

An In-depth Analysis of Trade Interpretations by Abu Hayyan al-Andalusi in al-Bahru al-Muhit: Insights into the Qur'an's Verses on Commerce

Muhamat Nur Maarif ^{a,1,*}, Iskandar Zulqarnain ^{b,2}

^a Institut Agama Islam Negeri Kudus, Indonesia

^b Islamic University of Madinah, Kingdom Saudi Arabia

¹muhamatmaarif@iainkudus.ac.id; ²iskandar.alukhal@gmail.com

* Corresponding Author

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ABSTRACT

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Concepts

This paper elucidates the interpretation of Abu Hayyan al-Andalusi in al-Bahru al-Muhit regarding the Verses of Trade. The aim of writing this paper is to explain the concept of trade in the Qur'an, the Verses of Trade in the Qur'an and their interpretation, and the various forms of trade. The sources used in writing this paper include commentary books, articles, and other relevant sources related to the discussion. The results of this paper indicate three terms related to trade in the Qur'an, namely *tijarah*, *bai'*, and *syira'*. The term *tijarah* in the Qur'an is sometimes used to explain the trade relationship between humans and Allah, and sometimes used to describe trade among human beings. Trade among human beings should be based on the principles of mutual consent, transparency in transactions, and the provisions of Islamic law.

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1. Introduction

Commerce represents one of the ways through which humans welcome sustenance from Allah. Therefore, Allah, through the Qur'an, regulates commerce to ensure that the rights of all parties involved are fulfilled, thereby fostering a harmonious communal life. This aligns with the primary objective of Islamic Sharia, which is to realize the welfare of humanity[1].

Amidst the rapid progress of commerce in the modern era, the Muslim community faces a dilemma concerning the certainty of fiqh law related to new models of trade[2], [3]. Consequently, studies on the verses of the Qur'an pertaining to commerce are essential to understanding the regulations of trade as per the Qur'an. It is hoped that such studies will contribute to the treasury of Islamic economic thought and aid in establishing fiqh laws for modern trade practices[4].

The focus of this study is the interpretation of Abu Hayyan al-Andalusi in his work "al-Bahru al-Muhit" on the verses of commerce in the Qur'an. This figure was chosen for two reasons: firstly, Abu Hayyan's interpretative method emphasizes the aspects of word meaning and grammar, resembling the *dalalah lafdziyah* approach in the science of Ushul Fiqh, which forms the basis of fiqh law determination. Secondly, discussions on "al-Bahru al-Muhit" are still relatively scarce. Nevertheless, interpretations from other scholars will also be cited to enrich the understanding.

Research on the aspects of commerce in the Qur'an has gained significant attention in academic literature. A notable work in this field is the article by Rodliyah Khuza'i, "Business Ethics from an Islamic Perspective," published in the *MIMBAR UNISBA Journal* (Vol. III, No. 2, October 2019). Khuza'i analyzes the Qur'anic verses about trade using the tahlili interpretation method, referencing classic tafsir books and hadith sources. She argues that trade in Islam should prioritize not only material profit but also adhere to ethical and religious norms, ultimately creating peace and positive social dynamics. Furthermore, Cut Fauziyah's article, "At-Tijarah (Commerce) in the Qur'an (A Comparative Study of Tafsir Jami' li Ahkam al-Qur'an and Tafsir al-Misbah)," published in the *At-Tibyan Journal* (Vol. 2 No. 1, June 2017), presents a comparative analysis of works by scholars like Prof. Dr. Quraish Shihab and Muhammad bin Ahmad al-Qurtubi. Fauziyah highlights the similarities in their perspectives on interpreting commerce-related verses, emphasizing Islamic ethics and adherence to Allah's teachings as the fundamental basis.

Lastly, Fakhrurradhi's research, articulated in the article "Principles of Islamic Economics in the Qur'an According to Ibn Kathir," identifies four main principles in Islamic economics based on Ibn Kathir's interpretation: legality (halal), equity, just prosperity, and the prohibition of mutual oppression. This study reveals how the Qur'an underscores the importance of moral values and justice in economic practices. Collectively, these articles provide a comprehensive view of trade ethics in Islam, highlighting the importance of integrating religious values into economic practices.

2. Method

The research in this paper is qualitative research with the primary data source being the book of tafsir al-Bahru al-Muhit by Abu Hayyan al-Andalusi. In addition, the author also uses other tafsir books for comparison, as well as scholarly articles and books that are still relevant to the topic of discussion[5]–[7].

The data collection technique is carried out through the documentation of material from data sources, which is then verified for the required data in writing the paper[8].

The data analysis technique used is the method of tafsir tahlili, which is a method of interpreting the Quran by elaborating on various aspects contained within it[9], [10].

3. Results and Discussion

The Trade Terms in the Qur'an

The term "trade" in the Qur'an is found in three terms: *tijarah*, *bai'*, and *syira*. The word *tijarah* means *bai'* and *syira'*. The meaning of *bai'* is selling, and the meaning of *syira* is buying, so *tijarah* encompasses both buying and selling. According to Wahbah Zuhaili, as quoted by Ahdi and Hamdan, the word *bai'* in Arabic is sometimes used as the opposite of *syira*. Among these three terms, *tijarah* is the broadest in scope.

Tijarah is the verbal noun form of the Arabic word *tajara*, which means trading or commerce. According to the Indonesian Dictionary, trade is a profession related to buying and selling goods for profit; trade or commerce. Al-Qurtubi stated that any exchange that complies with Islamic regulations is considered *tijarah*. Therefore, contracts, charity, and gifts are not considered *tijarah* because they do not involve exchange. This explanation differs from the view of Asfihani, who believes that *tijarah* means managing capital to seek profit.

Based on the above explanations, it seems that the explanation by al-Qurtubi is more appropriate. In Islam, *tijarah* (trade or commerce) is not just about seeking profit; it also needs to adhere to Islamic regulations.

Biography of Abu Hayyan al-Andalusi

His full name is Muhammad bin Yusuf bin Ali bin Yusuf al-Andalusi. He was born in the city of Granada, Spain, in the month of Shawwal in the year 654 H (1256 CE) and passed away in

the month of Safar in the year 745 H (1344 CE). His family originally came from the city of Jayyan but moved to Granada after Jayyan fell into the hands of Christians.

Abu Hayyan's intellectual journey began in Granada, where he studied tafsir (Quranic exegesis), creed, jurisprudence, principles of jurisprudence, Arabic grammar, and other sciences. At the age of 25, he embarked on a journey to various countries to seek knowledge and eventually settled in Cairo. It was in Cairo that Abu Hayyan reached the peak of his scholarly achievements. His expertise covered fields such as grammar, morphology, rhetoric, tafsir, hadith, qiraat (Quranic recitation), and jurisprudence, with his mastery in grammar and morphology being particularly renowned.

Many prominent scholars of Islamic studies were his students, including al-Isnawi, Ibn Aqil, Ibn Hisham, Taqiyuddin al-Subki, Tajuddin al-Subki, and others. His teachers numbered in the hundreds, some of whom were Ahmad bin Ibrahim bin Zubair al-Tsaqafi al-Ashimi, an expert in hadith, grammar, principles of jurisprudence, and literature, and al-Husein bin Abdu al-Aziz al-Qursyi al-Gharnathi, an expert in jurisprudence, hadith, grammar, and qiraat.

Abu Hayyan's Works

Abu Hayyan produced a wide range of scholarly works covering various fields of knowledge, including grammar, qiraat, tafsir, jurisprudence, and more. Some of his notable works include:

In the field of grammar: *Al-Tadzkirah*, *I'rab al-Qur'an*, *al-Syadza fi Mas'alati kadza*.

In the field of qiraat: *Taqribu al-Nai fi Qiraah al-Kisa'I*, *Aqdu al-Laali fi al-Qiroati al-Sab'u al-'Awali*, *al-Hilal al-Haliyah fi Asanid*.

In the field of tafsir: *Al-Bahru al-Muhit*, *Al-Nahru al-Madi*.

In the field of jurisprudence: *Al-Wahaj fi Ikhtishari al-Minhaj*, *Al-Anwar al-Ajali fi Ikhtisari al-Mahalli*.

In the field of literature: *Khulasotu al-Tibyan fi 'Ilmai al-Badi' wa al-Bayan*, *Al-Abyat al-Wafiyah fi 'Ilmi al-qafiyah*.

Abu Hayyan's Methodology in Tafsir al-Bahru al-Muhith

In interpreting the Quran, Abu Hayyan primarily adopted a linguistic approach. His discussions on grammar, morphology, and rhetoric dominated his work. This was unsurprising as Abu Hayyan was an expert in these fields. Due to the extensive coverage of grammar in his tafsir, some scholars remarked that his work resembled a grammar book more than a typical tafsir.

Nevertheless, Abu Hayyan did not neglect other aspects. When discussing legal verses (*ayat ahkam*), he explained the legal rulings contained in those verses. He also presented the opinions of scholars from different schools of thought, the views of the Companions and Tabi'in (early Islamic scholars), and addressed various aspects such as the meanings of words, reasons for revelation (*asbab al-nuzul*), the relevance of verses (*munasabah ayat*), abrogation (*nasikh mansukh*), and different recitations (*qiraat*).

Abu Hayyan's writing method in his tafsir followed a detailed approach. He systematically discussed all aspects contained within the Quranic verses, from the beginning of a surah to its end. The aspects covered in his commentary corresponded to his areas of expertise and preferences as an exegete.

Verses about Trade in the Quran and Their Exegesis

As mentioned earlier, there are three trade terms in the Quran, with *tijarah* being the most comprehensive term. Considering the meaning of trade in the Indonesian Dictionary, *tijarah* is the

most suitable term to represent trade in the Quran. Therefore, the exploration of trade-related verses in the Quran will use the term *tijarah*[11].

In the Quran, the term *tijarah* appears eight times, and *tijaratuhum* appears once. These eight verses can be divided into two categories: trade among humans and trade between humans and Allah.

The verses related to trade among humans are found in Al-Baqarah: 282, An-Nisa: 29, An-Nur: 37, and mentioned twice in Al-Jumu'ah: 11. On the other hand, the verses related to trade between humans and Allah are found in At-Tawbah: 24, Fatir: 29, and Ash-Shura: 10. *Tijaratuhum* is mentioned in Al-Baqarah: 16. The following discussion will focus on the verses related to trade among humans.

Al-Baqarah: 282

This verse outlines how to manage financial transactions to avoid disputes. It emphasizes the importance of clear and measurable time limits for debt agreements, the necessity of written documentation for deferred transactions, and the recommendation for witnesses in cash transactions.

Regarding the second point, Abu Hayyan tends to interpret the word *faktubuhu* as a mandatory command, whereas most scholars consider it a recommendation rather than an obligation.

An-Nisa: 29

This verse prohibits consuming one another's wealth unjustly but allows for trade based on mutual consent. It also prohibits taking one's own life or causing harm to oneself.

An-Nur: 37

This verse emphasizes the balance between worldly and religious responsibilities. Muslims are encouraged to work for their livelihoods while not neglecting their religious obligations.

Al-Jumu'ah: 11

This verse highlights the importance of trade over entertainment. It suggests that those who work to earn their livelihood are better than those who engage only in play.

Types of Trade in Islam

Trade or *tijarah* in Islam can be categorized based on the level of certainty in the outcome into two types:

Tijarah with Certainty: This type of trade provides certainty in payment, both in terms of quantity and timing. It involves the exchange of assets between parties, and the objects of trade, including their quantity, quality, price, and delivery time, must be determined at the outset. Each party stands independently in these transactions, and there is no shared risk. This type is often referred to as Natural Certainty Contracts. Examples include *Bai'* (sale), *Murabahah* (profit-sharing sale), *Salam* (forward sale), *Istisna'*, *Ijarah* (leasing), and *Sharf* (currency exchange)[12].

Tijarah with Uncertainty: In this type of trade, there is uncertainty regarding the outcome, both in terms of quantity and timing. Parties involved mix their assets into a unified venture and share the risks and profits. Here, gains and losses are shared collectively. This type is often referred to as Natural Uncertainty Contracts. Examples include *Mudharabah* (profit-sharing partnership), *Musyarakah* (equity partnership), *Musaqah* (agricultural partnership), *Muzaraah* (cultivation partnership), and *Mukhabarah* (sharecropping).

Islamic Jurisprudence on Article 1464 of the Civil Code

Article 1464 of the Civil Code states that in a purchase made with an advance payment, neither party can cancel the purchase by demanding ownership or returning the advance payment.

This article essentially corresponds to the concept of 'arbun in Islamic jurisprudence. 'Arbun transactions, according to Abu Hayyan, are prohibited in Islam. He argued that 'arbun transactions involve a right of the buyer that is not fulfilled, resulting in the unjust taking of another's wealth, which is against Islamic principles. Therefore, such transactions are not in line with Islamic law.

However, some scholars, like Imam Ahmad, permitted 'arbun transactions. Imam Ahmad believed that the hadiths prohibiting 'arbun transactions were weak and, therefore, not applicable. Furthermore, Caliph Umar allowed 'arbun transactions.

The Indonesian Ulema Council (Majelis Ulama Indonesia or MUI) through the National Sharia Board issued a fatwa (religious decree) No. 13/DSN-MUI/IX/2000 regarding advance payments in murabahah transactions in Islamic financial institutions. The fatwa tends to align with the opinion of Imam Ahmad, arguing that transactions with advance payments tend to follow Imam Ahmad's view. The justification given by DSN-MUI relies on general principles such as the necessity of adhering to the terms of agreements and avoiding causing harm to oneself or others, as found in Islamic teachings.

4. Conclusion

In conclusion, based on the discussions presented above, it can be summarized that the trade regulations outlined in the Quran, as interpreted in the book of tafsir al-Bahru al-Muhit by Abu Hayyan al-Andalusi, emphasize several key principles. First, trade transactions should maintain transparency, and parties involved are encouraged to maintain clear records of each transaction. Second, when trade involves debt, there should be a well-defined repayment deadline. Third, trade must adhere to lawful and ethical practices, free from elements of usury, gambling, and theft. Fourth, the items traded should not be prohibited in Islam. Fifth, the principles of fairness and satisfaction for both sellers and buyers should be upheld. Sixth, there should be freedom in conducting trade transactions. Finally, trade in Islam is not solely about seeking profit; it is also about seeking blessings and sustenance from Allah. These principles underscore the importance of ethical, fair, and transparent trade practices in Islamic tradition.

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