: Jurnal Ekonomi Islam* 9, no. 2 (2020): 197-224.

⁵ Abdul Sattar, *Al-Mabadi' Al-Asasiyah Li Al-Iqtisod Al-Islamiy* (Beirut: Al-Motanabi Book Shop, 2009).

man who bears a liability of a group of people and asked for help.

- d. Islamic economic is not only encompassed on the statistic, numbers, graphs and charts for decision making, but most important thing to be highlighted and reflected is the role of behaviour of *akhlaqin* administrating the economy for the human well-being.

Therefore, religions and good moral conducts always associated with economic thought⁶.

LIFE BACKGROUND AND HIS THOUGHT

Syeikh Muhammad Mutawalli al-Sya'rawi was born on 17th *Rabi' al-thani* 1329 H / 1911 in the small village named Daqadus, nearby to MayyitGhamr town in Daqhiliyyat province⁷. Raised in the religious family led by his pious father who worked as a farmer, but the character shown by him had influenced significantly in shaping

the noble deeds on al-Sya'rawi's personality⁸.

He had received early Al-Quran education from Syeikh Abdul Majid Pasha who responsible in assisting him completed to memorize the holy book at his age of 11⁹. Then, he had completed his primary and secondary school in Al-Azhar school, Zaqaqiq before further his study to the faculty of Arabic language at Al-Azhar University in Cairo in 1937¹⁰.

Life in the middle of politic turmoil that experienced by Egypt from early 20th century under the reign of monarchy royalty that ended with the revolution on 1952 succeeded by Jamal Abdul Nasir, and the environment of study in Al-Azhar that evolved gradually, from traditional learning method to the new modern education system with standardized certification, had contributed in building his thought that lead to the designation of his *tafsir*¹¹.

THE METHODOLOGY USED IN TAFSIR AL-SYA'RAWI

⁸ Istibsyarah, *Hak-Hak Perempuan (Relasi Gender Menurut Tafsir Asy-Sya'rawi)* (Jakarta: Mizan, 2004).

⁹ Ahmad al-Mursi Husein Jauhar, *Asy-Syaikh Muhammad Al-Mutawalli Asy-Sya'râwî (Imâm Al-'Ashr)*.

¹⁰ Said Abu al-Ainain, *Asy-Sya'rawi Alladzi Lâ Na'rifuh* (Kairo: Akhbar al-Youm, 1995).

¹¹ Hikmatiar Pasya, "Studi Metodologi Tafsir Al-Sya'rawi," *Studia Quranika* 1, no. 2 (2017): 141-154.

⁶ Syarifuddin and Kholis, "Towards Rahmatan Lil 'Alamin Economy (Analysis of Ukhuwah Islamiyah and Ashabiah for Economic Development in Medina)," *IQTISHODUNA: Jurnal Ekonomi Islam* 10, no. 1 (2021): 59-76.

⁷ Ahmad al-Mursi Husein Jauhar, *Asy-Syaikh Muhammad Al-Mutawalli Asy-Sya'râwî (Imâm Al-'Ashr)* (Kairo, Mesir: Nahdlah, 1990).

Manhaj al-tafsir or methodological premise in quranic interpretation is a way utilized by *mufasssir* in producing the understanding regarding to particular verse and chapter. According to Hikmatiar Pasya, al-Sya'rawi used two main methods in his tafsir, *tafsir bi al-ra'y* (opinion interpretation) and *munasabah bain al-ayat* (reconstruction of the verses).

Tafsir bi al-ra'y utilized by al-Sha'rawi is a normal methods used by many *mufasssir* in order to clarify the meaning behind the words or al-Quran verses by referring to uniqueness of Arabic language. Then, he described using his own words in easier way to understand and elaborated suited to the level of public understanding¹².

Second method is by linking the interpretation or explanation of one verses to another verses and *hadith* that related in meaning or topic discussed for the purpose of brighter understanding. For instance, when he interpreting the first verse of al-Fatihah, he referred to another verse in al-'Alaq, which means: "Recite in the name of your Lord who created"¹³, and also verse in Yunus : Say, "If Allah had willed, I would not have recited it to you, nor would He have made it known to you, for I had remained among you a lifetime before it. Then will

you not reason?". At the end, he concluded that every muslim is no also urged to recite *Bismillah* only before embarking al-Quran recitation, but they are recommended to say the words in every single action we do as to express our gratitude to the gift of Allah and His uncountable bounties¹⁴.

In brief, the methodology used by al-Sya'rawi are not significantly different from another prominent *mufasssir* in enlightening the Al-Quran's meaning reflected to the new issues in economics, politics and scientific discovery. The effort shown had made his book one of the thickest *tafsir* book written in 20th century.

THE ECONOMIC THOUGHT IN SPENDING AL-RIZQ

Regarding the topic of *infaq fi sabil Allah*, initially, al-Sya'rawi liberalized the mean of *al-rizq* whereas not only restricted on wealth or money in particular, but *rizq* or the bounties of Allah are anything that could benefit us in any form of contribution, the strength, knowledge, wisdom, etc¹. Everything that contributes to the movement and mobilization of life (*hakat al-hayat*) is considered as *rizq* where it could be the reason and factor of wealth and *mal* generation¹⁵.

¹⁴ Muhammad Mutawalli al-Sya'rawi, *Tafsir Al-Sya'rawi* (Cairo: Mathobi' Akhbar al-Yaum, 1997).

¹⁵ Ibid.

¹² Ibid.

¹³ Al-Quran, Al-'Alaq, 96:1.

He describes that when Allah created this world as a test place for us, Allah had created before that the support system of this life, all the creation which should serve human being as vicegerent of Allah and also the values existed in human being in nature that will guide them to utilize the bounties given in appropriate and objectively to fulfil their needs¹⁶. From this statement it clearly stated that the scarcity claimed by western economist is totally wrong¹⁷. But, vice versa, it was created in abundant and Allah may judge us on how we manage and channel the bounties as a guardianship, where it provides the clear platform for human being to be tested.

In another perspective, al-Sya'rawi also denounced gambling practice which he named as 'the easy *rizq*' where the profit comes from movements of others. So, it was prohibited due to the nature of the income that spoils the philosophy of income and gain that should be accompanied with effort and struggle¹⁸.

THE ECONOMIC THOUGHT IN ZAKAT

¹⁶Al-Sya'rawi. Vol.1, pp. 188-189.

¹⁷Muhammad Hifdil Islam, "Ibnu Taimiyah and His Concept of Economy," *Iqtishoduna: Jurnal Ekonomi Islam* 5, no. 1 (2016): 15-33.

¹⁸Al-Sya'rawi. Vol.1, pp. 222

Therefore, Islam encourages money or wealth mobilization by imposing zakat to any potentially growth wealth where it simultaneously urges the wealth owner to invest and grow their wealth through economic activities. By keeping the money idle, without paying zakat might be cursed by Allah in the hereafter, where in this world it may jeopardize the value of the money itself.

Al-Sya'rawi commented in elaborating zakat's roles in muslim society in current economic condition that dominated by non-Muslim control, he said: 'The command of zakat is not merely to sacrifice small portions of our surplus income and wealth which are to be distributed among the recipients, but the message is to fulfil the gaps of deficit's unit in muslim society to the level that meet their necessities and compulsory expenses in their life until make them free from begging to non-muslim or in particular, Jewish who provides loan in *riba* or usury. It in bigger scope shows the spirit of *ta'awun* and *takamul* (cooperation and complemention) must be inculcated in muslim society besides aims to achieve the grant given by our prophet (PBUH) was reported to say: There is no decrement in the wealth that used in donation'².

Al-Sya'rawi shows his awareness in building the economic strength in muslim society

or the richness of the ummah in helping needy peoples not only for the sake of Allah, but in short term advantage, for the noble dignity of Islam as the vicegerent of Allah without relying on the loan that dominated in his era- almost 40 years ago- by conventional banking system organized and controlled by the Jewish merchant in riba-based transactions.

THE ECONOMIC THOUGHT IN SPENDING IN ALLAH'S WAYS (INFAQ FI SABIL LI ALLAH)

Al-Sya'rawi commented on the philosophy of giving some money or *sadaqah* to the recipients by clarifying the reason and wisdom behind that from the verse 254 Surah Al-Baqarah:
The meaning:

O you who have believed, spend from that which We have provided for you before there comes a Day in which there is no exchange and no friendship and no intercession. And the disbelievers - they are the wrongdoers¹⁹.

The idea of wealth sharing actually had been addressed by many scholars and economist including Adam Smith, the tendency to voluntary action is born out of man's awareness of mutual interdependence. Self-interest itself leads one to help other people in time of need. Non-selfish behavior

is an integral part of human creation.

Allah never ask to spend on Allah, but spend out the wealth that have been given by Allah to you, because the wealth comes from human activities that need energy and material to perform the activities. All of these actions resulted from the plan inspired by human intellectual that created by whom creates the creation. Then, when all the human bodies are moving for the sake of producing wealth from activities using material created for it, everything definitely had been created by Allah²⁰.

On top of that, he describes the varieties of the works and skills owned by different peoples is necessity that might create a needs one to another, or individual to the group and execute the duties of god's vicegerent is to build and construct this world (*'imarah al-'ardh*). Therefore, the skills and abilities to produce work are not to be seemed as a rivalry but it is actually considered as a complimentary and pillar to the balance in the human life²¹.

The reason behind that is to avoid any individualistic life that may ruin the social relationship between human, but the weakness possessed by every human had

¹⁹Al-Quran: Al-Baqarah. 2: 254.

²⁰al-Sya'rawi. 1418 H. Tafsir al-Sya'rawi. 2: 253.

²¹Al-Sya'rawi. Vol.2 . p. 1145.

forced them to rely on another skills and knowledges and let the relationship being connected beyond the boundaries that allows the exchanges of knowledges in producing goodness.

He also explains that Allah explains this issue to human being by using two main mechanism, first, social dimension and second, economic dimension, whereby it may assist us to understand that the basic foundations of this existence are depended on that two main dimensions. It could be seen from our mind set that created by Allah where people always keep on thinking and planning in sparing their life in this world by two activities, creating food for economic reason, and marriage as for social reason²².

In relation with the statement above, every human being must strive for their life not limited and restricted on what they need, provided they must struggle and give the best they can in producing life maintenance, because the existence of unable people, weak and old people as the needy group is inevitable in any society. By struggling the best of our effort, it may produce more wealth that could be used in helping the needy group. So, the dimension of society and economy are related each other

that lead to the balance of human life in society²³.

In elaborating further verses relates to the *sadaqah* or donation, al-Sya'rawi describes that Allah always connects the word '*amwal*' means wealth to pronoun of 'hum', that brings the meaning their wealth because it was produced by their energy and actions. Sometimes, Allah reminds us that the wealth in your possession is belonged to Allah, for instance in verse 33 Chapter Al-Nur:

وَأْتَوْهُمْ مِنْ مَالِ اللَّهِ الَّذِي آتَاكُمْ

The meaning: Yea, Give them something yourselves out of the means which Allah has given to you.

When we understand that in reality, the wealth actually is belonged to Allah and with His blessing, it was entrusted to us, so, if Allah asks us to spend some to the needy and other religious obligations, we must willingly ready to give up some of ours as asked by Allah. However, Allah asks the wealth to be given with the bounty of 'loan contract' where every time we spend Allah may reward with more in the future. In brief, more we give, more we will get²⁴.

For the verse Al-Baqarah 261, he elucidated that the secret lies behind the command to share and

²²Ibid.

²³Ibid.

²⁴Ibid.

spend wealth to others is to remind that every human have their limitation of energy, whereby the younger and energetic person who works today may transform to the weak and disabled guy in the future. Hence, by inculcating the culture of *infaq fi sabilillah*, everybody will feel ease where their needs might always be fulfilled by the assistance of others, and everybody might force themselves to spend some of their wealth with the awareness that the cycle of life might put people in the top for someday and at the bottom for another day, besides than hoping reward from Allah²⁵.

This idea encourages the positive thinking and perceptions among people in society that comprised of wealthy, needy, rich and poor without any envy and hatred since everybody believes that the wealth the produced and possessed must be distributed to needy people where every one of them is not secured from that. Among the efforts done by welfare state such as Denmark in increasing its level of national happiness is by inequalities reduction in income distribution that allows lower income group also can enjoy the benefits provided by government.

For the verse 267 the same chapter when Allah urges muslim to give out the best of their wealth for donation, al-Sya'rawi comments that the wealth given should come

from the good sources and conditions. In order to make the message clearer, he describes how dare the man who granted and gifted with the best skill and knowledge from Allah, then given with the high value of wealth from his effort, then he purposely chooses the worst thing to appreciate what Allah had bestowed to him?.

From that, he summarizes the messages lie on these consecutive verses as follows:

1. Donation may not decrease the wealth instead in might be increased.
2. Donation given must not be nullified by harsh word
3. Best and gentle word better that donation accompanied with harsh word.
4. Donation must not be given for the sake of human but for Allah's love²⁶.

The messages above are told by Allah as a cure to the disease that always disturbs *muslim* in performing donation and other generous activities such as greedy and worrying to an insufficient wealth in future. The main problems that overwhelmed the economic crisis especially sub-prime crisis 2008 that witnessed a major chaos in world economic history that affected more than a million people in America and Europe was believed came from moral hazard

²⁵Al-Sya'rawi. op.cit. Vol.2 . p. 1147.

²⁶Al-Sya'rawi. op.cit. Vol.2 . p. 1162.

that associated with greediness of some financial institutions comprised of banking and insurance companies in maximizing their profit even though breaches the ethical in business deals.

Fayyad Hasanain support this idea of sharing the bounty of Allah among members in society by describing the special attributes introduced by *shari'ah* in economic practices is *takaful* or cooperation. The good performance of the society economy is indicated by the ability to fulfill the necessities of its member, particularly the poor group until there is no family or men abandoned without proper shelter, enough food, good healthcare and education system regardless of their achievement in import, export and other industries²⁷.

The idea of *takaful* was also implemented in islamic insurance industry that known as *takaful*. Recently, after focusing on CSR (corporate social responsibility) by corporate industries, the scholars and market players started to conduct varieties of philanthropy projects such as *waqf* model suggested by Azlilah Azrah, Rose Ruziana and Zurina Shafii and *DompehDhuafa* by Amelia Fauzia in effort to fill the gap between two major groups in society and

simultaneously eliminates hatred and enmity between them.

Takaful or cooperation one to another also visualizes the spirit of muslim brotherhood as said by Allah in verse 10, chapter al-Hujuraat, that means :The believers are but brothers, so make settlement between your brothers. And fear Allah that you may receive mercy. Besides, there is also another verse that supports the idea of *takaful*, Allah says:The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong and establish prayer and give *zakah* and obey Allah and His Messenger²⁸.

Ibnu Khaldun also had explained in his book, *al-Muqaddimah*, about the benefits of mutual cooperation in community that might accelerate economic development and human progress by emphasizing the understanding of 'the needs contributed by a group always greater than an effort given by an individual'.

Sharing the wealth deemed in Islam as benevolent action where lies behind it the economic agenda to avoid the monopoly of the wealth for certain group in society and keep the gap between poor and rich in moderate level conversed to the capitalism that encourages the creation of unlimited individual wealth with no focus in bridging the

²⁷ Fayyad Abdul Mun'im, "Simat Al-Nizhom Al-Iqtisod Al-Islamiy," *Iefpedia*, last modified 2018, www.iefpedia.com.

²⁸AL-Taubah. Verse 71.

gap, in order to realize the balance in economic distribution.

THE ECONOMIC THOUGHT IN RIBA

The prohibition of *riba* is agreed in consensus among the jurists in all madzhab. The reason of its prohibition could be summarized as below:

Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein.

Al-Sya'rawi connects the analogy described by the verse for *riba* consumer as man who could not stand properly resulted from the satan's bitten, same to this creation as we are witnessing now, the complete creation of universe with the creatures on it complement one to another, rely one to another by differentiating their skills, knowledges, exposures, variety of weathers, productions that would encourage the cooperation, complementation and reliance among human are always being

revived and connected under the God's system²⁹.

However, *riba* practice today definitely destructs the balance of the system created by Allah, the destruction makes the world in imbalance situation between the outside and inside realities where the most developed economic countries are also among the highest number of anxiety and depressed people living there³⁰. Based on the statistics issued by National Institute of Mental Health (NIMN), 19.1 percent of adults in United States had experienced any anxiety disorder last year³¹

Economy crisis which hit America and some European countries affected a lot on people's lifestyle and mental health. Crisis that resulted from the sub-prime mortgage loan that associated with *riba* practice had brought negative impacts on economic such as inclination of unemployment rate, poverty and social deprivation that might stimulate mental health problems³².

Accordingly, he clarifies that the instability, imbalances, chaos

²⁹Al-Sya'rawi. op.cit. Vol.2 . p. 1188.

³⁰Ibid.

³¹ "No Title," <https://www.nimh.nih.gov/health/statistics/any-anxiety-disorder.shtml>.

³² World Health Organization, *Impact of Economic Crisis on Mental Health* (Copenhagen: Who Office for Europe, 3AD).

and crisis occurred today - specifically in economic conditions-stimulated by instinct of human being that went deviant from the straight path where the wealth is seemed as a mean to realize life's needs not as an ultimate objective. However, *riba* made people accumulating wealth fundamentally for the figure and number whereas at initial it only used as a way to buy necessities and others, but after a mean was perceived as an objective, the system made by Allah might ruin and eroded³³.

From the idea above, al-Sya'rawi surely observed the economic crisis happened at his time and what had Egyptian experienced after the war between Israel in 1973 or known as 10th Ramadhan or 6th October war. Hazem al-Beblawi studies the performance of Egypt's economy from 1974-2005, finds that Egypt showed poor economic achievement compared to the other East countries that moved better and faster. He also elucidates the constraints and impediments contributed to the problems notwithstanding the effort done in order to boost up the state economic condition³⁴.

Then, he refers to the words that witnessed the problems of

ribasystem from western philosopher such as Hjalmar Schacht and John Maynard Keynes, where they observed the negative impacts on socioeconomic that allows rich group getting richer while poor family suffered with continuous poverty and difficulty.

From the perspective of moral values in society, al-'Sya'rawi uses the methodology of Al-Quran in simplifying the understanding with the analogy (*al-tamthil*), in this case he describes how the members of any society that approve and apply *riba* in their daily life could live in harmony and affection to others while rich group who usually owns the *riba* banking system charges additional payment as an exchange to the loan given to the poor who needs money assistance. He urges readers to think and imagine how the rich asks something that he does not need, at the same time, the borrower asked to pay what he does not own³⁵. Otherwise, poor and needy people may always give their hatred sight to rich men who exploit them as economic deficit unit in society³⁶.

Undoubtedly, the morality in economic thought and practices had been promoted before the era of prophet Muhammad even, for instance, Aristotle who known as the great Greek philosopher also described the importance of moral

³³Al-Sya'rawi. op.cit. Vol.2 . p. 1189.

³⁴ Hazem al-Beblawi, *Economic Growth in Egypt: Impediments and Constraints* (Washington: The World Bank Publisher, 2008).

³⁵Al-Sya'rawi. op.cit. Vol.2 . p. 1190.

³⁶Al-Sya'rawi. op.cit. Vol.2 . p. 1182.

and behavior in conducting economic practices especially in the subjects of money values and usury when he denounced harshly *riba* practices in price determination and loan.

In this case, al-Sya'rawi correlates the importance of ethical economic practices to be applied in society by balancing the needs of the unit in the economy, whereas the needy group should be comforted by exempting them from any charges due to their difficulties and weaknesses. In long run, peace and stability of society is relied on how far the steadiness and relationship between the main group in it, rich, middle class and poor.

THE ECONOMIC THOUGHT IN SPREADING GOODNESS THROUGH WEALTH SHARING

There are number of verses when Allah SWT urges *muslim* to share their excess wealth with others, in particular their relatives and close family members. One of the verses is verse 177, the meaning of Allah's words is:

Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah; [those who] fulfill their promise when they

promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous.

Through this verse, al-Sya'rawi viewed his opinion towards the importance of building the relationship through wealth sharing where the bounties whether it was given to the rich or poor came from Allah. Neglecting others in poverty overwhelmed by severe difficulties is a manifestation of inhumanity and lack of consideration. This humanity idea seemed as a reflection on what had been performed by the idea of capitalist and socialist during their golden reign by socialist Russian and capitalist of the western.

The introduction of welfare economy in the middle of 19th century with the objectives to spread the wealth sharing between the surplus unit and deficit unit in the society, as shown by Thomas Hill Green who believes that human being is an agent to realize true freedom that was inspired by eternal consciousness by empowering the moral capability (Backhouse and Nisizawa, However, Yew Kwang Ng claims that the welfare economics only emphasizes on individual preferences instead of his welfare or happiness that make the theory deemed incomplete.

THE ECONOMIC THOUGHT IN DEBT

The verse 282 in al-Baqarah chapter is the longest verse in this holy book. It describes in general about the rules, laws and ethics when someone dealing with debt from the aspects of recording, witnessing, some impediments and others.

According to al-Sha'rawi, the objective of the debt documentation as commanded in the verse, is to protect the right of borrower where the document will always remind his outstanding debt to pay in the future which may motivate him in working harder for the sake of debt payment other than fulfilling his family daily needs. By ignoring or forgetting his debt obligation might bring negative perceptions to the group of borrowers in society where it potentially leads to the denial of borrowing practice for the benefit of deficit unit in economy. Therefore, the trust between lender and borrower could be kept in good and support the nature of poor and rich living together in harmony and preserve the ecosystem of human life in one community³⁷.

His view in this case is aligned with his idea pertinent to *zakat* in supporting the variety of human's destiny in the form of wealthy or not. Both stimulate the spirit of *ta'awun* (cooperation) among muslim and living hand to hand under the brotherhood of *iman*. The consistency of the thought was inspired by the depth

understanding on the principles of *iman* and mukjizat.

Islam neither ask to break the gap between deficit and surplus unit in economy ecosystem by denying the individual ownership and make it equally in mandatory as promoted and enforced by socialism nor permits boundless wealth possession as done by capitalist, but Islam put the ownership of the wealth as in between socialist and capitalist³⁸. Therefore, in the debt practice, Islam does not command creditors to give up all the debt or give it benevolently, or charge *riba* on the debt, but promoting the ethical and transparent debt relationship as mentioned in the verse.

THE DISCUSSION

1. According to the view of Al-Ghazali that emphasized on the preservation of five basic goals namely, religion, life, progeny, wealth and intellect by reflecting on their hierarchy as in sequences *doruriyat* (compulsories), *hajiyyat* (necessities) and *tahsiniyat* (embellishment). He also recognized the first level of necessities are food, clothing and shelter as an indicator to fulfil the basic requirements of complete life

³⁷Al-Sya'rawi. op.cit. Vol.2 . p. 1217.

³⁸ M. Ibrahim Birnawi, *Khosois Wa Muqawwamat Al-Iqtisod Al-Islamiy* (Medina: Majallah al-Jami'ah Islamiyah bi al-Madinah al-Munawwarah, 1981).

for anyone in society (M. Ghazanfar and A. Azim Islahi, 2003). From the discussion above, it is observed that al-Sya'rawi always mention about *takaful* or cooperation from whom Allah bestowed him with excess wealth, to assist the unlucky group by fulfilling their basic needs derived from the verse 267 Surah al-Baqarah as an evidence of the significance roles contributed by the practice of *infāqfi Sabilillah* for a member in a community life.

2. The economy of humanity is among the obvious idea of al-Sya'rawi and it could be seemed in his focus on wealth sharing, negatives impacts of *riba* and the needs of work to mobilize the human energy and skill.
3. The role of *akhlāqor* good behaviour in managing the economy is the most significance action to be inculcated and raised in national and international society where the majority of the financial crisis were caused by the human error particularly greediness and irresponsible acts in economic decision making.
4. The idea of *harakat al-hayāt* could be easily founded in his *tafsir* that brings the

meanings of life ecosystem. When Allah creates human being in varieties of life status, namely, poor and rich, strong and weak, the wisdom behind it is to balance the ecosystem of human life by creating the needs of human to the work in effort to generate income. Works performed by human normally be done in collective manner, where the hierarchy of work leaded by directors followed by managers and workers is applied. This is the normal scene in every field of work that actually reflected to the needs of human being. Consequently, Al-Quran always urges people to share and spend their wealth by giving or creating income generation work in order to balance the ecosystem of life as called by al-Sya'rawi *harakat al-hayāt*.

The bounties and wealth that given to us shall be shared and distributed fairly among human in other to grant the balance in fulfilling human needs and necessities. Therefore, *zakat* is one of the tools that realizes the objectives, while the debt law in *shari'ah* also to ensure the wealth sharing process must be executed fairly, by providing the borrower with money and returning back the debt to the lender. This interaction in the society may stimulate the

healthy economic circulation that reflects beyond the physical profit of any unit in the ecosystem, furthermore it may keep the sustainability of economic growth and development of the human civilization.

Diagram of Syeikh al-Sya'rawi's Thought in Economy

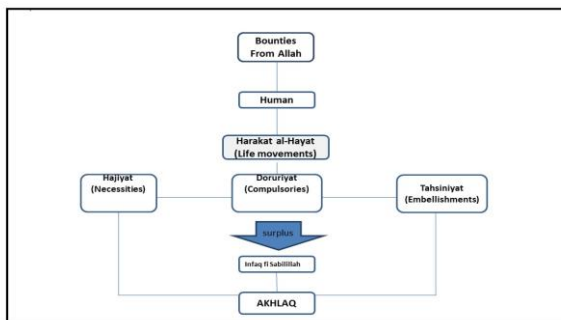


Diagram 1: Author's own

embedded in it. Undoubtedly, the scholarship of al-Sya'rawi was recognized globally in Islamic thought in general albeit the opinions expressed were not as detail as needed by economist with statistical and numerical based, it is sufficient for the practitioners, regulators as well as any individual to hold his idea as guidance according to the Al-Quran's teaching and preferences.

CONCLUSION

The roles of Al-Quran as the last testament is obviously monitored by relating the meanings or interpretations of the Book with the current issues happening today. As the continuous effort shown by previous scholars in writing *tafsir* across the centuries, al-Sya'rawi beautified the method of *tafsir* writing by connecting the verses and their meanings with the current problems with the possible suggestions that could be practiced by muslim. The scholastic idea of al-Sya'rawi definitely had revived muslim's views towards Al-Quran that not restricted only for the worships related matters, but inclusive the bigger scope of discussion to the health economic system and the practices that

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