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THE EPISTEMOLOGICAL STRUCTURE OF TAFSIR IQTIŠĀDĪ

(The Study of *At-Tafsir Al-Iqtisādī li al-Qur'ān al-Karīm* by Rafiq Yūnus Al-Maṣrī)

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Abstract: This article discusses the epistemological structure of *At-Tafsir al-Iqtisādī li al-Qur'ān al-Karīm* by Rafiq Yūnus al-Maṣrī. The author of this tafseer is an economist, a researcher at the Center for Islamic Economic Studies University of Malik 'Abdul' Azīz, and is active in Al-Jam'iyah Ad-Dauliyah li Al-Iqtisād London. The author's background makes this book very interesting to study because not many economists have written tafsir studies. This article is a literature study employing a descriptive-analysis method and a historical-philosophical approach. This study shows that the interpretation of *At-Tafsir al-Iqtisādī li al-Qur'ān al-Karīm* was written in a *tartib mushafi* model, and predominantly used *tafsir bi ar-ra'yi* with the nuances of the *tafsir iqtisādī*. The nuances of the *iqtisādī* interpretation come from *tafsir 'ilmī*, which shows scientific theories from the Qur'an. Through the *tafsir iqtisādī*, Rafiq Yūnus al-Maṣrī attempted to show that the Qur'an can be interpreted using an economic approach and argued that the Qur'an provides the existence of economic theories. Among these theories are *Musykilah an-Nadirah an-Nisbiyah* (relative scarcity), *at-Tafḍil az-Zamanī* (time preference), and *Ta'dzīm al-manāfi'* (profit maximisation).

Keywords: Tafsir *Iqtisādī*, *At-Tafsir Al-Iqtisādī li al-Qur'ān al-Karīm*, Rafiq Yūnus Al-Maṣrī, Epistemology

Abstrak: Artikel ini mendiskusikan tentang struktur epistemologi kitab *At-Tafsir al-Iqtisādī li al-Qur'ān al-Karīm* karya Rafiq Yūnus al-Maṣrī. Penulis tafsir ini adalah seorang ekonom, peneliti di Pusat Kajian Ekonomi Islam Universitas Malik 'Abdul' Azīz, dan aktif dalam keanggotaan Al-Jam'iyah Ad-Dauliyah li Al-Iqtisād yang berpusat di London. Latar belakang penulis tersebut menjadikan kitab ini sangat menarik untuk dikaji. Hal ini karena tidak banyak ekonom yang menulis kajian tafsir. Dengan metode deskriptif-analisis, pendekatan historis-filosofis dan didasarkan studi kepustakaan ditemukan bahwa penafsiran *At-Tafsir al-Iqtisādī li al-Qur'ān al-Karīm* disusun secara *tartib mushafi*, dan secara dominan menggunakan *tafsir bi ar-ra'yi* dengan corak tafsir *iqtisādī*. Nuansa tafsir *iqtisādī* berasal dari *tafsir 'ilmī* yang ingin menunjukkan adanya teori-teori kelimuan dari Al-Quran. Dengan tafsir *iqtisādī*, Rafiq Yūnus al-Maṣrī ingin menunjukkan bahwa Al-Quran dapat ditafsirkan dengan pendekatan ekonomi dan membuktikan adanya teori-teori ekonomi dalam Al-Quran. Di antara teori-teori tersebut adalah *Musykilah an-Nadirah an-Nisbiyah* (Kelangkaan Relatif), *at-Tafḍil az-Zamanī* (Preferensi Waktu), dan *Ta'dzīm al-manāfi'* (Maksimalisasi Laba).

Kata Kunci: Tafsir *Iqtisādī*, *At-Tafsir Al-Iqtisādī li al-Qur'ān al-Karīm*, Rafiq Yūnus Al-Maṣrī, Epistemologi

1. Introduction

Epistemology is a study in the philosophy of science to collect validated knowledge. Epistemological studies can be carried out in interpreting the Qur'an to find out the methods of interpreting the Qur'an and validating the product of that interpretation. This is because the product of interpretation reflects the way of thinking, discourse, and the socio-cultural context when it is produced. In other words, the Qur'anic interpretation is a dialectical and interactional form between the reader, the Qur'an, and the specific context in which it is interpreted (Mustaqim, 2017).

Since the interpretation process is a dialectical result influenced by the context of its production, the Qur'an that was revealed in the past can be interpreted in the current context and is relevant for every era and context (Ayyazi, Zadeh, & Safi, 2011). The Qur'an can be a theoretical, technical, and practical solution when the Qur'anic interpretation takes into account the context of revelation, the linguistic context, the context of the structure of the verses discussed, the socio-cultural context of the Prophet's time, the modern scientific context, and the contemporary context of social life (Andi Rosa, 2017). *Maqashid* al-Qur'an can be found when partial, literal, formal, and doctrinal interpretations are abandoned (Mufid, 2019). Quraish Shihab explained that the Qur'anic interpretation could adapt to the present context and should collaborate and integrate with modern science and social sciences so that the Qur'an can be understood comprehensively (Shihab, 2007, p 169).

Integration of the Qur'an with modern science and social science can prove no dichotomy between religion and modern science and social science. When it does not accommodate science and social science in interpreting the Qur'an, the product of its interpretation will not touch the reality. Accommodating scientific and social science in the Qur'anic interpretation is urgent to reveal the integrative values in the Quranic verse and the divine legality of current scientific findings (Iskandar, 2016). Asma Barlas explained that the Qur'an also suggests that the best meanings cannot be generated by reading it in a selective, piecemeal, and decontextualised way or focusing only on its allegorical aspects. Instead, we need to read the text as a whole which allows us also to recognise its hermeneutic, thematic, and structural coherence and interconnection (Barlas, 2001).

One of the products of the integration of Qur'anic interpretation and modern science and social science is the *At-Tafsir al-Iqtisādī li al-Qur'ān al-Karīm* written by Rafiq Yūnus al-Maṣrī. As an economist background, Rafiq Yūnus al-Maṣrī interprets the verses of the Qur'an with an economic approach. The economic approach can be seen, for example, in interpreting verse 14 of Surah *Āli 'Imrān*. At the end of his interpretation of this verse, Rafiq Yūnus al-Maṣrī stated that this verse implies a significant economic problem, he said:

هذه الآية تشير إلى وجود المشكلة الاقتصادية (مشكلة الندرة الرئيسية)، المعروف عند علماء الاقتصاد، بأن الموارد محدودة والحجرات غير محدودة (Al-Masrī, 2013, p. 43).

Verse 14 in surah Ali-Imran shows that there are economic problems (relative scarcity) by economists who say that resources are limited while human needs and wants are unlimited.

The interpretation presented by Rafiq Yūnus al-Maṣrī has similarities with *tafsir 'ilmī*, but with a more specific form of approach, namely the *iqtisādī* (economics) approach. *Tafsir 'ilmī* was born from the paradigm that scientific theories are contained in the Qur'an so that the Qur'an does not contradict common sense and science (Al-Žahabi, 2005, vol. 3, p. 417). Amīn Al-Khulī explained that the *tafsir 'ilmī* is an interpretation that assesses scientific findings according to the expressions of the Qur'an (Al-Khuli & Zayd, 2004, p. 28). According to Mir, the emergence of *tafsir 'ilmī* was caused by two things: first, the desire to show that there is no conflict between the Qur'an and scientific findings; second, the desire to prove the so-called *Ijaz ilmi* in the Qur'an - that is, the desire to prove that the existence of verifiable scientific information in the Qur'an would shape the Qur'an as the Word of God (Mir, 2004).

Bustami Mohamed Khir explained that there are three views in *tafsir 'ilmī*, namely: (1) supportive modernists; (2) rejectionist; and (3) moderate (Khir, 2000). According to him, one of those who support it is Muhammad Abduh; according to him, the Qur'an contains instructions that discuss social issues (*al-ijtimā'iyah*) and the universe (*al-kauniyah*); these instructions were not understood by Muslims when the Qur'an was first revealed. So it requires an interpretation that involves scientists in these fields (Abduh, 1993, vol. 5, p. 503). While one of those who refused was Muhammad Husein Tabataba'i, who explained that *tafsir 'ilmī* was not an interpretation but *tathbiq*, namely scientific analysis using specific approaches such as *fiqh* (jurisprudence), philosophy, and others in understanding the Qur'an (Al-Tabataba'i, 1997, vol. 1, p. 6). The integration of the Qur'an with science or *tafsir 'ilmī* is carried out to reveal the secrets of experience for the benefit of humankind. *Tafsir 'ilmī* must involve authoritative experts in the field of the Qur'anic study, and not be done partially by taking a verse that is developed and linked to scientific discoveries. *Tafsir ilmi* also does not justify scientific theory with verses of the Qur'an, but to reconcile several verses to provide a comprehensive understanding in the form of "embryonic concepts" (Muslih, 2016).

Even though there were disagreements, the interpretation made by Rafiq Yūnus Al-Maṣrī was an attempt to make the Qur'an relevant for every time and place. This kind of interpretation fits the category of contemporary interpretation. Jansen classifies contemporary interpretation into three forms: (1) *Tafsir 'ilmī*, an interpretation that seeks to adapt scientific discoveries to verses of the Qur'an; (2) *Tafsir al-lughawi*, an interpretation that analyses the linguistic and philological aspects of the verses of the Qur'an; (3) *Tafsir adabi ijtimā'i*, an interpretation that analyses the social life of the Muslims (Jansen, 1980). Apart from that, Rafiq Yūnus Al-Maṣrī's interpretation is interesting because of his background as an economist.

Therefore, it is essential to further analyse the epistemological aspects of *At-Tafsir al-Iqtisādī li al-Qur'ān al-Karīm* by Rafiq Yūnus al-Maṣrī. This article attempts to analyse the epistemological aspects of *At-Tafsir al-Iqtisādī li al-Qur'ān al-Karīm*, which includes four parts: Rafiq Yūnus al-Maṣrī's paradigm of thought, sources of interpretation, methods used in interpreting the Qur'an, and validity of interpretation. This research is a literature study using a descriptive-analysis method to determine the source, method, and validity of interpretation. The approach used is the historical-philosophical approach and the *Ulūm At-Tafsir* approach.

2. Scientific Geneology of Rafiq Yūnus Al-Maṣrī

Rafiq Yūnus Al-Maṣrī was born in Damascus Syria on June 2, 1942. He started his career as a practitioner from 1961-1966 at the Ministry of Finance, then became a banker at an Industrial Bank in 1966-1978, and became a bureaucrat in the presidential office in 1978-1981. Apart from being a practitioner of economics, Rafiq Yūnus Al-Maṣrī is an academic, namely as a researcher at the Center for Islamic Economic Studies, University of Malik 'Abdul' Azīz since 1981 until now and has been a professor at the Faculty of Economics and Management, University of Malik bin 'Abdul' Azīz Jeddah. In the organisational field, he became an active member of Al-Jam'iyah Ad-Dauliyah li Al-Iqtisād in London, serving as a spokesman for Majma 'Al-Fiqh Al-Islamī based in Jeddah. In 1417 H, the Islamic Development Bank awarded him in the field of Islamic Economics (Al-Maṣrī, 2019)

The intellectual sketch of Rafiq Yūnus Al-Maṣrī started in his hometown of Damascus, Syria then he took a bachelor's degree in accounting, Faculty of Commerce, at the University of Damascus. Furthermore, in 1975, he attended a doctoral program in development economics at the University of Rien France, with a dissertation title *Essay D'integration D'une Banque de Development Dans Une Societe Islamique: Les Problems Que Pose la Conception Islamique de l'interet*. This dissertation was translated and published by Muasasah Ar-Risalah Beirut in 1407 H with the title *Maṣarīf At-Tanmiyah Al-Islāmy: "Muhawalah Jadidah fi Ar-Ribā wa Al-Fāidah wa Al-Bank*. Rafiq Yūnus Al-Maṣrī has produced various written works. Among his works are:

(1) Published by Dār Al-Basyir Jeddah, Dār Al-Qalam Damaskus, Dār Asy-Syāmiyah Beirut: *Al-'Ijāz Al-Iqtisādī li Al-Qurān Al-Karīm*, 1426 H; *Fiqh Al-Mu'āmalah Al-Māliyah*, 1426 H.; *Uṣūl Iqtisād Al-Islāmī*, 1426 H; *Al-Jāmi' fi Uṣūl Ar-Ribā* 1422 H, *Bai' At-Taqsīt: Taḥlīl Fiqhī wa Iqtisādī*, 1418 H; *Al-Maysir*

wa Al-Qimār, 1413 H; *Ilm Al-Farā'id wa Al-Mawāris: madkhal taḥlīlī*, 1415 H; *Aḥkām Bai' wa Shirāi ḥali Al-Zāhab wa Al-Fiḍah*, 1420 H; *Al-Khaṭr wa At-Ta'mīn: Hal At-Ta'mīn At-Tijārī Jāiz Shar'an?*, 1421 H; *Al-Gazālī Iqtisādiyan*, 1428 H; *Al-Iqtisād wa Al-Akhlāq*, 1428 H; *Al-'Azmah Al-Māliyah Al-'Alamiyah, Hal Najid fi Al-Islām Hallan?* 1431 H; *At-Tamwil Al-Islāmī*, 1433 H; *Al-Maḥab Al-Iqtisādiyah wa Al-Iqtisād Al-Islāmī*, 1434 H; *At-Tafsīr Al-Iqtisādi li Al-Qurān Al-Karīm*, 1434 H;

(2) Published by Dār Al-Maktabī Damaskus: *Buḥūs fi Az-Zakāt*, 1420 H; *Buḥūs fi Fiqh Al-Mu'amalat*; *Buḥūs Iqtisādiyah*, 1420 H; *Al-Auqāf Fiqhan wa Iqtisādiyan*, 1420 H; *Ar-Ribā wa Al-Ḥasm Az-Zamanī fi Al-Iqtisād Al-Islāmī*, 1420 H; *Bai' Al-'Urbun wa Ba'du Al-Masāil Al-Mustaḥḍasah fih*, 1420 H; *Syirkah Al-Wujūh: Dirāsah Taḥlīliyah*, 1420 H; *Musyarakah Wasāil Al-Intāj fi Ar-Ribḥ*, 1420 H; *Aṣar At-Taḍokhum 'ala Al-'Alaqāt At-Ta'āqudiyah fi Al-Maṣārīf Al-Islāmiyah wa Al-Wasāil Al-Masyrū'ah lil Himāyah*, 1420 H; *Munāqishat Al-'Uqūd Al-Idāriyah: 'Uqūd Taurīd wa Muqawalāt Al-Asyḡāl Al-'Āmah*, 1420 H; *Al-Najasy wa Al-Muzāyadah wa Al-Munāqishah wa Al-Mumārasah*, 1420 H; *Al-Islām wa An-Nuqūd*, 1421 H; *Ribā Al-Quruḍ wa Adīlah Tahrīmuḥu*, 1421 H; *Al-Maṣārīf Al-Islāmiyah*, 1421 H; *An-Niḍām Al-Maṣrafi Al-Islāmī*, 1421 H; *Ishāmāt Al-Fuqahā fi Al-Furūd Al-Asāsīyah li 'Ilmi Al-Iqtisād*, 1421 H; *Buḥūs fi Al-Iqtisād Al-Islāmī*, 1421 H; *Buḥūs fi Al-Maṣārīf Al-Islāmiyah*, 1421 H; *An-Namā fi Zakāt Al-Māl*, 1426 H; *Zakāt Ad-Duyūn*, 1426 H; *Al-Maḥṣūl fi 'Ulūm Az-Zakāt*, 1426 H; *Al-Majmū' fi Al-Iqtisād Al-Islāmī*, 1426 H; *Fasyal Al-Aswāq Al-Māliyah (Al-Būrṣāt)*, 1427 H; *Galā-u Al-As'ār*, 1429 H; *Al-fikr Al-Iqtisādi Al-Islāmī*, 1430 H; *Maḥa Fa'ala Al-Iqtisādiyūn Al-Muslimūn*, 1430 H; *Al-fasād: Limazā lā Nuḥāribuh?*, 1433 H; *Al-Māliyah Al-'Āmah Al-Islāmiyah*, 1434 H; *An-Nuqūd fi Al-Iqtisād Al-Islāmī*, 1434 H;

(3) Published by Muasasah Ar-Risālah Beirut: *Maṣraf At-Tanmiyah Al-Islāmī: Muḥawalāh jadīdah fi Ar-Ribā wa Al-Fāidah wa Al-Bank*, 1407 H; *Bai' Al-Murābahah li Al-Āmir bi Asy-Syirā fi Al-Maṣārīf Al-Islāmiyah*, 1408 H; *Ar-Ribā wa Al-Fāidah: Dirāsah Iqtisādiyah Muqāranah, bi Al-Isytirāk ma'a Muhammad Riyāq Al-Abrasy*, 1419 H; *Al-Fikr Al-Iqtisādi 'inda Al-Juwainī*, 1421 H.

(4) Translations of foreign language books (French and English): *Kitāb Az-Zakāt (Qanuniḥā, Idaratiḥā, Muḥāsabatuhā, Murājaatuhā)*, published by the Center for Islamic Economic Studies, Malik University 'Abdul' Azīz Jeddah in 1404 AH; *Mustaqbal 'Ilm Al-Iqtisād min Manẓur Islāmī*, Muhammad Umar Chapra, published by Dar Al-Fikr, Damascus, 1426 H; *Tahrīm Al-Fāidah: Hal Huwa Mutaṣawir fi 'Aṣrina Hadza?* Muhammad Umar Chapra, published by Dār As-Sa'udiyah, Jeddah, 1424 H; *Al-Muḍārabah: Ba'du Al-Jawānīb Al-Iqtisādiyah, ḍamna "Buḥūs fi An-Niẓam Al-Maṣrafi Al-Islāmī"*, Muhammad Najatullah Sidiqi, published by Markaz An-Nasyr Al-Ilmi, Malik 'Abdul' Aziz University, Jeddah, 1424 H; *Al-Islām wa 'Azmah Al-Gharb*, Roger Garaudy, published by 'Alām Al-Ma'rīfah, Jeddah, 1403 H; *Mustaqbal Islām fi Al-Gharb*, Roger Garaudy, published by Dār Al -; 'Ilmi, Jeddah, 1405 H (Al-Masrī, 2019).

From these works, there are several studies of the Qur'an, namely: *al-'Ijāz al-Iqtisādi li al-Qurān al-Karīm and at-Tafsīr al-Iqtisādi li al-Qurān al-Karīm*. In his blog, Rafīq Yūnus Al-Maṣrī has uploaded a text of his writings in a tafsir study entitled *Nukatu Al-Quran*, a complete of 30 juz Qur'anic interpretation, but unfortunately, this book has not yet been published. These works show the seriousness of Rafīq Yūnus Al-Maṣrī in the field of Qur'anic studies despite his background as an economist.

3. Tafsir Iqtisādi Paradigm

Rafīq Yūnus Al-Maṣrī argues that an interpreter must pay attention to the context. Current interpretations must be in the form of revisions from past interpretations adapted to the context at the time of writing (Al-Masrī, 2005, p. 7). According to him the verses of the Qur'an have two forms: first, the verses of *wasfiyah, kauniyah, qadariyah*, these verses characterise something as it appears and occurs; second, the verses of *qimiah syar'iyah*, these verses are in the form of orders or prohibitions, and these verses explain what is wanted and expected (Al-Masrī, 2013, p. 6). From these two forms, various interpretations are produced. The scientific genealogy of an interpreter influences the content of interpretation, a *nahwu* (Arabic grammar) expert will interpret the Qur'an by deepening the discussion of *nahwu* and so will be an expert in *shorof, balaghah, fiqh*, and others (Al-Masrī, 2005, p. 17).

Rafiq Yūnus Al-Maṣrī opinion of the Qur'an include: *first*, he supports the adage of the Qur'an *ṣālihun li kulli zamān wa makān*. Although it was revealed in a particular socio-cultural context and locality, the Qur'an has universal values that are always relevant for every era and place; *second*, he suggests the Qur'anic interpretation must be dynamic. The interpretation should not static but confirm the changing society and serve as a guide to humans in every era; *third*, he adheres to the integration of the Qur'an with science. *Tafsīr Iqtisādī* as a form of contemporary interpretation is an attempt to make the Qur'an, not against common sense and science. The Qur'anic interpretation requires collaboration between scientists and scholars with different scientific backgrounds to produce a more comprehensive interpretation; *fourth*, he believes the Qur'an is a guideline for advancing civilisation. The Qur'an can provide problem-solving for the unlimited dynamics of society. Therefore, all problems can be solved by referring to the Qur'an (Al-Masrī, 2005, p. 18). The Qur'an can build a human civilisation through the human dialectical process with reality on the one hand and with the Qur'an text on the other. Interpretation of the Qur'an must depart from the reality that occurs, then return to theoretical revelation as a reference culminates in practical action (Ridwan, Syafrudin, & Mubarak, 2020).

To implement these relationships, the Qur'anic exegeses should be developed over time to be relevant in every age. Amin Abdullah explained that the Qur'an could guide the current disruptive era when the Qur'anic interpretation pays attention to the aspects of the wholeness of reality and scientific perspectives from various scientific disciplines that are possible to exist and develop. Changes in all fields are so rapid that they create interconnection of scientific networks, social life, culture, economy, and religion between the world's nations. Transdisciplinary science or scientific integration aims to minimise human problems. This scientific integration is three critical relationships between religion, philosophy, and science.

4. *At-Tafsīr al-Iqtisādī li al-Qur'ān al-Karīm: A general overview*

Writing Techniques

The writing technique referred to is the writing systematics and references used. Three forms of systematic arrangement found in the process of the Qur'anic interpretation: *first*, *tartīb mushāfi*, namely the composition of the interpretation following the verse in the *mushāf*, verse by verse and letter by letter; *second*, *tartīb nuzūlī*, which is based on the chronological order following the revelation of the verses of the Qur'an. The example of this interpretation can be seen in the *Al-Tafsīr Al-Hādīs* by Muhammad 'Izzah Dārwarzah; *third*, the *mauḍū'ī*, which is based on the main themes discussed. According to Islah Gusmian, the *mauḍū'ī* has two primary forms: *first*, a systematic presentation of coherence through the arrangement of the Qur'anic text; *second*, systematics of thematic presentations according to specific themes (Gusmian, 2013, p. 120).

In this Tafseer, Rafiq Yūnus Al-Maṣrī arranges his writing according to the order of the Surah in the Qur'an, he gives a big title to distinguish each letter to be discussed. Although this Tafseer was written using *tartīb mushāfi*, not all verses in every Surah are interpreted. Rafiq Yūnus Al-Maṣrī chose verses which according to him, were related to economics/*Iqtisād*. He says:

وبما أن هذا التفسير متخصص بالاقتصاد فإنه لن يتعرض لجميع الآيات، ولا لجميع السور (Al-Masrī, 2013, p. 5).

Because this Tafseer is devoted to economic issues, this Tafseer does not describe all the verses and surah contained in the Qur'an.

The following are the surah and verses that are discussed in the *At-Tafsīr al-Iqtisādī li al-Qur'ān al-Karīm*:

Tabel.1 List of letters and verses interpreted in *At-Tafsīr al-Iqtisādī li al-Qur'ān al-Karīm* (Al-Masrī, 2013)

No.	Surah	Verses
1.	<i>Al-Baqarah</i>	30, 219, 220, 245, 275, 276, 279, 282
2.	<i>Āli 'Imrān</i>	14, 49, 122, 130, 199
3.	<i>Al-Nisā</i>	3, 5, 6, 11, 32, 34, 161
4.	<i>Al-An'ām</i>	6, 56, 140, 141, 152
5.	<i>Al-A'rāf</i>	19, 58, 85, 96, 157, 188, 199
6.	<i>Al-Anfāl</i>	41, 60
7.	<i>Al-Taubah</i>	28, 34, 60
8.	<i>Yūnus</i>	36
9.	<i>Hūd</i>	3, 6, 52, 61, 78
10.	<i>Yūsuf</i>	20, 46, 55, 62, 67, 72.
11.	<i>Ar-Ra'd</i>	4, 11, 26.
12.	<i>Al-Naḥl</i>	71, 96, 112
13.	<i>Al-Isrā</i>	9, 16, 26, 29, 36, 84
14.	<i>Al-Kahfi</i>	22, 71
15.	<i>Ṭaha</i>	124
16.	<i>Al-Anbiyā</i>	37, 28
17.	<i>Al-Mu'minūn</i>	3, 8, 33, 70, 71, 96.
18.	<i>Al-Nūr</i>	33
19.	<i>Al-Furqān</i>	67
20.	<i>Al-Naml</i>	32
21.	<i>Al-Qaṣaṣ</i>	26, 55, 77, 79
22.	<i>Al-Rūm</i>	39, 41
23.	<i>Yasin</i>	47
24.	<i>Al-Ṣafāt</i>	141
25.	<i>Ṣaḍ</i>	23
26.	<i>Al-Zumar</i>	18, 49
27.	<i>Fuṣilat</i>	10, 49
28.	<i>Al-Shūrā</i>	27, 38
29.	<i>Al-Zukhruf</i>	32, 54
30.	<i>Al-Wāqiah</i>	82
31.	<i>Al-Ḥadīd</i>	7, 11
32.	<i>Al-Mujādalah</i>	12
33.	<i>Al-Hashr</i>	7
34.	<i>Al-Jum'ah</i>	11
35.	<i>Al-Ṭalāq</i>	2, 3, 5, 7
36.	<i>Al-Ḥaqqah</i>	34
37.	<i>Al-Ma'ārij</i>	24
38.	<i>Al-Mudathir</i>	6
39.	<i>Al-Qiyāmah</i>	20, 21
40.	<i>Al-Insān</i>	27
41.	<i>Al-Muṭaffifīn</i>	1

42.	<i>Al-A'lā</i>	16
43.	<i>Al-Fajr</i>	7, 8, 11, 12, 20
44.	<i>Al-'Alaq</i>	6, 7
45.	<i>Al-'Ādiyāt</i>	8
46.	<i>At-Takāthur</i>	1, 8
47.	<i>Al-'Aṣr</i>	3
48.	<i>Quraish</i>	4
49.	<i>Al-Mā'ūn</i>	7
50.	<i>Al-Falaq</i>	5

Reference source

Rafiq Yūnus Al-Maṣrī refers to many classical commentaries in writing *At-Tafsīr al-Iqtisādī li al-Qur'ān al-Karīm*. He does not interpret a verse directly but first describes the interpretations of the classical commentaries. He says:

وقد أكتفي بالنقل عن المفسرين السابقين، وقد أعلق على أقوالهم، كما قد أفسر على أقوالهم، كما قد أفسر بعض الآيات بتفسير جديد، فإن وقتت فيه فالحمد لله، وإن لم أوافق فأسأل الله العفو والمغفرة (Al-Masrī, 2013, p. 5).

I explained the previous interpretations of the ulama, then gave comments or responses to these interpretations, then I also added new interpretations to several verses, when I interpret it correctly I seek the God's mercy, but when my opinion is incorrect I asked forgiveness from Allah's Swt.

Apart from the book of Tafseer, Fiqh (Islamic jurisprudence) books are often used as references in this Tafseer, especially when discussing muamalah issues. Below are the books that Rafiq Yūnus Al-Maṣrī refers to: *Tafsir Ibn 'Arabi*, *Ahkām Al-Quran*; *Tafsir Al-Alūsī*, *Rūh Al-Ma'ānī*; *Tafseer of Ibn Jiziy*; *Tafsir Ibn Al-Jauzī*, *Zaad Al-Masir*; *Tafsir Ibn 'Asyur*, *At-Tahrīr wa At-Tanwīr*; *Tafsir Ibn 'Abbās*; *Tafsir Ibn 'Atiyah*, *Al-Muḥarar Al-Wajīz*; *Tafseer of Ibn Al-Qayyim*; *Ibn Kaṣīr's commentary*; *Tafsir Abi Hayān*, *Al-Bahru Al-Muḥīṭ*; *Tafsir Al-Biqā'i*, *Naẓmu Ad-Durār*; *Tafsir Al-Bagawī*; *Tafsir Al-Jaṣaṣ*, *Ahkām Al-Quran*; *Tafsir Al-Khāzin*; *Tafsir Ar-Rāzī*, *Mafātīḥ Al-Gayb*; *Az-Zuhailī commentary*; *Tafsir Az-Zamakhsyarī*, *Al-Kasyāf*; *Tafsir Samīn Al-Halbī*, *Ad-Dur Al-Maṣūn*; *Sayyid Qutb's Tafseer*, *Fī Zilāl Al-Quran*; *As-Suyūṭī Tafsir*, *Ad-Dur Al-Mansūr*; *Tafsir Aṭ-Ṭabari*; *Tafsir Ṭanṭawi Jauharī*, *Al-Jawāhir*; *Tafsir Al-Qāsimī*; *Tafsir Al-Qurtūbī*; *Tafsir Al-Mawardī*; *Tafsir Al-Marāgī*; *Tafsir Al-Manār* (Muhammad 'Abduh and Muhammad Rasyīd Riḍā).

He also cited several book of 'Ulūm Al-Quran (Qur'anic sciences) namely *Manāhil' Irfan fī 'Ulūm Al-Quran*, *Az-Zarqanī*; *Jawāhīr Al-Quran li Al-Gazālī*; *Al-Itqān fī 'Ulūm Al-Quran li As-Suyūṭī*; *Al-Burhān fī 'Ulūm Al-Quran li Az-Zarkāsyī*; *At-Taṣwīr Al-Fannī fī Al-Quran li Sayyid Qutb*; *Dalāil Al-I'jāz li Al-Jurjānī*. Fiqh books and books in the Islamic field: *Ihyā' 'Ulūm Ad-Dīn li Al-Gazālī*; *Adab Ad-Dunyā wa Ad-Dīn li Al-Mawardī*; *Al-Umm li Asy-Syāfī'i*; *Al-Amwāl li Abī Ubaīd*; *'Idatu Aṣ-Ṣabirīn li Ibn Al-Qayyim*; *Al-Ulūūd Ad-Duriyah li Ibn 'Abidīn*; *Al-Giyaṣi li Al-Juwainī*; *Fatāwā Ibn At-Taymīyah*; *Fatāwā Ibn Hajar Al-Makī*; *Fatāwā As-Subkī*; *Al-Majmū' li An-Nawawī*; *Mukhtaṣar Kitāb Al-Buldān li Al-Hamzānī*; *Maqāsid As-Syari'ah li Ibn 'Asyūr*; *Muqadimāt Ibn Rūsyd*; *Muqadimah Ibn Khaldūn*; *Al-Mausū'ah Al-Fiqhiyah*.

5. Methodology of *At-Tafsīr al-Iqtisādī li al-Qur'ān al-Karīm*

Interpretation Method

The interpretation method is the form of explanation in the presentation of the interpretation used by the *mufasssīr* (exegete) when interpreting the Qur'an. There are four methods of Qur'anic

interpretation: (1) *ijmālī*, a general interpretation (2) *tahlīlī*, a detailed presentation; (3) *muqāārīn*/intertext; (4) *mauḍū'ī*/thematic interpretation (Baidan, 2011, p. 56-72).

Some of the interpretations in the *At-Tafsīr al-Iqtiṣādī li al-Qur'ān al-Karīm* are presented in the form of short and general (*ijmālī*). For example, in the interpretation of QS. *Al-Anfāl* verse 60, Rafīq Yūnus Al-Maṣrī gives an interpretation of this verse, without previously mentioning *asbāb an-nuzūl*, studying linguistic aspects and others, he interprets:

فقوة الأمة تخيف أعداءها من ظهر منهم ومن بطن! وضعفها يغري الأمم بالاعتداء عليها واحتلالها. وهذه القوة تتضمن القوة العلمية والاقتصادية والقوة التكنولوجية وسائر عناصر القوة اللازمة للأمة الإسلامية في مواجهة أعدائها (Al-Masrī, 2013, p. 100).

The detailed presentation form (*tahlīlī*) is also used in the *At-Tafsīr al-Iqtiṣādī li al-Qur'ān al-Karīm*. For example, in the interpretation of QS. *Al-Baqarah* verse 275 and verse 276, Rafīq Yūnus Al-Masrī interprets it in detail, by discussing linguistic aspects, provides *asbāb an-nuzūl* (if any), mentions narrations about the verse, discusses *fiqhīyah* issues (if any) and explains his opinion about the verse.

Intertext presentation (*muqāārīn*) is also used in the *At-Tafsīr al-Iqtiṣādī li al-Qur'ān al-Karīm*. Rafīq Yūnus al-Masrī quotes many of the opinions and interpretations from previous scholars where he compares one opinion to the other. Several contemporary Qur'anic interpretations usually refer to the previous tafseer aim at either adding, criticising, or comparing opinions. Islah Gusmian argues that an interpreter can hardly avoid a relationship with other works of earlier interpretation in the process of interpretation (Gusmian, 2013, p. 249).

Judging from the whole verse being interpreted, the interpretation of this book uses three forms of presentation (global/*ijmālī*, *tahlīlī*, *muqāārīn*/intertext). However, the global presentation form is more widely used than other forms of presentation.

Interpretation Pattern

The pattern of interpretation referred to here is the pattern and procedures used in the interpretation process. This pattern is the form of steps or aids used by *mufassir* in interpreting the Qur'an. The scholars used to divide tafsir into three: *tafsīr bi al-ma'sur*, *tafsīr bi ar-ra'yi* dan *tafsīr isyari* (Shihab, 2013).

The *At-Tafsīr al-Iqtiṣādī li al-Quran al-Karīm* was written using *tafsīr bi ar-ra'yi*, which includes linguistic analysis (discussion of vocabulary, *naḥwīyah*), and economic analysis (the relevance of the Qur'an to economic issues). However, this method does not eliminate the use of *tafsīr bi al-ma'sur*, because, in this book, many explanations provide hadith narrations. However, *tafsīr bi ar-ra'yi* is the main pattern used in this tafseer (*min bāb al-taglīb*).

The use of *tafsīr bi ar-ra'yi* can be seen from linguistic analysis. For example, in interpreting QS. *Al-Baqarah* verse 276, Rafīq Yūnus Al-Maṣrī explains the meaning of *يَمْحَقُ* which means *يذهب، يزيل، يمحوا/eliminate, remove* (Al-Masrī, 2013, p. 26). On QS. *Āli 'Imrān* verse 14, the word *الذهب* explains the origin of the word. Rafīq Yūnus Al-Maṣrī explained that the word *الذهب/gold* comes from the word *الذهب*, and the word *الفضة/silver* comes from the word *الإنفصاض* which means *التفرق/parting*, then he explains that the words gold and silver are derived from the words *Al-zihāb* and *al-infiḍāḍ*, to show that both will disappear or will not be eternal (Al-Masrī, 2013, p. 41). On QS. *Al-An'ām* verse 141: Rafīq Yūnus Al-Maṣrī explains *'ataf* (conjunction) from the word *ولا تسرفوا* translated to the word (*كلوا*), then the verse means "eat without overdoing it, a form of prohibition, a hint of kindness, or do not overdo in eating, or *'ataf* to (*وءاتوا*), which means: pay for the rights of the poor, without exaggeration (Al-Masrī, 2013, p. 80).

The method of *tafsīr bi ar-ra'yi* can also be seen in the economic analysis (the relevance of the Qur'an to economics) conducted by Rafīq Yūnus al-Maṣrī. The purpose of economic analysis is to understand the Qur'anic text by using economics as an explanatory variable. This model of interpretation contains at least two things. *First*, The Qur'an address the economics or economic problems. *Second*, the findings of economic theories in the Qur'an are used as a reinforcing variable

that the Qur'an is a book of guidance, which regulates all human affairs, especially in economics and *mu'āmalah māliyah*.

An example in economic analysis can be seen in the discussion of Surah Al-A'la verses 16-17 about human's preference of worldly life compare to life in the hereafter. At the end of the presentation, Rafiq Yūnus Al-Maṣrī explains that Humans tend to 'ājil or present rather than ājil or later. This human tendency according to economic terms is known as time preference (*at-tafḍīl az-zamanī*). In the discussion of Surah Āli 'Imrān verse 14, related to human's desire for wealth, Rafiq Yūnus Al-Maṣrī said that this verse shows the existence of economic problems called relative scarcity (*musykilah an-nadīrah an-nisbiyah*). The message of this verse is in line with the opinion of economists who say that resources are limited while human needs and desires are unlimited (Al-Masrī, 2013, p. 43).

Interpretation Nuances

The nuances of Qur'anic interpretation include *fiqh*, *tasawuf*, language, *adabi ijtimā'i*, and others (Gusman, 2013, h. 121). In some explanations, the nuances of interpretation are also called patterns (Shihab, 2007, p. 108).

The use of the word *al-Iqtisādī* in the title of the book shows Rafiq Yūnus Al-Maṣrī's tendency to interpret the Qur'an with economic nuances. The word *al-Iqtisādī* comes from the word *al-Iqtisād*, which is taken from the word *al-qaṣdu*, which means *al-'adlu wa al-istiqāmah* (fairness and consistency), while *al-iqtisād* is the science that discusses the production, consumption, and distribution, and describes the rules that related to things discussed (Majma' al-Lughah al-Arabiyyah, 2005). The nuance of *iqtisādī* economics in this tafseer attributed specifically to the economic nuances due to the academic background of Rafiq Yūnus Al-Maṣrī who is an economist. Regarding the nuances of this *iqtisādī*, Rafiq Yūnus Al-Maṣrī said:

فهناك تفاسير عامة كتفسير الطبري، وتفاسير فقهية كتفسير القرطبي، و تفسير لغوية كتفسير أبي حيان... ولا أعلم حتى الآن بوجود أي تفسير اقتصادي للقرآن الكريم. وقد سبق أن كتبت في الإعجاز الاقتصادي للقرآن، و أريد الآن أن أكتب في التفسير الاقتصادي، وهو من أعم من الإعجاز الاقتصادي و أوسع (Al-Masrī, 2013, p. 5).

There is a *tafsīr 'āmiyah* (general) such as the Aṭ-Ṭabari interpretation, *fiqhiyah* interpretation such as the Al-Qurtūbī interpretation, and also a *lugawiyah* interpretation such as Abi Hayān's interpretation ... and I do not know until now what is called *tafsīr iqtisādī*. I have previously written about *Al-I'jāz Al-Iqtisādī li Al-Quran*, and what I want now is to write about the broader and more general *tafsīr iqtisādī* than *i'jāz iqtisādī*.

The examples of economic nuances in the *At-Tafsīr al-Iqtisādī li al-Quran al-Karīm* can be seen from the following examples of interpretation:

QS. Āli 'Imrān[3]: 14

رُئِيَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِصَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْخَرْبِ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَآبِ

Fair in the eyes of humans is the love of things they covet: women and sons; heaped-up hoards of gold and silver; horses branded (for blood and excellence); and (wealth of) cattle and well-tilled land. Such are the possessions of this world's life; but in nearness to Allah is the best of the goals (to return to).

Rafiq Yūnus Al-Maṣrī explained that this verse shows that there are economic problems of relative scarcity (*Muṣykilah an-Nadīrah an-Nisbiyah*), following the opinion of economists who say that resources are limited while human needs and wants are unlimited (Al-Masrī, 2013, p. 43).

Another example in QS. *Al-Fajr*[89]: 20:

وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا

And ye love wealth with inordinate love!.

وليس الممنوع حب المال من أصله، لأن حب المال حافظ إلى الأنشطة الاقتصادية، وهو تعبير آخر عن المصلحة الخاصة، ولا مانع من السعي إلى المصلحة الخاصة، ما دام أنها لا تتعارض مع المصلحة العامة. فإذا تعارضت قدمت المصلحة العامة على الخاصة. والعمل للمصلحة الخاصة في الحالات التي لا تتعارض فيها مع المصلحة العامة فيها خدمة خفية للمصلحة العامة، وهو ما سمي باليد الخفية. هذه الآية تدل على أن هناك مشكلة اقتصادية، أو مشكلة ندرة نسبية، لأن الناس يميلون إلى زيادة ثروتهم وتعظيمها. وهو ما يعبر عنه الاقتصاديون بأن حاجات البشر غير محدودة (والموارد محدودة)، وتدخّل الشهوات فيما عبر عنه الاقتصاديون بالحاجات (Al-Masrī, 2013, p. 287).

Loving property is not prohibited because the love of wealth is a motive for economic activity, and is an expression of individual desire/benefit; there is no prohibition against seeking personal benefit, as long as it is not in conflict with others. If contradictory exist, the public benefit must take precedence. When it is not against the collective desire, then the effort to generate personal benefit is *khidmah*/assistance that is not visible to the public benefit or the invisible hand." This verse also shows the existence of economic problems, or so-called relative scarcity, this is because people want to increase their resources. The economists explain that human desire is unlimited while resources are limited, human lust is defined by economists as *al-hajaat*/desire.

Another example in QS. *Al-A'la'*[87]: 16-17:

بَلْ تُؤْتُونَ الْحَيَاةَ الدُّنْيَا (16) وَالْآخِرَةَ خَيْرٌ وَأَبْقَى (17)

Nay (behold), ye prefer the life of this world; but the Hereafter is better and more enduring.

Rafiq Yūnus Al-Maṣrī said:

الإنسان يميل إلى العاجل، ويؤثر العاجل على الأجل. وهو ما يعبر عنه بالترتيب الزمني، بلغة الاقتصاد الحديث. ولأجل أن يحول الله الناس من تفضيل الدنيا على الآخرة، إلى تفضيل معاكس، أي تفضيل الآخرة على الدنيا، فقد جعل الآخرة خيرا من الدنيا في النوع، وأبقى منها في الزمن (دار الخلود). يجب على المسلم أن يؤثر الآخرة على الدنيا عند التعارض، فإذا لم يكن بينهما تعارض جمع بينهما (Al-Masrī, 2013, p. 284)

Humans tend to the 'ājil (present) rather than the ājil (future) things. In economic terms, it is known as time preference (*at-tafḍīl az-zamanī*). To order humans to give priority to the hereafter life, God made the hereafter better than the life in the world and made the hereafter an eternal life. When a conflict between life in the world and the hereafter, it is obligatory to prioritise the hereafter. Since the life in the hereafter has no conflict, and one can live there eternally.

6. Interpretive Validity

Eni Zulaiha explained several parameters to determine the validity and truth of an interpretation of the Qur'an, namely; first, the resulting interpretation is a solution and a response to society's problems; second, shows the universal values of the Qur'an; third, there are empirical facts and the

resulting interpretation; fourth, there is a match between the propositions used (Zulaiha, 2017). In science, it is known that fact is used to validate truth, including correspondent theory, coherent theory, and practice theory (Wright & Hale, 1997). Although these theories are used in empirical sciences, they can validate an interpretation (Mustaqim, 2010, p. 290).

Correspondent theory

The correspondent theory holds that propositions are considered valid and accurate if they correspond to facts that exist in nature or the object of the proposition. Truth occurs when there is a correspondence between a statement or opinion with the object addressed by the statement or opinion (Sumantri, 2003, p. 57). In terms of Qur'anic interpretation, it is considered valid or correct if these interpretations are corresponding with existing empirical realities or scientific facts.

Rafiq Yünus Al-Maşri's interpretation departs from the paradigm that the Qur'an *şālihun li kulli zamān wa makān*. The Quran, which was revealed in the seventh century, with a specific socio-cultural context and locality, contains universal values that will always be relevant for every era and place. Thus, the Qur'anic interpretation must be dynamic, carried out with due regard to the current context, and can guide humankind in every age. From this paradigm, the interpretation made by Rafiq Yünus Al-Maşri has conformity with the existing facts.

Rafiq Yünus Al-Maşri interprets the QS. *Al-Anbiyā'*[21]: 37 stated that humans prioritise *al-'ajil* (present) over *al-ājil* (future); there is a choice between 100 Lira (currency) taken today and 100 Lira taken tomorrow, but most people will take the 100 Lira given today. A trader sells a kilogram of apples for 50 Lira paid on the spot; when the buyer deferred the payment for the next day, the merchant will ask for an increase in the price. This verse shows the human instinct who likes present (*al-'ajil*), an immediate benefit, rather than future (*al-ājil*), deferred benefit, this is known in economics with the concept of time preference (*at-tafḍīl az-zamanī*) or time value of money (Al-Masri, 2013, p. 171). In other words, this verse shows the theory of time preference (*at-tafḍīl az-zamanī*).

The opinion of Rafiq Yünus Al-Maşri regarding time preference (*at-tafḍīl az-zamanī*) or time value of money is following the reality that occurs. The jurists of all schools discussed the practice of this theory in financial transactions such as *murabaha*, *bai ajil*, and others. According to Rafiq Yünus Al-Maşri, *jumhur fuqaha* (the majority of Muslim scholars) has allowed price increases due to time changes, they say *ina li az-zaman hiṣatu min aš-šaman*, so that if the *'ajil* trade (payment on the spot) is more valuable than the *ajil* trade, the price increase in actual trade (future deferred payment) is acceptable. The term *at-tafḍīl az-zamanī* (time preference) is a familiar concept and does not need to be contested (Al-Masri, 2012, p. 202-203).

Siti Mujibatun explained that Rasulullah PBUH did and accepted the concept of time preference (*at-tafḍīl az-zamanī*) or the time value of money. This acceptance can be proven: *first*, Rasulullah PBUH gave a discount or rebate to payments before the due date. Based on the Prophet's practice, discounts can be given for payment of debts prematurely, and discounts can also be given for prepayments with later delivery of goods. Whereas buying and selling with advance payment with later submission (*ba'i salam/indent*) and by giving a discount the legal price is permissible (*jāiz bi al-ijmā'*). *second*, it is permissible of buying and selling with the installment payment system (*ba'i bi tsaman ājil*). Even though the payment in *ba'i bi tsaman ājil* is gradual, economic logic would design the price higher above the market price. Indirectly what the Prophet Muhammad did was to tolerate the principle of the time value of money. The high and low price of an item is calculated by the time of payment (Siti Mujibatun, 2016). Likewise, contemporary Islamic financial institutions use mathematical instruments of annuities. The use of annuities as a representation of mathematical calculations in Islamic economics, in essence, still contains elements of the time value of money (Amir, 2019).

From the above analysis, which was carried out using the correspondence theory, the interpretation by Rafiq Yünus Al-Maşri has conformity with existing facts and empirical realities. Therefore, the interpretation can be said to be valid and following the correspondent theory of truth.

Coherent theory

Coherent theory, also known as consistency theory, is based on the consistency of a proposition or statement. A proposition can be valid or accurate if it is compatible with other statements logically and comprehensively. The validity of a statement results from the suitability of the relationship between these statements (Bakhtiar, 2012, p. 116).

Rafiq Yūnus Al-Maṣrī's interpretation shows consistency with the established methodologies and interpretive rules as well as to the previous commentators and economists. This consistency can be seen from the presentation of the previous commentators' opinions in almost all discussions. For example, Rafiq Yūnus Al-Maṣrī's interprets QS. *Āli 'Imrān* verse 14 quoted the words of Al-Māwardī (d. 450 H), which said that human desires are unlimited. When given a wish at that time, other desires will arise, then humans become captives of their unlimited lust and become slaves to their endless passions (Al-Masrī, 2013, p. 43). In economic problems, economic theories in the interpretation of Rafiq Yūnus Al-Maṣrī are theories that previous economists have put forward. For example, when interpreting QS. *Āli 'Imrān* verse 14, he said that this verse shows the existence of economic problems called relative scarcity (*Musykilah an-Nadirah an-Nisbiyah*). This theory is well-established in economics; scarcity is the core of economic problems, scarcity is also a driving force for economic activity. Even the goal of economic activity is to satisfy human needs for goods and services. However, human needs are unlimited, while resources (goods and services) are relatively limited. This limitation makes resources relatively scarce to meet human satisfaction. Thus, scarcity becomes the subject of economic problems and becomes the definition of economics (Pass et al., 1994, p. 182). Scarcity is also considered an Islamic economic problem. In this regard, Monzer Kahf defines Islamic economics as the study of human efforts to obtain resources and use them through exchanges to fulfill needs (Kahf, 2002).

Likewise, when interpreting QS. *al-An'ām* verse 152, related to orphan's property, he quotes the interpretation of Al-Qurtubi (d. 671 H) which interprets the word (بِالَّتِي هِيَ أَحْسَن) in this verse trying to protect the principal of one asset and investing the excess of the principal of the assets (Al-Masrī, 2013, p. 83). The orphan assets should be raised or invested in getting a profit that ensures the orphan's life. This verse shows the maximising of profits from the assets of the orphan (Al-Masrī, 2005, p. 49). In line with this opinion, Zubair Hasan said Islam upholds the desire for personal gain if it is carried out within prescribed norms of behaviour. Maximisation, or the concept of maximising profits, is indispensable in economics and Islamic economics. This concept is a vital analytical tool. Economics is a theoretical construct developed to explain causal relationships between relevant variables, facilitate verification of results, and predict agent behaviour in response to changing conditions. Therefore, postulates are needed as an analytical tool to see changes in behaviour. Maximisation can be understood in a neutral sense as maximising the survival, work, equality, or pleasure that god might receive (Hasan, 2002). Aslan Gümüşay explained that Islam is an "entrepreneurial religion" because it enables and encourages entrepreneurial activity, namely, pursuing opportunities, taking risks, and innovation. An entrepreneur must be able to take advantage of the opportunities and resources they have to get the maximum profit and minimise losses (Gümüşay, 2015).

The pragmatic theory

The pragmatic theory considers a statement accurate or valid if the statement is functional in practical human life. In other words, a proposition can be said to be true if the proposition has direct use in human life (Bakhtiar, 2012, p. 115). Concerning the Qur'anic interpretation, an interpretation of the Qur'an is valid or correct if it can prove its benefits to society. The theory of pragmatism has several characteristics: first, it appears based on the assumption that the truth of an interpretation is not something that is finished; second, this theory appreciates scientific work; third, this theory is

critical of practical realities in society. Therefore, the theory is used to assess the validity of the Qur'anic interpretation when it can be used to solve the human problem (Mustaqim, 2010, p. 298).

Rafiq Yünus Al-Maşri's interpretation departs from the paradigm that the Qur'an is a guideline for advancing civilisation. The Qur'an must be a problem solver for the unlimited dynamics of society and become the driving force for the progress of human civilisation. With this paradigm, the interpretations made by Rafiq Yünus Al-Maşri are following the theory of pragmatism, which assumes that interpretation is considered correct or valid if it can have a direct impact on society. Economic theories, which are the result of Rafiq Yünus Al-Maşri's interpretation, are theories that can be applied in people's lives. For example, when interpreting QS. *Al-Kahfi* verse 79, he explained that this verse explains that when two choices are both harmful, and there is no possibility to stay away from both at the same time, but one of these options causes a more significant loss, then it is obligatory to choose an option of the least losses. This rule in *fiqh* is called *islah al-mal bi ifsad badhuhu li salamat baqiyah* (protecting property by destroying half of it for the safety of the other part) in *ushul fiqh* there is a rule of *akhafu ad-dhararain* (lessening the harm), and in economics, there is the concept of minimising of losses (*taqlil al-khasair*) (Al-Maşri, 2013, h. 167). The theory of minimising losses (*taqlil al-khasair*) can be a solution for society, thereby mitigating significant losses. Even the ability to minimise losses and take advantage of opportunities to gain profits is an entrepreneurial principle endorsed by Islam (Gümüşay, 2015). Therefore, the interpretation of Rafiq Yünus Al-Maşri is valid or accurate in the view of pragmatism theory.

As for the substance, the interpretation made by Rafiq Yünus Al-Maşri in the *At-Tafsir al-Iqtisadi li al-Qur'an al-Karim* is not so different from what is interpreted by other interpreters. Even Rafiq Yünus Al-Maşri quoted many interpretations from previous commentaries. Apart from quoting the existing interpretations of the commentators, Rafiq Yünus Al-Maşri also refers to the narrations (hadiths of the Prophet) to strengthen his interpretation. The economics approach in the Rafiq Yünus Al-Maşri interpretation ensures that there is an economic analysis in almost all his interpretations. This economic analysis is a form of *bi al-ra'y* interpretation. Thus, it can be said that the interpretation of Rafiq Yünus Al-Maşri is an interpretation that combines the *bi al-matsur* interpretation and the *bi al-ra'y* interpretation.

Meanwhile, methodologically, the interpretation of Rafiq Yünus Al-Maşri in his Tafseer uses a combination of the *tahlili* and *ijmali* methods. In some verses, he interprets the *tahlili* method, but in some others, the interpretation used is the *ijmali* method.

From the above explanation, it can be said that the interpretation delivered by Rafiq Yünus Al-Maşri is valid or accurate, whether it is analysed by the philosophy of science or the approach of the *ulum at-Tafsir*. However, Rafiq Yünus Al-Maşri's interpretation of the economic approach gives the impression of subjectivity. According to Quraish Shihab, one of the causes of errors in interpreting the Qur'an is the subjectivity of the commentators. Furthermore, Quraish Shihab explains the leading causes of mistakes in interpreting the Qur'an are: (1) the subjectivity of the commentators; (2) ignoring the context, *asbab an-Nuzul*, and *munasabah* between verses; (3) unaware of the object or subject of the verse under discussion; (4) lack of knowledge of Arabic language skills; (5) mistakes in applying the rules and methods of interpretation; (5) lack of understanding of the content of the interpreted verse (Shihab, 2013, p. 398-399). Thus, the subjectivity that is in the interpretation of Rafiq Yünus Al-Maşri gives the impression that there is a slight imposition on the meaning of the verses being interpreted. The impression that there is an imposition of meaning is also noted in Rafiq Yünus Al-Maşri's interpretation.

7. Conclusion

Rafiq Yünus Al-Maşri's interpretation is a form of epistemological development of interpretation which aims to make the Qur'an relevant to every era. Methodologically, this interpretation combines the forms of *tahlili* and *ijmali* by quoting the previous tafsir (intertext). Meanwhile, the method of interpretation used is *tafsir bi al-matsur* and *tafsir bi al-ra'y*, with the predominance of *tafsir bi al-ra'y*. The dominance of *tafsir bi al-ra'y* can be seen when analysing *iqtisadi* (economics) in interpreting the

Qur'an verses. These economic analyses show a correspondence between the verses of the Qur'an and economic theories. Among these economic theories is the scarcity of QS. *Āli 'Imrān* verse 14, time preference in QS. *Al-Anbiyā* verse 37, *taqlil al-khasair* (minimisation of losses) in QS. *Al-Kahfi* verse 79, and others. However, these theories need to be analysed further from an Islamic economic perspective in subsequent studies.

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