

THE VARIANT OF THOUGHT OF THE MUHAMMADIYAH PRICE ELITES IN CONDUCTING USURY AND INTEREST OF BANK

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Abstract

Purpose: The existence of Muhammadiyah's religious variant is very reasonable because Muhammadiyah is the reality of social text that continues to be collected by its members consisting of various educated and besides, Muhammadiyah is a very dynamic tajdid movement. This study wants to reveal the religious variants of the elite of Muhammadiyah citizens in understanding the problem of usury and bank interest.

Methodology: The approach in this study uses a phenomenological descriptive analysis.

Result: From this analysis, it is known that there are two variants of the elite Muhammadiyah in addressing the problem of usury and bank interest. First; The elite of Muhammadiyah from the young class thought is influenced by the stream of modernism / substantive legal. They argue that "riba is an excess of principal property, but not every excess is forbidden. The Excess of forbidden is the advantages that bring harm/tyranny for all parties ". And Second; A small part of the Muhammadiyah elite of the old class of thought follows the neo-revivalism / legal formal. They argue that the Qur'anic verses that contain legal issues are qath'y like verses of usury. For that the verses of the law should no longer be interpreted other than what has been written on the text. This stream argues the meaning of usury is a good advantage of little or much while the bank interest is the excess of basic assets then the law is forbidden.

Applications: This research can be used for universities, teachers, and students.

Novelty/Originality: In this research, the model of the variant of thought of the Muhammadiyah price elites in conducting usury and interest of bank learning is presented in a comprehensive and complete manner.

Keywords: *variant of thought, Elit Muhammadiyah, Usury, Interest Bank.*

INTRODUCTION

The movement of Islamic thought is a response to the development and conditions of his time. The response of Muslims to the development of time is very varied. Fazlurrahman divides into several typologies of Islamic thought. The first Revivalist movement that emerged in the late 18th and early 19th century known as tajdid was a process by which the Muslim community (ummah) revived the social, moral and religious framework by returning to the foundations of Islam, the Qur'an 'An and al-Sunnah.

Secondly, the Modernist Movement that emerged in the late nineteenth century called for the attempts of ijihad, to explore the principles of authentic Qur'an and al-Sunnah and to formulate the necessary laws based on principles. They see the Qur'an as a response to the historical situation which encompasses, for the most part, religious and social moral teachings in addressing particular problems encountered in real historical situations.

Third, the Neo-Revivalist movement that emerged in the first half of the twentieth century focuses on; against the westernization of Muslims, defending the fullness, rejecting all forms of reinterpretation of the Qur'an and al-Sunnah.

Fourth, Neo-Modernist Movement. This movement emerged in the latter part of the 20th century which had a progressive synthesis of modernist rationality with ijihad and classical tradition.

Azumardi Azra mapped at least three typologies of Islamic thought in Indonesia, namely substantialism, legalism/formalism, and spiritualism.

First, substanceionism. This notion is based on the paradigm of religious understanding which is more concerned with substance or content rather than certain explicit labels or symbols relating to religion.

Second, formalism/legalism. This flow assumes that the application of Islamic values is not sufficient only implicitly, but must be expressed implicitly as well.

Attitude batiniyah.

The religious ideology in Muhammadiyah is not single as described by Munir Mul Khan from his research in Central Java which found four variants of understanding from the perspective of the sociology of religion. First, Muhammadiyah "Ikhlas". Second Muhammadiyah Akhmad Dakhlan. Third Muhammadiyah NU (Munu) and fourth Muhammadiyah Marhean (Marmud).

his means that from this description can be understood that Muhammadiyah's religious social reality is varied. Depending on where the member adopts Muhammadiyah ideology and practiced daily. The variant of religious ideology of

Muhammadiyah has also been found by Biyanto's brother in his research which finds the variant of Muhammadiyah's youth thinking and attitude towards the discourse of religious pluralism. There are two variants, the first to agree on the discourse of religious pluralism which means only the recognition of religious pluralism passively against the diversity of other religious beliefs. Secondly, Muhammadiyah youth who reject the religious pluralism discourse that teaches all religions is true.

According to Sholikhul Huda, a lecturer of PAI Umsby, Muhammadiyah is a living and dynamic religious social text, so that it will continue to be constructed by its members to be adapted to the present social reality, so as not to be considered stagnant and old-fashioned. Moreover, with the Islamic reform movement (tajdid), this will affect the nature of Muhammadiyah people's thinking to be prosecuted and behave in a modern way. Yet the other side of the Muhammadiyah people is of varying degrees, some are from the middle to the upper level, from the urban and some from the countryside, and also on the educational side from elementary school graduation to higher levels and most of the people - educated people (Afifuddin, M., & Churrany, M. 2017).

Islam is a system and way of life intact and integrated. It provides a dynamic and straightforward guide to all aspects of life, including the business sector and financial transactions. For a long time, Indonesian Muslims, as well as other parts of the Islamic world, want a system of economies based on values and shari'a principles to be applied in all aspects of business life and people's transactions (Visser, H. (2013).).

In the context of religious ideology, the current economic problem is faced with complex contemporary challenges, which necessarily require good handling with contemporary methodologies as well. In fact, however, there are many ways that Muslims take in the contemporary Islamic thought scene in Indonesia, whose results are not uniform although the goal remains the same that is to uphold Islam as the true Rahmatan lil'alam.

While the Muhammadiyah elite who holds the power, it is said that they are mostly from the Muhammadiyah Young Generation-according to the author's observation-in addressing the problem of bank interest law and understanding the meaning of usury issue there are some variants there are legal / textual law on the grounds that the law of bank interest is haram Because it is a plus/addition of the basic treasures either slightly or much and other reasons they argue that the Qur'an is a holy book whose verses are in the form of qath'y and there are dhanny that legal problems are mostly in the form qoth'y Which can no longer be interpreted.

There is also a legal substantial/contextual understand, as understood by modern Islamic thinkers, this understanding many followed by the elite in Muhammadiyah. The reason for this is that a bank is an agency engaged in services, is very reasonable, if every bank wants a reward (profit) for the services they provide. Through the reward, a bank will be able to develop itself and ensure its existence in the midst of its customers. It's Just that rewards called the term of interest (Bahremand, A. 2015).

The Muhammadiyah elite is not the same in understanding the banking problem. It has a textual paradigm that the banking problem already exists from the beginning of Islam, and some have a contextual paradigm that assumes that the banking problem of this era is a modern business problem that the law must be ijtihad.

RESEARCH METHOD

- a. Qualitative research (qualitative research) is a study that aims to describe and analyze phenomena, events, social activities, attitudes, beliefs, perceptions, thoughts of individuals individually or in groups.

The qualitative approach is a type of research that is not only ambitious to collect data in terms of quantity but wants to gain a deeper understanding of the phenomenon that was recorded successfully.

- b. Social definition paradigm

The paradigm of the social definition is the view of scientists to study social science based on the concept of social actions or various social actions. The underlying philosophy is that human beings are unique and active, so interpretative interpretation is required, the theory used in this paradigm is phenomenology theory.

- c. Phenomenology theory

Phenomenology is a method of thinking that goes from the truth of the phenomenon, as it seems to be. A visible phenomenon is actually a reflection of the reality that is not independent because it appears to be an object that is full of transcendental meaning. Therefore, to obtain the essence of truth, it must break through the apparent phenomenon.

To achieve the purpose of this research, namely to reveal the meaning of the elite of Muhammadiyah about bank interest for economic practitioners of Muhammadiyah people, then used this Phenomenology approach. Phenomenology here does not seek the opinion of the informant whether this is true or false, but phenomenology will try to "reduce" the awareness of informants in understanding the phenomenon.

- d. research location

The research was conducted in Surabaya, which is the largest metropolitan city in East Java province and also the provincial capital which is the center of economic activity. This location is chosen because it is considered to represent other areas and can be a benchmark for the elite Muhammadiyah's other areas. The informants who were the subjects of the study were the Muhammadiyah business charity managers to develop their business charities. This is as the result of Geerd's research on the mapping of Indonesian Muslims whose object is only the Mojokuto community.

THE RESULT OF STUDY

1. The modernists' view of usury and bank interest

Modernists such as Fazlur Rahman (1964), Muhammad Asad (1984) Sa'id al-Najjar (1989), and Abd. Al-Mun'im al-Namir (1989) tends to emphasize the moral aspect of usury prohibition and to infuse the 'legal form' of usury, as interpreted in Islamic law (jurisprudence). They argue that illat prohibition of usury is injustice, as formulated in the Qur'anic statement, *laa tadllimun wa laa tudllamun* (you do not do injustice and do not do wrong). The Modernists also gained support for their views from the works of classical scholars, such as Ibn Qayyim, and Ibn Taymiyyah. Razi, a mufassir, in mentioning one of the reasons for the prohibition of usury, said that most lenders are rich, and borrowers are poor. Allowing usury contracts means making the rich able to impose more amounts on the weaker poor. The madhhab Hambali cleric, Ibn Qayyim, also associates the prohibition of usury with his moral aspect. With reference to usury pre-Islam, he says that in most cases the debtor is a poor person who has no choice but to repay debt repayment (Kenan, K. X. 2018; Razavi, S. M., Nasirian, M., & Afkhami, I. 2015; Mambile, C., & Machuve, D. 2018). This is the reason according to the Modernists, which makes the prohibition of usury in a continuous socio-economic environment.

According to one of the modern mufassir, Muhammad Asad:

The outline, the usury of usury (in the sense in which this term is used in the Qur'an and many of the sayings of the Prophet) is related to the profit gains obtained through interest-bearing loans that exploit the weak-minded people by powerful people and rich ... By keeping this definition in mind, we realize that the question of which type of financial transaction falls into the category of usury is, ultimately, a moral question, which is strongly linked to the socio-economic motivations underlying the relationship of lead Between the borrower and the lender.

Another modern mufassir, Abdullah Yusuf Ali, seeks to define usury from this moral perspective. He says: There is no question about prohibition (riba) The definition I will receive is to seek an unfair profit, not through legitimate trade, resulting from loans in the form of gold and silver, and various staples such as Flour, wheat, wine, and salt My definition certainly covers all types of excessive profits, except economic credit, banking products and modern financing (Suleri, J., & Cavagnaro, E. 2016; Nurgaliyeva, S., Zeynolla, S., Tulenova, U., Zulkarnayeva, Z., & Yespolova, G. 2018).

Pakistani cleric Fazlur Rahman commented on the attitude of most Muslims in the face of interest: "Many well-intentioned Muslims with a very high moral conscience sincerely believe that the Qur'an has forbidden all bank interest forever, but sadly no matter what it is The historical ritual, why the Qur'an, denounces it as a striking and cruel form of exploitation and then forbids it, and what is the function of bank interest today.

2. The neo-revivalist view of usury and bank interest

The Neo-Revivalist view is the dominant view of the recent debate on usury. This view focuses on the legal form of riba as stated in fiqh, and emphasizes that the words mentioned in the Qur'an should be interpreted literally, without the need to pay attention to what is practiced in pre-Islamic times. According to this view, since the Qur'an has stated that only the principal of the loan should be taken; there is no choice but to interpret the usury according to the words. Therefore, the presence or absence of injustice in debt transactions is irrelevant. As for the circumstances, the lender is not entitled to receive any additional over and above the loan principal. Although a number of prominent neo-Revivalists such as Mawdudi and Sayyid Qutb have discussed, within certain limits, the problem of injustice in usury, we generally refrain from asserting that it is inequality that is the reason for 'illat' prohibition. According to Mawdudi, "the opinion that *ulm* (injustice) is the reason why interest on loans is not allowed and hence such interest transactions as long as they do not contain injustice is okay, it still needs to be proven.

3. Varian understanding of the elites of Muhammadiyah about Usury and Bank Interest.

1. Muhammadiyah and its Thought

a. The position of the Muhammadiyah Citizens in the Spectrum of Islamic Thought about usury and bank interest.

2. Muhammadiyah and His Thought

a. Background of the establishment of Muhammadiyah

Muhammadiyah is the Islamic Movement, *da'wah amar ma'ruf nahi munkar* and *tajdid*, sourced from AL Quran and Sunnah. While the purpose and objective are to uphold the religion of Islam so that the realization of a truly Islamic

society. Based on the factors behind the establishment of Muhammadiyah associations, in general can be divided into 2 (two) causal factors, namely:

1). Subjective factors

A strong subjective factor, it can even be regarded as the main factor and the determinant that encourages the establishment of Muhammadiyah is the result of deepening KH.A. Dahlan in the Qur'an both in terms of reading and reviewing, discussing and reviewing content.

2). Objective Factor

There are some objective reasons behind the establishment of Muhammadiyah, some of which can be grouped in internal factors, namely: causal factors that arise in the midst of the life of Indonesian Islamic society and some can be incorporated into external factors, causal factors that exist outside the body of Indonesian Islamic society.

2. The characteristic feature of Muhammadiyah Struggle

By looking at the history of Muhammadiyah's growth and development since its birth, taking into account the factors behind its establishment, aspirations, motives and ideals, as well as its charitable efforts and movements, it is evident that in it there are special features or *sibghah* which are the identity of the essence of the identity of Muhammadiyah associations. These characteristics can be clearly observed easily. Among the characteristics of Muhammadiyah is that Muhammadiyah is a *tajdid* movement. The distinctive feature of Muhammadiyah's renewal of Islamic thought is the existence of a dialectical-hermeneutical-exclusive relationship between the normative side of the Qur'an (with the symbolization of return to the Qur'an and *as-Sunnah*) and the historicity of Muslim human understanding of the norms of the *al qur'an* on the territory certain welfare (symbolizing the necessity of *ijtihad* and *tajdis* at all times).

Tajdid in Muhammadiyah intended to revive the teachings of the Qur'an and the *Sunnah* of the Prophet, and ordered the Muslims to return to him. Included in this *tajdid* family, according to KH. Azhar Basyir, is (1) Muhammadiyah refines the teachings of the Qur'an and *Sunna* of the Prophet from superstition, *khurafat*, and heresy which is considered *shirk*. In other words, Muhammadiyah is concerned to carry pure Islam. Syafi'i Ma'arif adds in this *tajdid* family, (2) that Muhammadiyah categorizes itself as a non-madhab movement in the midst of the mainstream of Muslims who are confined within the chains of madhab. While KH. Fakhruddin adds that (3) the essence of Muhammadiyah's establishment by KH. Dahlan, as stated by KH. Suja', is in response to the letter of *al-Maun* (the Qur'anic letter associated with the liberation of the oppressed) and *al-Anfal* verse 24: "O those who believe, welcome the call of Allah and His Messenger if you are called to what can bring you alive".

In fact, Muhammadiyah is an organization with the characteristic of *tajdid* with two meanings, first, purification and the second, the dynamism of which is reform and dynamization Islamic teachings. For the first *tajdid*, Muhammadiyah has succeeded, by having purified the teachings of Islam both from aspects of *aqidah* and worship. In the matter of *aqidah* has done purification of *shirk*, *khurafat*, and superstition and in the matter of purification madhah worship of the elements *bid'ah*. Then, the second dynamism of Islamic teachings only gives an outline, especially *mu'amalah* problems, in social, economic and other aspects. Problems that are *mu'amalah*, social, economic, Muhammadiyah are very loose. This is perhaps the hallmark of Muhammadiyah which is then called the "Purification and Dynamization".

As in the preceding description that the association consists of various layers of society ranging from farmers, traders to high-ranking officials of higher education. The members of the association who became chairman of the association from center to branch is the majority of highly educated. A member of the association that manages various Muhammadiyah business charities is almost all well-educated young Muhammadiyah leaders. The Muhammadiyah youth elites who led the Muhammadiyah business charity largely had modern thinking in managing and developing the Muhammadiyah charitable efforts. These elites when they need funds for the development of a business charity owned by Muhammadiyah, they mostly choose conventional banking rather than *Syari'ah* banking on the grounds that conventional banks can serve as much money as desired by their customers and with ease in their service rather than *Shariah* banking. These elites argued that until now the Muhammadiyah association through *Majlis Tarjih* there is no agreement on the law of bank interest and the elite considers the conventional banking is also behaved Islamic.

There is also a small part of the elite Muhammadiyah of the old generation; they still take the loan from the bank *Syari'ah*, because they still think that the interest from conventional bank is *syubhat*, as the result of *Majlis Tarjih* decision in 1965 in *Sidoarjo* first. Of the two varieties of thought that exist in the Muhammadiyah elite, the author includes in two variants of Islamic thought that is a formal legal-minded neo-revivalism variant of the elite that the older generation and the second into the substantive legal group, that is for the elite of the generation young (Hooker, M. B. (2008)).

3. Muhammadiyah's Position in the Spectrum of Islamic Thought

Before outlining the question of Muhammadiyah's position of association in the spectrum of Islamic thought, first explained briefly about the development of thought in Islam. Without sifting through, and also not for fragmentation,

according to Charles Kurzman there are three traditions of socio-religious interpretation, more than two centuries ago. These three traditions provide a significant viewpoint for the history of Islamic discourse today. The first tradition is called "customary Islam", which is characterized by a combination of regional customs. The second tradition is "Islam Revivalist" (Islamic Revivalist), also known as Islamism, Fundamentalism, Wahhabism. This tradition attacks the customary interpretation that is less concerned with the core of Islamic doctrine. Facing local deviations, the revivalist tradition wants to re-emphasize the language of revelation and revive the early religious practices of Islam. The third tradition is "Liberal Islam" (Liberal Islam). This Liberal Islamic thought also supports revivalist Islamic thought only difference is that revivalist Islam defines itself differently in contrast to indigenous Islam and calls for the primacy of the earliest period of Islam to affirm the invalidity of present religious practices. But Liberal Islam, bringing back the past for the sake of modernity. While Islam Revivalist affirms modernity in the name of the past. Meanwhile, according to Mu'in Umar mapping there are also three types of Islamic thought, that in the 1920s, there were three (3) groups of thought developed in Egypt. First, the traditionalists or conservative groups of al-Azar, who reject the existence of modernization and secularization, although they compromise with the existence of Egyptian and British empire ruler. Second, the modernist group, they are students of Jamaluddin al-Afgani and Muhammad Abduh. They are a group of reformers who try to make adjustments to Islamic teachings with the demands of the times, such as adjustments to the development of technology and science. The three reformist conservative groups, who are conveniently classified as the disciples of Rashid Rida, who agree with the modernist idea of the inevitability of Islamic cleansing of heresy, taqlid and encourage the creation of ijtihad. But they reject Western ideas and values. They just want to return to the inspired teachings of the first generation of Islam, the Companions. This group later established the organization of Jama'ah Islamiyah in Pakistan, the Muslim Brotherhood in Egypt and others.

In this study, the second and third groups which the authors call the tajdid group or revivalism is a process whereby the Muslim community (ummah) revives the social, moral, and religious frameworks by returning to the foundations of Islam, namely the Qur'an and Sunnah Prophet.

During the eighteenth to the nineteenth centuries, Islamic revivalism began to emerge throughout the Muslim world, against religious perversion, in this age encouraging the emergence of several influential movements, among them the "modernism" movement on the one hand, and the "neo-Revivalist" movement, on the other hand. This "modernism" movement is the successor of the group movement of Jamaluddin and Abduh's students while the "neo revivalism" movement is a movement that continues the ideological struggle of the reformist group of students of Rashid Rida. Based on the above mappings, and for the printing of contemporary Islamic thought, the writer takes the red thread that the Revivalism movement (ijtihad) in the present, which develops are the Neo Revivalism Movement and the Modernism Movement ([Choiruzzad, S. A. B. \(2013\)](#)).

Muhammadiyah is a religious movement with an inherent characteristic that is tajdid that leads to purification and dynamism.

As the description above, that the pattern of religious thinking that develops in Indonesia can be divided into two streams namely the modernist flow and the neo-Revivalist flow as permitted by Abdullah Saeed (1996).

Muhammadiyah tajdid movement which focuses on modernization in the context of purifying aqidah, can be classified in the neo-Revivalist school. While the tajdid movement in the context of mu'amalah, in reality, there are two traits, namely there are classified wing modernism and there are classified neo Revivalisme. Included in this group of neo-Revivalism is mostly dominated by groups dealing with legal issues (Majlis Tarjih).

The flow of modernism is mostly dominated by Majlis who manages the charitable efforts of business efforts such as Majlis Pendidikan Muhammadiyah and also other Muhammadiyah business charity ([Lindsey, T. \(2012\)](#)).

As in the preceding explanation that this association consists of various layers of society ranging from merchant farmers to high-ranking state officials, ranging from basic education to higher education and higher education. The members of the association that led the leadership from the center to the branch is the majority of highly educated. Members of the associations that manage Muhammadiyah's business charities are almost all well-educated young Muhammadiyah leaders.

The young elite of Muhammadiyah who led the Muhammadiyah business charity mostly have modern thinking in managing and developing the Muhammadiyah business charity. These elites when they need funds for the development of a business charity owned by Muhammadiyah, they mostly choose conventional banking from syari'ah banking on the grounds that conventional banks can serve the number of funds as desired by the customers and with the easy way in its service than Syari ' Ah. Just, for example, the bank in East Java in 2017 offers funds to Persyarikatan Muhammadiyah East Java of 500 M.

These elites argued that until now the Muhammadiyah Persyarikatan through Majlis Tarjihnya there is no agreement on the law of bank interest and the elite considers the conventional banking that also behaves Islamic.

There is also a small part of the elite Muhammadiyah of the older generation, they still take the loan from the bank Syari'ah, because they still think that the interest of conventional banks is syubhat, as the result of Majlis Tarjih

decision in 1965 in Sidoarjo first. Of the two variants of thought that exist in the elite of Muhammadiyah, the authors include in two variants of Islamic thought that is a formal legal-minded neo-revivalism variant of the elite of the older generation and the second into the substantive legal group, that is for the elite of the generation young.

4. The position of Muhammadiyah in the Spectrum of Islamic Thought.

Muhammadiyah is a religious movement with an inherent characteristic that is *tajdid* that leads to purification and dynamism. As the description above, that the pattern of religious thought that developed in Indonesia can be divided into two streams, namely the flow of modernist and neo-Revivalist flow as permitted by Abdullah Saeed (1996).

The Muhammadiyah *tajdid* movement which focuses on modernization in the context of purifying *aqidah*, can be classified in the neo-Revivalist school. Whereas in the context *mu'amalah tajdid* movement, in reality, there are two characteristics, namely that there is relatively homage to modernism and there are classified as neo-revivalism. This includes the neo-revivalism is mostly dominated by the group in charge of legal issues (Majlis Legal Affairs Committee). As modernism mostly dominated by the Majlis that manage charitable efforts such as the charitable efforts of Muhammadiyah Education Council and other charitable efforts of Muhammadiyah (Nurdi, S. C. A.).

5. Muhammadiyah Charity Movement efforts

Muhammadiyah's movement as mentioned in the introduction, that Muhammadiyah companions have ideal ideals of realizing a truly Islamic society. This is in accordance with what is meant in the Muhammadiyah articles of article, article 6 of the purpose and objective of Muhammadiyah is uphold and uphold the religion of Islam. To achieve the aims and objectives of the Muhammadiyah implement *da'wah amar makruf nahi munkar* and *tajdid* embodied with the existence of business in all areas of business life among them in the form of educational institutions from the most basic level to the level of college and also other business charities such as hospitals and various businesses others.

As in the preceding explanation that this association consists of various layers of society ranging from merchant farmers to high-ranking state officials, ranging from lower education to higher education levels. The members of the Union to administer the Muhammadiyah business charity are almost all well-educated young Muhammadiyah leaders.

These young Muhammadiyah leaders who handle the Muhammadiyah charity efforts have almost all modern thought in managing and developing a Muhammadiyah charity. These elites in need of funds, they mostly choose conventional banking and leave shariah banking on the grounds that conventional banks can serve as much money as desired by customers and in a more efficient way compared to Syari'ah banking. This is just like the bank in East Java in 2017 has been disbursed funds for the development of business charity Muhammadiyah East Java of 500 M (Cone, M. H. (2003)).

The move chosen by the elite of Muhammadiyah is reasoned that up to now Muhammadiyah Persyarikatan no agreement on the law of bank interest and they consider conventional banking that also behaves Islamic.

There is a small portion of the Muhammadiyah business charity that only take the loan from the Syari'ah bank because they still think about the interest of conventional bank as the result of Majilis Tarjih decision in 1965 in Sidoarjo first. Of the two variants of thought that exist in the perpetrators of this Muhammadiyah business charity, the authors include in two variants of Islamic thought that is the variant of formal legal-minded neo-revivalism and other streams of substantive legal-minded modernism.

CONCLUSION

The development of Muhammadiyah's charity is very encouraging, especially in the field of education and health services.

As for the citizens of the farmers who are assigned to manage the Muhammadiyah charity efforts are most of the highly educated young leaders of Muhammadiyah.

The thought of the Muhammadiyah elite in the matter of the meaning of usury and bank interest are two variants of thought as follows:

1. The variant of modernism thinking is substantive. This flow understands that the meaning of usury is the surplus of basic assets, while bank interest is also an excess of basic assets. The law of this excess is including usury if the excess is bring tyranny and if not bring tyranny of the law does not include usury as the instructions of the verse "*laatadzlimuuna walaa tudzlamuun*".
2. The varieties of neo-revivalism thinking are formal legal. This flow says that the text of the Qur'an that explains about usury is the qath'y texts that are no longer to be interpreted. Therefore, any excess of basic assets, small or large, the law is haram as the text that reads "*ru'usu amwaalikum falukum*". "*Laatadzlimuuna walaa tudzlamuun*".

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