

Hizbut Tahrir's View on Usury and Its Implications in Fiqh Muamalah Education

Hanifa Ramadhani^{1*}, Muh. Nur Rochim Maksu¹

¹Faculty of Islamic Studies, Universitas Muhammadiyah Surakarta, Surakarta, Indonesia

*Email: g000234136@student.ums.ac.id¹

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*Usury is one of the fundamental issues in fiqh muamalah that has a broad impact on the economic life of individuals and society. The development of a modern economic system dominated by interest-based capitalism has made the practice of usury increasingly complex and structured, giving rise to diverse views among Islamic scholars and organizations. Hizbut Tahrir is an Islamic movement that takes a firm stance against usury, viewing it as a practice that is absolutely forbidden and an integral part of the capitalist economic system that contradicts Islamic teachings. This article aims to analyze Hizbut Tahrir's views on usury and its implications for fiqh muamalah education. This study uses a qualitative paradigm with a library research method. Primary data sources include the book *Sistem Ekonomi Islam (Islamic Economic System)* by Taqiyuddin an-Nabhani and Hizbut Tahrir's *tsaqofah* literature, while secondary data sources come from scientific journals and articles relevant to the theme of usury and fiqh muamalah education. Data collection techniques were carried out through searching, reading, and in-depth analysis of relevant texts. The results of the study show that Hizbut Tahrir views usury not only as a violation of muamalah law at the individual level, but also as a systemic problem that is the main pillar of the capitalist economy. Therefore, according to Hizbut Tahrir, the elimination of usury cannot be done partially, but requires the implementation of an Islamic economic system as a whole. This view has direct implications for fiqh muamalah education, which is directed not only at understanding transaction laws, but also at forming ideological awareness, critical attitudes towards modern economic practices, and understanding the relationship between muamalah law and the economic system. Fiqh muamalah education in the perspective of Hizbut Tahrir is positioned as an instrument for guiding individuals and society to reject usurious practices and encourage the realization of an Islamic economic system. Thus, this study confirms that Hizbut Tahrir's view of usury shapes the orientation of fiqh muamalah education to be normative, critical, and transformative.*

Keywords: Usury, Hizbut Tahrir, Fiqh Muamalah, Islamic Education, Islamic Economic System.

Introduction

Usury is one of the issues of muamalah in the study of fiqh muamalah that has a broad impact on the economic life of Muslims. The prohibition of usury has been clearly stated in the Quran and Hadith, specifically in Surah Al-Baqarah verse 275, which states that Allah has made trade lawful and usury unlawful, and has issued a stern warning to those who engage in usury. The Hadith of the Prophet Muhammad SAW also confirms the prohibition of usury and condemns all parties involved in it, including the giver, the receiver, the recorder, and the witness (Hanif, 2025). Therefore, usury is not merely a technical issue in economic transactions but rather concerns the basic principles of justice and blessings in the economic life of Muslims.

In the history of Islamic thought, usury is understood as an economic practice that has the potential to cause exploitation, social inequality, and injustice in the distribution of wealth. Therefore, fiqh muamalah exists as an Islamic legal framework that regulates economic relations between individuals and society so that they run in accordance with the values of justice, balance, and benefit (Amarullah, 2023). Fiqh muamalah not only regulates the validity of contracts, but also aims to uphold the objectives of sharia (*maqashid al-shari'ah*), particularly in protecting property (*hifz al-mal*) and preventing economic practices that harm others (Afifah et al., 2020).

However, the development of modern economic systems presents new challenges in understanding and applying the concept of usury. The current global economic system is dominated by capitalism, which uses interest as the main instrument in capital circulation and financial activities. Modern financial institutions, such as banks, capital markets, and financing institutions, almost entirely operate on interest-based mechanisms (Ghozali & Prasetia, 2018). This situation has led to usury no longer existing in its simple form as known in classical society, but rather appearing in more complex, systemic forms that are often legitimized by positive law.

In practice, the impact of usury is not only felt at the individual level, such as economic pressure, financial dependence, and loss of blessings in one's wealth, but also extends to the social sphere. Usury contributes to the

unequal distribution of wealth, widens the gap between the rich and the poor, and creates an unfair economic structure. At the systemic level, usury is one of the main pillars of the capitalist economic system, which places profit as its main orientation, often neglecting the values of justice and social welfare (Aida Efendi et al., 2024).

In modern economic development, usury no longer exists in its simple form, but rather appears in complex and structured ways through financial institutions and various interest-based economic instruments. This situation has led to usury often being normalized and considered an unavoidable economic necessity (Jamarudin et al., 2022). As a result, people tend to accept usury practices without critical awareness of their long-term impacts, both on individuals and on the overall socioeconomic structure. This situation has given rise to various responses and interpretations from Islamic scholars and organizations in addressing usury practices in the contemporary era (Saragih, A., & Sitompul, 2024).

Differences in views on usury are not solely related to the establishment of fiqh law, but also relate to how to interpret and respond to developments in the economic system. Some parties use a contextual approach by considering social conditions and the welfare of the people, while others take a stricter stance by rejecting all practices that are considered to contain elements of usury (Wardani, 2025). This difference shows that usury is not only understood as a legal issue, but also as an ideological and methodological issue in contemporary Islamic thought.

Hizbut Tahrir is one of the Islamic movements that takes a firm stance on the issue of usury. Hizbut Tahrir views usury as a practice that is absolutely forbidden and part of the capitalist economic system that contradicts Islamic values. Therefore, according to Hizbut Tahrir, efforts to eliminate usury are not sufficient at the individual level or through the improvement of certain contracts, but rather require a comprehensive change to the economic system. This perspective forms a distinct characteristic in Hizbut Tahrir's understanding of fiqh muamalah (Islamic jurisprudence on transactions) as well as in offering solutions to the economic problems of the Muslim community. (Tapate, 2020).

The implications of Hizbut Tahrir's views on fiqh muamalah education are reflected in a learning approach that not only emphasizes the validity of a contract, but also fosters a critical attitude among students towards contemporary economic practices (Habibi et al., 2023). From this perspective, fiqh muamalah education is aimed at equipping students with a strong understanding of the prohibition of usury, the ability to recognize various forms of usury in a modern context, and an awareness of the urgency of implementing a comprehensive Islamic economic system (Samudra & Saputra, 2024). Thus, fiqh muamalah is not understood solely as a legal discipline, but also as a means of shaping Islamic economic awareness and values.

Fiqh muamalah education in the context of this study is aimed at equipping students with a clear understanding of the prohibition of usury, the ability to recognize contemporary forms of usury, and an awareness of the relationship between economic practices and the systems that surround them. Education aims not only to produce individuals who are legally compliant, but also individuals who have ideological awareness and a critical attitude towards the capitalist economic system. Therefore, fiqh muamalah is positioned not only as a legal discipline, but also as an instrument for shaping values and social awareness (Damayanti et al., 2022).

This study aims to analyze Hizbut Tahrir's views on usury and its implications for fiqh muamalah education. This study is expected to provide a more comprehensive understanding of the relationship between Islamic thinking on usury, the prevailing economic system, and the development of fiqh muamalah education.

Research Methodology

This study is based on a qualitative paradigm. This paradigm emphasizes a deep understanding of meaning, context in approach, and its implications in fiqh muamalah education based on the understanding of Hizbut Tahrir.

This study uses library research, focusing on written documentation. The primary data sources used include the book *Sistem Ekonomi Islam* (Islamic Economic System) written by An-Nabhani and the e-book *Tsaqofatuhu wa Manhajuhu fi Iqomah Daulah al-Khilafah al-Islamiyyah* (His Knowledge and Methodology in Establishing the Islamic Caliphate) written by Muhammad Muhsin Rodhi, while secondary data sources were obtained from scientific journals and articles related to usury. The data collection technique was carried out through a process of searching, scanning, and carefully reading all texts relevant to the research focus. The collected data was then analyzed by identifying the main concepts, arguments, and patterns of thought related to Hizbut Tahrir's views on usury and its implications in fiqh muamalah education. Furthermore, the results of the analysis were compiled systematically and interpretively to obtain comprehensive conclusions.

Results and Discussion

A. Hizbut Tahrir's Economic Thinking on Usury

Hizbut Tahrir's view of usury stems from the ideological belief that Islam is a perfect and comprehensive way of life, including in the regulation of economic activities. In Hizbut Tahrir's literature, particularly in the books *Islamic Economic System and Tsaqofah*, it is emphasized that economics is not a separate technical field, but rather a part of Islamic law that originates from *aqidah*, and as part of Hizbut Tahrir's thinking, economics is not viewed as a neutral field that can be regulated solely based on rational considerations and market interests, but rather as an integral part of Islamic law that must be fully subject to the provisions of revelation. Therefore, the discussion of usury in Hizbut Tahrir's thinking cannot be separated from their fundamental criticism of the capitalist economic system that dominates global life today.

Hizbut Tahrir defines usury as any additional amount required in a debt transaction without any compensation justified by Islamic law. This definition covers all forms of additional charges on the principal debt, whether they occur in classical economic practices or in modern financial systems, and is based on sources from the Quran and Sunnah that explicitly prohibit *riba*, including *riba fadhil* and *riba nasi'ah*, as well as related practices (Alyaafi & Andhera, 2023). In the view of Hizbut Tahrir, changes in terminology, mechanisms, or institutions involved in economic practices do not alter the essence of usury itself. As long as there is a definite profit without any business risk, then such practices fall under the category of usury, which is prohibited (Budiantoro et al., 2024).

Hizbut Tahrir categorically rejects the distinction between usury as practiced in the pre-Islamic era and interest as applied in modern financial institutions (Bukhari & Basri, 2024). According to them, arguments stating that bank interest is different from usury due to inflation, economic necessity, or public welfare are a form of compromise with the capitalist system. Hizbut Tahrir believes that this approach has the potential to blur the line between what is *halal* and *haram*, as well as weaken the authority of Sharia law in regulating the economic life of Muslims.

Furthermore, Hizbut Tahrir views usury not merely as a violation of *fiqh muamalah* law, but as a key pillar of the capitalist economic system. In the capitalist system, interest serves as the primary instrument for controlling capital circulation and profit-taking (Jayadi, 2023). As a result, economic activity is more oriented towards capital accumulation than the fair fulfillment of human needs. Hizbut Tahrir believes that this system encourages social inequality, widens the gap between rich and poor, and creates structural dependence of society on usurious financial institutions (Ummu kulstum, 2020).

According to Hizbut Tahrir, the impact of usury is felt not only by individuals directly involved in usurious transactions, but also by society at large. The practice of usury causes an uneven distribution of wealth, weakens the real sector, and places the country in a position of dependence on a debt-based financial system (Ramadhan, 2026). Therefore, Hizbut Tahrir asserts that the issue of usury is systemic and cannot be resolved through partial or individual approaches.

Hizbut Tahrir's solution to the problem of usury is the comprehensive implementation of the Islamic economic system. In the Islamic economic system, usury is completely abolished and replaced with economic mechanisms based on clear ownership, sharia-compliant asset management, and fair distribution of wealth (Karim et al., 2025). Hizbut Tahrir emphasizes that the elimination of usury can only be achieved if the state implements the Islamic economic system comprehensively, not merely through individual efforts or reforms limited to certain financial institutions.

Thus, Hizbut Tahrir's view on usury is firm, consistent, and ideological. Usury is not only understood as a matter of *muamalah* law, but as a symbol of the conflict between the Islamic economic system and the capitalist economic system. This view is the main basis for understanding the implications of Hizbut Tahrir's thinking on *muamalah fiqh* education.

B. Hizbut Tahrir's Foundational Thinking in Understanding Usury and Muamalah

Hizbut Tahrir's thinking on usury is not only rooted in *fiqh muamalah* studies, but also in Islamic *tsaqofah*, which forms the foundation of their movement. In the book *Tsaqofah Hizbut Tahrir*, it is emphasized that understanding of Sharia law must be built on Islamic *aqidah*, which gives rise to a certain perspective on life, including in the economic sphere (Muhsin Rodhi, n.d.). Therefore, usury is not understood pragmatically, but as part of the ideological struggle between Islam and the infidel system.

Islamic economics is understood as a system with distinctive characteristics, fundamentally different from capitalism and socialism. The Islamic economic system aims to ensure that the basic needs of every individual are met and to enable the fulfillment of secondary and tertiary needs according to one's means. Usury is seen as the main obstacle to achieving these goals, as it causes unequal distribution of wealth and economic exploitation (Salsabilla, 2025).

It is also emphasized that muamalah laws cannot be separated from the system that encompasses them (Harahap & Ghozali, 2022). Therefore, the prohibition of usury should not be understood merely as an individual prohibition, but as a principle that must be upheld throughout the entire economic structure. This understanding shapes Hizbut Tahrir's distinctive character in viewing fiqh muamalah as part of an ideological system, rather than merely a collection of technical laws.

Based on this *tsaqofah*, Hizbut Tahrir rejects the contextual approach that allows interest on the grounds of emergency or public interest. In their view, such an approach has the potential to blur the boundaries between what is halal and haram and weaken the position of sharia as the highest source of law. Therefore, consistency with Islamic *tsaqofah* is key to understanding Hizbut Tahrir's stance on usury.

B. The Implications of Hizbut Tahrir's Views on Fiqh Muamalah Education

In Hizbut Tahrir's view, education in fiqh muamalah must begin with individual development. Individuals are positioned as the main subjects of change, so that understanding *riba* is not limited to knowing its laws, but must be accompanied by a deep awareness of its impact and root causes. Fiqh muamalah education is aimed at instilling the understanding that *riba* is a practice that is absolutely forbidden and is part of an economic system that is contrary to Islamic teachings (Mirza & Nurjamilah, 2025).

Hizbut Tahrir's systemic view of usury has significant implications for the concept and orientation of fiqh muamalah education (Bahri et al., 2025). From Hizbut Tahrir's perspective, fiqh muamalah education is not sufficient if it only discusses the validity of contracts and transaction laws in a normative manner. Education must be directed towards forming a comprehensive understanding of the relationship between muamalah law and the economic system that surrounds it.

1. In the realm of individual development

Hizbut Tahrir's views on usury and the Islamic economic system have direct implications for fiqh muamalah education, particularly in terms of individual development. Fiqh muamalah education from Hizbut Tahrir's perspective is not only aimed at conveying the laws of transactions, but also at shaping Islamic mindsets and attitudes. Individuals are educated to understand that economic activities are part of worship and must be fully subject to Sharia law (An-Nabhani, n.d.).

At the individual level, fiqh muamalah education serves as a means of shaping Islamic mindsets and attitudes in muamalah (Baihaqy et al., 2025). Hizbut Tahrir emphasizes that students must be equipped with a clear understanding of the prohibition of usury and the systemic dangers it poses. Education should not only convey the definition and types of usury, but also build awareness that involvement in usurious practices means perpetuating an economic system that is contrary to Islamic law (Hazriyah, 2024).

In this context, fiqh muamalah education is aimed at shaping individuals who make halal and haram the main standards in economic activities (Fenni Widyawati, 2025). Students are encouraged to take a critical stance toward modern economic practices that are often normalized by the system. Education plays a role in equipping individuals with analytical skills so that they are able to identify contemporary forms of usury that are hidden in various financial instruments (Abu Alim, 2025).

More than just legal knowledge, fiqh muamalah education in the perspective of Hizbut Tahrir aims to shape individuals' ideological awareness. Individuals are not only expected to be able to avoid usury personally, but also to understand the root causes of usury as part of the capitalist economic system (Subando et al., 2023). Thus, education serves to shape Muslims who are consistent between their understanding of the law and their attitude towards life.

2. In the Realm of Society for Social Awareness

In addition to individual guidance, Hizbut Tahrir's view on usury also has broad implications for the education of fiqh muamalah in society. In Hizbut Tahrir's perspective, the prevalence of usury in society is a result of the

community's weak understanding of Islam as a comprehensive way of life (Hidayatusholihah, 2020). This education in fiqh muamalah is also positioned as a means of shaping social awareness and changing the mindset of society (Gt. Meiliana, 2024).

In society, fiqh muamalah education aims not only to teach transaction laws, but also to shape public opinion that is critical of the prevailing economic system (Rianda et al., 2024). The public is encouraged to understand that usury is not merely an individual issue of debt or savings, but rather a structural issue that affects social justice and the welfare of the wider community (Suardi, 2021). Education serves to raise awareness that the normalization of usury is a consequence of the dominance of the capitalist economic system.

Through education on fiqh muamalah, Hizbut Tahrir seeks to build public awareness so that people do not accept usury as an economic necessity. Education is directed at fostering an attitude of rejection towards usurious practices and encouraging the public to support the implementation of the Islamic economic system (Yanti, 2022). Therefore, education does not only serve as a means of transferring knowledge, but also as an instrument for shaping social awareness and changing the mindset of society (Surya & Faris, 2023).

3. Fiqh Muamalah Education as a Means of Systemic Transformation

The most fundamental implication of Hizbut Tahrir's view of usury is the placement of fiqh muamalah education as a means of systemic transformation. Education is not only directed at improving individual or community behavior in a partial manner, but at forming a collective awareness of the importance of implementing the Islamic economic system as a whole (Attas, 2020).

From this perspective, fiqh muamalah is positioned not only as a legal discipline, but also as an ideological instrument that connects Sharia law with social and economic realities (Choiruddin, C., Setiadi, I., Khalil, J., Yandri, P., & Amrizal, 2024). Fiqh muamalah education serves to equip Muslims with the understanding that the solution to usury is not sufficient with financial product innovation or contract adjustments, but rather requires fundamental changes to the economic system (Fitri et al., 2025).

Therefore, in the view of Hizbut Tahrir, education in fiqh muamalah is transformative and ideological. Education is directed at shaping individuals and communities who are not only legally compliant, but also politically and socially aware of the importance of implementing Islamic law in the economic sphere (Sasono, 2019). This shows that the implications of Hizbut Tahrir's views on fiqh muamalah education go beyond pedagogical aspects and touch on broader dimensions of social change (Wardani, 2025).

Research Conclusion

Based on the results of the discussion outlined above, it can be concluded that Hizbut Tahrir's view on usury is firm, consistent, and systemic. Hizbut Tahrir views usury as a practice that is absolutely forbidden and cannot be tolerated in any form, whether in classical economic practices or in modern interest-based financial systems. Usury is not understood merely as a violation of fiqh muamalah law at the level of individual transactions, but as an integral part of the capitalist economic system that contradicts the basic principles of Islamic economics. Therefore, Hizbut Tahrir rejects any form of compromise that attempts to differentiate between usury and interest on the grounds of social context, economic needs, or certain benefits. Hizbut Tahrir also views usury as a structural problem that has a broad impact on the lives of individuals, society, and the state. The practice of usury is considered not only to destroy the blessings of personal wealth, but also to widen social inequality, strengthen the dominance of capital owners, and make the economy of society and the state dependent on an interest-based debt system. Therefore, according to Hizbut Tahrir, the solution to usury cannot be done partially or individually, but must be through the comprehensive implementation of the Islamic economic system that eliminates usury from the entire economic structure.

Hizbut Tahrir's systemic view of usury has significant implications for muamalah fiqh education. Muamalah fiqh education in the perspective of Hizbut Tahrir is not only directed at mastering the laws of transactions and the validity of contracts in a normative sense, but also serves as a means of fostering the thinking, attitudes, and awareness of Muslims. Education is positioned as a strategic instrument to shape individuals who make halal and haram the main standards in economic activities, as well as having the critical ability to recognize and respond to usurious practices that are developing in the modern economic system. At the individual level, fiqh muamalah education plays a role in shaping ideological awareness so that students not only avoid usury personally, but also understand the root causes of usury as part of an economic system that contradicts Islamic law. Meanwhile, at the

community level, fiqh muamalah education is directed at building collective awareness of the social and structural impacts of usurious practices. Through education, society is expected not to accept usury as an economic inevitability, but rather to be able to critically assess the prevailing economic system and understand the importance of implementing the Islamic economic system as an alternative.

Thus, in the view of Hizbut Tahrir, fiqh muamalah education is ideological and transformative. Fiqh muamalah is not only understood as a legal discipline that regulates muamalah relationships between individuals, but also as an instrument for shaping social awareness and systemic change. Fiqh muamalah education is aimed at connecting Sharia law with socio-economic realities, so that students and the community are able to understand that resolving the issue of usury requires comprehensive economic structural change, not just technical improvements to certain transaction practices.

Overall, this study shows that Hizbut Tahrir's views on usury and their implications for fiqh muamalah education are closely related and mutually influential. Hizbut Tahrir's ideological views on usury shape the orientation of fiqh muamalah education, which is not only normative but also critical and transformative.

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