

**CHARACTER AND POSITION OF MUNAFIK IN QS AN-NISA:142-147
ACCORDING TO AHMAD SARWAT'S INTERPRETATION IN TAFSIR
AL-MAHFUZH**



THESIS

**Submitted to Faculty of Ushuluddin and Humanities in Patrial Fulgillment of
the requirements for the Degree of S-1 of Islamic Theology On Al-Quran
Science and Interpretation Departement**

Submitted by:

EEF SYAIFULLAH FATTAH

NIM: 2004026125

**FACULTY OF USHULUDDIN AND HUMANITIES
STATE ISLAMIC UNIVERSITY WALISONGO SEMARANG**

2025

DECLARATION PAGE

Bismillāhirrahmānirrahīm...

The Undersigned Below:

Name : Eef Saifullah Fattah
Student ID Number : 2004026125
Department : Qur'an and Tafsir Science
Title of Thesis : **Character and Position of Munafik in QS An-Nisa:142-147 According to Ahmad Sarwat's Interpretation in Tafsir Al- Mahfuzh.**

I declare that this thesis is definitely my own work. I am responsible for the whole content of this thesis. Other writer's arguments or findings included within it are quoted in accordance with ethical standards of writing.

Semarang, 17 Juni 2025

Yang membuat pernyataan



Eef Saifullah Fattah

NIM. 2004026125

SUPERVISOR CONSENT PAGE

CHARACTER AND POSITION OF MUNAFIK IN QS AN-NISA:142-147
ACCORDING TO AHMAD SARWAT'S INTERPRETATION IN TAFSIR
AL-MAHFUZH



THESIS

Submitted to Faculty of Ushuluddin and Humanities in Patorial Fulgillum of
the requirements for the Degree of S-1 of Islamic Theology On Al-Quran
Science and Interpretation Departement

Submitted by:

EEF SYAIFULLAH FATTAH

NIM: 2004026125

Semarang, 17 Juni 2025

Advisor I

A handwritten signature in black ink, appearing to read 'Dr. H. Muh. In'amuzzahiddin, M. Ag.'

Dr. H. Muh. In'amuzzahiddin, M. Ag

NIP. 197710202003121002

VERIFICATION PAGE

That thesis below:

Name : Eef Saifullah Fattah
Student ID Number : 2004026125
Department : Qur'an and Tafsir Science
Title of Thesis : **Character and Position of Munafik in QS An Nisa:142-147 According to Ahmad Sarwat's Interpretation in Tafsir Al- Mahfuzh.**

Has been approved by the Thesis Examination Board Faculty of Ushuluddin and Humanities State Islamic University Walisongo Semarang on 20 June 2025 and has been accepted and confirmed as one of the conditions for obtaining a Bachelor of Religion in Ushuluddin and Humanities Science.

Semarang, 17 Juni 2025

Chairman of Examiner/Examiner I

Secretary of Examiner/Examiner II



Badrul Munir Chair, M.Phil.

NIP. 199010012018011001

Prof. Dr. H. Suparman, M.Ag.

NIP. 196004111993031002

Examiner III

Dr. Agus Imam Karomen, M.Ag.

NIP. 198906272019081001

Advisor I

Dr. H. Muh. In'amuzzahiddin, M. Ag.

NIP. 197710202003121002

SUPERVISOR NOTES

Lampiran : -

Hal : Persetujuan Naskah Skripsi

Kepada Fakultas Ushuluddin dan Humaniora

UIN Walisongo Semarang

Assalāmu'alaikum Wr. Wb.

Setelah melakukan reavisi dan perbaikan, maka dengan ini kami serahkan naskah skripsi saudara:

Nama : Eef Saifullah Fattah

NIM : 2004026125

Prodi : Ilmu Al-Qur'an dan Tafsir

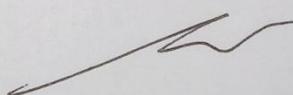
Judul Skripsi : **Character and Position of Munafik in QS An-Nisa:142-147 According to Ahmad Sarwat's Interpretation in Tafsir Al- Mahfuzh.**

Dengan ini kami menyetujui dan memohon kepada Bapak untuk segera diujikan.
Atas perhatian Bapak, kami ucapkan terimakasih.

Wassalāmu'alaikum Wr. Wb.

Semarang, 17 Juni 2025

Pembimbing I



Dr. H. Muh. In'amuzzahiddin, M. Ag

NIP. 197710202003121002

MOTTO PAGE

وَلَقَدْ فَتَنَّا الَّذِينَ مِنْ قَبْلِهِمْ فَلَيَعْلَمَنَّ اللَّهُ الَّذِينَ صَدَقُوا وَلَيَعْلَمَنَّ الْكَاذِبِينَ

"And indeed We have tested those before them, so indeed Allah knows those who are truthful and indeed He knows those who lie."

(QS. Al-Ankabut: 3)

TRANSLITERATION PAGE

Kepustusan Bersama Menteri Agama dan Menteri P
dan K Nomor: 158/1987 dan Nomor: 0543b/U/1987

1. Consonants

No	Arabic Letters	Latin Letters	No	Arabic Letters	Latin Letters
1	ا	Not denoted	16	ط	ṭ
2	ب	B	17	ظ	ẓ
3	ت	T	18	ع	‘
4	ث	ṣ	19	غ	g
5	ج	J	20	ف	f
6	ح	ḥ	21	ق	q
7	خ	Kh	22	ك	k
8	د	D	23	ل	l
9	ذ	Ḏ	24	م	m
10	ر	r	25	ن	n
11	ز	Z	26	و	w
12	س	S	27	ه	h
13	ش	Sy	28	ء	,
14	ص	ṣ	29	ي	y
15	ض	ḍ			

2. Vokal Pendek			3. Vokal Panjang		
.أ = a	أ	Kataba	ا..أ = ā	أ	qāla
.إ = i	إ	su'ila	إ = ī	إ	qīla
.أ = u	أ	Yažhabu	أ = ū	أ	yaqūlu
4. Diftong			Catatan:		
أي = ai	أي	Kaifa	Kata sandang [al] pada bacaan syamsiyah atau qamariyyah ditulis [al] secara konsisten supaya selaras dengan teks Arabnya.		
أو = au	أو	Haula			
أ = ū	أ	yaqūlu			

THANK YOU PAGE

Bismillāhirrahmānirrahīm..

Alhamdulillāhirabbil'ālamīn, all praise and thanks be to Allah SWT who always gives abundance of grace, guidance, and inayah to all His creatures. So that the author can complete this thesis with the title “Character and Position of the Hypocrite in QS An-Nisa: 142-147 According to Ahmad Sarwat's Interpretation in Tafsir Al-Mahfuzh”. This thesis is prepared to fulfill the requirements for obtaining a Bachelor of Religion (S. Ag) degree from the Al-Qur'an and Tafsir Study Program, Faculty of Ushuluddin and Humanities, Walisongo State Islamic University Semarang. Sholawat and salam remain poured out to the great Prophet Muhammad Saw who has brought the teachings of Islam as a door from ignorance, as well as to his family, friends, tabi'in and all his followers, may we get his intercession on the Day of Judgment, aamiin.

With the completion of the writing of this thesis, the author would like to thank all those who have contributed enthusiasm and support, directed motivation and provided guidance both morally and materially. This gratitude will be addressed to:

1. Mr. Prof. Dr. Nizar, M.Ag as the rector of UIN Walisongo Semarang.
2. Mr. Dr. H. Mokh Sya'roni, M.Ag as the Dean of the Faculty of Ushuluddin and Humanities of UIN Walisongo Semarang.
3. Mr. Muhtarom, M.Ag as the Head of Department of Al-Qur'an Science and Tafsir of UIN Walisongo Semarang.
4. Mr. M. Sihabudin, M.Ag as the Secretary of the Department of Al-Qur'an Science and Tafsir UIN Walisongo Semarang.
5. Dr. H. Muh. In'amuzahiddin, M.Ag as guardian lecturer and thesis supervisor.
6. Mr. and Mrs. lecturers of the Faculty of Ushuluddin and Humanities, especially lecturers of the Al-Qur'an and Tafsir Science Study Program who have provided their knowledge.
7. To Mr. KH. Fatkhorrohman alm. and Mr. KH. Anshori, AH alm. as the caretaker of the Nahdlotul Muslimin Islamic Boarding School.

8. Mr. Prof. Imam Taufiq, M. Ag. As the caretaker of Darul Falah Besongo Semarang Islamic Boarding School.
9. To my parents, Mr. Suparmo and Mrs. Sholehatun, who have raised and educated and patience that will never reach its limit, providing support, enthusiasm and affection through prayers and high hopes.
10. As well as to all parties that I cannot mention one by one.

In writing this thesis, the author realizes that there are many shortcomings in the writing. Therefore, the author sincerely hopes that all parties will be pleased to provide criticism, suggestions and directions so that they can be improved in the next writing, hopefully this thesis can be useful for the author and generally for the readers.

Semarang, 17 Juni 2025

Eef Saifullah Fattah

NIM. 2004026125

TABLE OF CONTENTS

DECLARATION PAGE	ii
SUPERVISOR CONSENT PAGE	iii
VERIFICATION PAGE	iv
MOTTO PAGE	vi
وَلَقَدْ فَتَنَّا الَّذِينَ مِنْ قَبْلِهِمْ فَلَمَّا يَعْلَمُنَّ اللَّهَ الَّذِينَ صَدَقُوا وَلَيَعْلَمَنَّ الْكَاذِبُونَ	vi
"And indeed We have tested those before them, so indeed Allah knows those who are truthful and indeed He knows those who lie."	vi
TRANSLITERATION PAGE	vii
THANK YOU PAGE	viii
TABLE OF CONTENTS	x
ABSTRACT	xii
CHAPTER I	1
INTRODUCTION.....	1
A. Background	1
B. Problem Formulation	10
C. Research Objectives and Benefits.....	10
D. Literature Review	11
E. Research Methods.....	13
F. Research Framework.....	16
CHAPTER II.....	18
MUNAFIK IN THE PERSPECTIVE OF THE QUR'AN.....	18

A. Conceptual and Theoretical Analysis of the Meaning of Munafik.....	18
B. Classification of Munafik According to Scholars.....	24
CHAPTER III	34
TRACING THE REASONING OF INTERPRETATION: DR. AHMAD SARWAT, LC. AND THE GREAT IDEAS IN TAFSIR AL-MAHFUZH.....	34
A. Biography of Dr. Ahmad Sarwat, Lc.	34
B. Tafsir Al-Mahfuzh	40
CHAPTER IV.....	53
ANALYSIS OF THE CHARACTER AND POSITION OF THE MUNAFIK (INTERPRETATION OF QS AN-NISA VERSES 142–147 IN TAFSIR AL-MAHFUZH)	53
A. Characteristics and Position of Munafik in the Interpretation of QS An-Nisa 142–147 Dr. Ahmad Sarwat.....	53
B. Social Relevance: Interpretation and Contemporary Context	70
CHAPTER V	74
CONCLUSIONS AND SUGGESTIONS	74
A. Conclusion	74
B. Suggestion	75
BIBLIOGRAPHY	76
CURRICULUM VITAE	78

ABSTRACT

The phenomenon of Munafik is one of the important issues in religious life that not only threatens the spiritual integrity, but also the social stability of the ummah. In this context, the Qur'an pays serious attention to the behavior and position of Munafik, especially through Qur'an An-Nisa verses 142–147. These verses reveal the internal characteristics of Munafik who appear to be outwardly faithful but harbor disbelief in their hearts, and describe the reward they will receive from Allah. This research aims to answer two main problems, namely how to interpret QS An-Nisa verses 142–144 in Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc. regarding the character of Munafik, and how to interpret QS An-Nisa verses 145–147 in the same interpretation regarding their position in the sight of Allah?

This study uses a qualitative method with an analytical descriptive method. The primary source used is Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc., a contemporary mufasir who combines the approach of naqli postulates and modern social analysis. He also always studies his interpretation on his youtube channel. The results of the study show that according to Dr. Ahmad Sarwat, the character of Munafik as described in QS An-Nisa verses 142–144 includes inconsistencies in worship, deceitful nature towards Allah and believers, and double loyalty that endangers the unity of the ummah. As for the Qur'an An-Nisa verses 145–147, it is explained that Munafik are placed in the lowest level of Hell because of bad intentions and hidden disobedience, except for those who repent sincerely. This interpretation emphasizes that Munafik is not only a theological problem, but also has an impact on the destruction of the social structure of Muslims. Therefore, understanding these verses is important in maintaining the purity of faith and social cohesion of the ummah.

Keywords: Munafik, QS An-Nisa 142–147, Tafsir Al-Mahfuzh, Character, Position, Ahmad Sarwa

CHAPTER I

INTRODUCTION

A. Background

Faith is the core of Islamic teachings which is not only outward, but must also be shown through sincerity of heart and consistency in deeds.¹ But in practice, not all individuals who appear to be Muslims are truly believers in essence. This phenomenon is known in Islam as *nifaq* or Munafik. The term *nifaq* comes from the root word *nafaqa* which means "hiding hole," describing the behavior of a person who hides his disbelief behind the face of Islam. This is a serious threat to the integrity of Muslims, because the perpetrators of *nifaq* can damage the social and religious order from within, without the majority of the ummah realizing it. In fact, the Qur'an mentions that Munafik are at the lowest level of Hell (*fi darkil asfali minan-naar*).²

One of the verses of the Qur'an that expressly discusses the characteristics of Munafik is Qur'an An-Nisa verses 142–147:³

إِنَّ الْمُنَفِّقِينَ يُخَدِّعُونَ اللَّهَ وَهُوَ خَذِيلُهُمْ وَإِذَا قَامُوا إِلَى الْأَصْلَوةِ قَامُوا كُسَالَىٰ يُرَاوِونَ النَّاسَ وَلَا يَذْكُرُونَ اللَّهَ إِلَّا فَيَلِأَ
(١٤٢) مُذَبِّحُونَ بَيْنَ ذَلِكَ لَا إِلَى هَلْوَاءٍ وَلَا إِلَى هَلْوَاءٍ وَمَن يُضْلِلِ اللَّهُ فَلَن يَجِدَ لَهُ سَبِيلًا (١٤٣) يَا أَيُّهَا الَّذِينَ
إِمَّا نَفَرُوا لَا تَتَّخِذُوا الْكَفَّارِ أَوْلَيَاءَ مِنْ دُونِ الْمُؤْمِنِينَ إِنَّهُمْ يَرِدُونَ أَنْ يَجْعَلُوا لِلَّهِ عَلَيْكُمْ سُلْطَانًا مُّبِينًا (١٤٤) إِنَّ الْمُنَفِّقِينَ
فِي الْدُّرْكِ أَلْأَسْفَلِ مِنَ النَّارِ وَلَن يَجِدَ لَهُمْ نَصِيرًا (١٤٥) إِلَّا الَّذِينَ تَابُوا وَأَصْلَحُوا وَأَعْصَمُوا بِاللَّهِ وَأَخْلَصُوا دِينَهُمْ لِلَّهِ
فَأُولَئِكَ مَعَ الْمُؤْمِنِينَ سَوْفَ يُؤْتَنَ أَجْرًا عَظِيمًا (١٤٦) مَا يَفْعَلُ اللَّهُ بِعَذَابِكُمْ إِنْ شَكَرْتُمْ وَإِمْشَنْتُمْ
وَكَانَ اللَّهُ شَاكِرًا عَلَيْهِمَا (١٤٧)

¹ Titin Sukaesih, "Faith Education for Early Adulthood According to an Islamic Perspective" (UIN Raden Intan Lampung, 2017).

² Asep Muhamad Pajarudin, "The Concept of Hypocrisy in the Qur'an (Semantic Study of Toshihiko Izutsu)" (Jakarta: Faculty of Ushuluddin and Philosophy UIN Syarif Hidayatullah, 2018).

Means:

142. *Indeed, the Munafik want to deceive Allah, but Allah repays their deception (by allowing them to dissolve in their error and deceit). When standing up to pray, they do it lazily and mean riyā in front of people. They do not remember God, except for a few.*

143. *They (the Munafik) are in doubt between such (believers or disbelievers), not of this group and not of that group (of disbelievers). Whoever is allowed astray by Allah (because he does not follow His guidance and chooses error), you will not find a way for him.*

144. *O you who have believed, do not make the disbelievers your loyal companions¹⁷⁵ by abandoning the believers. Do you want to give a clear reason for Allah (to punish) you?*

145. *Indeed, the Munafik are (placed) in the lowest level of Hell. You will not find a helper for them.*

146. *Unless those who repent and improve themselves, 176) hold fast to Allah, and sincerely practice their religion for the sake of Allah, they are with the believers. In the future, Allah will give a great reward to the believers.*

147. *Allah will not torture you if you are grateful and faithful. Allah is Thankful¹⁷⁷ and All-Knowing.⁴*

In this verse it is stated that they like to deceive Allah and the believers, perform prayers lazy and only to show off (*riyā*'), and very rarely remember Allah. These verses also affirm that Allah will not give guidance to Munafik unless they sincerely repent, improve themselves, and be sincere in practicing religion. This affirmation is very important to be used as a reference in understanding the forms of Munafik both in the time of the Prophet and in the present era.⁵

Even in many Islamic studies, Munafik is defined not only as a matter of belief, but also as reflected in social behavior. This refers to the hadith narrated by Imam Bukhari and Muslim as follows:

عَنْ أَبِي هُرَيْرَةَ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ
"آيَةُ الْمُنَافِقِ تِلْكَاتٌ: إِذَا حَدَّثَ كَذَبَ، وَإِذَا وَعَدَ أَخْلَفَ، وَإِذَا أُوْتِمَنَ خَانَ".

⁴ Irl Admizal, "Strategies for Dealing with Hypocrites According to the Quran," *AL-QUDS: Journal of Qur'an and Hadith Studies* 2, no. 1 (2018): 65–88.

⁵ Pajarudin, "The Concept of Hypocrisy in the Qur'an (A Semantic Study of Toshihiko Izutsu)."

"There are three signs of a hypocrite: if he speaks, he lies, if he promises, he reneges, and if he is entrusted, he betrays." (HR. Bukhari no. 33 and Muslim no. 59)

This hadith shows that Munafik is not just a matter of belief, but is reflected in destructive social behaviors: lying, breaking promises, and betrayal of trust. In this context, Munafik is not only about aqidah (inner beliefs), but also morals and personal integrity in society. **Hudzaifah ibn al-Yaman**⁶, a friend who was known as the Messenger of Allah's secret holder of the names of Munafik, once said: "The ancients asked the Messenger of Allah about goodness, but I asked about evil because I was afraid of falling into it." (HR. Bukhari no. 3606) This shows how serious the threat of Munafik is, to the point that the Companions are afraid that they belong to it, even though outwardly they are obedient believers. Umar bin Khattab r.a. even asked Hudzaifah to tell him if he was a hypocrite. This shows the very high self-awareness of the Companions against the dangers of Munafik.

In addition, Imam Al-Ghazali in *Ihya Ulumuddin* explained that Munafik can be both internal and external: "A hypocrite is a person whose speech does not correspond to his heart. He looks like a believer, but his heart is full of doubts."⁷ Similarly, Ibn Taymiyyah affirmed that: "A hypocrite is actually more dangerous than a disbeliever, because he shows faith but hides disbelief. He became a destroyer in the body of the Muslims themselves."⁸ KH. Hasyim Ash'ari, the founder of Nahdlatul Ulama, emphasized the importance of staying away from Munafik in the life of the nation and state: "Munafik are like snakes in a blanket, which can bite us at any time. They are the ones who sell religion for the sake of the world." Buya Hamka, in *Tafsir Al-Azhar*, explains that a hypocrite is a person who appears to be obedient by birth, but whose heart is empty of faith "They

⁶ Ady Cahyadi, "Hafazhatul Amwaal: The Character and Character of the Prophet's Accountant," *Accountability* 7, no. 2 (2014): 109–21.

⁷ Wini Dirgahayu and Solihah Titin Sumanti, "The Concept of Moral Education in the Book of Mau'izhatul Mu'minin *Ihya Ulumuddin* by Shaykh Muhammad Jamaluddin Al-Qasimi," *At-Tadris: Journal of Islamic Education* 4, no. 1 (2025): 92–100.

⁸ Muhammad Khairidir and Muhammad Qorib, "The Method of Moral Education According to Ibn Taymiyah in the Book of *Tazkiyatun Nafs*," *IJTIMAIYAH Journal of Social and Cultural Sciences* 7, no. 1 (2023).

participate in prayer, participate in fasting, participate in zakat, but all of that is not because of Allah. So his worship is only an empty wrapper."

Munafik is a socio-religious phenomenon that has never been absent throughout human history. During the time of the Prophet ﷺ, Munafik began to be seen manifestly when Islam began to develop in Medina. Some individuals profess their Islam outwardly in order to maintain their personal interests and social position, but in reality they are not truly believers. One of the most famous figures in this regard was Abdullah bin Ubay bin Salul, the leader of the Khazraj tribe who felt left out after the Prophet Muhammad ﷺ gained widespread support from the people of Medina. He and his followers professed their Islam, but behind that they plotted treason, spread slander, and tried to weaken the spirit of the Muslims. The forms of Munafik they committed include: spreading false issues, dividing between the Muhajirin and the Anshar, and belittling the struggle of the Prophet ﷺ in various important events such as the Battle of Uhud and the Battle of Tabuk.

One concrete example is when they withdrew from the ranks before the Battle of Uhud began, thus causing the mental turmoil of the Muslim forces. They also accused Sayyidah Aisyah ra. in the Ifk (fitnah) incident, which almost shook the Prophet's household and defamed the family of the Prophet ﷺ. These behaviors later became the background for many verses of the Qur'an that strongly denounced Munafik and mentioned that they would occupy the crust of hell, the most despicable place.

The phenomenon of Munafik does not disappear over time. In the modern era, Munafik appears in more subtle forms, disguised, and sometimes wrapped in convincing religious symbols.⁹ In the context of today's social life, we witness many people who display godliness outwardly through appearance, speech, and religious activities but do not reflect these values in their personal lives. They worship not out of sincerity, but to gain praise and recognition. This is in line with the

⁹ Muhammad Muslich Aljabbar, "The Characteristics of Hypocrites in the Modern Era: A Critical Discourse Analysis of Ustaz Adi Hidayat's Interpretation on YouTube," *Al-Tadabbur: Journal of the Science of the Qur'an and Tafsir* 9, no. 01 (2024).

characteristics of Munafik described in Qur'an An-Nisa verse 142: they perform prayers lazily, and do not remember Allah except a little.¹⁰

Symptoms like this are very visible in today's social media era. The emergence of the digital riya phenomenon is one of the reflections of contemporary Munafik, where a person displays kindness or deeds of worship in public spaces to get praise, likes, and validation from the audience. Worship is part of a personal branding strategy, not an expression of submission to God. Furthermore, in the world of politics and economics, not a few public figures use Islamic symbols for the sake of electability or commerciality, even though their policies and practices are contrary to Islamic values.

A more worrying phenomenon is when individuals or groups use religion as a tool to cover up injustice. For example, corruption in congregations is wrapped in the term "political alms", or financial institutions in the name of "sharia" turn out to run a manipulative system and harm the people. In many cases, this Munafik is not noticed by the public, because it is wrapped in strong religious jargon.

All of this shows that Munafik is not only a theological problem, but also a real and systemic social problem. Therefore, it is important for Muslims to re-understand the meaning of Munafik in the Qur'an in depth and contextually. Through the study of tafsir, especially thematic interpretations such as *Tafsir Al-Mahfuzh* by Dr. Ahmad Sarwat, Lc¹¹, we can connect the verses of the Qur'an with the reality of life today. This understanding is expected to be a provision to recognize, prevent, and avoid Munafik both in oneself and in the social environment. In the midst of the challenges of the times and the rapid flow of information, Muslims need a reference interpretation that is not only normative, but also contextual. Many young generations read the Qur'an but have difficulty understanding its relevance to current social phenomena. Therefore, a study is needed that raises the values of the Qur'an and bridges this understanding with contemporary life.

¹⁰ Pajarudin, "The Concept of Hypocrisy in the Qur'an (A Semantic Study of Toshihiko Izutsu)."

¹¹ Ahmad Sarwat and M A Lc, *Indonesian Fiqh Encyclopedia 3: Zakat* (Gramedia Pustaka Utama, 2019).

Through the above view, the author wants to study that Munafik is not just a classic theme in Islamic studies, but a problem that continues to recur and evolve according to the times. In today's digital era, Munafik is no longer present in an overt form like in the time of the Prophet ﷺ, but subtly infiltrates the practice of modern life, both in social, political, economic, and popular culture aspects. This condition makes a review of the verses on Munafik not only important, but also urgent.

Today's times present a unique reality. Religiosity is often displayed visually and performatively through social media, but it is not always accompanied by true moral and spiritual commitment. This phenomenon raises serious problems in the religious diversity of Muslims, because the value of sincerity and honesty is actually reduced by the culture of imagery. On the other hand, religious symbols are increasingly being used for worldly interests, including identity politics and marketing strategies, which sometimes damage the image of religion itself. Therefore, a deeper understanding of the characteristics of Munafik and its dangers is essential so that Muslims do not get caught up in such behavior—whether consciously or unconsciously.

As the times progress, Munafik does not disappear. Instead, it manifests itself in new forms that are more subtle and systemic. In this digital era and image culture, many individuals and groups display Islamic identity outwardly without being accompanied by true honesty and moral commitment. Religious symbols are often used to achieve popularity, legitimacy, and even economic and political gain. Social media is a big stage for "false piety" that emphasizes outward appearances rather than the substance of faith. Furthermore, there is also the phenomenon of corruption wrapped in religious narratives, as well as the manipulation of sharia-based institutions that turn out to oppress the people. This reality reflects the complex form of contemporary Munafik, while also showing how important it is for Muslims to re-understand the nature of Munafik in depth and contextually.¹²

It is in this context that the study of verses about Munafik becomes very

¹² Admizal, "Strategies for Dealing with Hypocrites According to the Qur'an."

urgent. This study not only aims to add to academic treasures, but also as an effort to raise social awareness of the dangers of Munafik that undermines the moral and spiritual integrity of the ummah. To answer this challenge, an interpretation approach is needed that is not only scientifically strong, but also relevant to contemporary reality. One of the main sources chosen in this study is **Tafsir Al-Mahfuzh** by **Dr. Ahmad Sarwat, Lc.** This tafsir has the advantage of a thematic approach (*maudhu'i*), which allows the discussion of an issue to be studied thoroughly across verses and surahs. This is very suitable for exploring the problem of Munafik, which is not enough to understand through a single verse, but requires a broad and deep mapping of meaning.

Another advantage of Tafsir Al-Mahfuzh is its communicative and contextual delivery style, making it easy to digest by today's readers, both from academic circles and the general public. Dr. Ahmad Sarwat is also known as an active preacher who utilizes various digital platforms, such as social media, YouTube, and online classes, to deliver Islamic studies on a massive scale. His involvement in the world of digital da'wah makes his interpretation have sensitivity to the problems of modern Muslims. In interpreting the verses on Munafik, he not only reviews the literal meaning, but also provides moral and social reflections that are contextual to the challenges of the times.¹³

Therefore, the study of Munafik in the perspective of Tafsir Al-Mahfuzh not only presents scientific value, but also a practical solution for Muslims to recognize and avoid hypocritical attitudes that are increasingly hidden in this modern era. With a thematic and contextual approach, it is hoped that this research can make a real contribution in building the collective awareness of the ummah about the importance of sincerity, consistency of faith, and spiritual integrity in the midst of an era full of pretense.

This study becomes increasingly relevant when studied through an analytical descriptive approach, especially by referring to the work Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc. This tafsir has a special advantage, namely the presentation of

¹³ Asri Kharisma Putri, "Characteristics of Hypocrites in the Qur'an: Tafsir Al-Maraghi" (UIN Sunan Gunung Djati Bandung, 2018).

material that is systematic, thematic, and easy to digest for modern readers. Dr. Ahmad Sarwat compiled this interpretation not only with a classical scientific approach, but also by considering the current context so that the verses of the Qur'an do not feel far from everyday reality. With a communicative and straightforward language style, *Tafsir Al-Mahfuzh* is able to bridge lay readers and academics to understand the messages of the Qur'an in a more contextual way.

Selection of *Tafsir Al-Mahfuzh* by Dr. Ahmad Sarwat, Lc., MA. As the main source in this study, it has a significant reason, although this work has not been completed in its entirety and is relatively new in the treasure trove of contemporary interpretation. One of the considerations is that *Tafsir Al-Mahfuzh* presents a thematic approach (*tafsir maudhu'i*) with a systematic and easy-to-understand writing style, so that it is relevant to answer Islamic issues in the current context, including the issue of Munafik. In addition, this *tafsir* was born from the author's rich academic background and da'wah experience, and has become a reference in various scientific assemblies delivered directly by Dr. Ahmad Sarwat through his YouTube channel.

The use of this *tafsir* is also based on the spirit of introducing *Tafsir Al-Mahfuzh* to a wider audience, considering that this work has not been widely researched academically. By making it the object of study, this research is expected to deepen the understanding of the methods and perspectives of interpretation offered by Dr. Ahmad Sarwat, as well as make an initial contribution in assessing the potential of this interpretation as a reference literature in the study of thematic interpretation. This decision is also part of an effort to support the birth of new works of interpretation from Indonesian scholars that are contextual and able to respond to the challenges of the times.

This interpretation is also very helpful in understanding complex social issues, including the topic of Munafik, by relating the verses of the Qur'an thematically and cross-surah. This approach allows the reader to see the issue of Munafik not partially, but as an integral issue in Islamic life. This is important because Munafik is not only about the relationship between humans and their God, but also has a great impact on social relations, the stability of the ummah, and the

credibility of Islamic da'wah.

In addition to referring to the written manuscript of *Tafsir Al-Mahfuzh*, the author also uses the official YouTube channel owned by Dr. Ahmad Sarwat, Lc., MA. as a complementary source in understanding further the meaning and emphasis of his verses being interpreted. The channel routinely presents oral discussions that are elaborative in nature as a continuation of each completed *tafsir* writing. Thus, this YouTube channel not only functions as a digital da'wah medium, but also as an authentic means to trace the direct explanation from the author of the commentary. The presence of this audiovisual media enriches the author's analysis, especially in capturing argumentative nuances and emphasis on meaning that may not be fully contained in the form of writing.

Thus, studying the verses on *Munafik* through *Tafsir Al-Mahfuzh* in the midst of the contemporary social situation is an important effort in fortifying oneself and society from the trap of increasingly complex hypocritical behavior. This study is also an academic and spiritual contribution for Muslims in understanding the challenges of religion in the modern era, so as not to fall into the trap of pretense that can damage the integrity of faith. The series of issues about *Munafik*, both in prophetic history and in contemporary religious social dynamics, needs to be examined in depth in order to build a new awareness among Muslims of the importance of honesty, sincerity, and integrity of faith. Hypocritical behavior was not only a threat during the time of the Prophet, صلی اللہ علیہ وسلم, but also continued to develop in new forms that were often difficult to recognize because they were hidden in manipulative religious symbols. Therefore, a study is needed that not only understands *Munafik* from a moral and theological perspective, but also from a thematic and contextual approach that can answer the challenges of the times.

The author wants to highlight the phenomenon of *Munafik* through an analysis of the verses of the Qur'an, especially QS An-Nisa verses 142–147, which reveal the character and position of *Munafik* clearly and sharply. This study uses *Tafsir Al-Mahfuzh* by Dr. Ahmad Sarwat, Lc. as the main foundation in interpreting these verses with a relevant approach to the reality of Muslims today. Therefore, the author wrote a thesis entitled: "**The Character and Position of Munafik**

(Interpretation of QS An-Nisa verses 142–147 in Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc.)"

B. Problem Formulation

Based on the background of the problems that have been described above, the author limits the discussion to two problem formulations that will be discussed in this study, namely:

1. How is the interpretation of QS An Nisa verses 142-144 in tfsir al mahfusz by Ahmad Sarwat about the character and the position of the Munafik?
2. How is the relevance of Ahmad Sarwat's interpretation of QS An Nisa verses 142-144 concerning the character and status of hypocrites in today's era?

C. Research Objectives and Benefits

1. The objectives of this study are:
 - a. Explain the interpretation of QS An-Nisa verses 142-147 in Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat about the characteristics and describes the position of Munafik.
 - b. Analyze how Tafsir Al-Mahfuzh the relevance of Ahmad Sarwat's interpretation of QS An Nisa verses 142-144 concerning the character and status of hypocrites in today's era.
2. The benefits of this study are:
 - a. Theoretically, the benefit of this research is as an effort to develop the discourse of the story of the Qur'am and to be one of the models for all humans in behaving so that they do not fall into political behavior.
 - b. Practically, this research is expected to be a reference for future research developers, more broadly, it can contribute thought to Islamic science in general and to the study of the Qur'an in particular.
 - c. For Islamic educational institutions, this research can be used as teaching material or discussion in the study of Islamic interpretation and morals.

- d. This research can also open up a space for critical discussion on how contemporary interpretation can respond to today's socio-religious challenges.

D. Literature Review

The Literature Review is the author's attempt to find previous studies related to this research to be developed as a scientific work. Munafik is a theme that has been widely studied in various previous studies, both through thematic approaches, verse analysis, and interpretation comparison. These studies make an important contribution in enriching Islamic scientific discourse, especially in understanding the phenomenon of nifaq in the perspective of the Qur'an. However, most of the existing research has not specifically highlighted QS An-Nisa verses 142–147 in the framework of contemporary thematic interpretation as Dr. Ahmad Sarwat did in *Tafsir Al-Mahfuzh*. Some of the studies that became the initial reference in this study include the following: Some of the studies include:

First, **Harland Widiananda (2017)** in his thesis entitled "*The Denial of Munafik in the Qur'an (Study of Tahlili QS At-Taubah verses 75-78)*", explains in detail the concept of Munafik in terms of etymology and terminology, and describes the characteristics of Munafik shown in QS At-Taubah 75–78. He mentioned that among the main characteristics of Munafik are breaking promises, lies, and wickedness. The study also linked these verses to the authentic hadiths of Imam Bukhari and Muslim that mention signs of Munafik, such as lying when speaking, breaking promises, and betraying trust. The results of this study show that Munafik is a serious threat that can damage the structure of faith and the social life of the people.

Second, **Khairunnisa (2021)** in his thesis entitled "*Munafik According to M. Quraish Shihab in Tafsir Al-Misbah and Its Implications in Human Life*", conducted a study of M. Quraish Shihab's interpretation in *Tafsir Al-Misbah* related to the concept of Munafik. He stated that a hypocrite is an individual who does not have consistency between his words and his heart. In social life, this attitude has an impact on the destruction of the social order, the emergence of public lies, harassment of religious teachings, and the practice of riya that damages the values

of sincerity. This research provides an important contribution to thinking in looking at the social aspects of hypocritical behavior that have not only personal but also structural impacts.

Third, **Sella Raudatul Qolbi (2021)** in her work entitled "*The Munafik of the Story of Abdullah bin Ubay bin Salul in the Qur'an and Its Relevance in Contemporary Times*", specifically highlights the figure of Abdullah bin Ubay as the main representation of Munafik during the time of the Prophet ﷺ. He studied various verses that mention the behavior of Abdullah bin Ubay and his followers, such as in QS Al-Baqarah, QS Al-Ahzab, and QS Al-Munafiqun. This research shows that traits such as envy, envy, manipulation, and opportunism are traits of Munafik that have been evident since the time of the Prophet and remain relevant today. This research also links this phenomenon to contemporary life practices, making it an important reference in seeing the continuity of hypocritical characters over time.

Fourth, **Irfan Afandi (2005)** in his thesis entitled "*Munafik in Tafsir Al-Bayan fi Ta'wil Ayy Al-Qur'an and Tafsir Al-Qur'an Al-'Azim (Comparative Analysis)*", examines the differences in the views of two classical tafsir scholars, namely Al-Alusi (Tafsir Al-Bayan) and Ibn Katsir (Tafsir Al-Qur'an Al-'Azim) in interpreting verses about Munafik. This research reveals that the background of mufasir greatly influences the approach used in interpreting verses: Al-Alusi emphasizes more spiritual and symbolic aspects, while Ibn Kathir presents a historical and hadith approach in describing the behavior of Munafik. Through this analysis, Irfan concludes that classical interpretation has a rich methodology in understanding the concept of Munafik, even though the social context is different from the current era.

From all the research that has been conducted, it can be concluded that the issue of Munafik has been studied from various perspectives. However, there has not been a specific and in-depth study of QS An-Nisa verses 142–147 through a contemporary thematic interpretation approach by referring to the work of Dr. Ahmad Sarwat, Lc. in *Tafsir Al-Mahfuzh*. This shows that there is an academic gap that can be filled by this research, as well as a form of scientific contribution to the development of contemporary interpretation and social studies of Islam.

E. Research Methods

1. Types of Research

This research includes library research with a qualitative approach. That is, the author conducts research by reviewing and examining various research documents based on literature data in the form of books, documents, research results, and other scientific works related to the work of women in the world of politics. The qualitative method is the use of research methods that are influenced by and represent a paradigm that reflects the perspective of reality. In addition, the author also uses Dr. Ahmad Sarwat's official YouTube channel as a source of supporting data. This channel consistently presents oral discussions as a continuation of each completed commentary, thus containing additional explanations, emphasis, and broader context than written interpretations. The use of audiovisual media helps the writer to explore the meaning of the author of the interpretation more comprehensively, especially in capturing intonation, oral arguments, and socio-religious contexts that may not be entirely reflected in the form of writing. This research is comparative, that is, it should explain the description and position of the position of Munafik in Tafsir Al-mahfudz, then the data will be described and analyzed carefully until conclusions can be drawn.

2. Data Source

The data in this study is divided into two categories, namely primary data and secondary data. The primary data in this study includes Qur'anic verses that are relevant to the topic, especially QS An-Nisa verses 142-147 which discusses the character and position of Munafik. To deepen the understanding of these verses, this study uses Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc., MA. published in South Jakarta by the Indonesian Fiqh House on August 1, 2023 as the primary source. This tafsir is a contemporary work with a analytical method of Qur'anic exegesis (tafsir tahlili), which discusses actual issues in systematic and analytical language. Uniquely, Dr. Ahmad Sarwat not only writes his tafsir in the form of a book,

but also consistently conveys it in the form of a study uploaded on his personal YouTube channel, the YouTube Channel "Rumah Fiqih", which is the official channel of Dr. Ahmad Sarwat, Lc., MA. The study is an important part of the primary data because it contains direct elaboration from the author of the tafsir which enriches the interpretive dimension and social context of the verses discussed.

In addition, primary data also includes the Qur'an as the main source, as well as several classical and modern tafsir books used to compare interpretations, such as Tafsir Al-Qurthubi by Imam Al-Qurthubi, Tafsir Ibn Kathir by Imam Ibn Kathir, and Tafsir Al-Misbah by Prof. Dr. M. Quraish Shihab. These books of tafsir provide an important historical and linguistic framework in comprehensively understanding the meaning of the verses.

The secondary data in this study consists of supporting literature such as books, articles, journals, and dictionaries related to the study of Munafik in Islam and in the socio-political context of the ummah. One of the important references is the book "Nifaq: Social Diseases in an Islamic Perspective" by Dr. Yusuf Al-Qaradawi, an Indonesian Islamic feminist figure, which is used as a reflective mirror in looking at social and political roles in Islam. This secondary literature serves to provide a theoretical background and support an analysis of the phenomenon of Munafik as a contemporary social problem.

3. Data Collection Methods

This research uses the library research method, which is by collecting data from various written and audiovisual sources that are relevant to the object of study. The main data is obtained from the book Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc., MA. as a primary source, which is then supplemented with an oral explanation through the official YouTube channel "Rumah Fiqih", where the author of the commentary conveys additional descriptions of each completed part of the commentary.

This method allows the author to conduct an in-depth study of the text and context, as well as explore the meaning of the verse from the perspective

of mufassir comprehensively. In this process, the author also uses a content analysis approach to explore patterns of interpretation, thematic characteristics, and emphasis on meaning in verses that discuss Munafik.

4. Data Processing and Analysis Methods

The main object of this study is QS An-Nisa verses 142–147, which is a series of verses in the Qur'an that explicitly discuss the character and position of Munafik. These verses contain sharp descriptions of the traits of Munafik such as deceiving Allah and the believers, negligence in performing prayers, riya, and being promised a despicable place in Hell. To examine the content and context of these verses in depth, this study uses an analytical descriptive method by referring to the interpretation in *Tafsir Al-Mahfuzh* by Dr. Ahmad Sarwat, Lc.

In limiting the scope of discussion and focus of research, the author applies several indicators to QS An-Nisa verses 142–147, namely:

- a. These verses contain a direct description of the characteristics, attitudes, and consequences received by Munafik in this life and the hereafter.
- b. The interpretation of these verses in *Tafsir Al-Mahfuzh* emphasizes the social context of Munafik that is relevant to the lives of Muslims today.

To analyze the data, the author uses the method \ The descriptive method is used to describe the object of study as a whole, by describing the textual meaning of QS An-Nisa verses 142–147 based on other Islamic sources of interpretation and literature. Meanwhile, the analytical method is used to sharpen the understanding of the character and position of Munafik through the comparison of the interpretations of the mufassir and the opinions of classical and contemporary scholars, with the main focus on the analysis of Dr. Ahmad Sarwat.

The author also relates the results of the analysis to the social phenomenon of Munafik that has developed in the modern era, both in personal and systemic contexts, to get a more comprehensive picture of the

urgency of discussing this theme. Thus, this research is not only theoretical, but is also expected to be able to make a real contribution in shaping the moral and spiritual awareness of Muslims in order to avoid hypocritical behavior that damages the joints of religious and social life.

F. Research Framework

The writing of this thesis is systematically arranged in five chapters, in order to make it easier for readers to understand the flow of research and the results achieved. The systematics of writing this thesis are as follows.

Chapter I: Introduction

This chapter contains an initial outline of the entire study. It includes the background of the problem that explains the urgency of the study on Munafik, the formulation of the problem that is the basis for the research question, the purpose and benefits of the research, the literature review and the theoretical framework used, the research method that includes the type, approach, source and technique of data collection, to the systematics of the writing itself.

Chapter II: Theoretical and Conceptual Studies

This chapter explains the theories that are relevant to support the research. The discussion included the concept of Munafik in the Qur'an and hadith, the thematic interpretation approach (tafsir maudhu'i), and the introduction to Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc., both in terms of methodology, language style, and the style of interpretation used. This study is intended to provide a theoretical foundation for the analysis process in the following chapters.

Chapter III: Data Presentation

This chapter contains the main data of research in the form of QS An-Nisa verses 142-147 which is the focus of the study. These verses are presented together with translations and interpretations taken from Tafsir Al-Mahfuzh and supported by several other books of tafsir as a comparison. The presentation of data is carried out systematically to facilitate the analysis process in the next chapter.

Chapter IV: Data Analysis

In this chapter, the author analyzes the character and position of Munafik as described in QS An-Nisa verses 142–147. The analysis was carried out using a descriptive-analytical method with a thematic interpretation approach. The author also relates the content of Dr. Ahmad Sarwat's verses and interpretations to the phenomenon of Munafik in the contemporary era, resulting in an understanding that is not only textual, but also contextual and relevant to the conditions of Muslims today.

Chapter V: Conclusion

This last chapter contains conclusions from the research results and recommendations that can be given by the author, both for the scientific development of interpretation, further research, and for increasing the awareness of the people about the dangers of Munafik in personal and social life.

CHAPTER II

MUNAFIK IN THE PERSPECTIVE OF THE QUR'AN

A. Conceptual and Theoretical Analysis of the Meaning of Munafik

The word *munāfiq* (منافق) is derived from the root *nafaqa* (نفاق), which in Arabic has the basic meaning of "to make a hole" or "to make a way through." In this context, *nafaqa* is often associated with the behavior of animals such as desert rats (*yarbu'*) that make two holes in their nests: one as a visible entrance, and the other as a hidden exit to escape danger.¹

From this analogy, the term *munāfiq* is used to describe a person who displays faith outwardly but hides disbelief in his mind. Like a desert rat who has a hidden way out, a hypocrite has a "way out" of his faith commitment when faced with an unfortunate situation. People's views on politics usually vary depending on each individual's background, values, and personal experiences. Some see politics as a means to bring about positive change in society, while others see it as an arena for power and personal interests.²

In *Lisān al-‘Arab*, Ibn Manzhur explains that *nifāq* is the act of hiding disbelief and showing faith. This shows that Munafik is a form of incompatibility between what is visible and what is hidden in a person's heart.³ In English, the word hypocrite appeared. The word hypocrite in English comes from the ancient Greek *hypokritēs* (ὑποκριτής), which originally meant "actor" or "playwright."⁴ This term is then used to describe someone who pretends to have certain beliefs or feelings that they don't actually have.⁵

The development of this meaning reflects the concept of Munafik as the act of pretending or playing a role that is not in accordance with one's inner reality,

¹ Asri Kharisma Putri, "Characteristics of Hypocrites in the Qur'an: Tafsir Al-Maraghi" (UIN Sunan Gunung Djati Bandung, 2018).

² Ibid.

³ Merriam-Webster, "Discovering the Meaning and Origin of 'Hypocrite', <https://www.merriam-webster.com/wordplay/hypocrite-meaning-origin>

⁴ Ibid.

⁵ Latip Etymonline, "hypocrite", <https://www.etymonline.com/word/hypocrite>.

similar to the meaning of *munāfiq* in Arabic. In Latin, the word *hypocrita* is used to refer to someone who pretends to have a certain virtue or morality, but doesn't actually have one. This shows that the concept of *Munafik* as the act of pretending has been known in various cultures and languages. In French, the word *hypocrite* has the same meaning as English and Latin, i.e. someone who pretends to have certain beliefs or feelings that he or she does not actually have.⁶

Etymologically, the term *munāfiq* in Arabic describes a person who hides disbelief and shows faith, with an analogy of animal behavior that makes a way out hidden. This concept has similarities to the term hypocrite in English, Latin, and French, all of which describe the act of pretending or playing a role that does not correspond to one's inner reality.⁷

In terms, *munāfiq* refers to a person who shows faith outwardly, but hides disbelief in the heart. The Qur'an explains this characteristic in various verses. For example, in QS Al-Baqarah [2]: 8–9:

وَمَا يَشْعُرُونَ ٩

Meaning: "8. Some people say, "We believe in Allah and the Last Day," when in fact they are not believers. 9. They deceive Allah and the believers, when they are only deceiving themselves without realizing it."

According to various sources of interpretation such as Tafsir Al-Tabari, this verse was revealed related to the emergence of the phenomenon of Munafik after the migration of the Prophet to Medina. Before the hijrah, Muslims experienced oppression in Makkah and no one pretended to be a Muslim because converting to Islam meant risk.

However, after Islam developed and the Prophet led the people of Medina, Islam became a new socio-political force. It was at that time that some people declared themselves Muslims for political purposes and social protection, not because of the true faith. Among the most well-known Munafik was Abdullah bin

⁶ Ibid.

⁷ Maimunah Maimunah, 'The Political Relations of Education and the Politics of Power', Al-Afkar: Islamic Education Management, 1.2 (2013)

Ubay bin Salul, who was almost appointed as the leader of Medina before the arrival of the Prophet ﷺ.

The mufassir said that this verse was the initial characterization of the hypocritical group, namely those who profess to be believers, but actually hide disbelief.⁸ "وَمِنَ النَّاسِ" (Among humans): The use of this phrase suggests that they are integrated with Muslim society and are difficult to distinguish outwardly. "يَقُولُونَ" "أَمَّا بِاللَّهِ": Faith is only claimed through speech, not proven by heart and action. "وَمَا": Divine affirmation that they do not actually have faith, even though they are socially seen as part of a community of believers. "يُخَادِعُونَ اللَّهَ": The word mukhāda'ah indicates deception. They think they can deceive Allah as they deceive humans. This is a form of spiritual pride. "وَمَا يَخْدَعُونَ إِلَّا أَنفُسُهُمْ": Allah turns their evil intentions into their own foolishness; they unconsciously destroy their own faith.

Tafsir al-Qurthubi says that this verse highlights ideological Munafik, where religion is used as a tool for political or material purposes.⁹ This verse shows that Munafik use the symbols of faith as a cover, but their hearts never submit to the true teachings of Islam. In the tafsir al-Tabari, it is explained that they profess faith only as a strategy to gain worldly advantage and protect themselves from social and political consequences.¹

While in QS An-Nisa' [4]: 145 it is stated:

إِنَّ الْمُنَفِّقِينَ فِي الدَّرَكِ الْأَسْفَلِ مِنَ النَّارِ وَلَنْ تَجِدَ لَهُمْ نَصِيرًا

Meaning: "Indeed, the Munafik are (placed) in the lowest level of Hell. You will not find a helper for them."

According to some narrations in Tafsir Ibn Kathir, this verse was revealed as a stern warning against the Munafik of Medina who actively spread propaganda, divide the ummah, and sabotage in wars such as the Battle of Uhud and the Battle of Khandaq. Abdullah bin Ubay bin Salul and his followers often pretended to support the Prophet, but they spread slander from within the ranks of the Muslims.

⁸ Al-Tabari, Jāmi' al-Bayān, Beirut: Dar al-Fikr, 2000, Juz 1, pp. 233–234.

⁹ Al-Qurthubi, Tafsir al-Jami' li Ahkam al-Qur'an, Beirut: Dar al-Kutub al-'Ilmiyyah, Juz 1, p. 197.

It is in this context that Allah sent down this verse to remind us that Munafik is more dangerous than open disbelief.¹⁰

This verse illustrates how severe the consequences of Munafik are in the view of Islam. Scholars conclude that Allah gives the harshest punishment to Munafik because they deceive not only humans, but also pretend before God. "فِي الدَّرَكِ الْأَسْفَلِ مِنَ النَّارِ" (the lowest level of Hell): The term darak (lower level) is the opposite of darajah (upper level), indicating that the punishment for Munafik is heavier than for infidels, due to their betrayal of trust and community. Why is it heavier? Infidels are openly hostile to Islam, but Munafik disguise themselves as Muslims and destroy from within. They cause social damage and slander, as well as undermine the ukhuwah and internal trust of the ummah. "وَلَنْ تَجِدَ لَهُمْ نَصِيرًا": Affirmation that there is no protection or intercession for them, because they are pretending to be in the most basic thing: faith. Imam Al-Razi explained that in Islamic psychology, Munafik experience an identity and spiritual crisis, and that is why they cannot be given a place among believers or disbelievers. They are "anomalies" that must be rejected by both sides.¹¹

QS Al-Baqarah 8–9: Explains the origin of hypocritical behavior, how they infiltrate the Islamic community for personal gain. QS An-Nisa 145: Showing their position in the sight of Allah – the lowest of all sinners. These two verses together form an epistemological and theological framework for Munafik: not only personal sin, but also collective betrayal that threatens the social and spiritual structure of the ummah.

The hadiths of the Prophet PBUH provide an operational definition that is more applicable to the characteristics of Munafik. One of the most famous hadiths is a narration from Imam Bukhari and Muslim:

عَنْ أَبِي هُرَيْرَةَ قَالَ: قَالَ رَسُولُ اللَّهِ ﷺ
آيَةُ الْمُنَافِقِ ثَلَاثٌ: إِذَا حَدَّثَ كَذَبَ، وَإِذَا وَعَدَ أَخْلَفَ، وَإِذَا أُؤْمِنَّ بِهِنَّ حَانَ.

It means: "There are three signs of a hypocrite: when he speaks, he lies; when he promises, he breaks it; and if it is believed, it is treacherous."

¹⁰ Ibn Katsir, *Tafsir al-Qur'an al-'Azim*, Cairo: Dar al-Hadith, 1999, Juz 2, p. 377.

¹¹ Fakhruddin al-Razi, *Mafatih al-Ghayb*, Beirut: Dar al-Fikr, 2001, Juz 5, p. 210.

(HR. Bukhari no. 33, Muslim no. 59)

In another narration, a fourth sign is added, namely if there is a dispute, then it is unjust. This hadith shows that Munafik is not only in the form of belief (nifaq i'tiqadi) but also in the form of social behavior and ethics (nifaq 'amali). Imam Nawawi in the Muslim Sharh explained that Munafik 'amali is a great sin, but it does not cause the perpetrator to leave Islam.

Classical scholars pay great attention to the concept of Munafik because of its serious impact on the integrity of Islamic society and the purity of the faith. Their definitions and classifications are not only based on the text of the Qur'an and hadith, but also refer to the socio-political realities faced by Muslims in the early days. In the monumental work *Ihyā' 'Ulūm al-Dīn*, Al-Ghazali explains that Munafik is an inner condition that conceals disbelief, while inwardly appearing as faith. He stated that this trait arises from a weakness of faith and an excessive love of the world. According to him, signs of Munafik can appear gradually, from mere negligence to becoming a completely deviant faith. He said that people who consistently lie, betray, and break promises are on the path to nifaq i'tiqadi.¹²

In *Mafatīh al-Ghayb*, Al-Razi views the hypocrite as a figure who holds a contradiction between mind and birth. He emphasized that the greatest danger of the hypocrite lies not in his weak faith, but in his destructive potential for the people, because of his ability to destroy from within undetectably. He even compares Munafik to poison put in honey¹³ In the *tafsir al-Jāmi' li Aḥkām al-Qur'ān*, the Qur'ān highlights the shari'i and social aspects of Munafik. He attributes verses about Munafik, such as Qur'an Al-Baqarah: 8–20 and Qur'an At-Taubah: 67–68, to the dual role played by Munafik in the political and military life of Medina. According to him, they are the ones who endanger the covenants and trust of the ummah, and are more dangerous than the infidels because they show false loyalty to the Prophet صلی اللہ علیہ وسلم¹⁴

Contemporary scholars see the concept of Munafik not only as a theological

¹² Al-Ghazali, *Ihyā' 'Ulūm al-Dīn*, Beirut: Dar al-Fikr, 2005, Juz 3, pp. 54–58.

¹³ Fakhruddin Al-Razi, *Mafatīh al-Ghayb*, Beirut: Dar Iḥyā' al-Turāth, 2001, Juz 2, p. 121.

¹⁴ Al-Qurṭubī, *Tafsir al-Jāmi' li Aḥkām al-Qur'ān*, Beirut: Dar al-Kutub al-'Ilmiyyah, Juz 1, p. 247.

doctrine, but also as a psychological and social reality that continues to be relevant in various dimensions of modern life. In *Fi Zilāl al-Qur'ān*, Sayyid Qutb affirms that *Munafik* is a social disease that grows in a social system that is not based on divine values consistently. He sees the phenomenon of *Munafik* as part of an effort to maintain personal interests in conditions of socio-political pressure. Qutb also emphasized that *Munafik* did not only occur in the early context of Islam, but continued to emerge in the form of ideological pretenses and manipulations of religiosity in modern society¹⁵

In his various writings, al-Qaradhawi distinguishes between *nifaq akbar* (large) and *nifaq asghar* (small). *Nifaq akbar* refers to the concealment of disbelief and this is a form of disbelief, while *nifaq asghar* refers to traits that resemble *Munafik*, such as lying, breaking promises, and treachery, which although it does not cause the perpetrator to leave Islam, is still a great and dangerous sin. He also reminded that in contemporary Muslim society, *Munafik* can be present in the form of misuse of religious symbols for political gain.¹⁶

In *Tafsīr al-Munīr*, al-Zuhaili emphasizes that *Munafik* is a crisis of moral and spiritual integrity. According to him, the verses about *Munafik* do not only speak of the time of the Prophet, but are a universal warning. He attributes *Munafik* to corruption, manipulation of sharia law, and systemic tyranny perpetrated by those who manifest Islam but desecrate it in practice.¹⁷

In summary, classical scholars focus more on the text and historical conditions of *Munafik* in Medina, focusing on aspects of the faith and the laws of *fiqh*, while contemporary scholars see it as a recurring socio-political and moral phenomenon, including in the form of institutional and public *Munafik*. Thus, *Munafik* is not only a past phenomenon characterized by the betrayal of the Prophet ﷺ, but also a universal human problem: a conflict between appearance and reality, between claims of faith and actions. He strongly

¹⁵ Sayyid Qutb, *Fi Zilāl al-Qur'ān*, Cairo: Dar al-Shuruq, 1990, Juz 1, pp. 45–49.

¹⁶ Yusuf al-Qaradhawi, *al-Imān wa al-Ḥayāh*, Doha: Mu'assasah al-Risalah, 2003, pp. 112–118.

¹⁷ Wahbah al-Zuhaili, *Tafsīr al-Munīr*, Beirut: Dar al-Fikr al-Mu'āşir, 2009, Juz 5, pp. 289–291.

suppresses the value of a power.

When compared with terminology from various perspectives, it can be concluded that *munāfiq* is a concept that combines elements of deception, incompatibility between innate and mental identities, and pragmatic motivations that endanger the Islamic social order. *Munafik* in terms is not just a personal form of dishonesty, but a very dangerous psychological and ideological condition. In Islamic epistemology, *nifaq* is the opposite of sincerity and *sidq* (honesty). Therefore, the Qur'an and hadith not only condemn *Munafik* morally, but also expose its threat politically, socially, and spiritually.

B. Classification of *Munafik* According to Scholars

Munafik (النفاق) as a social and theological phenomenon did not appear significantly in the early period of Islamic da'wah in Mecca, but only appeared openly after the events of the Hijrah to Medina, when Islam had become a political force to be reckoned with. At that time, many people of Medina outwardly converted to Islam, both because of faith and because of political and social motivation. Some of them actually do not believe in the apostleship of the Prophet Muhammad ﷺ, but still profess Islam orally in order to maintain their position, security, or influence. This is where the phenomenon of *Munafik* was born, which was not found in an explicit form during the early Islamic da'wah period in Mecca. A clear example of this phenomenon is Abdullah bin Ubay bin Salul, a Khazraj figure who was almost appointed as the leader of Medina before the arrival of the Prophet.¹⁸ He was disappointed because the leadership turned to the Prophet ﷺ and finally chose to declare himself as a Muslim outwardly, but always secretly sabotaged the Prophet's struggle.

The classification of *Munafik* into *nifaq i'tiqadi* (*Munafik* of faith) and *nifaq 'amali* (*Munafik* of charity) was compiled by scholars as a result of a synthesis between the study of the postulates of the Qur'an and Hadith as well as the social reality of the early Muslim society.

1. Difference Between Belief and Deeds

¹⁸ Al-Mubarakfuri, Shafiyurrahman. *Ar-Rahiq al-Makhtum* (Beirut: Darul Fikr, 2001), p. 215.

Nifaq i'tiqadi is born from the difference between outward confession of faith and inward belief that is the opposite. When a person consciously reveals Islam but hides infidelity in his heart. This is classified as a great disbelief that places the perpetrator at the lowest level in Hell. Nifaq 'amali, on the other hand, refers to behaviors that deviate from Islamic values, even though the perpetrator is still a believer. A person who has hypocritical traits or behaviors (such as lying, breaking promises, and betraying), but still has faith in his heart. This is a great sin, not disbelief. This division comes from a deep study of the verses of the Qur'an and hadiths that speak of the characteristics of Munafik.¹⁹

2. Approach of Tafsir and Hadith Scholars

Imam Al-Ghazali and Imam Nawawi explained that nifaq in the heart (i'tiqadi) is a manifest form of disbelief, while nifaq in charity is a great disobedience that can drag towards disbelief if done continuously without repentance.²⁰ Ibn Taymiyyah in Majmū' al-Fatāwā states that Munafik is the trait of a hypocrite that can befall a Muslim without making him a disbeliever, but it is still very dangerous.²¹

The author will discuss the two classifications of nifaq according to scholars and their consequences in the discussion of the Qur'an.

1. Nifaq I'tiqadi

Terminologically, nifaq i'tiqadi is the most dangerous form of Munafik, which is a condition in which a person outwardly manifests Islam but hides infidelity or rejection of Islamic teachings in his heart. This type of nifaq perpetrators belong to the category of disguised disbelievers, and their place in the hereafter is promised as the lowest level of Hell.

¹⁹ Al-Qurthubi, Al-Jami' li Ahkam al-Qur'an, Juz 1 (Beirut: Dar al-Kutub al-'Ilmiyyah, 2006), p. 213.

²⁰ Al-Ghazali, Ihya' Ulum al-Din, Volume 3 (Cairo: Dar al-Ma'rifah, t.t.), p. 340.

²¹ Ibn Taymiyah, Majmū' al-Fatāwā, Juz 7 (Cairo: Maktabah Ibn Taymiyah, 2005), p. 312.

Imam Al-Qurthubi stated that:

"Nifaq i'tiqadi is a person who shows faith outwardly, even though his heart does not believe in Islam. He is in the most dangerous absolute disbelief because it is difficult to recognize."

وَمِنَ النَّاسِ مَنْ يَقُولُ آمَنَّا بِاللَّهِ وَبِالْيَوْمِ الْآخِرِ وَمَا هُمْ بِمُؤْمِنِينَ. يُخَادِعُونَ اللَّهَ وَالَّذِينَ آمَنُوا
وَمَا يَخْدَعُونَ إِلَّا أَنفُسَهُمْ وَمَا يَشْعُرُونَ

Meaning: "And among men there are those who say: 'We believe in Allah and the Hereafter', but they are not believers. They want to deceive Allah and the believers, when they are only deceiving themselves without realizing it." (QS Al-Baqarah: 8-9)

This verse describes the psychological condition of the Munafik of i'tiqadi who uses the confession of faith as a political and social cover, even though in their hearts they reject the truth of Islam. Commentary scholars such as Al-Baghawi explain that this verse came down with regard to a group of Jews and Munafik in Medina who felt politically safer to pretend to convert to Islam after the preaching of Islam was strengthened.

إِنَّ الْمُنَافِقِينَ فِي الدَّرْكِ الْأَسْقُلَى مِنَ النَّارِ وَلَنْ يَجِدُوهُمْ نَصِيرًا

"Indeed, the Munafik are placed in the lowest level of Hell, and you will not have a helper for them." (QS An-Nisa: 145)

Ibn Kathir affirmed that dar al-asfal is the deepest and heaviest part of Hell, deeper than the place of ordinary disbelievers. This is because the Munafik of i'tiqadi contains an element of betrayal of the truth that is known. In the da'wah phase in Mecca, Muslims are oppressed so that there is no worldly incentive to pretend to embrace Islam. However, after the migration to Medina and the Prophet Muhammad صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ gained political support, Islam became the dominant force. The people of Medina, which were originally divided between Aus and Khazraj, began to unite in the ranks of Islam, and social and political

interests emerged from some parties to participate in declaring Islam even though they did not sincerely believe.

The most famous figure of this group was Abdullah bin Ubay bin Salul, who had previously almost been made king by the people of Medina. The arrival of the Prophet ﷺ thwarted his ambitions. He later openly declared himself a Muslim, but continued to secretly oppose the Prophet. His role was recorded in various events such as the Ifk incident (slander against Aisha), the battle of Uhud, and the post-war division of the Bani Mustaliq.

In the al-ifk incident, it is explained that this incident occurred during the expedition of the Prophet ﷺ to the Bani al-Mustaliq. On the way back to Medina, Aisyah r.a. was left behind by the group because she was looking for her missing necklace. Shafwan bin al-Mu'atthal found A'isha alone, then took her back to the caravan by leading her on her camel — without dialogue and without transgression. However, Abdullah bin Ubay took advantage of this moment to spread slander. He spread rumors that Aisyah had an affair with Shafwan. This slander spread widely and shook the household of the Prophet ﷺ until Aisha fell ill. Some friends were also affected because of the weak valid information at that time.

إِنَّ الَّذِينَ جَاءُوكُمْ بِالْأُفْلَكِ عُصْبَةٌ مِّنْكُمْ لَا تَحْسِبُوهُ شَرًا لَّكُمْ بَلْ هُوَ خَيْرٌ لَّكُمْ إِلَّا كُلُّ امْرَيِّ مِنْهُمْ مَا

أَكْسَبَ مِنَ الْإِيمَانِ وَالَّذِي نَوَّلَ كَبِيرٌ مِّنْهُمْ لَهُ عَذَابٌ عَظِيمٌ ١١

Meaning: "Indeed, those who bring false news are a group among you (as well). Do not think that it is bad for you, but rather that it is good for you. Each of them will be rewarded for his sins. As for the one who takes a big role among them, he gets a very heavy punishment."

This false news is about 'Aisha r.a., the Ummul of the Believers, after the war with the Banu Mustaliq in the month of Shabban 5 H. The war was followed by the Munafik and 'Aisha r.a. and the Prophet (peace be upon him) based on the lot held among his wives. On the way back,

they stopped somewhere. 'Aisha r.a. came out of her clutches for a purpose, then returned. Suddenly he felt that his necklace was missing, so he searched for it. Meanwhile, the group departed with the suspicion that 'Aisyah r.a. was still in a ditch. After 'Aisyah r.a. knew that the spoon had departed, she sat in her place and hoped that the spoon would come back to pick her up. By chance, a companion of the Prophet named Safwan bin Mu'attal passed by the place and found someone sleeping alone. Safwan was surprised and said, "Innā lillāhi wa innā ilaihi rāji'ūn, wife of the Messenger!" 'Aisha r.a. woke up. Then, Safwan invited 'Aisyah to ride her camel. Safwan walked leading the camels to Medina. The people who saw them talked about it according to their own opinions. Rumors began to arise. Then, the Munafik exaggerate it. So, the slander against 'Aisha r.a. also increased so that it caused a shock among the Muslims.

Allah sent down revelation in defense of Aisha, declaring that those who spread the false news were a group of Munafik, and that it was a big lie. According to the narration, this verse indirectly shows the main role of Abdullah bin Ubay in the spread of the slander. This event shows how ideological Munafik can disguise itself in moral and social issues. Abdullah bin Ubay knew that attacking the Prophet's wife directly meant attacking his legitimacy as a leader, and this was a hypocritical tactic: infiltrating doubt, shaking the faith of the ummah, and damaging from within.

Not only the slander against Aisha was carried out by Abdullah bin Ubay, this also happened during the war of Uhud. Before the war began, Abdullah bin Ubay suggested that the war be maintained from within the city of Medina. However, the majority of the companions — especially the young men — preferred to go out to face the enemy outside the city, and the Prophet followed the opinion of the majority. In protest, Abdullah bin Ubay withdrew from the army and took with him 300 men from 1,000 Muslim troops, just before the battle began.

This greatly shakes the ranks of the Islamic forces and affects their fighting spirit.

وَلَعَلَمُ الَّذِينَ نَأْفَقُوا بِوَقْتِهِمْ هُمْ تَعَالَوْا فَاتَّلُوا فِي سَبِيلِ اللَّهِ أَوْ ادْفَعُوهُمْ قَالُوا لَوْ نَعْلَمُ قِتَالًا لَّاَتَبْعَنُكُمْ هُمْ لِلْكُفَّارِ يَوْمَيْنِ أَقْرَبُهُمْ لِإِيمَانِهِنَّ يَقُولُونَ بِأَفْوَاهِهِمْ مَا لَيْسَ فِي قُلُوبِهِمْ وَاللَّهُ أَعْلَمُ بِمَا يَكْتُمُونَ

١٦٧

It means "167. and know the Munafik. It was said to them, "Come fight in the way of Allah or defend (yourselves)." They replied, "If we had known how to fight, we would have followed you." They on that day were closer to disbelief than to faith. They say with their mouths something that is not in their hearts. Allah knows best all that they conceal."

This verse is proof that the resignation of Abdullah bin Ubay was a hypocritical act, because it used strategic reasons to hide the rejection of the Prophet's leadership. The actions of Abdullah bin Ubay showed the characteristic of nifaq i'tiqadi: pretending to follow, but weakening from within, and showing a dangerous pseudo-loyalty in the ranks of the Muslims. His influence on the army at that time showed that the enemy from within was more dangerous than the enemy from outside.

Including the division of the Bani Mustahiq was also the work of Abdullah bin Ubay. At that time, the battle of the Banu Musthaliq was won by the Muslims. But on the way home, there was a dispute between a Muhajirin and an Anshar. When this incident reached the ears of Abdullah bin Ubay, he provoked openly:

"By Allah, when we return to Medina, surely the noble (ruler) will drive out the despicable."

This saying is contained in the Qur'an:

يَقُولُونَ لَنَنْ رَجَعْنَا إِلَى الْمَدِينَةِ لَيُخْرِجَنَّ الْأَكْرَمَ مِنْهَا الْأَذَلَّ ...

Meaning: "...They said, 'Indeed, if we return to Medina, surely the strong will drive the weak out of it'..." (QS Al-Munafiqun: 8)

What he means by 'noble' is himself and the Anshar, while the 'despised' ones are the Prophet and the Muhajirin. Abdullah bin Ubay's own son, Abdullah bin Abdullah, heard his father's statement and immediately asked the Prophet for permission to behead his own father if he wished. However, the Prophet ﷺ was wise and did not take drastic measures, in order to avoid the slander that the Prophet killed his own followers. This incident is a clear example of how Abdullah bin Ubay's political ambitions continue to inflame provocations to maintain his influence. He misused his identity as an Ansar figure to divide the Islamic brotherhood that the Prophet had fostered. This is the peak of the character of nifaq i'tiqadi: full of hostility, hasad, and wanting to bring down the Prophet with socio-political tactics.

The above three events show that nifaq i'tiqadi is not only about inner beliefs, but also manifests socially and politically. Abdullah bin Ubay is a historical symbol of internal betrayal, which despite reciting the creed, his actions are poison in the struggle of Islam. The verses of the Qur'an that have come down related to these three events are proof that Allah actively denounces Munafik, even mentioning their place in the lowest hell.

Scholars such as Imam Al-Ghazali and Shaykh Shalih Al-Fauzan summarize some of the characteristics of nifaq i'tiqadi practitioners as follows. The first one shows Islam, hides infidelity. The essence of nifaq i'tiqadi is to hide disbelief behind the recognition of being a Muslim. This is what is explained in QS. Al-Baqarah verse 8:

"And there are those among mankind who say, 'We believe in Allah and the Last Day,' when they are not believers."

(QS. Al-Baqarah: 8)

They outwardly fused themselves with the Muslim community, but inwardly they harbored a rejection of Islam. This is also what makes nifaq i'tiqadi more dangerous than blatant disbelief, because it is

difficult to recognize and spreads corruption from within. They also do not love Islam. Even though they live in a Muslim society, the Munafik do not love Islam. In fact, they want the destruction of Muslims. QS. At-Taubah verse 64 states:

"The Munafik are afraid that a surah will be revealed to them that explains what is hidden in their hearts. Say: 'Continue your mockery (against Allah and His Messenger).' Indeed, Allah will reveal what you fear."

The nature of hating and reproaching religion, the Prophet, and the Muslims is the main sign of nifaq i'tiqadi. When they themselves are the target of Islamic teachings, they feel offended and show hostility subtly and openly. From the above characteristics, it can be seen that nifaq i'tiqadi is a great threat to the faith of the ummah. They are not just ordinary sinners, but traitors from within the ranks. Traits such as riyaa', laziness in worship, deceit, and dividing society are not only negative actions, but can be a serious sign of liver disease that leads to nifaq i'tiqadi.

2. Nifaq Amali

Etymologically, nifaq (نفاق) comes from the verb nafaqa (نفقة) which means "to make a hole" or "to hide the way out." In the context of animals such as rats or rabbits, nafaq is used to describe a secret hole used to escape if threatened.²²

This word is also closely related to the terms nafiq'a' and qamla', which are the two holes that animals usually make to enter and exit secretly.²³ This meaning indicates the concealment of intentions and movements, which is the root of Munafik: appearing different from reality. "Hypocrite" comes from the word nifaq which linguistically means to pretend or hide something that does not match what is shown. Nifaq 'Amali concerns behavior or deeds; the perpetrator remains a

²² Ibn Manzur, *Oral al-'Arabic*, Beirut: Dar Sadir, 1994, Juz 10, p. 358.

²³ Al-Zamakhshari, *Asas al-Balaghah*, Cairo: Dar al-Ma'arif, 1960.

Muslim by faith, but behaves in a manner that resembles a hypocrite. It can be concluded that the definition of Nifaq 'Amali is "Acts that resemble the characteristics of Munafik, without containing disbelief in the heart."²⁴

Nifaq 'Amali does not cause a person to leave Islam, but it reduces the perfection of faith and becomes a great sin. The characteristic of Nifaq 'Amali is shown in the words of the Prophet ﷺ:

عَنْ أَبِي هُرَيْرَةَ، قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ
"أَيُّهُ الْمُنَافِقُ ثَلَاثٌ: إِذَا حَدَّثَ كَذَبَ، وَإِذَا وَعَدَ أَخْلَفَ، وَإِذَا أَوْتَمَنَ خَانَ"

It means: "There are three signs of a hypocrite: when he speaks, he lies, when he promises, he denys, and when he believes he betrays." (HR. Bukhari no. 33, Muslim no. 59)²⁵

In Syarh Saheeh Muslim, he explained that the signs of Munafik in the hadith are nifaq 'amali, not nifaq which causes disbelief. "These characteristics are a great sin. However, the perpetrator is not a disbeliever unless he believes in the ability of his deeds."²⁶ In Fath al-Bari, he mentions that nifaq 'amali can damage integrity and trust in society, and it is very dangerous if it is done continuously. "It does not expel a person from Islam, but when it becomes a habit, it leads to nifaq i'tiqadi." In Ihya' 'Ulumuddin, he classifies diseases of the liver, one of which is Munafik of behavior which includes riy'a, lies, and betrayal. "Munafik is not only a matter of belief, but also nature and action. Whoever acts as if he is righteous in the sight of mankind but commits immorality behind it, including nifaq 'amali. Shaykh Muhammad bin Shalih Al-Uthaymeen explained: "Nifaq 'amali is an act of sin that

²⁴ Al-Raghib al-Asfahani, Al-Mufradat fi Gharib al-Qur'an, p. 516.

²⁵ HR. Bukhari no. 33; Muslim no. 59.

resembles a hypocritical act, but it does not make the perpetrator a disbeliever unless it is accompanied by the intention of kufr." According to him, the main danger of nifaq 'amali is the drastic decline of faith, so that it can eventually erode the creed if left unchecked. Dr. Yusuf Al-Qaradawi in his book, he says:

"Nifaq 'amali is one of the main causes of the crack in the social order. It keeps the ummah away from the values of honesty and trust."

Nifaq 'Amali is a form of Munafik in actions that are very morally dangerous, social, and spiritual. It does not cancel a person's Islam, but it weakens one's faith and can lead to nifaq i'tiqadi if it is not immediately realized and treated. Hypocritical behavior in charity must be watched out, because it often seems small (lies, denial, betrayal), but has a big impact on the faith and social relations of Muslims.

CHAPTER III

TRACING THE REASONING OF INTERPRETATION: DR. AHMAD SARWAT, LC. AND THE GREAT IDEAS IN TAFSIR AL-MAHFUZH

A. Biography of Dr. Ahmad Sarwat, Lc.

Dr. Ahmad Sarwat, Lc., M.A. is one of Indonesia's contemporary scholars who has an important role in the development of Islamic studies in modern society. Born in Cairo, Egypt, on September 19, 1969, he grew up in a family that upheld Islamic values and education. From an early age, Ahmad Sarwat had shown a great interest in religious science, which later shaped his character and intellectual orientation in adulthood. His formal education started from elementary to secondary school in Jakarta. His great interest in religious science led him to continue his studies at the Institute of Islamic and Arabic Sciences (LIPIA) Jakarta, an Islamic higher education institution that is a branch of Al-Imam Muhammad Ibn Saud University in Riyadh, Saudi Arabia. At LIPIA, Ahmad Sarwat majored in Sharia with a specialization in the field of Comparative Madhhab (Muqaranatul Madzahib). Under the guidance of lecturers who are experts in the field of fiqh and ushul fiqh, he studied for several years until he obtained a License (Lc.).¹

After completing his S-1 education, he did not stop learning. He continued his postgraduate education (S-2) at the Institute of Qur'an Sciences (IIQ) Jakarta with a concentration in the fields of Ulumul Qur'an and Ulumul Hadith. In this program, he delved into various methods of interpretation, the history of hadith codification, to matan and sanad criticism. His further studies continued to the doctoral level (S-3) at the same institution, focusing on the study of tafsir and the sciences of the Qur'an. His consistency in the academic world makes him one of the important references in the field of interpretation and fiqh in Indonesia. Ahmad Sarwat's career is not only limited to the academic world. He actively preached and

¹ Ahmad Sarwat, "Author Profile," Indonesian Fiqh House. Retrieved on May 22, 2025 from <https://www.rumahfiqh.com>

disseminated knowledge through various media, both print and digital. He is widely known through the rubric of Islamic consultation on sites such as ShariahOnline.com, Eramuslim.com, and RumahFiqh.com. In these forums, he answered various questions from Muslims about fiqh of worship, muamalah, marriage, inheritance, to contemporary issues such as sharia insurance, fintech, and Islamic lifestyle.²

In 2009, Ahmad Sarwat founded Rumah Fiqih Indonesia (RFI), a non-profit institution that is committed to producing professional scholars and scholars with a balanced and contextual approach to fiqh. Through RFI, he initiated various training programs, intensive studies, and scientific publications aimed at answering the needs of urban communities for a rational and relevant understanding of Islam. RFI is also a center for Islamic consultation and advocacy that is trusted by various circles, including professionals, students, and the da'wah community. Ahmad Sarwat's religious views are characterized by a moderate approach. He emphasized the importance of wasathiyyah (balance) in understanding religious texts. In each of his studies, he always invites the people to understand the differences in sects as Islamic intellectual property that must be protected, not used as an excuse to be divided. His open attitude towards contemporary ijtihad, but still based on the principles of classical ushul fiqh, makes him an inclusive and contextual scholar.³

His works reflect his consistency in bridging the gap between tradition and modernity. One of his most important works is *Tafsir Al-Mahfuzh*, a thematic interpretation of the Qur'an written in a simple language style but rich in classical and contemporary references. This work is one of Ahmad Sarwat's significant contributions to the world of interpretation in Indonesia, which will be discussed further in the next section. One of the unique things in Dr. Ahmad Sarwat's life journey is his strong commitment to fiqh-based education from a young age. Not only in the form of formal education, he has also been active in writing hundreds of

² Hidayatullah.com, "Ahmad Sarwat: Salafis Include Ahlus Sunnah wal Jamaah," Retrieved May 22, 2025 from <https://hidayatullah.com/berita/wawancara/2021/04/15/206115>

³ Belbuk.com, "Biography of Author Ahmad Sarwat," Retrieved May 22, 2025 from <https://www.belbuk.com/ahmad-sarwat/penulis/678>

Islamic articles since the beginning of the internet era in Indonesia, making him a pioneer of digital da'wah. More than that, he built a sustainable da'wah cadre regeneration system by compiling his own curriculum at the Indonesian Fiqh House. This curriculum is based on a combination of salaf methodology and the demands of modern times, which have not been widely done by figures of their generation. With this approach, Ahmad Sarwat shows how a scholar can adapt to the development of the times without losing his traditional roots.

Although it does not explicitly include his life history or personal experience, *Tafsir Al-Mahfuzh* contains nuances of thought that are closely related to Dr. Ahmad Sarwat's academic background and da'wah style. The interpretive style used shows a tendency to simplify the messages of the Qur'an so that they can be easily digested by the common people without losing their deep meaning. This is in line with his vision to bridge the gap between classical Islamic texts and the needs of the ummah in modern times. His emphasis on the thematic approach (maudhu'i) in interpreting the verses of the Qur'an becomes a form of reflection from his education and da'wah background which is always contextual. Thus, *Tafsir Al-Mahfuzh* is not only a scientific product, but also a mirror of the intellectual and spiritual journey of its author.

Intellectual Contributions and Works of Dr. Ahmad Sarwat Lc

Dr. Ahmad Sarwat, Lc., is a Muslim intellectual who has played an important role in the development of contemporary Qur'an interpretation studies. His works reflect a systematic effort to reconstruct the understanding of interpretation with an approach that brings together classical and modern methods, which not only prioritizes the textual aspect, but also considers the socio-historical context surrounding the verses of the Qur'an. His major work, *Tafsir Al-Mahfuzh*, is one of the monumental contributions in the world of modern interpretation that seeks to combine the understanding of sanad and narration with hermeneutic analysis that is adaptive to the development of the times⁴. This commentary highlights the method of asbab al-nuzul as the key to understanding the causes of the descent of the verse,

⁴ Ahmad Sarwat, *Tafsir Al-Mahfuzh* (Jakarta: Pustaka Al-Hikmah, 2018), pp. 15-60.

while applying the principle of nasikh mansukh to explain the shifts in the law in the text of the Qur'an, which makes the interpretation more dynamic and contextual⁵.

In addition to *Tafsir Al-Mahfuzh*, Dr. Ahmad Sarwat is also active in writing other works that contribute to the field of ushul fiqh, thematic interpretation, and modern Islamic thought. Some of his other important works are *Contemporary Methods of Tafsir and Fiqh for Modern Times*, in which he discusses the importance of adapting Islamic law to the social-life conditions of the ummah without eliminating the basic rules of sharia⁶. In the Contemporary Tafsir Method, Dr. Sarwat outlined the importance of developing an adaptive interpretation to the development of the times and social challenges. The method he advocated integrates social sciences, philosophy, and communication sciences to enrich the understanding of Qur'anic verses in order to answer current problems such as human rights, democracy, and pluralism. He encouraged mufassir to use a multidisciplinary and dialogical approach, which allows sacred texts to remain relevant and applicable without losing their original meaning. For example, in interpreting verses that talk about freedom of religion and the protection of individuals, Dr. Sarwat uses an interpretive approach that looks at the modern global context of human rights and fundamental freedoms. He interprets these verses by emphasizing the principle of universality and the protection of human rights in Islam, while rejecting interpretations that marginalize religious freedom.

In the book *Fiqh for the Modern Age*, Dr. Sarwat discusses how the principles of classical fiqh can be adapted to answer the challenges of modern times, without sacrificing the essence of sharia. He emphasized the need for dynamic ijtihad to respond to new problems such as technology, globalization, and contemporary socio-political issues. This work contains a critical analysis of how Islamic law can be applied in a rapidly changing context, while maintaining a balance between tradition and innovation. This book is widely used in the university curriculum as a

⁵ Ahmad Sarwat, *Contemporary Interpretation Methods* (Semarang: Pustaka Científica, 2020), pp. 22-45.

⁶ Ahmad Sarwat, *Fiqh for Modern Times* (Jakarta: Lentera Ilmu, 2019), pp. 85-110.

reference for contemporary fiqh. This marks his contribution in opening up space for progressive and humanist Islamic thought, while rejecting rigid and dogmatic textualist attitudes.⁷

Another work contributed to the Nation is Thematic Interpretation: Approach and Implementation. This work is one of Dr. Ahmad Sarwat's contributions in developing thematic tafsir (al-tafsir al-mawdu'i), which is a method of tafsir that groups verses based on certain themes so that the discussion is more focused and structured. Through this approach, he addresses major themes such as social justice, human rights, and ethics in Islam. This approach makes it easier for readers to understand Islamic principles systematically and applicatively, without being stuck in interpreting verse by verse separately. This work is widely appreciated for providing a new perspective in the study of interpretation and helping Muslims to better understand contemporary issues⁸

Intellectually, Dr. Ahmad Sarwat's contribution is also very visible in his efforts to integrate classical thought with modern philosophical and social thought. He became one of the pioneers in the use of critical hermeneutics in the interpretation of the Qur'an in Indonesia, which involves the process of deconstructing and reconstructing the meaning of the text to answer contemporary problems⁹. In addition, he actively disseminated this thought through various national and international seminars, as well as being a resource person in scientific discussions discussing the relationship between sacred texts and modernity. This shows that Sarwat's role is not only as a mufassir, but also as a thinker who advances intellectual dialogue between tradition and modernity in the realm of Islam.

Another contribution is in the field of Islamic education. Dr. Ahmad Sarwat is heavily involved in the development of the curriculum of recitation and teaching of tafsir in various Islamic higher education institutions, making his works the main reference material in the lecture of modern Islamic interpretation and thought.

⁷ Ahmad Sarwat, *Fiqh for Modern Times* (Jakarta: Lentera Ilmu, 2019), pp. 40-135.

⁸ Ahmad Sarwat, *Thematic Interpretation: Approach and Implementation* (Bandung: Pustaka Insan, 2021), pp. 70-150.

⁹ Nurul Huda, "Hermeneutics in Contemporary Interpretation: The Study of Dr. Ahmad Sarwat's Thought," *Journal of Modern Islamic Studies*, Vol. 7, No. 1, 2021, pp. 112-130.

Through a critical and comprehensive approach, he succeeded in inspiring a new generation of Muslim scholars to not only master classical texts, but also to be able to apply and critique these texts according to the context of the times¹⁰. Therefore, his works and thoughts are considered an important bridge between the classical interpretation tradition and the needs of today's Muslims, thus having a significant impact on the development of interpretation and Islamic studies in general.

Here are some books or journals that he has written.

1. Introduction to the Science of Tafsir (Islamic Lantern, second edition 29 Feb 2020) – Introduction to the basics of tafsir.
2. Tafsir of Surah AlFatihah (Lentera Islam, 16 Sep 2019) – thematic interpretation of AlFatihah.
3. History of the Quran (Lentera Islam, May 1, 2020) – about the chronology of the descent and writing of the Quran.
4. Daily Fiqh (New cover, Gramedia) – daily practical fiqh.
5. Halal or Haram? Clarity Toward Blessing – 2017 edition.
6. Engka Fiqh Harian (2014 edition)
7. Indonesian Fiqh Encyclopedia (series: Marriage, Prayer, Zakat, Taharah, Hajj & Umrah, Muamalat) – 2019 issue.
8. Fasting Is Not Just During Ramadan (May 2017)
9. History of Fasting – circa 2020.
10. Two Thousand Three Hundred Fiqh Consultation – a comprehensive book on fiqh issues.
11. Why We Must Learn Inheritance Law – Publisher of Rumah Fiqih.
12. Sunnah in Various Disciplines – explains sunnah in the context of Islamic science.
13. Medina in the Prophetic Era: A Critical Study of the Prophet's Head (2018).
14. Guarantee of Getting Lailatul Qadar (2020)

¹⁰ Dian Rahayu, "The Influence of Dr. Ahmad Sarwat's Work on Tafsir Education in Indonesia," *Al-Tafsir Journal*, Vol. 5, No. 2, 2022, pp. 59-78.

B. Tafsir Al-Mahfuzh

1. History of Writing

Tafsir Al-Mahfuzh is one of the contemporary tafsir works written by Dr. Ahmad Sarwat, Lc., MA., a scholar and academic from Indonesia who is known to be active in da'wah, education, and popular Islamic writing. This work was born from the author's long process of interaction with the public in the field of Qur'an studies, both through Islamic recitation activities, Islamic discussions, consultation forums, and online writings that he has produced since the early 2000s. The name "Al-Mahfuzh" itself literally means "the guarded" or "protected", which refers to the belief of Muslims that the Qur'an is a divine revelation whose authenticity is guarded by Allah as stated in the Qur'an. Al-Hijr verse 9. The choice of this name reflects the author's intention to present an interpretation that remains within the corridor of the authenticity of revelation, but is presented in a language and approach that is easier to understand by the wider community in the modern era.¹¹

The background of writing this tafsir cannot be separated from the author's concern about the lack of Indonesian tafsir literature that is written systematically but concisely, applicatively, and communicatively. Many classical tafsir works are written in Arabic and use a language style that is difficult for lay readers to access. Meanwhile, some popular works of interpretation in Indonesian are still too textual or less contextual. Therefore, Dr. Ahmad Sarwat feels the need to compile a commentary that is able to bridge the divine message of the Qur'an with the reality of the life of the Indonesian Muslim community. The writing of Tafsir Al-Mahfuzh starts from the results of thematic interpretations that he has conveyed in various study forums and is written in the form of articles, study modules, and Islamic question and answer sessions managed by the institution he leads.

¹¹ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, Jakarta: Rumah Fiqih Publishing, 2021.

Indonesian Fiqh House.¹² These materials are then developed, rearranged, and arranged in order of mushaf so that they become a complete and systematic work of interpretation. The writing process is carried out gradually and continuously, by combining field da'wah experience and academic knowledge possessed by the author. This writing also received important contributions from various parties in the Islamic boarding school, da'wah institutions, and the academic community, both in the form of scientific input and manuscript editing.

This tafsir is published in several volumes and is part of a literacy-based da'wah effort aimed at urban Muslims, students, students, and the general public who want to understand the Qur'an practically but still have scientific value. The language style used in this tafsir is communicative Indonesian, with a composition that is not too long per verse, so it is suitable as a material for daily study or an introduction to Islamic thematic discussions.¹³ With these characteristics, Tafsir Al-Mahfuzh is not only a scientific work, but also a form of da'wah bil qalam that reflects the spirit of moderation, openness, and relevance of Islamic teachings to the contemporary context. This is also what makes this tafsir widely used as a reference material in various Islamic recitation and discussion activities in Indonesia.

2. Authorship Methodology

Interpretation methodology in Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc., MA. show a typical approach that is moderate, contextual, and applicative. The author blends classical approaches with contemporary understanding, making this interpretation relevant to today's readers, without neglecting the discipline of interpretation that is well established in the Islamic scientific tradition. In general, the methodology used by Ahmad Sarwat in this tafsir can be categorized into the tahlili tafsir method with a

¹² Interview with Ahmad Sarwat (via the Rumah Fiqih Official YouTube channel, accessed May 20, 2025).

¹³ The Story of the Man Who Killed Us, "About Us," <https://www.rumahfiqih.com> (accessed May 20, 2025).

strong *maudhū'i* (thematic) tendency. He interprets the verses of the Qur'an sequentially based on the *mushaf* (*tartīb mushafī*), but in his explanations it is often accompanied by a comprehensive thematic development of a subject matter discussed in the verse. For example, in interpreting the verse about *Munafik*, the author not only explains the verse itself, but also relates it to other verses in the Qur'an that deal with similar topics, as well as relate to the socio-political reality of today.¹⁴

In terms of reference sources, *Tafsir Al-Mahfuzh* shows the use of classic *tafsir* such as *Tafsir al-Thabari*, *Tafsir al-Qurthubi*, *Tafsir al-Baghawi*, *Tafsir al-Jalalayn*, to *Tafsir Ibn Katsir*. In addition, the author also cites contemporary works such as *Tafsir Fi Zilal al-Qur'an* by Sayyid Qutb, *Tafsir al-Misbah* by Prof. Quraish Shihab, and *tafsir* from official *fatwa* institutions such as *Lajnah Daimah* and the Indonesian Ulema Council.¹⁵ However, the author's approach in referencing these works is not merely textually quoting (*naqlī*), but is developed into a more applicable elaboration. In each verse interpreted, the author not only explains the lexical meaning (*ma'nā lughawī*) and interpretation of the context of the verse (*asbāb al-nuzūl*), but also explores the wisdom and practical values that the reader can take to practice in daily life.¹⁶ One of the characteristics of this method of writing *tafsir* is the use of language that is communicative and not too technical. The author seems to consciously want to reach the general audience and urban Muslim youth who have limited access to Arabic *tafsir* books. Therefore, in its presentation, Ahmad Sarwat avoids the use of complicated scientific terms unless it is necessary, and when used accompanied by an adequate explanation.

Regarding the structure of writing, each verse is discussed in a series in a simple but consistent format. Starting from the Arabic verse excerpt and its translation, then continued with an explanation of the context, word-by-

¹⁴ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, Jakarta: Rumah Fiqih Publishing, 2021, pp. 12–14.

¹⁵ Ibid., pp. 15–18.

¹⁶ Ibid., p. 20.

word interpretation if relevant, the overall meaning, and the emphasis on the moral and social lessons contained in the verse. In several sections, the author also inserts contemporary stories or illustrations that are relevant to the verse being discussed, in order to strengthen the reader's understanding of the divine message.¹⁷

Ideologically, this interpretation shows a wasathiyah (moderate) attitude in understanding the teachings of Islam. There is no particular tendency of the fiqh school to dominate, and the author often presents the various views of the scholars with fair explanations and gives space for the reader to understand the diversity of views in Islam. Similarly, in socio-political issues, this interpretation tends to be neutral and focuses on the universal ethical values contained in the Qur'an. Interestingly, the writing of this tafsir is also enriched by the author's experience as an educator and supervisor in various educational institutions and Islamic studies forums. Therefore, *Tafsir Al-Mahfuzh* is not only a scientific work in an academic sense, but also a fruit of thought born from the da'wah process that is in direct contact with the dynamics of Muslims in Indonesia.

With such a methodology, *Tafsir Al-Mahfuzh* becomes an example of modern interpretation that still respects classical methodology but is not trapped in its formalistic form. He answers the needs of the contemporary Muslim generation who want to understand the Qur'an practically, deeply, and contextually.

3. Content and Discussion

Tafsir Al-Mahfuzh is a thematic commentary work that is compiled to bridge the understanding of the Qur'an with contemporary problems of Muslims. Broadly speaking, the content of this tafsir consists of a collection of thematic discussions that are compiled based on actual issues that are often discussed in society, both related to faith, fiqh, social society, and

¹⁷ explanation of the writing method in the introduction: Ahmad Sarwat, *Tafsir Al-Mahfuzh*, pp. v–x.

modern issues such as Islamic politics, sharia economics, gender, and technology. Instead of interpreting the Qur'an sequentially from Surah Al-Fatiyah to An-Nas, Tafsir Al-Mahfuzh prefers to compile studies based on themes or topics, then elaborate verses related to that topic. Each theme is presented neatly and systematically, starting from the background of the problem, the elaboration of relevant verses, the analysis of the meaning of language and context, and the drawing of normative conclusions that are applicable to the life of the people. In it, the author includes historical explanations and ijtihadi from various classical and contemporary scholars, making this tafsir a bridge between the treasures of traditional interpretation and the needs of today's readers. For example, when discussing the theme of Munafik, Dr. Ahmad Sarwat not only quotes QS An-Nisa verses 142–147 as the main foundation, but also relates it to the socio-political context of the Prophet's time and the hypocritical conditions in the modern era, complete with linguistic explanations, the cause of descent (asbabun nuzul), and the moral implications that must be taken by today's Muslim readers.

Not only stopping at one theme, this interpretation explores various important topics that are often the subject of polemics or confusion among the ummah, such as the role of women in Islam, inheritance law, jihad, tolerance between religions, to the meaning of the concepts of caliphate and democracy. In each discussion, the author does not necessarily give a single answer, but presents a comparison of opinions from various schools and mufasir, then formulates a moderate and argumentative conclusion. This reflects the wasathiyah (moderate) approach that is the distinctive character of this commentary. In addition, the language style used is communicative and contextual, so that even ordinary readers can understand the content of this interpretation without having to have a high scientific background in Islamic studies. The discussion in Tafsir Al-Mahfuzh is also complemented by an elaboration of important Arabic terms, an explanation of the rules of tafsir and ushul fiqh used, as well as the mention of supporting evidence from hadith or fiqh books to strengthen the argument of interpretation on

certain verses. All of this shows that the content of this commentary not only serves as a scholarly reading, but also as an applicative guide that can be used by dai, religious teachers, and policymakers to respond wisely and insightfully to today's socio-religious challenges¹⁸.

The main content in *Tafsir Al-Mahfuzh* is divided into several thematic chapters that discuss important topics in the lives of Muslims.

Some of the central themes discussed include:

- a. Tauhid and faith
- b. Sharia and Islamic law
- c. Mu'amalah and the economy
- d. Family and marriage
- e. Morality and spirituality
- f. Islamic Socio-Politics
- g. Contemporary issues (gender, tolerance, pluralism, etc.)

Each theme is detailed through the interpretation of related verses, then the context is explained socially, historically, and fiqh, and given a moderate nuanced conclusion according to the characteristics of the author. In each of the themes raised, Dr. Ahmad Sarwat consistently uses a systematic and methodological approach, which not only displays the textual side of the verses of the Qur'an, but also delves into the depth of their meaning contextually and applicatively. This approach is arranged in five main stages, namely: introduction to the theme, exposure of related verses, interpretation of verses, social or legal analysis, and conclusion with a moderate attitude. These five elements make *Tafsir Al-Mahfuzh* a comprehensive thematic interpretation work that is responsive to the needs of the ummah.

First, the introduction to the theme serves as an introduction as well as an introduction to ideas that show the urgency of the topic being discussed. In this section, the author usually starts by explaining the social

¹⁸ Ahmad Sarwat, *Tafsir Al-Mahfuzh: Thematic Tafsir for the Ummah of the Last Days* (Jakarta: Rumah Fiqih Publishing, 2021), pp. 15–19.

reality or contemporary issues that are hot in society. For example, when discussing the theme of Munafik, Sarwat relates this phenomenon not only to the history of Munafik in Medina during the time of the Prophet Muhammad, صلی اللہ علیہ وسلم, but also to the forms of social and political Munafik that often appear in modern life. This provides a strong background and makes the reader have a broader frame of mind on the urgency of the theme to be studied¹⁹.

Second, the exposure of related verses is the main foundation in building a framework of interpretation. Sarwat presents verses related to the theme in full, accompanied by transliterations and translations in Indonesian that are easy to understand. This exposition not only includes the text of the verse, but also emphasizes the connection between the verses, as well as mentioning the context of the descent of the verse (*asbāb al-nuzūl*) when relevant. That way, the reader can understand the linguistic and historical context of the verse before entering the interpretation stage²⁰.

Third, the interpretation of the verse is the core of the discussion. In this section, Sarwat uses the *tahlīlī* tafsir approach, which is to interpret verse by verse in detail, by referring to various authoritative tafsir books. He cites the views of classical scholars such as al-Ṭabarī, Ibn Kathīr, and al-Qurṭubī, and juxtaposes them with the perspectives of contemporary mufassir such as al-Marāghī, Sayyid Quṭb, Yusuf al-Qaraḍāwī, and Buya Hamka. The use of cross-reference across the ages shows the breadth of insight and openness of the author's methodology in understanding sacred texts. Sarwat also often explains key terms in verses, including Arabic root words, differences in meaning according to commentators, and the implications of their meaning on the message that the Qur'an wants to convey²¹.

Fourth, social or legal analysis is an added value of *Tafsir Al-*

¹⁹ Ahmad Sarwat, *Tafsir Al-Mahfuzh: Thematic Interpretation for the Ummah of the Last Days* (Jakarta: Rumah Fiqih Publishing, 2021), p. 23.

²⁰ Ibid., pp. 25–27.

²¹ Ibid., pp. 30–35

Mahfuzh, because it proves that this interpretation does not stop at the level of the text, but tries to connect it with contemporary reality. In this section, the author explains how these verses are relevant to the conditions of modern society, both from social, cultural, political, and legal aspects. For example, when discussing the verse about male leadership in QS An-Nisa: 34, Sarwat not only presents a classical interpretation, but also provides a critical analysis of the roles of men and women in the context of an ever-changing modern society. This approach helps the reader see that the message of the Qur'an remains alive and can be interpreted according to the spirit of the times, without losing its basic values²².

Fifth, and most prominent, is the conclusion and moderate attitude that is always present at the end of every discussion. Dr. Ahmad Sarwat is famous for his wasathiyah (moderate) approach in understanding religious issues. Therefore, in concluding a theme, he does not necessarily lean towards extreme or exclusive views, but offers an inclusive perspective, full of consideration, and respects the diversity of scholars' opinions. This moderate attitude is very important, especially when the interpretation touches on sensitive issues such as gender, interreligious relations, or Islamic criminal law. In Tafsir Al-Mahfuzh, this approach makes the work relevant and acceptable to a wide circle, both conservative and progressive, without losing its scientific and Islamic footing²³.

One example of Dr. Ahmad Sarwat's interpretation with the presentation method as described by the author above is Dr. Ahmad Sarwat's interpretation of Gender Relations in Islam Qur'an Surah An-nisa verse 34 as follows.

الرِّجَالُ قَوَّامُونَ عَلَى النِّسَاءِ إِمَّا فَضَلَّ اللَّهُ بَعْضَهُمْ عَلَى بَعْضٍ وَّإِمَّا أَنْفَقُوا مِنْ أَمْوَالِهِمْ فَالصِّلْحُ ثُقِّلَتْ
لَهُنَّ حِلْمٌ لِلْغَيْبِ إِمَّا حَفِظَ اللَّهُ وَاللَّهُ أَعْلَمُ بِمَا يَعْلَمُ تَحْفَظُهُنَّ فَعَظُمُوهُنَّ وَإِخْرَجُوهُنَّ فِي الْمَضَارِعِ وَاضْرِبُوهُنَّ هُنَّ فَيْلَكُنْ

²² Ibid., pp. 40–45.

²³ Ibid., p. 50.

أَطْعَنْتُمْ فَلَا تَبْغُونَ عَلَيْهِنَّ سَبِيلًا إِنَّ اللَّهَ كَانَ عَلَيْهِنَّ كَيْرًا ٣٤

Meaning: "34. Men (*husbands*) are in charge of women (*wives*) because Allah has given some of them (*men*) more than others (*women*) and because they (*men*) have provided for some of their wealth. Righteous women are those who are obedient (to Allah) and take care of themselves when (their husbands) are not there because Allah has taken care of (them). The women whom you are worried about *nusyuz*,¹⁵⁵ give them advice, leave them on the bed, and (if necessary,) beat them (in a way that is not painful). However, if they obey you, do not seek to trouble them. Indeed, Allah is Exalted and Exalted."

154) *As the head of the family, the husband is responsible for protecting, nurturing, taking care of, and seeking the welfare of the family.*

155) *The meaning of *nusyuz* is the act of a wife abandoning her obligations, such as leaving the house without her husband's consent.*

In discussing the theme of gender relations, Dr. Ahmad Sarwat opened his interpretation with an introduction to the theme that explains how important and sensitive this topic is, especially in the modern era when the discourse on women's equality and emancipation is one of the main concerns in social, legal, and religious discourse. Sarwat realizes that QS. An-Nisa: 34 is often used both by those who claim the superiority of men over women and by those who criticize Islam as a patriarchal religion. Therefore, the interpretation approach taken is very careful and balanced, in order to avoid extreme attitudes on both sides of the spectrum²⁴.

Sarwat writes down the transliteration and translation of the verse, then enters into the interpretation of the verse systematically. He explained that the word *qawwāmūn* cannot be narrowed down to just 'ruler' or 'superior', but means responsible bearer and protector. He quoted *Tafsir al-Qurthubi* who stated that this leadership is administrative and does not reflect absolute superiority. In terms of spiritual virtue, both men and women have the same potential in piety²⁵.

²⁴ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, p. 145.

²⁵ Ibid., p. 147.

Dr Ahmad Sarwat then presented the views of *Tafsir al-Maraghi* which emphasized the importance of social functions in dividing roles between husband and wife, and not to justify unilateral power. He also referred to Sayyid Qutb who considered that male leadership is functional as long as he carries out the responsibilities of sustenance and protection. However, Sarwat does not close his eyes to contemporary dynamics. In this case, he uses a thematic interpretation approach to compare QS. An-Nisa: 34 with other verses such as QS. Al-Hujurat: 13 and QS. Al-Ahzab: 35 which emphasizes the equality of degrees between men and women in spiritual and moral aspects²⁶.

Entering into social analysis, Dr. Ahmad Sarwat reviewed how this verse is often misunderstood and even used as a justification for domestic violence (KDRT). He emphasized that the narrow understanding of the concept of *qiwāmah* has caused damage in many Muslim family relationships. Therefore, Dr. Ahmad Sarwat suggested that the interpretation of this verse should be contextual and juxtaposed with the principles of *rahmah*, *mawaddah*, and *mu'āsyarah bil ma'ruf* in the Qur'an. He also quoted Buya Hamka in *Tafsir Al-Azhar* who stated that household leadership must be carried out with affection, not domination²⁷.

In his conclusion and moderate attitude, Dr. Ahmad Sarwat said that this verse is not about who is more noble between men and women, but about how responsibilities are arranged so that the household runs harmoniously. He suggested that in the current context, the division of roles can be flexible as long as it remains in the spirit of justice, responsibility, and reciprocity. With this moderate approach, Dr. Ahmad Sarwat wants to keep the interpretation of the Qur'an as a solution for the ummah, not a source of social and gender conflict²⁸.

Here the author attaches one of the forms of interpretation of Dr.

²⁶ Ibid., pp. 150–152.

²⁷ Ibid., pp. 153–155.

²⁸ Ibid., p. 157.

Ahmad Sarwat in the form of documentation

Tulur Al-Moharrir Hid 10 Hal 56-An-Nisa'- 145

النحو في المثلث المثلث

Tulur Al-Moharrir Hid 10 Hal 56-An-Nisa'- 145

النحو في المثلث المثلث

[4] AN-NISA' : 145

1. Makna Per Kata

2. Terjemah

Kamusper RI 2019 : *Maunguknya orang-orang **masikf** tu (di) tingkat paling bawah dari mereka. Kemu tiakok akan mendapat sebarang peringkat pun bagi mereka.*

Prof. Qurniab Shabab : *Maunguknya orang-orang **masikf** di tingkat paling bawah dari mereka. Dan engku sekali-kali tidak akan mendapatkan tali peringkat pun bagi mereka.*

HAMKA : *Maunguknya orang-orang **masikf** di bawah di tingkat paling bawah dari mereka. Dan sekali-kali tidak akan mendapat sebarang peringkat pun bagi mereka.*

3. Tafsir

Ayat ke-145 ini menjelaskan posisi yang akan ditempati oleh orang munafik nanti di akhirat, yang bukan di dalam akhirat, tetapi posisinya berada di paling bawah. Maknanya tempat yang paling dilarang untuk berada pada paling kersik-siasatan.

Logiknya di dalamnya kerana, orang-orang tidak ada yang bisa berseri serasi dengan kalimat yang mereka ucapkan, entah itu nabi, malikata atau orang-orang yang beriman.

Kata *inna* (.) artinya : sesungguhnya. Kata *al-masikf* (masikf) artinya : orang-orang munafik itu. Huruf *f* (.) artinya : berada atau ditempatkan. Kata *al-daruk* (.) artinya : tingkatkan. Kata *al-asif* (.) artinya : paling bawah. Kata *ninan-nar* (.) artinya : dari mereka.

Logiknya di dalamnya kerana, orang-orang tidak ada yang bisa berseri serasi dengan kalimat yang mereka ucapkan, entah itu nabi, malikata atau orang-orang yang beriman.

Ayat ke-145 ini dijadikan peringatan lebuh lanju bawa medikupun

462

orang munafik dan orang kafir sama-sama manusia berakar, rempat bagai orang munafik adalah di tingkatan yang paling bawah. Hal ini kerana mereka mencipta cegukan lemah laju.

Merkah dikemparan pada tingkat yang paling bawah dari mereka. Selain karan rasa teluk yang terpanas, tingkat teluk juga merupakan tempat yang paling terisering dan tidak tangkap. Tempat tersebut juga merupakan tempat yang paling berbahaya dan berbahaya. Maka orang munafik yang berada di dalamnya merasakan.

Kata *al-daruk* (.) atau *al-daruk darjut* (.) berarti tingkatkan, menaiki ke bawah. Semua rendah tingkat tumpang tindih, semakin bawas kordinasi. Hal ini berbeda dengan *darwah* (.) yang merupakan tingkatan yang tinggi ke atas, sebaliknya tingkat semakin bawas.

Kata *al-asif* (.) diambil dari tingkatkan yang melakukannya karena merasakan meningkatkan substansi atau mengalih peringkat. Peringkat tadi selain urutan dan memperoleh oktagon.

Kemungkinan memiliki tingkatan-tingkatan. Merela yang diancam dalam ayat ini adalah yang mencipta cegukan semulakan, di manapun dan di rubahnya. Maka orang munafik dalamnya merasakan berasa dan berada di dalamnya. Selain itu, mereka berpura memeluk Islam, tetapi pada saat yang sama berusaha untuk berbohong, kerja berjaya ia ingkar, dan kerja dibantah ancaman la khanan.

Tentu saja, orang yang berkenan merasakan tingkatan-tingkatan. Ada orang yang pernah berpura sama sekali dan mengalih peringkatnya. Maka orang yang berpura memeluk Islam tetapi pada saat yang sama berusaha untuk berbohong, kerja berjaya ia ingkar, dan kerja dibantah ancaman la khanan.

Orang seperti ini dinamai murasik, tetapi kemungkinan tidak sebanyak yang diancam oleh ayat ini, yang akan musik ke neraka pada tingkat yang paling rendah.

Kata *wa lan* (.) artinya : dan tidak akan. Kata *tajida* (.) artinya kemu mendengar. Kata *lakum* (.) artinya : bagi mereka. Kata *arhan* (.) artinya : perusoh.

Ungkapan bahasah tidak kama tempari pihak yang memang boleh jadi untuk menganggapkan bahwa tempat itu sebegitu dalmayrnya sehingga tidak edar seorang pun yang dapat merengku merdeka.

Itarut orang tenggelam ke dasar lautan yang sangat dalam, tidak

483

<p>Tafsir Al-Mu'adzilah Jilid 10 Edisi An-Nisâ' - 424</p> <p>فَإِنْ لَمْ يَأْتِكُمْ بِهِ مُّهَاجِرٍ فَلَا يُنْهَاكُمْ عَنِ الْمُحَاجَةِ</p> <p>Sehingga tadir lafaz itu sesungguhnya adalah <i>yekhul'una nobaytik</i> (وَبِهِ مُهَاجِرٍ), yaitu mereka telah melakukan tipe daya kepada Nabi Allah. Hanya saja dimungkinkan untuk menghilangkan (<i>hafif</i>) lafaz 'nob' dan langsung menyebutkan lafaz 'Allah'.</p> <p>Scolah-olah ingin ditgaikan bahwa yang mereka lakukan sudah tidak hanya seukur dengan Nabi Muhammad SAW saja, tetapi sudah sampai ke level memoulu Allah SWT langsung.</p> <p>Dari hal-hal semacam ini lazim disebutkan dalam Al-Quran. Contohnya ketika Allah SWT menyebutkan perihala 'balanya para shahabat di masa keratuan dengan ungkapan :</p> <p>أَنَّ أَعْيُنَ إِلَّا بِمَوْتِكُمْ إِنَّمَا يُمْرِنُهُمُ اللَّهُ</p> <p> Sesungguhnya mereka yang memerintah (Muhammad) mereka itu membabit uli'at (QS. Al-Fath : 10)</p> <p>Begitu juga mungkin dengan ungkapan lainnya, yaitu ketika Allah SWT menyebutkan pembagian harta rampasan perang di dalam Surat Al-Anfal, bahwa yang berlakukannya dari harta yang pertama jatuh Al-Anfal.</p> <p>وَلَمْ يَأْتِكُمْ إِلَّا بِمَوْتِكُمْ إِنَّمَا يُمْرِنُهُمُ اللَّهُ</p> <p>Dan ketakutlah bahwa harta yang kamu rampas dari perang itu sesungguhnya merupakan hak Allah SWT sepihiknya (QS. Al-Anfal : 41)</p> <p>Maka menjadi wajar kalau perbuatan orang-orang munafik yang memuji Rasulullah SAW itu pada dasarnya mereka sedang memuji Allah SWT juga.</p> <p>***</p> <p style="text-align: center;">(دوخه خونه)</p> <p>Kata wa-huwa (وَهُوَ) artinya : dan Dia, bisa juga dimaknai menjadi : akan tetapi Dia.</p> <p>Kata khadi'ah-um (خادیہ اُم) bukan kata kerja tetapi ijam 'alif dari kata (عَلِیٰ) yang artinya : pihak yang memiliki tipean. Dalam tejuranah Kemenser RI, pengalaman ini diterjemahkan menjadi : "terapai Allah membalas tipean mereka (dengan memberikan) mereka larut dalam kesesatan dan perupinan mereka".</p> <p>Al-Mawardi dalam tafsir <i>An-Nasâ'</i> vs <i>Al-'Uyûn</i> mensulaskan bahwa</p>	<p>Tafsir Al-Mu'adzilah Jilid 10 Edisi SE An-Nisâ' - 342</p> <p>فَإِنْ لَمْ يَأْتِكُمْ بِهِ مُّهَاجِرٍ فَلَا يُنْهَاكُمْ عَنِ الْمُحَاجَةِ</p> <p>yang dimaknai dengan Allah mempu mereka (وَهُوَ) ada tiga kemungkinannya, yaitu :</p> <ol style="list-style-type: none"> 1. Allah menghukum mereka atas tipe daya mereka, misal hukuman atas perbuatan mereka dinamakan dengan nama perbuatan itu sendiri. 2. Allah menghukum mereka kepada mereka dengan perintah yang merupakan cring yang mempu mereka, yaitu dengan memberikan peneriman iman mereka, meskipun Dia mengingat apa yang mereka sempurnakan berupa kelebihan mereka. 3. Ada yang diberikan kepada mereka untuk adirat berupa cring yang dengannya mereka berjalan, bersama orang-orang beriman, ketika mereka sampai di shirah, cahaya mereka dipadamkan. Itupun tipe daya Allah (terhadap mereka). <p>Ada catatan penting dan meranai dari pengalaman ini dan pengalaman sebelumnya, yaitu ketika mereka menyebutkan kuman munafik merupakan Allah, lafaz yang digunakan adalah <i>yekhul'una</i> (وَهُوَ). Sebaliknya ketika menyebutkan Allah mempu mereka, lafaz yang digunakan adalah <i>khadi'ah-um</i> (خادیہ اُم).</p> <p>Pertama : lafaz <i>yekhul'una</i> (وَهُوَ) maknanya saling mendukakan tipe daya mereka dengan Allah SWT dan Allah SWT pun merupai mereka atau membalas tipe daya mereka. Sebaliknya <i>khadi'ah-um</i> (خادیہ اُم) maka perkerasan ini merupakan terjadi tanpa ada balesan dan tidak saling melukai, namun hanya perkerasan yang dilakukan sepihak saja. Makinanya jadi lebih kuat, karena seolah-olah tidak diladen oleh Allah SWT.</p> <p>Kedua : pada orang munafik yang digunakan adalah kata kerja yang terdetik dengan wakiu. Sedangkan pada Allah SWT, perbenyataannya tidak menggunakan kata kerja tetapi menggunakan <i>tuu'fai</i> yang berarti pelaku dan penerima perkerasan.</p> <p>Berikut anak batu beneru petastungan pentek yang mengajak berartian sepanjang peleran sat. Sudahlah anak batu beneru ini memperangai jurus-jurus andalannya, namun semuanya sekali serangnya mengalihkan angin, sama sekali tidak kerah dan akhirnya malah dia sendiri kecapaan dan jatuh tak berdaya. Semua sekali tidak diladen bahanil dillirik pun tidak.</p> <p>Kondisi seperti ini jelas jauh lebih mengakibatkan kerugian kalangan mendapatkan pihak berbalas, seolah-olah malah ada perlawanan. Tapi kalau dia yang memukul taji dia sendiri yang jatuh,</p>
---	---

The selection of *Tafsir Al-Mahfuzh* by Dr. Ahmad Sarwat, Lc., MA., as the main focus in this study is not a decision taken haphazardly, but through a process of methodological consideration, thematic relevance, and the uniqueness of the interpretive approach carried out by the author of the commentary. In the context of research on the character and position of *Munafik* as described in QS. In An-Nisa' verses 142–147, the author sees that *Tafsir Al-Mahfuzh* presents an interesting synthesis between the richness of classical *tafsir* treasures and contextual

approaches that are relevant to the lives of Muslims today. This is a very important aspect of thematic interpretation-based research that not only wants to understand the text literally, but also explores substantive values that can be used as a guideline in contemporary reality.

Tafsir Al-Mahfuzh presents a systematic discussion with a fixed structure, which generally includes an introduction to the theme, the presentation of verses accompanied by transliteration and translation, the interpretation of verses by referring to various classical and contemporary books, social or legal analysis, and the affirmation of religious attitudes that tend to be moderate. In discussing the theme of Munafik, this approach is very useful because the issue has a multidisciplinary dimension: theological, psychological, sociological, and political. For example, verses that reveal the characteristics of Munafik such as postponing prayer, *riya'*, and two-facedness, by Sarwat are not only explained textually, but are also associated with religious phenomena in Indonesian society that tend to be symbolic, pragmatic, and sometimes political. This interpretation does not stop at the description of behavior, but also reviews the social and moral implications that arise from hypocritical attitudes, both in the context of the individual and the broader social system.

Compared to classic tafsir books such as Tafsir al-Tabari, Tafsir al-Qurthubi, or Tafsir Ibn Katsir, Tafsir Al-Mahfuzh has the advantage of a more communicative language, an applicative approach, and the preparation of material that is suitable for today's Indonesian readers—both from laymen, academics, and religious practitioners. While classical works tend to be heavy in terms of Arabic and focus more on the differences of opinion of scholars and historical *sanad*, Tafsir Al-Mahfuzh provides a dense but concise narrative, making it easier for modern readers to understand and internalize. This certainly provides added value for research that aims not only to describe, but also to relate interpretation to actual social dynamics.

Other contemporary interpretations such as Sayyid Qutb's *Fi Zhilalil Qur'an* do offer strong socio-political reflections, but many of them are developed in the context of ideological struggles in Egypt, which are not necessarily parallel to the

national and religious contexts in Indonesia. Meanwhile, Buya Hamka's *Tafsir Al-Azhar* emphasizes the cultural and spiritual aspects of Indonesian Islam, but the language style tends to be narrative and less systematic when compared to the thematic interpretation structure carried out by Sarwat. Therefore, in the context of dissecting moral issues such as *Munafik* and its urgency in maintaining the integrity of the ummah, *Tafsir Al-Mahfuzh* is able to present a framework that is proportionate between text and context, between classical treasures and contemporary meanings.

Furthermore, Dr. Ahmad Sarwat's approach known for his *wasathiyah* (moderate) attitude in responding to Islamic issues is also an important factor in the selection of this interpretation. The author views that proportional religious attitudes, not extreme right or left, are very relevant in Indonesia's pluralistic social climate and prone to polarization. In *Tafsir Al-Mahfuzh*, this moderate attitude is seen in how Sarwat responds to sensitive issues without judgment, but remains firm in principles and values. In the theme of *Munafik*, for example, Sarwat not only points out reprehensible behaviors, but also invites readers to introspect and improve themselves, while understanding that every individual has room to grow and repent.

With these various considerations, the author believes that *Tafsir Al-Mahfuzh* is a representative, relevant, and constructive reference to discuss the character and position of *Munafik* in the framework of Islamic understanding that is adaptive to the times. This interpretation is able to bridge the authority of the text and the need of the ummah for contextual meaning, making it the right choice to be used as the main analysis material in this study.

CHAPTER IV

ANALYSIS OF THE CHARACTER AND POSITION OF THE MUNAFIK (INTERPRETATION OF QS AN-NISA VERSES 142–147 IN TAFSIR AL-MAHFUZH)

A. Characteristics and Position of Munafik in the Interpretation of QS An-Nisa 142–147 Dr. Ahmad Sarwat

The discussion of the characteristics of Munafik in the Qur'an occupies an important position in the study of thematic interpretation, because it concerns the theological and social aspects of the religious diversity of Muslims. QS An-Nisa verse 142 is one of the verses that explicitly describes the characteristics of Munafik, not only in terms of internal beliefs but also in terms of outward behavior shown in religious life. Dr. Ahmad Sarwat, in Tafsir Al-Mahfuzh, gives an interpretation that emphasizes the psychological and social aspects of Munafik, which is reflected through insincerity in practicing the sharia and the tendency to pretend in religious activities.

إِنَّ الْمُنَافِقِينَ يُخَدِّعُونَ اللَّهَ وَهُوَ خَادِعُهُمْ وَإِذَا قَامُوا إِلَى الصَّلَاةِ قَامُوا كُسْلَانِيٰ يُرَاءُونَ النَّاسَ وَلَا يَذْكُرُونَ اللَّهَ إِلَّا

١٤٢ قَلِيلًا

Meaning: "142. *Indeed, the Munafik want to deceive Allah, but Allah repays their deception (by allowing them to be dissolved in their error and deceit). When standing up to pray, they do it lazily and mean riya in front of people. They do not remember Allah, except a few.*"

This verse begins with the word *inna* which means "truly", as a form of affirmation of the truth of the statement that follows. The subject of this verse is *al-munāfiqīn*, i.e. Munafik, a term derived linguistically from the word *nafaqa* which means hiding hole, containing a metaphorical meaning of the attitude of the pretender: showing faith but concealing disbelief. The next phrase *yukhādi‘ūna Allāha* means "they want to deceive God," which is theologically impossible, but it

explains that Munafik are trying to play tricks on religion by displaying false piety. Dr. Ahmad Sarwat explained that this deception is not against the Almighty Allah, but against His sharia rules and order, as if they can deceive the law of Allah as they deceive the people around them.¹

However, according to this commentary, the deceptive attempt turned into a trap for themselves, for Allah said *wa huwa khādi'uhum* — "and Allah (again) deceived them." Sarwat quotes the view of the scholars that this is not a form of deception in a negative sense, but a form of deserved retribution, a form of divine justice that puts Munafik in a delusion that they are saved, even though they are digging for their own destruction.² Their seemingly obedient behavior is only an outward symbol; their hearts are empty of sincerity of faith. This is affirmed in the continuation of the verse, *wa idhā qāmū ilāṣ-ṣalāti qāmū kusālā*, which means "and when they stand up to pray, they stand lazily". The word *kusālā* comes from the root of the word *kasala* which means laziness, and here it describes the loss of spiritual motivation, even the dislike of worship that should be a sign of obedience.

Dr. Ahmad Sarwat quoted the views of scholars such as Qatadah and Ibn Zaid who explained that the laziness of Munafik in prayer is not solely physical aversion, but because they do not believe in the value of worship. Their prayers are just a form of social formality. In this interpretation, Sarwat also raises the view of Ibn Kathir and other opinions from classical commentary that the main sign of Munafik is when prayer feels heavy, done because it is forced, without appreciation, and only when it is being seen by others. This is corroborated by the next part of the verse: *yurā'ūnan an-nās*, "they mean *riya* before men," which shows that the motivation of their worship is not sincerity, but for image and praise.³

Furthermore, the commentary of Al-Mahfuzh discusses the verse *wa lā yadhkurūna Allāha illā qalīlā*, "and they do not remember Allah except a little." This phrase makes clear the weakness of the spiritual dimension of the hypocrite⁴. Sarwat quoted the opinion of Al-Hasan and Qatadah, who stated that their dhikr

¹ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, Jakarta: Rumah Fiqih Publishing, 2021, p. 420.

² Ibid., p. 421.

³ Ibid., p. 422.

⁴ Ibid., p. 424

was little because their hearts were not present in worship, even if they called on the name of Allah, it was done without a spiritual presence. Dhikr in this context is not only interpreted as mere verbal dhikr, but also inner awareness of the presence of Allah. Even when they read verses or mention the name of Allah in the prayer readings, no meaning penetrates the heart. This interpretation is then linked to other verses in the Qur'an, such as QS. Al-Baqarah: 45 and QS. Al-Ahzab: 41, who calls for the importance of continuous dhikr and not just symbolic.⁵

In the entire discussion, Dr. Ahmad Sarwat invites readers not to make this verse just an identification of others, but as a material for self-introspection. That laziness in prayer, riya in worship, and lack of dhikr can be the first signs of Munafik that every Muslim must be aware of. This interpretation becomes even more contextual because Sarwat does not stop at the study of the text, but touches on the social and moral aspects of Muslims today. In the midst of a massive culture of religious imagery, this verse contains a sharp criticism of symbolic religiosity that is not accompanied by sincerity of faith. Thus, the interpretation of Al-Mahfuzh not only elaborates on the meaning of the verses, but brings them to life in the context of the life of the people who are constantly moving. The influence of Asia on Pharaoh's political policy is reflected in several aspects, both within Egypt and in its relations with the Jewish community⁶.

Then in the next verse, namely Surah Annisa verse 143 as follows:

مُذَبِّدِينَ بَيْنَ ذَلِكَ لَا إِلَى هُوَ لَا وَلَا إِلَى هُوَ لَا وَمَنْ يُضْلِلِ اللَّهُ فَلَنْ يَجِدَ لَهُ سَبِيلًا

Meaning: "*They (the Munafik) are in doubt between such (faith or disbelief), not this group (of the believers) and not of that group (of the disbelievers). Whoever is allowed astray by Allah (because he does not follow His guidance and chooses error), you will not find a way (to give guidance) for him.*"

QS. An-Nisa verse 143 is a continuation of the profile of Munafik, especially highlighting aspects of ideological confusion and uncertainty of their position in the

⁵ Ibid., p. 425.

⁶ Ibid., pp. 426–428.

faith. Dr. Ahmad Sarwat explained that this verse illustrates how the Munafik never fully side with the ranks of the believers, but also do not clearly show their partiality towards the infidels. They are in a state of uncertainty, tossed about, without a definite attitude, as stated in the phrase *mudzabdzabīna baina dzālik*, which means "they are in a state of doubt between such." The word *mudzabdzabīn* is derived from the root word *dzabdaba* which means to go back and forth or not to be fixed; In this context, it shows people who are inconsistent in principles and loyalty, as well as opportunistic in religion⁷.

Dr. Sarwat interprets that this condition is a reflection of the ambiguity of political and spiritual attitudes. Munafik will only side with the Muslims when it benefits their social position, but will quickly shift to the side of the enemy if they see other profit gaps. Sarwat called this phenomenon a pragmatic action that is not based on the principle of faith at all, but based on the calculation of worldly profits alone⁸. This verse also contains the phrase: *lā ilā hāulāi wa lā ilā hāulāi*, which means "not to them and not to them." This shows that Munafik are not really part of the community of believers, but they are also not fully accepted by the infidels. This condition makes them an alienated group, lacking a solid ideological and moral footing.

This interpretation is supported by quotes from several classical mufasirs, such as Imam al-Razi and al-Baghawi, who also note that the attitude of *laa ilaa haa'ulaa'i wa laa ilaa haa'ulaa'i* is a characteristic of a hypocrite who always positions himself as a "spectator in the middle of the field," waiting for the outcome of whichever side wins and then sides for survival⁹. Sarwat then emphasized that this kind of attitude is dangerous, as it not only undermines personal integrity, but also undermines trust in the Islamic community. In contemporary social life, he attributes this phenomenon to gray political attitudes, the use of religion for imagery purposes, and intellectual Munafik that consistently refuses to side with the values of truth and justice¹⁰.

⁷ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, Jakarta: Rumah Fiqih Publishing, 2021, p. 429.

⁸ Ibid., pp. 430–431.

⁹ Ibid., p. 432.

¹⁰ Ibid., p. 433.

At the end of the verse, Allah closes with a very strong statement: *wa man yudlilillāhu fa lan tajida lahu sabīlā*, which means "Whoever is led astray by Allah, you will not find a way for him." Sarwat interprets this as a stern warning for those who reject the truth after learning it. Error in this context is not only the result of ignorance, but of an active rejection of God's guidance and a tendency to live in constant doubt. Therefore, Allah does not provide guidance for those who have chosen to live in moral and religious ambiguity. This verse serves as a reminder that guidance will not enter the heart of a person who constantly denies the truth that he has known and confessed before¹¹.

Thus, Sarwat's interpretation of this verse is very rich: it not only explains the sentence structure and the meaning of words in Arabic, but also relates it directly to the phenomenon of social and ideological Munafik in the life of modern society. This interpretation offers a sharp but still moderate critique of manipulative religious practices, and at the same time becomes a material for self-reflection for anyone who feels that they are in the middle, without the courage to commit to the true values of the faith.

يَأَيُّهَا الَّذِينَ آمَنُوا لَا تَنْهَاوُ الْكُفَّارُ إِنَّمَا مِنْ دُونِ الْمُؤْمِنِينَ مَا تُرِيدُونَ أَنْ تَجْعَلُوا لِلَّهِ عَلَيْكُمْ سُلْطَانًا مُّبِينًا ١٤٤

Meaning: "*O you who have believed, do not make the disbelievers a loyal friend by abandoning the believers. Do you want to give a clear reason for Allah (to punish) you?*"

In QS An-Nisa verse 144, Allah SWT conveys a very firm rebuke to Muslims not to make disbelievers as *auliyā'*, i.e. leaders, protectors, or close friends who are used as a backup, especially when this position takes precedence over fellow Muslims. This verse opens with a direct appeal to the believers through the recitation of *yā ayyuhallažīna āmanū*, which in the context of the Qur'an often signifies the existence of an important and serious commandment or prohibition. This appeal shows that the message conveyed is not an ordinary appeal, but a

¹¹ Ibid., p. 434.

command that contains the consequences of faith and loyalty to the principles of Islamic ukhuwah¹². In Tafsir Al-Mahfuzh, Dr. Ahmad Sarwat, Lc. explained that the prohibition is intended to keep Muslims from falling into pseudo-loyalty to enemies of religion that are ideologically and practically contrary to Islam¹³.

The key term in this verse is *auliya'*, which linguistically can mean a leader, helper, or people who have social and emotional closeness. In the Qur'an, the meaning of this word is very contextual and can vary depending on its usage. Dr. Ahmad Sarwat explained that in the context of this verse, the word *auliya'* contains the meaning of leadership or special relationship that is strategic, which is a form of closeness that can influence the direction and decisions of Muslims collectively. This explanation is reinforced by the fact that the prohibition arose because of the phenomenon of some Muslims establishing relationships with the infidels, not because of an emergency or threat, but because they expect honor and worldly position from them. This is reflected in the phrase *yabtaghūna 'indahumul-izzah*, which means "they seek glory on the side of the disbelievers", even though the true glory belongs only to Allah SWT¹⁴.

The interpretation of Tafsir Al-Mahfuzh on this verse also reveals the historical context (*asbāb al-nuzūl*) that accompanied the descent of the verse, namely the case of some of the companions of the Prophet PBUH who still had close relations with the infidels in Makkah, both because of family relations and because of personal safety considerations. For example, there is an incident when Abu Lubabah and some other Muslims were hesitant to cut ties with their infidel relatives because of fears for the safety of their families or assets. In such a situation, Allah SWT emphasizes that such a form of loyalty is not justified, because it can injure the integrity and loyalty to Muslims as a whole¹⁵. Even in a broader context, Dr. Ahmad Sarwat highlighted that the act of making infidels as leaders can create

¹² Ministry of Religion of the Republic of Indonesia, *Al-Qur'an and Its Translation*, (Jakarta: Lajnah Pentashihan Mushaf Al-Qur'an, 2019), p. 434.

¹³ Ahmad Sarwat, *Tafsir Al-Mahfuzh: A Study of QS An-Nisa Verses 142–147*, (Jakarta: Rumah Fiqih Publishing, 2021), p. 434.

¹⁴ Ibid., p. 435.

¹⁵ Ibid., p. 438

ideological and political dependencies, as well as blurring the line between faith and disbelief¹⁶.

The Tafsir of Al-Mahfuzh also mentions the forms of walā' (loyalty) that must be maintained by every Muslim. In this verse, walā' to the infidels is considered a form of betrayal of the unity of the ummah and counterproductive to the struggle of Islam. Therefore, the threat mentioned in this verse is not merely symbolic, but real—that Allah SWT will not give excuses or 'udzur to those who violate this prohibition, as implied in the sentence "Do you want to give Allah an excuse for a real argument?" This phrase rhetorically suggests that the violation of the prohibition has no theological, social, or moral justification¹⁷. Thus, QS An-Nisa verse 144 emphasizes the importance of maintaining the purity of loyalty to Muslims and the absolute prohibition of appointing enemies of Islam as leaders, especially if it is done for the sake of achieving worldly interests alone.

لَأَنَّ الْمُنَافِقِينَ فِي الدَّرَكِ الْأَسْفَلِ مِنَ النَّارِ وَلَنْ يَجِدَنَّ لَهُمْ نَصِيرًا ١٤٥

Meaning: "*145. Indeed, the Munafik are (placed) in the lowest level of Hell. You will not find a helper for them.*"

In Qur'an An-Nisa verse 145, Allah SWT gives a very firm statement about the final place of the Munafik, namely that they will occupy al-dark al-asfal min al-nār, which is the lowest level of Hell. The lafadz al-munāfiqīn in this verse refers to those who show faith outwardly, but hide disbelief and hostility towards Islam in their minds. In Tafsir Al-Mahfuzh, Dr. Ahmad Sarwat explains that this verse not only places the Munafik on a par with the infidels in terms of punishment, but even affirms that their position is inferior to the ordinary infidels. This shows that Munafik is a deeper and more dangerous form of evil than blatant disbelief¹⁸.

The placement of Munafik in the deepest layers of hell is not without reason. Dr. Ahmad Sarwat emphasized that in Islam, honesty is one of the moral and spiritual principles that is highly upheld. Munafik, on the other hand, is a form of

¹⁶ Ibid., pp. 437–439.

¹⁷ Ibid., p. 439.

¹⁸ Ahmad Sarwat, *Tafsir Al-Mahfuzh: A Study of QS An-Nisa Verses 142–147*, (Jakarta: Rumah Fiqih Publishing, 2021), p. 442.

betrayal of honesty and trust, both to Allah SWT and to fellow humans. The infidels are clear and open in their rejection of Islam, while the Munafik betray the faith of the ummah by infiltrating the ranks of the believers, claiming to be Muslims, but in reality sabotaging from within¹⁹. This is why Allah SWT makes them the lowest inhabitants of hell, because the damage they cause occurs not from outside, but from within the body of Muslims themselves.

Dr. Ahmad Sarwat also explained that the term al-dark al-asfal literally means the lowest level, which in this context refers to the most basic part of the structure of hell. He illustrated this place as the deepest point at the bottom of the dark and unreachable ocean, so that it was impossible for anyone to save them from it. In fact, even if there were a rescue team, it would be so difficult to reach that anyone who tried to help would be at great risk²⁰. This makes it even clearer that the punishment of Munafik is not merely symbolic, but real and final. There is no hope of help or forgiveness for them unless they repent sincerely.

In addition, Tafsir Al-Mahfuzh also mentioned that this verse is a form of threat as well as a stern warning so that Muslims do not fall into Munafik. In fact, Munafik in its non-extreme form—such as inconsistencies between speech and action, or a tendency to be ambiguous about religious principles—can be the gateway to deeper Munafik. Therefore, this verse also contains an educational dimension that encourages Muslims to maintain the integrity of their faith in its entirety, both innately and inwardly. This is also a reminder that Allah SWT does not view a person's form of Islam only in terms of rituals and external formalities, but from sincerity of intention and commitment to the truth²¹.

In terms of socio-political meaning, this verse also contains an important message for the sustainability of Muslims as a solid community. When Munafik are allowed to be in the inner circle of the ummah, then they can become a loophole for the entry of slander, division, and even manipulation of the principles of justice and truth. Therefore, this verse is also a collective warning for Muslims to be more

¹⁹ Ibid., pp. 442–443.

²⁰ Ibid., p. 443.

²¹ Ibid., p. 444.

vigilant against indications of Munafik that can be destructive from within. In this context, Tafsir Al-Mahfuzh expressly invites the ummah to always introspect, improve their intentions, and distance themselves from hypocritical attitudes, both in the aspects of faith, social, and politics²².

إِلَّا الَّذِينَ تَابُوا وَأَصْلَحُوا وَاعْتَصَمُوا بِاللَّهِ وَأَخْلَصُوا دِينَهُمْ لِلَّهِ فَأُولَئِكَ مَعَ الْمُؤْمِنِينَ وَسَوْفَ يُؤْتَ اللَّهُ الْمُؤْمِنِينَ

أَجْرًا عَظِيمًا ١٤٦

Meaning: "146. Unless those who repent and improve themselves, 176) hold fast to Allah, and sincerely practice their religion for the sake of Allah, they are with the believers. In the future, Allah will give a great reward to the believers."

After the previous verse (QS. An-Nisa: 145), Allah SWT gives a stern warning about the position of Munafik who are at the "lowest level of Hell" (fi al-dark al-asfali mina al-nar), then QS. An-Nisa: 146 is actually present as an exhilarating anti-climax. This verse gives hope to those who have previously fallen into Munafik, that the door of repentance is still open as long as they return to the right path and follow the five important conditions explicitly mentioned by Allah SWT, namely: repent, improve themselves, adhere to the religion of Allah, sincerely believe in religion only for Allah, and join the believers. This verse is also a signal that Munafik, even though it is classified as a great sin, is still possible to be forgiven if the perpetrator truly returns to Allah earnestly and fulfills the conditions of repentance that have been set by Him.

Dr. Ahmad Sarwat explained that repentance (tābū) referred to in the context of this verse is not only admitting mistakes, but also includes a complete cessation of hypocritical attitudes and behaviors that have been carried out, such as lying, betraying, being reluctant to help Muslims, and pretending to believe even though their hearts are denying it. Repentance must be accompanied by a strong determination not to repeat the act, as well as concrete efforts to improve oneself in the aspects of charity and intention²³. Therefore, repentance in Islam is not just an

²² Ibid., pp. 443–444

²³ Ahmad Sarwat, *Tafsir Al-Mahfuzh: Thematic Tafsir of the Qur'an*, (Jakarta: Rumah Fiqih Publishing, 2020), p. 485.

inner regret, but must also be followed by real deeds that reflect a change towards the truth.

The second condition is *ashlahū* which comes from the word *ishlāh*, which means to fix. According to Prof. Quraish Shihab, this word means active and concrete efforts to make improvements, both in the spiritual and social dimensions. It is not enough for a person to simply abandon Munafik passively, but it must also be followed by involvement in righteous deeds and the improvement of relationships between others, both in the realm of faith, worship, and morals²⁴. A person who has repented must walk the path of *ishlāh*, that is, to make himself better than before, and even to contribute to the improvement of the society in which he lives.

The third condition is *i'taṣamū bi-Llāh*, which means to hold fast to Allah. This term in Arabic has the meaning of protection and steadfastness in the commitment of faith. In this regard, scholars of interpretation such as al-Razi and Ibn Kathir emphasize that adhering to Allah means making His guidance the only support and reference in life, without turning to other passions or ideologies²⁵. A person who really wants to abandon Munafik must make the Qur'an and Sunnah the main guidelines in his life and not be easily tempted by the world or social pressures.

Fourth, they must be *akhlashū dīnahum liLlāh*, i.e. sincere religion only for Allah. Sincerity here is at the heart of all worship. Ibn al-Qayyim explained that sincerity does not only mean right intentions, but also means that all forms of deeds should be done solely for the sake of Allah, not because they want to be seen or praised by humans²⁶. A hypocrite usually likes to show worship in front of others, but is negligent when alone. Thus, this fourth condition is a turning point from the hypocritical character to the character of true believers.

²⁴ Quraish Shihab, *Tafsir Al-Mishbah: Message, Impression and Compatibility of the Qur'an*, Volume 2, (Jakarta: Lentera Hati, 2002), p. 327.

²⁵ Fakhruddin al-Razi, *Tafsir al-Kabir*, (Beirut: Dar Ihya' al-Turats al-'Arabi, 1999), Juz 10, p. 210.

²⁶ Ibn al-Qayyim, *Madarij al-Salikin*, (Beirut: Dar al-Kutub al-'Ilmiyyah, 1996), Volume 2, p. 65.

The fifth condition is *ma'a al-mu'minīn*, i.e. being with the believers. This indicates the importance of togetherness in the community of believers and pious people, because a good environment will greatly help a person to stay on the right path. In his commentary, Dr. Ahmad Sarwat emphasized that it is not enough for a person to repent and isolate himself, but he must join and become part of the ranks of the believers. This togetherness is a means of guarding oneself from *Munafik* that may lurk again²⁷.

In conclusion, QS. An-Nisa: 146 is an important sign that even though the threat to *Munafik* is very harsh, the door of forgiveness of Allah SWT is still wide open to anyone who sincerely and earnestly wants to return to Him. This verse also affirms that true change must include both internal and external dimensions: from sincere intentions to charitable improvements, from personal commitment to God to involvement in the faith community. Thus, QS. An-Nisa: 146 is not only a comforting verse, but also a step-by-step guide for anyone who wants to abandon *Munafik* and seek forgiveness and mercy from Allah SWT.

After explaining the five conditions for the repentance of *Munafik*, Dr. Ahmad Sarwat highlights the closing of verse 146, which is the great promise from Allah SWT: "For them Allah will give them a great reward" (*fa-sawfa yu'tī Llāhu al-mu'minīna ajran 'azīma*). This verse confirms that whoever meets the conditions mentioned will receive a great reward from Allah SWT, not only to be forgiven, but also to obtain a great reward from His side. The word *ajr* in Arabic means a reward or reward for something, while the word *'azīma* emphasizes the majesty or greatness of the recompense. In the context of this verse, the great reward promised is not only freedom from hell, but also includes eternal enjoyment in heaven. Dr. Ahmad Sarwat quoted other verses in the Qur'an that are similar, such as:

مَنْ ذَا الَّذِي يُفْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضِعِّفَهُ لَهُ أَضْعَافًا أَفَكَثِيرٌ وَاللَّهُ يَقْبِضُ وَيَبْقِي طُورٌ وَالَّذِي شُرِّجَ عَوْنَانْ

Meaning: "*Whoever wants to lend to Allah, a good loan (spending his wealth in the way of Allah), then Allah will multiply his repayment to him by many multiples. And Allah narrows and widens (sustenance), and to Him you will be returned.*" (QS. Al-Baqarah: 245)²⁸

²⁷ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, p. 486.

²⁸ QS. Al-Baqarah: 245

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَ سَبْعَ سَنَابِلَ فِي كُلِّ سَنْبُلَةٍ مَائَةُ حَبَّةٍ ۚ وَاللَّهُ يُضْعِفُ لِمَنْ يَشَاءُ ۖ وَاللَّهُ وَاسِعٌ عَلَيْهِ

It means: "*The parable of those who spend their wealth in the way of Allah is like a seed that grows seven grains, in each grain: a hundred seeds. Allah multiplies (rewards) for whom He wills. And Allah is Vast and All-Knowing.*" (QS. Al-Baqarah: 261)²⁹

From these quotes, it can be concluded that Islamic teachings highly value sacrifice, sincerity, and good deeds done purely for the sake of Allah. Not only does God reward good deeds with a proper value, but they often multiply them far beyond the human count. This commentary also comments that ajran 'azīma explicitly and implicitly refers to heaven. In other verses, the reward for a person who truly repents and improves himself is often associated with eternal life in the hereafter full of pleasure, as Allah promises in QS. Al-Baqarah: 82: "*And those who believe and do righteous deeds, they are the inhabitants of Paradise; they remain in it.*"

Ibn Hayyan in his commentary al-Bahr al-Muhith stated that ajran 'azīma referred to in QS. An-Nisa: 146 is a paradise with all its pleasures that cannot be described by human reason³⁰. Dr. Ahmad Sarwat added that the main pleasures in paradise are not just fruits or beautiful palaces, but also freedom from all forms of physical and mental suffering, as well as closeness to Allah SWT. In fact, in one narration it is stated that the inhabitants of heaven will be able to see the face of Allah directly, which is the highest blessing for a believing servant. This explanation completes the meaning of verse 146 that the great reward from Allah SWT is not only a form of compensation, but also a gift that reflects His incomparable love and mercy. This is also an affirmation that everyone, even those who have been Munafik, still have the opportunity to attain paradise as long as they sincerely repent and return to the path of truth.

²⁹ QS. Al-Baqarah: 261.

³⁰ Ibn Hayyan, *al-Bahr al-Muhith*, Juz 3, p. 109.

QS An-Nisa verse 147 is the concluding verse in a series of verses 142–147 which as a whole discusses the characteristics, attitudes, and consequences of the behavior of Munafik. This verse emphasizes that basically Allah SWT does not want punishment for His servants, unless they themselves choose to disbelieve and disobey. In Tafsir Al-Mahfuzh, Dr. Ahmad Sarwat, Lc. explained that this verse is a form of Allah's affection and justice that will not torment a people as long as they are still believing and grateful³¹. This verse does not stand alone, but rather counteracts the harsh explanation of the nature of Munafik in the preceding verses. In other words, even if man falls into Munafik, as long as there is still room to return to faith and gratitude, then the door of forgiveness and protection from Allah's punishment is still open.

In his explanation, Dr. Ahmad Sarwat emphasized that gratitude in an Islamic perspective is not only interpreted verbally, but also includes the inner aspect and real actions. He refers to the view of scholars who divide gratitude into three forms: gratitude bil-qalb (with the heart), which is the realization that all blessings come from Allah; bil-verbal gratitude, i.e. praising and acknowledging Allah's favor verbally; and gratitude bil-'amal (with deeds), i.e. using the blessing in goodness and obedience to Him³². Such a broad understanding of gratitude makes him an important pillar in maintaining the spiritual relationship between servants and their Lord. In fact, according to Ibn al-Qayyim quoted in this commentary, a person who praises the good deeds of his fellow man can be called grateful, especially if the gratitude is directed to Allah who is the source of all blessings³³.

This interpretation also shows a close relationship between gratitude and the multiplication of rewards. Dr. Ahmad Sarwat mentioned that gratitude will bring additional blessings as stated in QS Ibrahim: 7, and vice versa kufr will lead to the loss of blessings and the descent of punishment³⁴. In this context, Allah is described as the Most Grateful and the All-Knowing (كَانَ اللَّهُ شَاكِرًا عَلَيْهَا), which means that Allah

³¹ Ahmad Sarwat, *Tafsir Al-Mahfuzh: Thematic Interpretation of the Qur'an* (Tangerang: PT Lentera Hati, 2017), p. 483.

³² Ibid., p. 484

³³ Ibid., p. 484

³⁴ Ibid., p. 485.

will repay every form of kindness and servitude of His servants, no matter how small, and no deeds will be missed from His attention and rewards³⁵. Therefore, this verse is not only informative but also persuasive and educational; invites people to reflect on their faith and be grateful for every blessing, because that is where the salvation from the punishment promised to the Munafik lies.

Overall, QS An-Nisa:147 is a gentle and hopeful conclusion to the discussion of Munafik. This verse implies that the way back is always open as long as people are willing to improve their faith and acknowledge God's favor through sincere gratitude. This indicates that although Munafik is a great and dangerous sin, Islam still opens opportunities for self-improvement and repentance, because Allah is the Most Grateful and All-Knowing Substance of all human deeds³⁶.

Then how about the position of Munafik? In QS. In An-Nisa verse 145, Allah SWT explicitly mentions the worst position that will be occupied by Munafik in the hereafter.

"Indeed, the Munafik are (placed) in the lowest level of Hell. And you will not find a helper for them."

Dr. Ahmad Sarwat, in Tafsir Al-Mahfuzh, explained that this verse is the peak of Allah's warning against the dangers and evils of Munafik. He asserted that the position of Munafik is inferior to that of infidels, because they not only do not believe, but also commit treason against the faith and the Muslim community in a conscious and planned manner. The term asphalt darkil or "the lowest level of hell" denotes the severest, most despicable, and least likely conditions of salvation. In his interpretation, Sarwat not only quotes the verse literally, but also elaborates on its meaning from a moral and social point of view: that Munafik is a very deep form of spiritual betrayal, because Munafik hide disbelief while pretending to be part of the Muslims.³⁷

Sarwat said that this form of punishment is not solely due to inner insecurity, but rather because of the systemic damage caused by their actions. Munafik

³⁵ Ibid., pp. 485–486.

³⁶ Ibid., p. 487.

³⁷ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, Jakarta: Rumah Fiqih Publishing, 2021, p. 435.

undermine the social order, weaken the internal solidarity of the ummah, and cause confusion among Muslim society. In the context of modern life, they can appear as leaders, public figures, or even religious "influencers" who seem pious but are actually manipulative. Therefore, Sarwat emphasizes that this verse is not only eschatological in nature, but also has a sociological dimension—a warning against the destructive effects of Munafik in forming a collective culture of Munafik.³⁸

Furthermore, the phrase "wa lan tajida lahūm naṣīrā" affirms that there is no help for Munafik, either in this world or in the hereafter. This shows how serious the impact of Munafik is before God. Even when other human beings get the opportunity to be interceded or forgiven because of the sincerity of their intentions and charity, Munafik are excluded from that grace. Sarwat explained that this is not a form of cruelty, but rather a consequence of spiritual tyranny that is constantly committed without the intention of repentance. Rejection of the values of truth, betrayal of the mandate of faith, and the tendency to pretend in the practice of worship make Munafik a complex and structurally destructive form of sin.³⁹

However, in his interpretation of the next verse (QS. An-Nisa: 146), Sarwat affirmed that the door of repentance remains open. Allah still gives opportunities for Munafik to return to the path of truth, as long as it is done sincerely, sincerely, and proven by consistent deeds. This shows the consistency of Sarwat's approach that not only explicitly explains the threat, but also offers a narrative of grace and an opportunity for self-change. Thus, based on Sarwat's interpretation in *Tafsir Al-Mahfuzh*, the position of Munafik in the view of the Qur'an is very low and the consequences are severe. However, the Qur'an does not rule out the possibility of a change in fate if the perpetrator is willing to repent and improve himself. This interpretation not only describes the reality of the hereafter, but also touches on the dimension of moral education in the life of the world which is very relevant for today's Muslim readers.⁴⁰

³⁸ Ibid., pp. 436–437.

³⁹ Ibid., p. 438.

⁴⁰ Ibid., p. 439.

In interpreting the position of Munafik as stated in QS. An-Nisa: 145, Dr. Ahmad Sarwat, Lc., MA. Not only does it present a theological explanation, but it also enriches its understanding through philosophical, moral, and social approaches that are relevant to contemporary reading. The placement of Munafik on darqil asfal minan-nār (the lowest level of hell) is explained not only as an eschatological threat, but as a symbol of the total destruction of humanity in aspects of personality, faith, and social morals. From a philosophical point of view, Dr. Ahmad Sarwat interprets that Munafik is the most extreme form of human existential crisis, which is when a person lives in a contradiction between mind and birth, between faith and action, between creed and reality. Munafik, in this sense, not only misleads the perpetrator, but also breaks off the spiritual continuity of man from the divine values underlying human nature itself⁴¹.

From a moral perspective, Dr. Ahmad Sarwat emphasized that Munafik is a form of betrayal of the values of honesty and integrity. Munafik lie not only to God, but also to fellow human beings, communities, and publicly acknowledged belief systems. In his commentary, he alluded to the current social reality where Munafik can manifest itself in the form of false piety, *riya'* worship practices, and the tendency to use religion as a tool of image or legitimacy of power⁴². In this context, the placement of Munafik in the lowest level of hell is a form of Divine justice that is very strict against those who destroy the sacred values of religion for personal gain.

Furthermore, in the social dimension, Dr. Ahmad Sarwat points out that Munafik is not only a personal sin, but can also be a pathological social structure. He called this phenomenon a disease of the people that is destructive from within, more dangerous than external threats. In his commentary, it is stated that Munafik plays a role in disrupting the ranks of the ummah, dividing unity, and making sharia a tool of power manipulation⁴³. Therefore, their position at the very bottom of hell is also a symbolic form of the systemic damage caused by Munafik: the destruction

⁴¹ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, Jakarta: Rumah Fiqih Publishing, 2021, p. 435.

⁴² Ibid., p. 436.

⁴³ Ibid., pp. 437–438.

from within of an order built on faith, loyalty, and honesty.

Although this commentary contains strong threats, Dr. Ahmad Sarwat still shows the characteristics of his moderate approach by underlining the next verse (QS. An-Nisa: 146), that Allah SWT still opens the door of repentance for anyone, including Munafik, as long as they earnestly return to the straight path. Thus, his interpretation does not merely convey a narrative of punishment, but also contains spiritual reflection and an invitation to improve oneself collectively and individually⁴⁴. This interpretation bridges the eschatological meaning with the social reality of Muslims, making it not just a discourse of faith, but also a moral guideline for a common life.

In *Tafsir Al-Mahfuzh*, Dr. Ahmad Sarwat, Lc., MA. not only restricting the interpretation of QS. An-Nisa: 145 independently, but also juxtaposes this verse with a number of other verses in the Qur'an that discuss the characteristics and consequences of Munafik. Although he does not explicitly make a verse-by-verse comparative analysis like the formal *tafsir maudhu'i* approach, Sarwat quotes, refers, and strengthens his explanation by juxtaposing related verses, especially the verses from Surah Al-Baqarah verses 8–20 which are one of the longest and earliest descriptions in the Qur'an about Munafik.

In his explanation of verses 142-145 of Surah An-Nisa, Dr. Ahmad Sarwat said that Munafik is a spiritual condition that has been explored in depth in Surah Al-Baqarah, especially when describing how Munafik pretend to believe, deceive Allah and the believers, and become the cause of destruction on earth without feeling guilty⁴⁵. Verses such as "Wa minan-nāsi may yaqūlu āmanna billāhi wa bilyawmil ākhiri wa mā hum bimu'minīn" (QS. Al-Baqarah: 8), and "Fī qulūbihim maraḍun fazādahumullāhu maraḍā" (QS. Al-Baqarah: 10) according to Sarwat has a unity of theme and spirit with QS. An-Nisa: 142–145⁴⁶.

The placement of Munafik at the bottom of hell by Allah in QS. An-Nisa: 145 is also in tune with the warning in QS. Al-Baqarah: 17–20, where a hypocrite is

⁴⁴ Ibid., p. 439.

⁴⁵ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, Jakarta: Rumah Fiqih Publishing, 2021, p. 422.

⁴⁶ Ibid., p. 426.

described as one who lights a fire but is unable to retain its light, or as a person who walks in darkness while being struck by lightning and thunder. Dr. Ahmad Sarwat mentions these parables as affirmations of the spiritual error of Munafik, who outwardly see the light of truth, but inwardly reject it. He also mentions that these two surahs—Al-Baqarah and An-Nisa—both affirm that Munafik is not only about doubting the faith, but also about moral corruption, manipulative bias, and destructive tendencies from within⁴⁷.

In addition to Al-Baqarah, in some parts of Dr. Ahmad Sarwat's explanation also refers to other verses such as QS. Al-Tawbah: 67–68, QS. Al-Munafiqun: 1–3, and QS. Al-Ahzab: 60–61, all of which reinforce the idea that Munafik is a very serious internal threat to the body of Muslims, and not just a theological category, but also a threat to the social, political, and civilized public order⁴⁸.

Thus, the interpretive approach carried out by Dr. Ahmad Sarwat in *Tafsir Al-Mahfuzh* is very rich because it is not partial, but intertextual, associating one verse with other verses that have similarities in theme and moral message. This shows his sensitivity to the importance of understanding the verses in the context of the Qur'an as a whole—as well as the main principle in the method of interpretation of the Qur'an bi al-Qur'an.

B. Social Relevance: Interpretation and Contemporary Context

In *Tafsir Al-Mahfuzh*, Dr. Ahmad Sarwat, Lc., MA. carefully shows that Munafik is not only a historical phenomenon that occurred during the time of the Prophet PBUH, but also a reality that continues to recur in various forms in the midst of modern society, including in Indonesia. He raised the interpretation of verses such as QS. An-Nisa: 142–145 as a reflection on social phenomena that indicate structural and cultural Munafik, and provides concrete examples in the fields of politics, bureaucracy, and artificial religious practices.

First, in the political context, Dr. Ahmad Sarwat explained that Munafik often appears in the form of power opportunism, which is when a person displays an Islamic image, pronounces the creed, and appears as a religious figure, but behind

⁴⁷ Ibid., pp. 435–437.

⁴⁸ Ibid., p. 439.

the scenes he actually uses religion to deceive the people, oppress political opponents, or legitimize tyranny. In his interpretation of the phrase *yukhādi‘ūna Allāha* (QS. An-Nisa: 142), Sarwat mentioned that deception against Allah is not only in the form of false worship behavior, but also uses Islamic symbols for worldly interests, for example in the image of public figures who appear religious on the surface, but are corrupt and fraudulent in practice⁴⁹. In this case, *Munafik* is no longer individual, but becomes a deep-rooted socio-political phenomenon.

Second, in the context of bureaucracy and public administration, Dr. Ahmad Sarwat connects *Munafik* with betrayal of the mandate and responsibility of office. People who formally claim to be Muslims but abuse power, cheat in financial statements, or manipulate the law for personal gain, he said, are a clear reflection of today's hypocritical behavior. This explanation is strengthened by the discussion of the laziness of *Munafik* in performing prayers and remembering Allah (QS. An-Nisa: 142), which he attributed to the loss of spiritual awareness in the exercise of public responsibility⁵⁰. Sarwat mentioned that true faith will not allow a person to become a corrupt bureaucrat, because true spirituality must give birth to integrity.

Third, in the realm of religious diversity, Dr. Ahmad Sarwat alluded to *Munafik* in the form of *riya*, empty ritualism, and religious expression that is only a social formality. He gave examples of performative piety, such as being active in mosques or *taklim* assemblies, but not being honest in business transactions, spreading slander, or being unfair in the family. In this case, he explains that *riya* is not only in prayer, but also in all religious acts performed for imagery, not out of sincerity³. He invites readers to look within themselves and criticize whether the worship done is really directed to Allah, or just for the sake of human praise. With this approach, Dr. Ahmad Sarwat's interpretation feels alive and relevant to contemporary Indonesian society, especially in a socio-political and public cultural context that is full of image, pretense, and chaos of values. He brings the verses of the Qur'an to life by making them a critical lens on the condition of the ummah,

⁴⁹ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, Jakarta: Rumah Fiqih Publishing, 2021, pp. 421–423.

⁵⁰ Ibid., pp. 424–425.

without having to explicitly mention a particular group, but simply providing clear characteristics so that the reader can recognize the Munafik around him—and within himself.

Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc., MA. It does substantially touch on the modern socio-political aspect, although it does not explicitly use academic terms such as "identity politics", "oligarchy", or "democratic state". However, the depth of the narrative is built in interpreting verses about Munafik, especially QS. An-Nisa: 142–147, shows that this interpretation has a high sensitivity to contemporary social and political dynamics. Dr. Ahmad Sarwat presents a commentary on the Qur'an that not only explains the linguistic and legal meaning of the verses, but also actively relates them to the structure of society, power relations, leadership practices, and forms of public moral deviation that occur in the life of the nation and state.

In explaining the verse about Munafik, for example, Sarwat does not simply discuss the hypocrite as an individual who hides disbelief, but positions him as a social actor who produces damage on a collective scale. He described how hypocritical characters are reflected in leaders who pretend to be Islamic for public support, figures who raise religious symbols but oppress the people, and bureaucrats who carry out ethical imagery while ignoring the principles of justice and trust⁵¹. Thus, this interpretation touches on actual socio-political issues such as political Munafik, corruption, abuse of authority, and public culture that is too easily deceived by formal piety.

Furthermore, Tafsir Al-Mahfuzh also shows the consistency of the narrative between faith and socio-political leadership. Dr. Ahmad Sarwat emphasizes that Munafik are not only those who doubt in faith, but also those who betray Islamic values in the practice of power and the role of the public. In this case, his interpretation touches on the theme of socio-political ethics, namely how individuals who are trusted by society but then abuse that trust are actually included in the group that is threatened by Allah with the lowest hell (QS. An-Nisa: 145).

⁵¹ Ahmad Sarwat, *Tafsir Al-Mahfuzh*, Jakarta: Rumah Fiqih Publishing, 2021, pp. 423–428.

This is where this interpretation appears not only as a tool for understanding the text of revelation, but also as a mirror of civilization, a tool for evaluating the morality of the ummah in the system of power and social life⁵².

Although he does not call himself a political commentary, Dr. Ahmad Sarwat's interpretation style in *Tafsir Al-Mahfuzh* can be categorized as a social-critical commentary. His language style is still polite, but sharp; The narrative remains moderate, but firm in exposing the Munafik that is rampant both in religious institutions, state institutions, and public spaces that are packaged digitally. This makes this interpretation relevant not only for teaching in Islamic institutions, but also as a moral and spiritual reference in contemporary public discourse. It is not passive-informative, but active-transformational—seeking to change the reader's perspective on the meaning of faith in a socio-political context.

Thus, *Tafsir Al-Mahfuzh* by Dr. Ahmad Sarwat implicitly and explicitly touches on many aspects of modern socio-politics. He explains not only "what the verse contains," but also "what its implications are for today's society"—and this is what makes it different from many other popular interpretations: his boldness juxtaposes the divine text with the reality of a people grappling with systemic Munafik and a crisis of moral leadership.

⁵² Ibid., pp. 435–439.

CHAPTER V

CONCLUSIONS AND SUGGESTIONS

A. Conclusion

Based on the results of research on the interpretation of QS An-Nisa verses 142-147 in Tafsir Al-Mahfuzh by Dr. Ahmad Sarwat, Lc., MA., it can be concluded that Munafik is one of the serious issues in religious life that not only concerns theological aspects, but also has an impact on the social order of Muslims.

1. The Character of the Hypocrite in QS An-Nisa Verses 142–144 according to Tafsir Al-Mahfuzh. Dr. Ahmad Sarwat's interpretation of these verses reveals a number of fundamental characteristics of Munafik. They are portrayed as individuals who try to deceive Allah and the believers by displaying Islam outwardly but keeping disbelief in their hearts. When performing worship, especially prayer, they do it lazy and simply seeking human praise ('riya'), not out of sincerity to Allah. In addition, they tend to be in a gray position, not completely on the side of faith or disbelief. This dual loyalty endangers the stability of the Muslim community because it creates uncertainty and the potential for betrayal. The interpretation in Tafsir Al-Mahfuzh associates this character with contemporary social phenomena, such as the manipulation of religious symbols, religious imagery on social media, and the veiled Munafik that wraps up political ambitions or personal interests. The Position of the Munafik in QS An-Nisa Verses 145–147 according to Tafsir Al-Mahfuzh. In his interpretation of these verses, Dr. Ahmad Sarwat emphasized that Munafik are promised the lowest place in Hell because their crimes are more dangerous than ordinary infidels. This is due to the nature of Munafik that deceives, destroys from within, and destroys social trust. However, Tafsir Al-Mahfuzh also emphasizes the nature of Allah's mercy and justice which still opens the space for repentance for those who truly want to return. If they improve themselves, hold fast to the religion of Allah, and practice religion sincerely, then they can return to the group of

believers and get a great reward. This interpretation shows a balance between the threat of harsh punishment and the hope of broad forgiveness. This interpretation is not only theologically relevant, but also has an educational and social dimension, namely encouraging Muslims to introspect themselves and maintain the honesty of faith in daily life.

2. Ahmad Sarwat's interpretation of Surah An-Nisa verses 142–147 reveals that the character and status of hypocrites are not merely theological concerns but also enduring social phenomena. Traits of hypocrisy—such as laziness in worship, pretentiousness, and inconsistency in faith commitment—as explained in *Tafsir Al-Mahfuzh*, are reflected in the behavior of individuals or groups who exploit religion for personal or political gain. Thus, this interpretation offers a strong moral foundation and social critique that remains highly relevant in a modern context marked by superficiality and image-driven religiosity.

B. Suggestion

Based on Dr. Ahmad Sarwat's interpretation of QS An-Nisa verses 142–147, it is recommended that we actively introspect and evaluate ourselves on the harmony between the faith beliefs spoken and daily behavior. In the current context, this requires awareness to avoid hypocritical practices that can appear in the form of *riya'* or religious imagery, including through social media, where the value of sincerity is often easily replaced by the desire to get praise or recognition from others.

In addition, it is necessary to strive to strengthen spiritual quality by improving the consistency of worship, purifying the intention in every practice, and increasing seriousness in remembering Allah. The development of a moderate, inclusive, and contextual understanding of religion as applied in *Tafsir Al-Mahfuzh* can be an important methodological foundation so that the ummah is not trapped in an exclusive or sectarian attitude, but is able to face socio-religious challenges constructively and relevant to the dynamics of modern life.

BIBLIOGRAPHY

Admizal, Irl. "Strategies for Dealing with Munafik According to the Quran." *AL-QUDS: Journal of Qur'an and Hadith Studies* 2, no. 1 (2018): 65–88.

Al-Ghazali. *Ihyā' 'Ulūm al-Dīn*. Beirut: Dār al-Fikr, 2005.

Al-Qaradhawi, Yusuf. *Treatises and Writings on Nifaq and Islamic Morality*. Doha: al-Majma' al-Fiqhi, n.d.

Al-Qurṭubī. *Tafsīr al-Jāmi' li Aḥkām al-Qur'ān*. Beirut: Dār al-Kutub al-'Ilmiyyah, 2000.

Al-Rāzī, Fakhruddin. *Mafātīḥ al-Ghayb (Tafsīr al-Kabīr)*. Beirut: Dār al-Fikr, 2001.

Al-Zuhaili, Wahbah. *Tafsīr al-Munīr*. Beirut: Dār al-Fikr, n.d.

Bukhari, Imam. *Ṣaḥīḥ al-Bukhārī*. Beirut: Dār Ibn Kathīr, n.d.

Buya Hamka. *Tafsīr Al-Azhar*. Jakarta: Pustaka Panjimas, n.d.

Cahyadi, War. "Hafazhatul Amwaal: The Character and Character of the Prophet's Accountant." *Accountability* 7, no. 2 (2014): 109–121.

Dirgahayu, Wini, and Solihah Titin Sumanti. "The Concept of Moral Education in the Book of *Mau'izhatul Mu'minin Ihya Ulumuddin* by Shaykh Muhammad Jamaluddin Al-Qasimi." *At-Tadrīs: Journal of Islamic Education* 4, no. 1 (2025): 92–100.

Fathoni, A. "Urban Da'wah Profile and the Response of Young Muslim Intellectuals." *Al-Urban: Journal of Urban Islamic Studies* 3, no. 2 (2017): 67–78.

Hidayah, Nur. "Student Da'wah Strategy and Social Transformation." *Journal of Islamic Communication* 4, no. 1 (2018): 45–59.

Ibn Katsir. *Tafsīr al-Qur'an al-'Azīm*. Cairo: Dār al-Hadīth, 1999.

Ibn Manzhur. *Lisān al-'Arab*. Beirut: Dār Ṣādir, n.d.

Karim, Abdul. *Biography of Contemporary Indonesian Scholars*. Jakarta: Pustaka Científica, 2015.

Immunized. "The Political Relations of Education and the Politics of Power." *Al-Afkār: Islamic Education Management* 1, no. 2 (2013).

Muslim, Imam. *Ṣaḥīḥ Muslim*. Beirut: Dār al-Fikr, n.d.

Pajarudin, Asep Mohamad. "The Concept of Munafik in the Qur'an (A Semantic Study of Toshihiko Izutsu)." Thesis. Jakarta: UIN Syarif Hidayatullah, 2018.

Putri, Asri Kharisma. "Characteristics of Munafik in the Qur'an: Tafsīr Al-Maraghi." Thesis. Bandung: UIN Sunan Gunung Djati, 2018.

Qutb, Sayyid. *Fī Zilāl al-Qur'ān*. Cairo: Dār al-Shurūq, 1967.

Sarwat, Ahmad. *Tafsīr Al-Mahfuzh: A Study of QS An-Nisa Verses 142–147*. Jakarta: Rumah Fiqih Publishing, 2021.

_____. *Contemporary Fiqh: Answering the Challenges of the Times*. Jakarta: Rumah Fiqih Publishing, 2016.

_____. *Fiqh Muslim Minority*. Jakarta: Rumah Fiqih Publishing, 2018.

_____. *Getting to know Islam from the basics*. Jakarta: Rumah Fiqih Publishing, 2012.

Sarwat, Ahmad, and M. A. Lc. *Encyclopedia of Indonesian Fiqh 3: Zakat*. Jakarta: Gramedia Pustaka Utama, 2019.

Please, Titin. "Faith Education for Early Adulthood from an Islamic Perspective." Thesis. Lampung: UIN Raden Intan, 2017.

Suryana, Dedi. "Social Media as a Vehicle for Islamic Intellectual Da'wah." *Journal of Da'wah and Communication* 6, no. 1 (2019): 90–105.

Tabari, Muhammad bin Jarir al-. *Jāmi' al-Bayān*. Beirut: Dār al-Fikr, 2000.

CURRICULUM VITAE

Biography;

Nama : Eef Saifullah Fattah
Student ID Number : 2004026125
Department : Qur'an and Tafsir Science
Place Date of Birthday : Grobogan, 09 Marc 2001
Address : rt 03 rw 04 Dusun Srondong Desa Tarub
Kecamatan Tawangharjo, Grobogan
Contack Person : 085891736801
Email : alfattahsaifullah@gmail.com



FORMAL EDUCATION:

Elemenary School : SD N 2 Tarub
Junior High School : MTS Nuril Huda Tawangharjo
High School : MA YPI Klambu

INFORMAL EDUCATION:

1. Islamic Boarding School Nahdlotul Muslimin Tamansari, Tawangharjo
2. Islamic Boarding School Darul Falah Besongo, Semarang