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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
مَجْلَدُ رِبَا وَفِيهِ مَقَالَةٌ لِمَوْلَانَا

## RIBĀ AND INTEREST\*

FAZLUR RAHMAN

*Note* : Ribā is usually translated in Urdu by the word *sūd*, which is of Persian origin and literally means 'profit', its antonym being *ziyān*. *Sūd* is not synonymous with the Qur'anic term *ribā*, but is synonymous with the Arabic word *ribh*. In fact, any attempt to translate the Qur'anic term, 'ribā' in any language, is not only futile, but is also the source of much confused thinking on the subject.—(F. R.)

### INTRODUCTION

The literal meaning of *ribā* (ر، ب، و)، as illustrated by the Qur'anic usage, is :

(i) to grow, e.g.

وترى الارض هامدة فاذا انزلنا عليها الماء اهتزت وربت  
(الحج : ٥)

"And thou beholdest the earth barren, then when We send down water upon it, it quickens and grows...." (XXII : 5);

(ii) to increase ; to prosper;

يمحق الله الربوا ويربي الصدقات (البقرة : ٢٤٦)

"God destroys *ribā*, but makes alms prosper" (II : 276) ;

وما آتيتم من ربا ليربوا في اموال الناس فلا يربوا عند الله  
(الروم : ٣٩)

"And whatever you invest in *ribā* so that it may increase upon the people's wealth, it increases not with God ;" (XXX : 39);

(iii) to rise (for example of a hill), as

واوتيناها بربوة (المؤمنون : ٥)

"And We gave them refuge upon a height..." (XXIII : 50);

\*This is the translation by Mazheruddin Siddiqi of an Urdu article by the author entitled *Tahqiq-i Ribā*, which was published in the monthly Urdu journal of this Institute, *Fikr-o Nazar*, i/5 (November, 1963).—(Ed.)

كمثل جنة يربو (البخرة : ٢٦٥)

"As the likeness of a garden upon a hill..."  
(II : 265);

(iv) to swell (for example, foam), as

فاحتل السيل زيداً رايياً (الرعد : ١٤)

"Then the torrent carried a swelling scum;"  
(XIII : 17);

(v) to nurture; to raise (a child); as

ارحمهما كما ريانى صغيراً (نبي اسرائيل : ٢٣)

"My Lord, have mercy upon them (i.e. my parents)  
as they raised me up when I was little!" (XVII : 24);

الم نربك فينا وليداً (الشعراء : ١٨)

"Did we not raise thee amongst us as a child?"  
(XXVI : 18);

(vi) augmentation, increase in power, etc., as

فاخذهم اخذة رايية (الحاقة : ١٠)

"He seized them with a surpassing grip..."  
(LXIX : 10);

ان تكون امة هي اربي من امة (النحل : ٩٢)

"That one nation be more powerful than another  
nation...." (XVI : 92).

From the lexical meaning given above, the technical meaning of the term 'ribā' is derived as discussed below.

We shall first take up the nature of ribā prohibited by the Qur'ān. In the second section we shall turn to the legal *Hadith*-materials concerning the extension of the Qur'ānic term ribā to different forms of exchange and transactions. This is justified on the ground that all the *fuqahā'* are agreed that these two fall into distinct categories: indeed, the one has been called "*ribā al-Qur'ān* (*ribā* of the Qur'ān)" and the other "*ribā al-Ḥadīth* (*ribā* of the *Ḥadīth*)" or "*ribā al-faḍl* (*ribā* of excess)". In the third section we shall underline the role of bank-interest in the present-day economy, and in the last section we shall record our conclusions based on these considerations and materials.

## I

## RIBĀ AND THE QUR'ĀN

The first statement of the Qur'ān about ribā is as follows:

وما آتيتم من رباً ليربوا في اموال الناس فلا يربوا عند الله و ما  
آتيتم من زكوة تريدون وجه الله فاولئك هم المضعفون (الروم : ٣٩)

"And whatever you invest by way of ribā so that it may increase upon people's wealth, increases not with God; but what you give by way of zakāh seeking the pleasure of God, those—they receive recompense manifold" (XXX : 39).

This was revealed in Mecca for it occurs in the *Sūrah al-Rūm*, which is wholly a Meccan revelation. The inner evidence of the opening verses of this *Sūrah* indicates that it was revealed during the fourth or fifth year of the Prophet's Mission, or even earlier, for the Persians began defeating the Romans in "the neighbouring lands" (ادنى الارض), i.e. Syria and Palestine, referred to in these verses, in 611 A.C. (i.e. the first year of the Prophet's Mission) and with the fall of Constantinople in 614 A.C. reached its culmination (i.e. year 4 of the Prophet's Mission).<sup>2</sup> It is not at all surprising that ribā is condemned in so early a revelation; rather the absence of such early condemnation could have not only been surprising but also contrary to the wisdom of the Qur'ān. The Meccan verses of the Qur'ān are replete with the denunciation of the economic injustice of contemporary Meccan society, the profiteering and stinginess of the rich, and their unethical commercial practices such as cheating in the weight and measurements, etc., how is it possible then that the Qur'ān would have failed to condemn an economic evil such as ribā? However, here it passes only a moral stricture on ribā; it does not yet declare it legally prohibited for Islam had not yet attained political power by which it could eradicate this evil.

When Islam became politically dominant after the Prophet's migration to Medina, ribā was categorically prohibited in the following words of the Medinese *Sūrah Āl-Imrān*:

يا ايها الذين آمنوا لا تأكلوا الربوا اضعافا مضاعفة و اتقوا الله

لعلمكم تفاحون (آل عمران : ١٣٠)

"O you who believe, do not consume ribā with continued redoubling and protect yourselves from God, perchance you may be blissful" (III : 130).

This prohibition was later re-asserted in very emphatic terms accompanied by a threat in *Sūrah al-Baqarah* (II : 274-80).

الذين يأكلون الربوا لا يقومون الا كما يقوم الذي يتخبطه  
الشیطان من المس ذلك بانهم قالوا انما البيع مثل الربوا واحل الله  
البيع و حرم الربوا فمن جاءه موعظة من ربه فانتهى فله ما سلف  
وامره الى الله ومن عاد فاولئك اصحاب النار هم فيها خالدون - يحق  
الله الربوا ويرى الصدقات والله لا يحب كل كفار اثم - ان الذين آمنوا  
وعملوا الصالحات واقاموا الصلوة وآتوا الزكوة لهم اجرهم عند  
ربهم ولا خوف عليهم ولا هم يحزنون - يا ايها الذين آمنوا اتقوا الله  
وذروا ما بقى من الربوا ان كنتم مؤمنين - فان لم تفعلوا فاذنوا بحرب من  
الله ورسوله وان تبتم فلکم رؤس اموالکم لا تظلمون ولا تظلمون -  
وان كان ذو عسرة فنظرة الى ميسرة وان تصدقوا خير لکم ان كنتم  
تعلمون - (البقرة : ۲۷۴-۲۸۰)

"Those who consume *ribā* shall not rise except like the one who has been struck by the Devil's touch. This is because they say that selling and *ribā*-making are one and the same thing, whereas God has made selling lawful and has forbidden *ribā*. Whosoever receives an admonition from his Lord and desists, he shall have his past gains, and his affair is committed to God; but whosoever reverts—those are the inhabitants of the Fire, therein dwelling for ever. God destroys *ribā* but makes alms prosper. God loves not any guilty ingrate. [But] those who believe and do deeds of righteousness, and perform the prayer, and pay the alms—their reward awaits them with their Lord, and no fear shall be on them, neither shall they grieve. O ye who believe! protect yourselves from God and remit what is left of *ribā* if ye be faithful. If ye do not, be prepared for war from God and His Prophet: but if ye desist, ye shall receive back your capital without doing injustice or suffering injustice. If, however, anyone is in difficulties, let there be a delay till he is able to pay, although it is better for ye to remit if ye only knew" (II : 274-80).

These Qur'anic verses and their context show that these are the last of the verses prohibiting *ribā*. In some Traditions this fact was mis-stated and it was claimed that these were the last of *all* the Qur'anic verses revealed to the Prophet. This was still further extended and in a Tradition the statement was attributed to the Caliph 'Umar b. al-Khaṭṭāb that as the Qur'anic injunction regarding the prohibition of *ribā* came in the very end (of the revelation) and since the Prophet did not live long enough

after that revelation to spell out fully as to what were the constituent elements of *ribā* we should, therefore, not only avoid *ribā* but also *ribāh* (doubtful transactions). We shall examine these Traditions in the second section of this study. Here we shall endeavour to understand the *ribā* of the Qur'ān in the light of the established maxim : "القرآن يفسر بعضه بعضاً" (one part of the Qur'ān explains another)".

The verse of *Sūrah Āl-Imrān* categorically prohibiting *ribā* occupies the central place in this series of Qur'anic verses; that of *Sūrah al-Rūm* was its prologue, while those of *Sūrah al-Baqarah* were its epilogue. If we examine these verses in their chronological order, we may conclude that :

- (i) the *ribā* of the pre-Islamic days was a system whereby the principal sum was doubled and redoubled (اضعافاً مضاعفةً) through a usurious process ;
- (ii) because of this process of doubling and redoubling the principal, the Qur'ān refused to admit that *ribā* was a kind of fair business transaction; and
- (iii) while permitting the commercial profit, the Qur'ān encouraged the spirit of co-operation as opposed to that of profiteering.

The historical evidence that we possess also corroborates the above conclusions.

The *Muwatṭa'* of Imām Mālik records on the authority of Zayd b. Aslam as follows :

كان الربا في الجاهلية ان يكون للرجل على الرجل الحق الى  
اجل فاذا حل الحق قال أتقضى أم تربي ؟ فان قضاه اخذ و الا زاده  
في حقه و زاده الاخر في الاجل - 3

(In the pre-Islamic days *ribā* operated in this manner: if a man owed another a debt, at the time of its maturity the creditor would ask the debtor: 'Will you pay up or will you increase?' [*am turbī*—from *ribā*]. If the latter paid up, the creditor received back the sum; otherwise the principal was increased on the stipulation of a further term.)

Abu'l A'lā Mawdūdī, the chief of the Jamā'at-i Islāmī, assumes that for the first term the credit was granted free of interest.<sup>4</sup> But one fails to understand how this is intelligible in a social set-up such as the commercial Meccan society or the Jewish Medinese society, where the *ribā* system was quite normal. How could the usurers, who were keen on doubling and redoubling their capital,

forgo the initial interest by way of charity, so to say?

Mufti Muhammad Shafi' expresses an opinion contrary to that of Mawdudī. He says: "The prevailing practice in Arabia was that a certain amount of money was advanced for a fixed period at a fixed rate of interest. If the debtor paid the loan within the prescribed time the matter was settled on the payment of interest; otherwise he had to pay more interest."<sup>5</sup>

However, the above-quoted statement of Zayd b. Aslam, which is recorded not only by Mālik but also by al-Bayhaqī, Razīn and other *Muḥaddithūn* and *fuqahā'*, shows that the initial interest itself was not usurious and was, therefore, not considered *ribā*.

What made it *ribā* was the increase in capital that raised the principal several-fold by continued redoubling. The situation, therefore, was that a part of wealth was loaned initially on interest for a definite period but on the expiry of that period, in case the debtor was unable to pay, the term of payment was extended with an enormous increase in the principal amount. It often happened that, where big sums were involved, the debtor went on paying interest alone in instalments and yet could not pay off even the usurious interest, let alone being able to return the principal. Al-Ṭabarī records reports where whole tribes, e.g. that of Banū Muḡhīrah, were under the weight of usurious debts to one another and when they became Muslims their mutual relations became difficult. Indeed, the very words of the Qur'ān "ذروا ما بقی من الربوا" (remit what remains of *ribā*)" make the above situation abundantly clear.<sup>6</sup>

As mentioned above, the verse of Sūrah *Āl-'Imrān* occupies the central and fundamental position in the series of verses relating to *ribā*. In this verse the *Sharī'ah*-value, i.e., what the Muslim jurists call "the *'illat al-ḥukm*" underlying the banning of *ribā*, is explicitly mentioned to be its becoming doubled and redoubled (اضعافاً مضاعفة).

This contention of ours is supported by the following two famous commentators of the second generation of Islam :

(1) *Mujāhid*.—Al-Ṭabarī has recorded the following from Mujāhid :

حدثنا محمد بن عمرو قال حدثنا أبو عاصم عن عيسى عن ابن أبي  
نجیح عن مجاهد في قول الله عز وجل يا ايها الذين آمنوا لا تأكلوا الربا  
اضعافاً مضاعفة قال ربا الجاهلية<sup>7</sup>

(Muḥammad b. 'Amr reported to us, he said that Abū 'Āṣim related to him from 'Īsā, he from Ibn Abū Najīh, who said that concerning the Qur'ānic verse 'O you who believe, do not devour *ribā* with continued re-doubling', Mujāhid said, 'This is the *ribā* of pre-Islamic days'.)

(2) *Zayd b. Aslam*.—In the same authoritative commentary of the Qur'ān, a long statement of the famous *tābi'ī* ("Successor") commentator, Zayd b. Aslam, is recorded which shows in detail how the process of "continued redoubling" went on in connection with the borrowing of cattle, as well as money. This report is summed up in these words :

إِثْمًا كَانَ الرِّبَا فِي الْجَاهِلِيَّةِ فِي التَّضْعِيفِ وَفِي السَّنِ<sup>8</sup>

(The *ribā* of pre-Islamic days consisted in its doubling and redoubling in terms of cash [in the case of borrowed money] and age [in the case of borrowed cattle].)

In short, the *ribā* of pre-Islamic days, which was categorically declared *ḥarām* by the Qur'ān, so that those who indulged in it were threatened with war from God and His Prophet, was of an atrocious kind and went on multiplying in a manner that the poor debtor, in spite of his regular payments, could not pay off the usurious interest let alone the capital.

A natural question arises here, viz., if *ribā* is only that form of usurious transaction which has been described above and if only this form is banned, then why is it that, as an effect of the *ribā*-ordinance of the Qur'ān, *all* interest seems to have been abolished as is, indeed, testified by historical evidence? The answer to this is that we do not hold that in each and every given case of loan, the capital was thus doubled and redoubled—indeed, there must have been a great deal of variation in individual cases depending on circumstances, e.g. the nature of investment, the amount of risk, etc. But what matters is that all these individual cases were part of one *ribā*-system in whose nature it was to be so exorbitantly usurious. Therefore, what had to be banned was the *system as a whole*, and hence no exceptions could be made in individual cases. When the entire system was banned, the milder cases within that system were also naturally abolished since the system itself was tyrannical. It cannot, therefore, be argued that since the Qur'ān abolished even the milder cases, it must be concluded that the bank-interest of today also stands condemned. This is because the

bank-interest of today is a separate kind of system (see Sections, III, IV and V below).

## II

## RIBĀ AND ḤADĪTH

Like alcohol, *ribā* was deeply ingrained in the life-texture of the Arabs of pre-Islamic days. Indeed, commercially speaking, it was much more deeply laid than alcohol. It meant a lucrative business which brought quick and plentiful return to the usurer. That is why, while its prohibition, like that of liquor, was introduced gradually, its denunciation was much more severe.

As mentioned above, the verse of Sūrah *al-Rūm* embodying its first criticism was revealed during the early years of the Prophet's Mission. This mild admonition was followed by a categorical prohibition in the verse of Sūrah *Āl-'Imrān* and by severe threats for the transgressors in the verses of Sūrah *al-Baqarah*. The last two series of verses must have been revealed during the early days of the Prophet's stay at Medina, but the *ḥadīth*-material is against this plausible surmise—and all misunderstandings and misconceptions start from this point.

The most well-known Tradition on the subject in the *ḥadīth*-literature is the one attributed to the Caliph 'Umar, and runs as follows :

ان آخر ما نزل من القرآن آية الربا وان رسول الله صلى الله عليه  
و سلم قبض ولم يفسرها لنا فدعوا الربوا والريبة -

(The last verse to be sent down was that on *ribā*, but God's Messenger was taken away without having expounded it to us ; so leave aside *ribā* and *rībah*, i.e. whatever is doubtful.) This report is recorded in the *Musnad* of Aḥmad b. Ḥanbal, the *Sunan* of Ibn Mājah, *Muṣannaf* of Ibn Abī Shaybah, *Dalā'il al-Nubuwwah* of al-Bayhaqī and similar other compilations of the *Muḥaddithūn* of the later period.<sup>9</sup>

In the *Ṣaḥīḥ* of al-Bukhārī there is a report ascribed to 'Abd Allāh b. 'Abbās, which narrates the same story, but in a somewhat restricted sense. Al-Bukhārī in his chapter on the "Last verses of Sūrah *al-Baqarah*" records as follows :

عن ابن عباس رضى الله عنه، قال آخر آية نزلت على النبي صلى الله  
عليه و سلم آية الربا -<sup>10</sup>

(Ibn 'Abbās said : the last verse sent down to the Prophet was the verse on *ribā*.) First, it is surprising that the singular number (آية) has been used twice for as many as seven verses. Secondly, in the *Kitāb al-Tafsīr* of his *Ṣaḥīḥ*, where he has narrated the above report, al-Bukhārī has also cited the following Tradition attributed to 'Ā'ishah through four different chains of transmission :

لما نزلت الايات من آخر سورة البقرة في الربا قرأها رسول الله  
صلى الله عليه وسلم على الناس ثم حرم تجارة في الخمر-<sup>11</sup>

(When the last verses of Sūrah *al-Baqarah* concerning *ribā* were sent down, the Messenger of God recited them to the people and prohibited the sale of liquor [as well]). Now, according to this Tradition, not only is 'Ā'ishah silent on the verses in question being the last revelation but by connecting them with the buying and selling of liquor, she has furnished some basis for the assumption that the verses might have been revealed around the year 4 A. H. because, according to the commonly accepted Traditions, liquor was prohibited the same year. Further, in the same *Kitāb al-Tafsīr* of the *Ṣaḥīḥ* of al-Bukhārī, another Companion of the Prophet, Barā'ah 'Āzih, is reported to have said :

آخر آية نزلت : يستفتونك قل الله يفتيكم في الكلاله و آخر سورة  
نزلت برآة-<sup>12</sup>

(The last verse to be revealed was : 'They ask you for a pronouncement. Say : God has pronounced for you concerning the indirect heirs . . .' (IV : 177) and the last Sūrah was *Barā'ah*).

If we look beyond this most celebrated source-book of *ḥadīth*, we will find still more conflicting reports on this subject, the details of which are given by al-Suyūṭī in his *al-Itqān fī 'Ulūm al-Qur'ān*.<sup>13</sup>

Apart from the fact that the report attributed to 'Umar has been contradicted by so many other reports (which in turn contradict each other !), there are several other reasons why we must reject this report.

(1) As mentioned above, the gradual prohibition of *ribā* started during the early days of the Meccan period. That, in spite of these early revelations, the Companions of the Prophet continued to take *ribā* until a few days before the death of the Prophet when Allāh had to threaten them with war from Himself and His Prophet, would be a serious reflection on their character. Most probably it was due to this apprehension that the word '*ribā*' in the Meccan

Sūrah *al-Rūm* had been defined as '*hadiyah*' ('gift') by all the classical commentators of the Qur'ān, such as al-Ṭabarī, al-Bayḍāwī, al-Suyūṭī and others. A "permissible (*ḥalāl*) *ribā*" has been invented by these commentators and it has been asserted by them that this verse relates to that *ribā*!<sup>14</sup> They are supported by al-Bukhārī himself, who writes :

” فلا يربوا عند الله “ من اعطى عطية يبتغى افضل منه فلا اجر له فيها.<sup>15</sup>

(In this verse "فلا يربوا عند الله" means that if any person gives a present to someone and in turn expects a better present, he will not be rewarded by Allāh.) We find it difficult to subscribe to any such constructions put on the basic terminology of the Qur'ān or to the drawing of any distinction between a *ḥalāl* and a *ḥarām ribā*. Besides, as mentioned above (Section I), it would have been contrary to the wisdom of the Qur'ān, had it not denounced *ribā* with a view to reforming the Mammon-worshipping society of the commercialised Mecca of the days of the Prophet.

(2) It simply cannot be accepted that the practice of *ribā* which was censured so early and was ultimately denounced in such unprecedented strong terms by the Qur'ān could not be adequately explained by the Prophet due to shortage of time. Such an assumption also goes against the claim of the Qur'ān that—

اليوم اكملت لكم دينكم واتممت عليكم نعمتى - (اللائدة : ٣)

"Today I have perfected your Faith for you, and I have completed My blessing upon you . . ." (V : 3).

The Caliph 'Umar himself is reported to have said that the above verse was revealed on the day of 'Arafah during the Last Pilgrimage of the Prophet.<sup>16</sup> Now, if the verse on *ribā* was the last revelation, the above verse must have preceded it, and, therefore, it could not be claimed at that time that "the Faith was perfected". It is for this reason that al-Suddī and some other commentators have stated, "After the revelation of the verse '... اليوم اكملت لكم دينكم' no verse was sent down relating to permission (*ḥillah*) and prohibition (*ḥurmah*)" "لم ينزل بعدها حلال ولا حرام"<sup>17</sup>

In order to explain away this contradiction, al-Ṭabarī has put forward the plea that "the perfection of the Faith" mentioned in this verse means that "on the occasion of the Last Pilgrimage the Muslims had gained ascendancy in Mecca and the idolaters had been eliminated from the Holy City".<sup>18</sup> Any such construction put on the verse which evidently relates to the content of the Prophet's

Mission is not at all acceptable to this writer. It is clear from such commentaries that how detrimental certain well-known but un-authentic *ḥadīth* can be to the fundamental principles of the Faith.

(3) Another serious objection against this report is that it conflicts with the following verses of the Qur'ān :

فبظلم من الذين هادوا حرمنا عليهم طيبات احلت لهم و بصددهم  
عن سبيل الله كثيرا واخذهم الربوا وقد نهوا عنه واكلهم اموال الناس  
بالباطل و اعتدنا للكافرين منهم عذابا اليا - (النساء : ١٦٠ ، ١٦١)

"And for the evil-doing of the Jews, We did forbid them certain good things that were permitted to them, and for their barring many people from God's way, and for their taking *ribā*, which was prohibited to them, and for consuming the wealth of the people with falsehood; and, We have prepared for the disbelievers among them a dire chastisement" (IV : 160-61). Now the accusation of the Jews on the ground of taking *ribā* was only possible and consistent after *ribā* had been *actually* eliminated from the Muslim society itself; otherwise the Jews would have certainly pointed to the Muslims and said, "*et tu quoque*". But the last remnants of the Jewish tribes, the Banū Qurayzah, were wiped out from Medina by the year 5 A. H. immediately after the famous 'Battle of the Trench'. Therefore, the accusation of the Jews could only have taken place before the end of that year, and the *ribā* prohibition for Muslims must have, therefore, ante-dated 5 A.H.

(4) As we have already explained, the verse of Sūrah *Āl-Imrān* : "Do not consume *ribā* with continued redoubling" occupies the central place in the series of revelations on the subject. Now this fundamental verse must have been revealed just after the Battle of Uḥud, because this verse is immediately preceded as well as followed by the verses that describe the Muslims' defeat at Uḥud, analyse the causes and consequences of this reverse and suggest ways and means so that the tragedy might not be repeated.

Now we can conclude from the above discussion that contrary to the report attributed to Caliph 'Umar, the chronology of the revelations concerning *ribā* is as follows :

- (i) the first revelation condemning *ribā* (Sūrah *al-Rūm*)—early years of the Prophet's Meccan life; after the Romans' defeat at the hands of the Persians;
- (ii) the second revelation prohibiting *ribā* (Sūrah *Āl-Imrān*)—

3 A.H., after the Muslims' defeat at Uḥud ;

- (iii) the *third* (and last) revelation threatening those who would transgress this prohibition (Surah *al-Baqarah*)—before 5 A.H., before the exile of the last Jewish tribe of Banū Qurayzah.

Among the recent writers on the subject, Mawdūdī appears to be of the same view as we are, as far as the above chronology is concerned. In the first volume of the third edition (1954) of his Urdu treatise on *Sūd* ("Interest") he has a chapter entitled "قرآنی حکمت اور اصلاح تمدن" (Qur'ānic Wisdom and Social Reform),<sup>19</sup> in which he tells us in detail that *ribā* was condemned in a Meccan revelation and was prohibited in the verses revealed "immediately after the Prophet's return to Medina from Uḥud".<sup>20</sup> But it is surprising that after waxing eloquent on the wisdom of the above chronological order of these revelations, he cites, in the same breath, the report attributed to Caliph 'Umar in support of his contention.<sup>21</sup> But it appears that after the lapse of several years the logician in (Mawlānā) Mawdūdī realised the glaring contradiction in the two positions and we presume that it was this realization that led him to expunge the above-mentioned chapter, in its entirety, from the latest (1961) edition of the treatise.<sup>22</sup> However, we are of the opinion, and we hope Mawdūdī will also agree with us, that the question of the chronological order of the Qur'ānic verses and of the historical context of their revelation (especially, when a fundamental problem like that of *ribā* is involved) is not so unimportant that a stand taken in this respect against the current and accepted viewpoint can be quietly and unceremoniously withdrawn without taking the reader into confidence.

\* \* \*

We have dwelt at length on refuting the report attributed to Caliph 'Umar, because this as well as other such reports in the *ḥadīth*-literature prevent a correct appreciation of the nature of the *ribā* prohibited by the Qur'ān. It seems that at some stage it was assumed that the Qur'ānic account of *ribā* was not adequate. Need was, therefore, felt of elaborating it through *ḥadīth*-material in order to extend the coverage of the *ribā*-ban. The report under discussion was the starting-point of a vast and ever-expanding *ḥadīth*-literature that was accumulated on the subject in the course of time.

Like the reports on the chronological order of the Qur'ānic

revelations on *ribā*, the *ḥadīths* on the nature of *ribā* itself, too, are contradictory and conflicting. We shall give a few instances of these contradictions in the following lines :

(1) Al-Bukhārī, Muslim, al-Nasā'ī, al-Dārimī, Ibn Mājah and Aḥmad b. Ḥanbal have recorded *ḥadīths* reported through various chains of transmission whose purport is "الربا في النسيئة" ("*ribā* is on loans") or in the more emphatic expression of al-Bukhārī "لا ربا إلا في النسيئة" ("there is no *ribā* except on loans") or in the words recorded by Muslim "لا ربا في ما كان يداً بيد" ("there is no *ribā* when payment is made on the spot").<sup>23</sup>

But at the same time the *Ṣaḥīḥ* of al-Bukhārī, that of Muslim and other canonical collections of *ḥadīth* contain the following Tradition with slight verbal variations :

عن أبي سعيد الخدري قال قال رسول الله صلى الله عليه وسلم الذهب بالذهب والفضة بالفضة والبر بالبر والشعير بالشعير والتمر بالتمر والملح بالملح، مثلاً بمثل يداً بيد فمن زاد أو استزاد فقد أربى الآخذ والمعطى فيه سواء.<sup>24</sup>

(Abu Sa'id al-Khudrī reported God's Messenger as saying, "Gold is to be paid for by gold, silver by silver, wheat by wheat, barley by barley, dates by dates, and salt by salt like for like, payment being made 'hand to hand'. If anyone gives more or asks for more he has dealt in *ribā*. The receiver and the giver are equally guilty".)

The contradiction between the above two sets of *ḥadīths* does not rest here. There are varied conflicting opinions of the *fuqahā'* on this subject and each one of the schools has its own supporting *ḥadīth*.

It appears that the '*ribā*' described in the above-quoted *ḥadīth*, which is known by the technical name of *ribā al-faḍl* ("*ribā* of excess") is a later innovation. Eminent Companions of the Prophet, like Mu'āwiyah, Usāmah b. Zayd, Zayd b. Arqam, 'Abd Allāh b. 'Abbās and 'Abd Allāh b. 'Umar, were unaware of it.<sup>25</sup> Some Traditions claim that the two 'Abd Allāhs mentioned above had accepted the *fiqhī* repugnance of the "*ribā* of excess" in their later life. However, the form in which the contrary opinion is expressed in the *ḥadīth* as reported by al-Bukhārī, viz. "لا ربا إلا في النسيئة" ("there is no *ribā* except on loans") or by Muslim, viz. "لا ربا في ما كان يداً بيد" ("there is no *ribā* when payment is made hand to hand, i.e. on the spot") clearly shows that it is a protest against its opposite and seeks to re-assert the original state of affairs

produced by the Qur'an and that some Companions of the Prophet at least had refused to accept this "change" which seemed to gain increasing popularity among their contemporaries.

This glaring contradiction between *hadīths* related to the "ribā of excess" and those related to the "ribā of credit" was not overlooked by our early experts on *hadīth* and *fiqh* and they have tried to explain it. The most famous and popular attempt to resolve this contradiction is that of al-Shāfi'i, who says:

قد يكون أسامة سمع رسول الله صلى الله عليه وسلم يسئل عن الصنفين المختلفين مثل الذهب بالورق والتمر بالحنطة أو ما اختلف جنسه متفاضلا يداً بيد فقال إنما الربا في النسبية أو تكون المسئلة سبقته بهذا فادرك الجواب فروى الجواب ولم يحفظ المسئلة أو شك فيها لأنه ليس في حديثه ما ينفي هذا عن حديث أسامة فاحتمل موافقتها لهذا 26

(It is possible that Usāmah found that the people had questioned the Prophet regarding the hand-to-hand exchange with excess of different commodities, for example, the exchange of gold with silver, of dates with wheat and likewise other articles with those of a different kind. The Prophet replied, according to Usāmah's report, that *ribā* concerns exchange of commodities on credit. It is also possible that the questioner may have explained this at the time when he put the question and he received this reply from the Prophet. Then Usāmah reported the reply of the Prophet only but forgot to report the question as well. It is also possible that he may have some doubts in regard to this matter, because the *hadīth* reported by him does not contain anything repugnant to these surmises.) The inconsistency and contradiction between this *hadīth* and the others on the same subject can, therefore, be resolved. How far these surmises of al-Shāfi'i succeed in removing the contradictions we leave to the judgment of the reader. But one of the examples of the modern *ijtihād* carried out to resolve the contradictions between these *hadīths* is astonishing. Mawdūdī does not discuss the "ribā of excess" in his chapter on *sūd* (interest) but devotes another chapter to it significantly titled: "The adjuncts of *sūd* (interest)". He writes:

"سود کے مسئلہ میں ابتدائی حکم صرف یہ تھا کہ قرض کے معاملات میں جو سودی لین دین ہوتا ہے وہ قطعاً حرام ہے۔"

چنانچہ اسامہ بن زید رض سے جو حدیث مروی ہے اس میں حضور صلعم کا یہ ارشاد نقل کیا گیا ہے کہ انما الربا في النسبية او في بعض الالفاظ لا ربا الا في النسبية - یعنی 'سود صرف قرض کے معاملات میں ہے۔ لیکن بعد میں آنحضرت علیہ الصلوٰۃ والسلام نے اللہ تعالیٰ کی اس حملی کے ارد گرد بندشیں لگانا ضروری سمجھا تاکہ لوگ اس کے قریب بھی نہ پھٹک سکیں۔ اس قبیل سے وہ فرمان نبوی ہے جس میں سود کھانے اور کھلانے کے بعد سود کی دستاویز لکھنے اور اس پر گواہی دینے کو بھی حرام کیا گیا ہے۔ اور اس قبیل سے وہ احادیث ہیں جن میں ربوا الفضل کی تحریم کا حکم دیا گیا ہے۔" 27

(The initial injunction concerning *sūd* (interest) was that *sūd* (interest) relating to loans was categorically forbidden. The *hadīth* narrated by Usāmah b. Zayd says that the Prophet remarked "*ribā* is only in transactions involving credit".)

In some reports the Prophet's words are "there is no *ribā* except in transactions involving credit".) Afterwards, however, the Prophet deemed it necessary to put hedges around this Divine preserve, so that people may not even approach it. In this category falls the Prophet's order which forbids not merely the taking or giving of *sūd* (interest) but also the writing of a document involving such transaction and acting as a witness in such transactions. In this category also fall those *hadīths* in which the prohibition of *ribā* of excess has been laid down.)

The words used by Mawdūdī show that the "ribā of excess" universally covers all things in the same manner as *ribā* involving credit in relation to all commodities, whether *ribā* is taken or given, or a document involving *ribā* is written or some evidence is given in a case pertaining to *ribā*.

A little further, under the title "ربوا الفضل کا مفہوم" ("What *Ribā* of Excess Means") he says:

"ربوا الفضل اس زیادتی کو کہتے ہیں جو ایک ہی جنس کی دو چیزوں کے دست بدست لین دین میں ہو۔ رسول اللہ صلی اللہ علیہ وسلم نے اس کو حرام قرار دیا کیونکہ اس سے زیادہ ستانی کا دروازہ کھلتا ہے اور انسان میں وہ ذہنیت پرورش پاتی ہے جس کا آخری ثمرہ سود خواری ہے۔" 28



'Ribā of excess' is the excess which accrues when two articles of the same kind are exchanged from hand to hand. The Prophet has forbidden it, because it opens the door to acquiring more and more [money], and breeds in man a mental attitude which ultimately ends in living on *sūd* (interest). Indeed Mawdūdī is stressing the fact that the "ribā of excess" refers to a general excess which accrues in transactions involving the hand-to-hand exchange of all articles of the same kind. One feels that the manner in which Mawdūdī has extended the meaning of "ribā of excess" itself smacks of intellectual usury! In the *ḥadīth* there is mention only of six articles with reference to which the "ribā of excess" has been mentioned. Mawdūdī has extended the meaning "manifold" thus shutting out all dealings in which something is acquired in excess of that which is disposed of.)

(2) Another example of the contradiction found in the *ḥadīth*-material concerning *ribā* is that which relates to the purchase and sale of animals. This contradiction assumes significance in view of the importance of camels and horses in the economic life of Arabia. In *al-Muwatta'*, Mālik reports from 'Alī that he sold one of his camels on credit and obtained in exchange twenty camels.<sup>29</sup> Al-Bukhārī has devoted a whole chapter to establishing the permissibility of such transactions. This chapter is entitled باب بيع بالحيوان نسيئة ("Chapter on the sale of slaves and of animals for animals on credit"). In this chapter a number of Companions of the Prophet and their Successors, all of whom were eminent *fuqahā'*, e.g. 'Abd Allāh b. 'Umar, 'Abd Allāh b. 'Abbās, Rāfi' b. Khadīj, Sa'id b. al-Musayyab and Ibn Sīrīn accord sanction to such transactions. The sum-total of all such *ḥadīth*-reports is that لا بأس ببيع بعيرين نسيئة ("there is nothing wrong in exchanging one camel for two on credit"). The *Sunan* of Abū Dāwūd and the *Musnad* of Aḥmad b. Ḥanbal also record a *ḥadīth* from the Prophet which runs as follows:

عن عبد الله بن عمرو بن العاص ان رسول الله صلى الله عليه وسلم امره ان يجهز جيشاً فنفتد الا بل فامرته ان ياخذ من قلاص الصدقة وكان ياخذ البعير بالبعيرين الى ابل الصدقة.<sup>30</sup>

('Abd Allāh b. 'Amr b. al-'Āṣ reports that the Prophet of God asked me to make arrangements for fitting out an expeditionary force. When the supply of camels fell short, he said that he ['Abd Allāh] should borrow camels against the young she-camels which would be given to the *fiscus* in alms. Therefore, he effected

a transaction at the rate of one camel for every two to be received in alms by the *fiscus* [at the time of the collection of *zakaḥ*].) This *ḥadīth* has been recorded also in the *Sunan* of al-Bayhaqī and is supported by a strong chain of authorities (*isnād*).<sup>31</sup>

In contrast to the opinions held by the Traditionists of the earlier period, like Mālik and others, on this subject, their successors exhibit a gradual strictness. The *Jāmi'* of al-Tirmidhī contains the following *ḥadīth*:

عن جابر رضي قال قال رسول الله صلى الله عليه وسلم الحيوان اثنين بواحدة لا يصلح نسيئاً ولا بأس به بدأ بيد.<sup>32</sup>

(Jābir b. 'Abd Allāh reports that the Prophet said to him that in a credit-transaction it is not permissible to take two animals for one. However, if it is a hand-to-hand transaction, such a thing would not matter.)

The compilers of the *Sunan*-works, later on collected *ḥadīth* which totally prohibited the exchange of animals on credit, whether or not there was an excess. For example, a tradition on the subject says:

عن سمرة ان النبي صلى الله عليه وسلم نهى عن بيع الحيوان بالحيوان نسيئة.<sup>33</sup>

(It is narrated from Samrah that the Prophet of God prohibited the exchange of one animal for another on credit.) The same *ḥadīth* also occurs in the *Musnad* of Aḥmad b. Ḥanbal. But the significant point is that the *ḥadīth* is found not in the main text of the *Musnad* but in the supplement, added to it by a son of Aḥmad b. Ḥanbal. Moreover, it is one of those *ḥadīths* which have not been narrated by him directly from his father.<sup>34</sup> In the *Sunan* collections of the later period and other collections made by later writers, we find *ḥadīths* contradicting this *ḥadīth*. This is not surprising since the former are doubtless prior in time, i.e. go back to an earlier period. It is evident that in the *ḥadīth*-material on this particular subject, too, there is a marked tendency of making the *Shari'ah* progressively more rigid.

(3) One of the forms in which this contradiction appears in a most palpable manner is connected with the question of the leasing of land. The way in which landlordism and feudalism have sapped the strength of Muslim society requires that such *ḥadīths* should be carefully studied. In the *Ṣaḥīḥ* of Muslim and in other *Ṣiḥāḥ*-works,

the renting of land on the basis of a proportionate share of the produce or on cash payment has been explicitly prohibited. In all these *Ṣiḥāḥ*-works, the terms used for such prohibition are نهى عن المحاقلة، نهى عن المخابرة، نهى عن كراء الارض and whole chapters containing *ḥadīths* have been devoted to these matters. These *ḥadīths* have been narrated by six different Companions of the Prophet, viz. Rāfi' b. *Khadij*, Jābir b. 'Abd Allāh, Abū Hurayrah, Zayd b. *Thābit*, Abū Sa'id al-*Khudrī* and *Thābit* b. al-*Daḥḥāk* and, indeed, have been narrated by each one of these Companions not through any one chain of *isnād*, but many chains. Among the *ḥadīths* which concern human dealings, there are very few which reach such a degree of "currency" (شهرة) because of their being so well supported. Whether this type of *ḥadīth* actually does go back to the Prophet or not, it undoubtedly represents the original state of affairs because in Mecca there was neither land nor landlordism while in Medina, because of small holdings, everybody tilled his own land and thus there was hardly any landlordism. With some verbal changes or changes of expression, the gist of all these *ḥadīths* is contained in the *ḥadīth* of the *Ṣaḥīḥ* of Muslim which says :

عن جابر قال قال رسول الله صلى الله عليه وسلم من كانت له ارض

فليزرعها فان لم يستطع ان يزرعها وعجز عنها فليمنحها اخاه

المسلم ولا يواجرها اياه -35

(It is reported by Jābir that the Prophet said, whoever is in possession of land, must cultivate it himself but if he cannot do so, and is unable to cultivate the whole of it, then he should bestow it [or part of it] on his brother Muslim as a free gift or lend it to him but he should not seek wages [profit from it in any form].)

As far as the early collectors of *ḥadīth* are concerned, the *ḥadīths* contained in their collections simply forbid the leasing of land or levying a tax thereon, but it has not been termed '*ribā*'. The important thing with reference to the subject under discussion, however, is that later on in the *Sunan* of Abū Dāwūd there is a *ḥadīth* narrated by Jābir b. 'Abd Allāh which puts this cruel agricultural system in the category of *ribā*. The *ḥadīth* says :

عن جابر بن عبد الله قال سمعت رسول الله صلى الله عليه وسلم

يقول من لم يذر المخابرة فليؤذن بحرب من الله ورسوله -36

(Jābir reports that the Prophet said: "The person who does

not desist from leasing his land [on condition that he will receive a certain agreed proportion of its produce] should be ready to face a war from God and His Prophet.")

It is worth noting that this *ḥadīth* condemns landlordism with exactly the same threat which was used by the Qur'ān against *ribā*.

It seems that the Muslims resorted to *ijihād* when, after the conquest of Persia, they had to deal with the firmly-rooted feudal system of that country. A justification was sought for landlordism in the example of the Prophet at the time of the conquest of *Khaybar*, because the Prophet had allowed the conquered land in *Khaybar* to remain in possession of the Jews on condition that they would retain half the produce of the land and give the other half to Muslims. As a result, we find that there is a *ḥadīth* in all the six canonical books of *ḥadīth* (*Ṣiḥāḥ Sittah*) that 'Abd Allāh b. 'Umar continued leasing his land for a long time, although the *ḥadīth* says, at the same time, that he gave up the habit in later life.

Abū Ḥanīfah appears to have explained the *Khaybar* incident as being a case of *kharāj*. The Prophet, he argues, levied *kharāj* on the Jews as an act of kindness and as a mark of his peaceful intentions. Otherwise, he had got possession of *Khaybar* as the result of a conquest and as such the whole territory had fallen a booty to the Muslims. It was quite permissible for him, therefore, to have taken possession of the entire land. But he did not do so. Instead, he allowed the lands of *Khaybar* to remain in the possession of the Jews on condition that they made over half of the produce of land to the Muslims.<sup>37</sup> A prominent Ḥanafī expert on *ḥadīth*, 'Aynī, has remarked in support of Abū Ḥanīfah, "No tradition exists in the corpus of *ḥadīth* to show that the Prophet levied the *jizyah* on the Jews of *Khaybar* during his life-time. Nor is Abū Bakr or 'Umar reported to have done this. Finally, 'Umar exiled the Jews from *Khaybar*. If the Prophet had not already made the settlement which he had made with the Jews of *Khaybar*, it is certain that the *jizyah* would have been levied on them, after the verse regarding *jizyah* had been revealed".<sup>38</sup> It must be said here by way of explanation that this argument of 'Aynī in reality contradicts the argument put forward by Abū Ḥanīfah, because if the lands of *Khaybar* fell within the category of booty, there was no question of *jizyah* being levied on them.

As mentioned above, there is a *ṣaḥīḥ ḥadīth* in the *Sunan* of

Abū Dāwūd narrated by Jābir b. 'Abd Allāh which says that any person who leases land on the basis of a division of the produce is liable to get the same extreme punishment that is prescribed for a person who takes *ribā*. Ignoring this *ḥadīth* and other supporting *ṣaḥīḥ ḥadīths*, a number of which verge on *tawātur*, i.e. near unanimity, Mawḍūdī has sought to find reasons for the permissibility of *ribā* in the form of landlordism in his monograph on landed property entitled *Mas'alah-i Milkiyyat-i Zamīn*.<sup>39</sup> He is supported by Mirzā Bashīr al-Dīn Maḥmūd [Head of the Aḥmādiyyah] who upholds similar views on the question of landlordism in his Urdu tract *Islām awr Milkiyyat-i Zamīn* ("Islam and the Ownership of Land").

The contradiction found in the *ḥadīths* in respect of *ribā* is difficult to resolve. On the basis of *isnād* alone, there is not much scope either for the rejection or acceptance of these Traditions, because, as is clear from the above discussion, the *Ṣiḥāḥ* works contain a good number of *ḥadīths* on each aspect of these topics. Everyone of these *ḥadīths* is either *ṣaḥīḥ*, i.e. supported by a strong chain of authorities or is supported by other *ḥadīths* of the level of *ṣaḥīḥ ḥadīth*. The surmises made on the basis of *qīyās* (analogy) are not so important in our opinion as the historical order of these *ḥadīths*, because the historical order is something which is based on certainty, and is not a mere matter of probability. If these *ḥadīths* are viewed in this way, it becomes apparent that there is a clear process of development involved therein. All three cases mentioned illustrate a progressive rigidity of opinion, as we pass from the early Traditionists to those of the middle period and then from the latter to the later Traditionists. As we go further, we shall find the same process of development taking place on the question of the definition of *ribā*. This process of development is at the bottom of the contradictions found in the *ḥadīth*-material.

Besides the above-mentioned contradictions, most of these *ḥadīths* are full of other complexities, which we find it almost impossible to resolve. For example :

(1) As we have mentioned above, if there is hand-to-hand exchange of articles like gold, silver, wheat, dates or salt in excess or in deficiency, that would become *ribā*, in accordance with the most widely current Traditions. This is what has been called "*ribā al-faḍl* (*ribā* of excess)", according to which if a bushel of wheat of better quality is exchanged for a bushel and a quarter of

an inferior variety, the transaction would fall in the category of *ribā* : similarly, rock salt if exchanged for sea-water salt, even from hand to hand, would become *ribā*, if any excess in weight is involved. Now the question is whether the Qur'ānic declaration that if people do not give up *ribā*, they should be prepared for "a war from God and His Prophet" refers to such transactions and whether it is with reference to these dealings that such *ḥadīths* have been narrated in which it is said that the taking of *ribā* is as revolting as incest.

(2) According to the *Muwatṭa'* of Mālik and the *Ṣaḥīḥ* of al-Bukhārī, excess is permissible in a transaction involving cattle, even on credit, and such excess cannot be characterised as *ribā*. The question, therefore, arises as to why such excess in respect of other forms of wealth should be considered *ribā*.

(3) The *Ṣaḥīḥ* of Muslim and other *Ṣaḥīḥ*-works contain *ḥadīths* showing that the credit transaction, not only of cattle but even of slaves and coins of copper, is permissible, even when such transaction involves excess. References to most of these *ḥadīths* may be seen in the relevant chapters of *ḥadīth*-collections cited in this paper. It was in view of such *ḥadīths* that al-Bayhaqī devotes a whole chapter in his *al-Sunan al-Kubrā* entitled —

لاريا في ما خرج من الأكل والمشروب والذهب والفضة<sup>40</sup>—

(There is no *ribā* beyond the articles which can be used as food or drink and articles of gold and silver.) Therefore, the question of *ribā* does not arise with regard to those commodities which are the backbone of Pakistan's economy, i.e. jute and cotton! However, it is possible that our *fuqahā'* may reply that jute is "the golden fibre" and cotton is "the silver crop"! Therefore, they also fall within the category of gold and silver. The same principle will apply to the oil found in Arabia, Persia and elsewhere because oil is called "liquid gold". But what judgment will our legists pass on hides and skins which are an important source of the wealth of our country?

In view of the sharp contradictions and insoluble complexities found in the large number of Traditions concerning *ribā* it would be a courageous act to attempt an inclusive and exclusive definition of *ribā*, i.e. a definition which would cover all cases of *ribā* and exclude transactions which do not fall within this category. But the lexicographers, at least, cannot do without some definition of the term. Therefore, we find that the third-century lexicographer and grammarian, al-Zajjāj (d. 311 A. H.) has defined the term

as follows :

الربا ربوان فالحرّام كل قرض يبوخذ منه اكثر منه او تجر به منفعة  
وما ليس بحرّام ان يهدى ما يستدعى به اكثر منه او يهدى ليهدى له  
اكثر منها<sup>41</sup>

(*Ribā* is of two kinds, one of which is forbidden. This is the *ribā* which a person earns by taking from the debtor more than the principal sum which he has given him on credit or any debt from which any profit might be obtained. The other *ribā*, which is permissible, is a gift in exchange of which the giver demands a more valuable gift or in exchange of which he expects to receive a bigger gift.) It would have been surprising if a definition of this kind had not found its way in the collections of *ḥadīth*. The manner in which it secured its place among the *ḥadīth*-works is worthy of consideration. There is no trace of any such *ḥadīth* during the second, third or even the fourth century. Neither the *Ṣiḥāḥ* nor the *Sunan* nor even the *Musnad* of Aḥmad b. Ḥanbal, collected by his son and his disciple, which is the most exhaustive of early *ḥadīth* collections, contains any trace of such *ḥadīth*. Suddenly, in the fifth century A.H., al-Bayhaqī (d. 458 A. H.) in his *Sunan* has a chapter headed :

كل قرض جر منفعة فهو ربا<sup>42</sup>

(Every loan from which some profit accrues is *riba*.) In this chapter there occurs the following *ḥadīth* :

عن فضالة بن عبيد صاحب النبي صلى الله عليه وسلم انه قال كل  
قرض جر منفعة فهو وجه من وجوه الربا - موقوف<sup>43</sup>

(A Companion of the Prophet, Fuḍālah b. Ubayd, said that every loan from which some profit accrues to the creditor is one of the forms of *ribā*.) Two facts should be noted in this connection. First till now, i.e., the fifth century, the *ḥadīth* in question is *mawqūf*, i.e. it does not go back to the Prophet, and the chain of transmission comes to an end with one of the Companions. Secondly, it has still not reached the degree of comprehensiveness required of a definition. The words used are very nearly the same which found their way in the *Lisān al-'Arab* 150 years hence, i.e., كل قرض جر منفعة (every loan from which a profit accrues) but the mode of expression still lacks precision, because al-Bayhaqī says (it is one of the forms of *ribā*)". Once this

lack of precision had been removed in the centuries that followed, we find this *ḥadīth* in the ninth-tenth century of the Hijrah in the work of al-Suyūṭī (d. 911 A. H.) entitled *al-Jāmi' al-Saghīr*, where it takes the form—

كل قرض جر منفعة فهو ربا<sup>44</sup>

(Every loan from which a profit accrues is *ribā*.) But this is not all. During this intervening period, the *ḥadīth* had gone through a process of evolution and was projected back to the Prophet from whom 'Alī is said to have heard and narrated it. Thus, now it becomes the injunction of the Prophet. Al-Suyūṭī refers to an obscure *Musnad* said to have been compiled by one Ḥārith b. Muḥammad b. Abī Salmah, which is not known even to al-Ziriklī, the author of *al-A'lām*. He says about Ḥārith, له مسند<sup>45</sup> (there is a *Musnad* by Ḥārith b. Muḥammad, which he did not arrange"). However, al-Suyūṭī takes care to remark that the *ḥadīth* in question is *ḍa'īf* (weak). At the end of the same century, i.e. tenth century of the Hijrah, the Indian *Muḥaddith* (Traditionist) 'Alī al-Muttaqī of Burhānpūr (d. 975 A. H.) quoted this very *ḥadīth* in *Kanz al-'Ummāl* in the chapter entitled "The Chapter Concerning the Adjuncts of Credit" in exactly the same words and supported by the same authority. However, he omits to mention the fact that the *ḥadīth* belongs to the category of *ḍa'īf* Traditions.<sup>46</sup> This is a further step in the evolution of this *ḥadīth*: within these few years the *ḥadīth* ceased to be 'weak'. The Egyptian, Shaykh 'Alī b. Aḥmad al-'Azizī (d. 1070 A.H.), in his commentary *al-Sirāj al-Munīr* on al-Suyūṭī's *al-Jāmi' al-Saghīr*, characterises this *ḥadīth* as falling within the category of '*ḥasan li-ghayrihī*', i.e. it is *ḥasan* (good) on the basis of other supporting evidence.<sup>47</sup> Now in the present century Muftī Muḥammad Shafī', a Pakistānī scholar, in his Urdu treatise entitled 'The Problem of Interest', to which we have referred several times in this paper, has given his judgment after quoting *Fayḍ al-Qadīr* and *al-Sirāj al-Munīr* in respect of this *ḥadīth*, that it is *ṣāliḥ li 'l-'amal* (valid basis for legal decision), and therefore, it can be cited to buttress an argument".<sup>48</sup> In the appendix to his treatise, Muftī Shafī' has laid renewed stress on this *ḥadīth*, and has based all his premises and conclusions thereon.<sup>49</sup>

Muftī Muḥammad Shafī' is, in fact, so insistent on this supposed definition of *ribā* that he wants to remove any suspicions about this *ḥadīth* falling within the category of '*ḍa'īf* (weak)'

traditions (indeed of its being without any foundation at all). He says, "When experts on lexicography and prominent commentators (of the Qur'ān) are all agreed on this definition, there remains no need of any further *ḥadīth* or tradition" (p. 79). In the beginning of his treatise he justifies this stand in the following words: "In short, this sense of *ribā*, viz. that it consists in acquiring some profit from a loan given to a person, was well known from the beginning and all Arabs knew it very well. Even if this *ḥadīth* did not exist, Arabic lexicons would have been quite sufficient to make the meaning clear. References in connection with this will be given presently" (p. 10). A little further, on page 12, the author gives the reference of the Arabic lexicon which he had promised earlier. This reference is to the above-mentioned definition of *ribā* made by al-Zajjāj and quoted by *Lisān al-'Arab*. It is obvious, however, that by the mere fact that a particular definition has been entered into a lexicon (*Kitāb al-Lughah*) however authoritative the latter may be, it does not thereby become an absolute definition in language. It is also well known that the dictionary meaning of *ribā* is: "excess, growth, and elevation," as has been accepted by Mufti Muḥammad Shafī' himself. In the introductory section of this paper we have tried to explain this very meaning of *ribā* with illustrations drawn from the Qur'ānic verses.

The excerpts given by the author in support of his definition of *ribā* make the above fact very clear and they also prove that eminent lexicographers and prominent commentators of the Qur'ān quoted by him, if they do agree on anything at all, it is that they shall all differ and that each one of them shall give a definition of his own.

Ibn al-Athīr, in his dictionary of *ḥadīth* entitled *Kitāb al-Nihāyah fī-Gharīb al-Ḥadīth wa'l-Athar* says:

الربوا الاصل فيه الزيادة - وفي الشرع الزيادة على اصل المال  
من غير عقد تباع - 50

(The original meaning of *ribā* is excess and in the terminology of the *Sharī'ah*, it means increase in the principal without any contract of sale having taken place.)

Ibn al-'Arabī, in his commentary of the Qur'ān entitled *Aḥkām al-Qur'ān*, which deals with the legal injunctions of the Qur'ān, gives the following definition of *ribā*:

الربا في اللغة هو الزيادة والمراد به في الآية كل زيادة لم  
يقابلها عوض - 51

(The lexical meaning of *ribā* is excess. In the Qur'ānic verse, it refers to that excess which does not carry with it a corresponding consideration.)

In the famous legal commentary *Aḥkām al-Qur'ān* of Abū Bakr al-Jaṣṣāṣ the fact has been emphasized that:

اصل الربا في اللغة هو الزيادة . . . وهو في الشرع يقع على معان

لم يكن الاسم موضوعاً لها في اللغة - 52

(Literally, *ribā* means excess, but in the *Sharī'ah* this word has been used in a sense other than the one for which it (the word) was originally made.)

A little further, al-Jaṣṣāṣ defines the term *ribā* as follows:

هو القرض المشروط فيه الاجل و زيادة مال على المستقرض - 53

(*Ribā* is the loan given for a specified period on condition that [on the expiry of the period], the borrower will repay it with some excess.)

Mawḍūdī has paraphrased this definition of *ribā* as follows:

پس سود کی تعریف یہ قرار پائی کہ قرض میں دئے ہوئے  
رأس المال پر جو زائد رقم مدت کے مقابلے میں شرط اور تعین کے ساتھ  
لی جائے وہ سود ہے - 54

(Therefore, *sūd* [interest] is that excess money which is obtained on determinate conditions and at a fixed rate for the principal loaned out in consideration of the period for which the money has been lent.)

In this connection, al-Jaṣṣāṣ says:

الاسماء المنقولة من اللغة الى الشرع لمعان لم يكن الاسم موضوعاً  
لها في اللغة نحو الصلاة والصوم والزكاة فهو مفتقر الى البيان ولا  
يصح الاستدلال بعمومه في تحريم شئ من العقود الا في ما قامت  
دلالتها انه مسمى في الشرع بذلك - 55

(Words which have passed into the terminology of the *Sharī'ah* from the language [of the Arabs] so that they have lost the meaning for which they had been originally coined, e.g. *ṣalāt* (prayer), *ṣawm* [fasting], *zakāh* [welfare-tax], require re-statement and precise definition. It is not proper to argue in general from that word or term [in its original linguistic sense] in order to establish the illegality of a particular business dealing, except when it is

established that that particular deal falls within the definition of the *Shari'ah* term.) It is clear that the manner in which al-Jaṣṣāṣ solves this problem is very different from that of Muftī Muḥammad *Shafi'* according to whom—

ربوا کا مفہوم پہلے سے معروف اور تمام عرب میں جانا پہچانا ہوا  
تھا۔ یہ حدیث بھی نہ ہوتی تو صرف لغت عرب اس کے بتلانے  
کے لئے کافی تھا۔<sup>56</sup>

(The meaning of *ribā* was already well known in Arabia and even if this *ḥadīth* were not there Arabic language itself was sufficient to make the meaning of *ribā* clear.) Mawḍūdī goes a step further and says:

”چونکہ الربوا ایک خاص قسم کی زیادتی کا نام تھا اور وہ  
معلوم و مشہور تھی اس لئے قرآن مجید میں اس کی کوئی تشریح  
نہیں کی گئی اور صرف یہ کہنے پر اکتفا کیا گیا کہ اللہ نے اس  
کو حرام کیا ہے۔ اسے چھوڑ دو“۔<sup>57</sup>

(Because '*al-ribā*' was a particular type of excess which was well known, therefore, the Qur'an did not care to explain it and it was deemed quite sufficient to say that God had declared *ribā* to be unlawful and that people should give it up.) Al-Jaṣṣāṣ is a jurist and a commentator of the fourth century A. H. (he died in 370 A. H.); according to him, one needs the help of Qur'an and the *Ḥadīth* to understand the definition of *ribā*, but these jurists of the fourteenth century of the Hijrah seem to have dispensed with that assistance. Shall we call it progress?

We do not agree with al-Jaṣṣāṣ that the term '*ribā*' is like *ṣawm*, *ṣalāt* and *zakāh*, etc. and that its meaning is fixed by the *Shari'ah*. In the first part of this study, we have made it clear that at the time when the Qur'an was revealed there was a particular type of tyrannical business prevalent in Arabia which was called '*ribā*'. So *ribā* is a historical phenomenon which is evaluated by the *Shari'ah*. But let us, for the sake of argument, accept the advice given by al-Jaṣṣāṣ and find out whether the above definitions are based on some evidence from the Qur'an and *Ḥadīth* and whether they are *jāmi'* and *māni'*, i.e. inclusive of all that comes within their scope and exclusive of anything which is not covered by them.

From the Qur'anic viewpoint, none of the above definitions seems to be correct, because as we have noted in the first section

of this study, (i) in the Qur'an's own clear words (لا تأكلوا الربوا إلا تأكلوا الربا); (ii) the historical arrangement of the revelations on the subject and (iii) in the light of the historical traditions handed down by the commentators who were in direct contact with the Prophet's Companions, *ribā* consists in doubling and redoubling the original sum loaned out.

However, from the view-point of *ḥadīth* some important conclusions can be drawn, in spite of the contradictions found in them and the complexities involved therein. These conclusions are as follows:

(1) According to the Tradition attributed to the Caliph 'Umar, the correctness of which we have already discussed in this section, no strict and obvious definition of *ribā* is possible at all. It is surprising that our present religious scholars stress not merely the correctness but the importance of this Tradition from 'Umar and in the same breath express the opinion that the definition of *ribā* was commonly known in those days so that there could be no ambiguity left in the minds of men. As against our present scholars, however, early religious scholars seem to be aware of the difficulties involved. Thus, al-Jaṣṣāṣ writes:

ان الربا قد صار اسما شرعيا لانه لو كان باقيا على حكمة في اصل  
اللغة لما خفي على عمر لانه كان عالما باسماء اللغة لانه من اهلها  
ويدل عليه ان العرب لم تكن تعرف بيع الذهب بالذهب والفضة  
بالفضة نساء ربا و هو ربا في الشرع واذ كان ذلك على ما وصفنا  
صار بمنزلة سائر الاسماء المحملة المفتقرة الى البيان.<sup>58</sup>

(*Ribā* has now become a term of the *Shari'ah*. If it had retained its original literal meaning, 'Umar would have remained in no doubt about its actual import, because Arabic was his mother-tongue and he well knew its literal sense. An argument in favour of this position is that the people of Arabia did not consider the deferred exchange gold for gold and silver for silver as *ribā*, while according to the *Shari'ah*, this too is *ribā*. *Ribā* thus becomes like one of those words which are *mujmal* [concise] and require explanation and elucidation.)

(2) The above definitions are not *inclusive* (*jāmi'*) because none of these definitions can apply to the *ribā al-faḍl* (*ribā* of excess) (see the contradictions in the Traditions on this subject discussed above). It is surprising that on the one hand the definitions given

by Mufti Muḥammad Shafi' and Abu'l A'lā Mawdūdī lay so much stress on the dictum that "كُلُّ قَرْضٍ جَرَّ مَنفَعَةً فَهُوَ رِبَاً" (every loan from which a profit accrues is *ribā*). (His statements have been quoted above.) On the other, Mawdūdī says—

فقہائے اسلام بھی پہلی (کذا) صدی ہجری سے آج تک اس  
اصول پر متفق رہے ہیں کہ کُلُّ قَرْضٍ جَرَّ مَنفَعَةً فَهُوَ رِبَاً " ہر قرض  
جس کے ساتھ (کذا) نفع حاصل کیا جائے ربا ہے۔" 59

(The jurists of Islam too from the first [sic] century onwards are agreed on the principle that every loan from which any profit accrues is *ribā*.) But these very people accord *ribā al-faḍl* (*ribā* of excess) the full status of *ribā*, even though it involves no loan. 60

(3) In the same way the above definitions are not exclusive (*māni*'), because according to the following Traditions of the *Ṣaḥīḥ* of Muslim, any excess at the time of the repayment of a loan is not merely not *ribā* but in the words of the *ḥadīth* constitutes *ḥusn al-qaḍā*, i.e. "a good way of fulfilling a contract". Muslim has a whole chapter entitled

باب من استسلف شيئاً فقضی خيراً منه وخیرکم احسنکم  
قضاء۔

(Chapter relating to him who borrowed something, then he repaid it with something better and the best of you is he who repays another with something better.) In this chapter there is a *ḥadīth* which says:

عن أبي رافع ان رسول الله صلى الله عليه وسلم استسلف من  
رجل بكرة فقدمت عليه ابل من ابل الصدقة فأمر أبا رافع ان  
يقضی الرجل بكرة فرجع ابو رافع فقال لم اجد فيها الاخييارا ربا عيا  
فقال اعطه اياه ان خيار الناس احسنهم قضاء۔ 61

(Abu Rāfi' [a client of the Prophet] said: "the Prophet borrowed a young camel from some person, and when some camels from the camels of the *ṣadaqah* came to him, he ordered me to pay back the man his young camel. When I told him that I could find only an "excellent" camel in its seventh year, he said, 'Give it to him, for the best person is he who discharges his debt with something better'.)

This same Tradition has been traced back to Abu Rāfi' with slight verbal changes through another chain of transmission and to

Abū Hurayrah through three different chains. 62

The above-quoted Tradition is found also in the *Muwatta'* of Mālik. Here it has been narrated on the authority of Yaḥyā who has narrated it from Mālik through Zayd b. Aslam who related it from 'Aṭā' b. Yasār through Abū Rāfi'. The same Tradition, narrated on the authority of Abū Hurayrah, is also found in the *Ṣaḥīḥ* of al-Bukhārī. 63 The above Traditions which fall within the category of "*Mashhūr* (famous)" seem to have raised in the minds of some people the doubt that the conversion of *ribā* into the virtue of "the goodness in the repayment of loan" relates only to the purchase and sale of cattle. This idea is quite marked in most of the chapter headings of the *Ṣiḥāḥ* works cited in our notes. 64 If this surmise is correct, two points arise which require consideration. First, if at the time of the repayment of a loan, the excess paid over and above the principal sum of money is not *ribā* in the case of cattle, what is to happen to the universality of the dictum so very much insisted upon by our doctors that "every loan from which a profit accrues is *ribā*"? Secondly, a matter which constitutes the virtue of "goodness in the repayment of loans", in the case of cattle, becomes, when applied to forms of wealth other than cattle, an evil of such enormity that it is characterised as an act of war against God and His Prophet. How is this intelligible?

A *ḥadīth* quoted in the *Sunan* of Abū Dāwūd and the *Musnad* of Aḥmad b. Ḥanbal shows that such an invidious and unjust distinction between cattle and other forms of wealth cannot be attributed to the Prophet. The words of the *ḥadīth* in the *Sunan* of Abu Dāwūd are as follows:

عن محارب قال سمعت جابر بن عبد الله يقول كان لي على النبي  
صلى الله عليه وسلم دين فقضاني وزادني۔ 65

(Muḥārib reported that he heard Jābir b. 'Abd Allāh saying that the Prophet owed him [Jābir] some money and at the time of the repayment of the loan the Prophet added [some money] in excess of the principal borrowed.)

Besides, as we have shown above in detail, according to some *ḥadīths* in the *Muwatta'* of Mālik and the *Ṣaḥīḥ* of al-Bukhārī, there is no *ribā* at all in the deferred exchange of cattle. A *ḥadīth* to the same effect is also found in the *Sunan* of Abū Dāwūd as well as in the *Musnad* of Aḥmad b. Ḥanbal, which we have already

quoted. The matter does not remain confined to cattle but passing on to slaves and copper coins, it reaches through the *Sunan* of al-Bayhaqī to all those things which are not gold and silver and do not fall within the category of articles that can be eaten or drunk. In the face of all this, not only does the definition that "All loan from which a profit accrues is *ribā*" break down but even other definitions become pointless.

(4) Ibn al-'Arabi's definition of *ribā* in his *Aḥkām al-Qur'ān*, viz. that it is an excess which carries with it no compensation or consideration ("كل زيادة لم يقابلها عوض") is very interesting, because it sounds very much like the Communist theory of "unearned income". But if this definition is accepted, there is no room for the permissibility of *muḍārabah* (sleeping partnership). Muftī Muḥammad Shafi' quotes this definition in support of his argument but evidently overlooks its dangerous implications. Some people say that the risk involved in *muḍārabah* is the consideration for the excess earned in the form of profits. But in the "big business" world of today, the danger of bankruptcy involved in banking is almost as much or as little as the risk to which the partners in a modern "cartel" are exposed. Similarly the loans advanced by the banks to businessmen may never be repaid. This is a risk which the banks have to face perpetually.

In short, no attempt to define *ribā* in the light of *ḥadīth* has been so far successful. The question, then, is whether all the Traditions relating to *ribā*, having been found unauthentic, should be rejected *in toto*. We would reply most emphatically in the negative. It is true that the evolutionary process through which these *ḥadīths* have passed and of which we have given a brief account above has shown them not to be authentic. But it would be a grave folly to ignore their moral import since they are sincere and performed attempts at interpreting and elaborating the *Sunnah* of the Prophet and the Qur'ānic injunctions. The fact is that the spirit underlying these efforts was the Qur'ānic spirit in respect of economic life and economic system that it wanted to promote. Therefore, we feel convinced that in order to understand *ribā* as meant by the *ḥadīth*, it is first necessary to understand what the Qur'ān meant by *ribā*.

\* \* \*

We have already mentioned in the first section of this paper the kind of *ribā* which the Qur'ān prohibited. But this is the *negative*

aspect of the problem. To understand the *positive* aspect we should take into account the important fact that, according to the Qur'ān, the opposite of *ribā* is not *bay'* (trade) but *ṣadaqah* (charity). The prevailing confusion about the problem, we submit, was due to *ribā* and *bay'* being considered opposed to each other. The result was that juristic hair-splitting was substituted for the *moral* importance attaching to the prohibition of *ribā*. In the Qur'ān, the very first revelation condemning *ribā* speaks of "what you give by way of *zakāh*" in juxtaposition with and contrast to "whatever you invest by way of *ribā*". In the same way, the last revelation on this topic speaks of Allāh as "destroying *ribā*", but this is immediately followed by the remark "but He makes alms (*ṣadaqāt*) prosper". How these verses of Sūrah *al-Baqarah* concerning *ribā* get a place immediately after the Qur'ān had spoken at length in the same Sūrah on the organisation of *ṣadaqāt*, the manner of their disposal, the various injunctions concerning them and finally of their important place in the social welfare structure.

We have repeatedly emphasized that from (i) the clear words of the Qur'ān "Do not consume *ribā* doubling and redoubling", (ii) the chronological order of the revelation of the Qur'ānic injunctions against *ribā*, and (iii) the explanatory historical (as distinct from legal) Traditions received from the early commentators of the Qur'ān, it is evident that the *ribā* of pre-Islamic days which had been prohibited by the Qur'ān was that which consisted in doubling and redoubling the original amount (*taḍ'if fi 'l-qard*) and this fact of redoubling constitutes the *'illat al-ḥukm*, i.e. "the reason" underlying its prohibition. Keeping this in view we would do well to note that in the following verses of the Qur'ān the *ṣadaqah* (charity) has been brought in direct contrast with *ribā*:

من ذا الذى يقرض الله قرضاً حسناً فيضعفه له اضعافاً كثيرة  
(البقرة: ۲۴۵)

"Who is it that will offer to Allāh a handsome loan, so that He multiplies it to him manifold" (II: 245).

من ذا الذى يقرض الله قرضاً حسناً فيضعفه له وله اجر كريم (الحديد: ۱۱)

"Who is he that will offer to Allāh a good loan, so that He will double it for him, and such a one will have a generous reward:" (LVII: 11).



ان تقرضوا الله قرضاً حسناً يضاعفه لكم و يغفر لكم  
(التغابن: ١٤)

"If you offer to Allāh a goodly loan He will double it for you and forgive you." (LXIV: 17)

All these verses seem to be the elaboration of the idea contained in the second part of the first verse condemning *ribā*, which occurs in the *Sūrah al-Rūm* and reads as follows :

وما آتيتم من زكوة تريدون وجهه الله فاولئك هم المضعفون  
(الروم: ٣٩)

"And what you give by way of *zakāh* seeking the pleasure of God, those—they shall receive recompense manifold." (XXX : 39)

According to the Qur'ān, then, the opposite of *ribā* is *ṣadaqah*. But what is *ṣadaqah*? This question requires considerable elucidation for which this is not the proper place. We cannot, however, but stress the fact that *ṣadaqah* does not mean the begging and giving alms at the entire sweet will of an individual. Besides, applying the principle that things are known by their opposites, it is necessary to locate the opposition between *ribā* and *ṣadaqah*, however brief our remarks in this connection may be, because as an Arabic maxim says ما لا يدرك كله لا يتركه (That which cannot be preserved fully must not be allowed to be given up completely on that account.)

There is a tension between *ribā* and *ṣadaqah* of which *bay'* (trade) is a quasi-middle term. From this tension, it is abundantly clear that the Qur'ān calls for co-operation and mutual consideration in place of pure competition and profiteering. This co-operation and mutual consideration constitute the essential spirit of *ṣadaqah* just as competitionism and profiteering lead to *ribā* as their extreme form. It should be noted, however, that juristically the term '*ṣadaqah*' does not mean co-operation and mutual consideration, nor does '*ribā*' juristically mean competition and profiteering. It is because these two senses of the terms have been intermixed that the contradiction remains unresolved. The truth of the matter, in our opinion, is that the desire to put into a legalistic mould the moral teachings of the Qur'ān and the living *Sunnah* of the times has brought into being the evolutionary process in the *ḥadīth*-material of which we have given in the foregoing some account. The following remarks of Ibn Qayyim which we quote here in detail point to some such conclusion :

الربا نوعان جلي و خفي فالجلى حرام لما فيه من الضرر العظيم والخفي حرام لانه ذريعة الى الجلى فتحریم الاول قصداً وتحریم الثاني وسيلة فاما الجلى فربا النسبية وهو الذى كانوا يفعلونه فى الجاهلية مثل ان يؤخر دينه و يزيده فى المال وكما اخره زاد فى المال حتى تصير المنة عنده افاقاً مولفة وفى الغالب لا يفعل ذلك الا معدم محتاج فاذا رأى المستحق يؤخر مطالبته و يصبر عليه بزيادة ببذ لهاله تكلف بذلك ليفتدى من اسر المطالبة والجس ويدافع من وقت الى وقت فيشتد ضرره وتعظم مصيبته و يعلوه الدين حتى يستغرق جميع موجوده فيربوا المال على المحتاج من غير نفع يحصل له و يزيد مال المرابى من غير نفع يحصل منه لآخيه فياكل مال آخيه بالباطل و يحصل اخوه على غاية الضرر فمن رحمة ارحم الرحمين وحكمته واحسانه الى خلقه ان حرم الربا و لعن آكله ومؤكله وكاتبه وشاهديه و آذن من لم يدعه بحربه و حرب رسوله ولم يجئ مثل هذا السوء في كبيرة غيره ولهذا كان من اكبر الكبائر وسئل الامام احمد عن الربا الذى لا يشك فيه فقال هو ان يكون له دين فيقول له اتقضى ام تربى فان لم يقضه زاده فى المال وزاده هذا فى الاجل وقد جعل الله سبحانه الربا ضد الصدقة فالمرابى ضد المتصدق قال الله تعالى يحق الله الربا ويربى الصدقات و قال وما آتيتم من ربا ليربوا فى اموال الناس فلا يربوا عند الله وما آتيتم من زكوة تريدون وجهه الله فاولئك هم المضعفون و قال يا ايها الذين آمنوا لا تأكلوا الربوا اضعافاً مضاعفة و اتقوا الله لعلكم تفلحون و اتقوا النار التى اعدت للكافرين ثم ذكر الجنة التى اعدت للمتقين الذين ينفقون فى السراء والضراء و هو ضد المرابين فمنه سبحانه عن الربا الذى هو ظلم للناس و امر بالصدقة التى هى احسان اليهم - 66

(There are two kinds of *ribā* : (1) manifest or real [*jalīy*] and (2) concealed or implied [*khafīy*]. The manifest has been forbidden because of the grievous wrongs it inflicts on society. The concealed *ribā*, however, has been forbidden because it may lead to the manifest *ribā*. Therefore, the first category of *ribā* has been directly [قصيداً] prohibited while the second kind of *ribā* has been indirectly [وسيلة] prohibited. The manifest-*ribā* is, in reality, the

*ribā* in which credit is involved. In pre-Islamic times it consisted in the payment of a debt being delayed which led to an increase in the amount loaned out. The result was that the original sum lent [the principal] was increased in proportion to the delay that took place in the payment of the debt. This went on until a sum of one hundred increased to thousands. In most cases the debtor was a destitute and needy person who had no alternative but to delay the payment of the debt and the creditor agreed to postpone his demand [for the clearance of the debt], and chose to wait so that he might obtain more profit on the principal invested by him. The debtor, on the other hand, was forced to pay the increased amount, so that he might ward off the pressing demands of the creditor and the dangers and hardships of the prison-house. Thus, time passed and the monetary loss of the debtor went on increasing, while his troubles multiplied and his debt accumulated, until all his possessions and belongings were lost to the creditor. In this way, the debt of the poor man increased without his earning any profit; on the other hand, the wealth of the creditor went on multiplying without this being shared by his brother [the debtor]. The creditor in this manner acquired by unlawful means the wealth of his brother [debtor] and his brother suffered loss upon loss. Therefore, God in His Mercy and Wisdom and out of unbounded kindness to His creatures prohibited *ribā* and condemned its consumer, its payer, he who drafted documents concerning it and those who acted as witnesses to dealing in such transactions, while those who were not ready to give up *ribā* were asked to be prepared for a war from God and His Prophet. Such a threat has not been uttered in respect of any other major sin [*al-kabīrah*] which fact leads to the conclusion that it is the most heinous among the major sins [*akbar al-kabā'ir*]. When Aḥmad b. Ḥanbal was asked as to the *ribā* about which there was no ambiguity or doubt, he replied, "The manifest *ribā* about which there could be no ambiguity is this: that someone is indebted to another and the creditor asks the debtor whether he is ready to pay the debt or would alternatively agree to an increase in the principal loaned out to him. If the debtor is not able to pay, then the creditor increases his principal as well as the term of repayment." God has mentioned *ribā* as the opposite of *ṣadaqah*. Therefore, a person who takes *ribā* will be just the opposite of one who gives a *ṣadaqah*. God says, 'He destroys *ribā*, but makes alms prosper'. And He further says, 'Whatever you

invest by way of *ribā*, so that it may increase upon people's wealth, increases not with God; but whatever you give by way of *zakāh* seeking the pleasure of God, those—they receive their recompense manifold'. God has also said, 'O you who believe, do not consume *ribā* with continued redoubling and protect yourselves from God perchance you may be blissful. And guard yourself against the Fire which has been prepared for the disbelievers' (III : 129-36). After this the Qur'ān speaks of 'Paradise which has been made for those who spend their wealth in ease as well as in adversity' and thus, they are the very opposite of those who take *ribā*. In short, God forbade *ribā* on the one hand, because it is an injustice done to the people and, on the other, He commanded the spending of wealth as *ṣadaqah*, which is of benefit to the people.)

Muḥammad Rashīd Ridā's comment on the opinion expressed by Ibn Qayyim is also worth quoting. He says :

فهذا الربا الذي ساء العلامة ابن القيم بالربا الجلي وقال  
 الامام احمد انه الربا الذي لايشك فيه المحرم بنص القرآن وحده :  
 هو ربا النسئثة الذي كانوا يضاعفونه على الفقير الذي لايجد وفا  
 بتوالى الايام والسنين هو مخرب البيوت ومزيل الرحمة من القلوب  
 ومولد العداوة بين الاغنيا والفقرا . وما معنى حصر النبي صلى الله  
 عليه وسلم الربا فيه الا بيان ما اراد الله تعالى من الربا الذي توعد  
 عليه باشد الوعيد الذي توعد به على الكفر : فهل يسمح لعائل  
 عقله ان يقول : ان تحريم هذا الربا ضار بالناس او عائق لهم  
 عن ائماء ثروتهم - اذا كانت الثروة لاتتموا الا بتخريب بيوت  
 المعوزين لارضاء نهمة الطامعين ، فلا كان بشر يستحسن ائماء هذه  
 الثروة - 67

(This *ribā* which 'Allāmah Ibn Qayyim has termed manifest-*ribā* and about which Imām Aḥmad [b. Ḥanbal] says that it is the kind of *ribā* of which the unlawfulness has been proved beyond any shadow of doubt by the clear text [*naṣṣ*] of the Qur'ān, is the *ribā* which relates to credit transactions such that if a poor man could not repay his debt even after the passage of a long time or of many years, the amount he owed was increased manifold. This *ribā* ruined homes, emptied the human heart of fellow-feeling and created a gulf of enmity and hatred between the rich and the poor. When the Prophet limited *ribā* to the *ribā* which is involved in

credit transactions, he really made clear the *ribā* meant by the Divine injunction and on whose non-observance God threatened the Muslims with a dire punishment, which is even severer than the threatened punishment for disbelief. Would any person gifted with reason and intelligence maintain that this prohibition of *ribā* is harmful to human beings and prevents them from adding to their wealth? If capital cannot accumulate without ruining the homes of the poor and satiating the avarice of the greedy, then not one man would view with approval this kind of addition to wealth.)

In short, the *ribā* of the Qur'ān which has been prohibited in clear words is the *ribā* which Ibn Qayyim calls "the manifest *ribā*" and which is characterised by the continued redoubling of the original debt. Besides this, there are many forms of unfair commercial practices which are not *ribā*, but are shot through by the spirit of *ribā*, that is, profiteering and these have been called "the concealed *ribā*" by Ibn Qayyim. It is of this latter kind of *ribā* that the following comment of the great expert on *Ḥadīth*, Ibn Hajar al-'Asqalānī, comes true :

يطلق الربا على كل بيع محرم - 68

(The term *ribā* can be applied to every forbidden commercial practice.)

In the collections of *ḥadīth* and *āthār* one would notice that an effort has been made to formulate this very concept of *ribā*. However, we cannot apply the juristic term '*ribā*' to all the immoral forms of trade practices and we would do well to keep in view the sound principle enunciated by Rashīd Riḍā in the words :

التفرقة بين ما ثبت بنص القرآن من الأحكام وما ثبت برواية الأحاد وقيسة الفقهاء ضرورية - 69

(It is necessary to make a distinction between the injunctions that are based on the clear text [*naṣṣ*] of the Qur'ān on the one hand and those which are based on Traditions narrated by a single chain of reporters [*riwāyat al-Āḥād*] and on the conclusions arrived at by the jurists by the process of analogy [*qiyās*] on the other.)

Moreover, in accordance with well-recognised juristic principle of *masāliḥ mursalah* (measures based on public weal) we should find out which forms of human dealings in modern times are morally more destructive, nearer to the spirit of *ribā* and, therefore, worthy of greater attention in so far as they fall within the category of things which lead to forbidden acts. Landlordism, feudalism,

profiteering and hoarding are surely much nearer to the manifest-*ribā* than the bank-interest. To pass any judgment contrary to the opinion we have expressed merely on grounds of verbal resemblance would involve the very same error to which al-Jaṣṣāṣ has drawn attention in the words cited above and which we would like to repeat in view of their importance :

لا يصح الاستدلال بعمومه في تحريم شئ من العقود الا في ما قامت دلالاته انه مسمى في الشرع بذلك -

(It is not right to argue in general form a term used in the *Shari'ah* with a view to declaring some business-dealing as coming within the category of forbidden acts, except when it is established that the particular term used in the *Shari'ah* is applicable to the business dealing in question.)

### III

#### ROLE OF THE INTEREST-RATE IN THE PRESENT-DAY ECONOMY

In the modern science of Economics the rate of interest occupies the same place as price and performs the all-important function that any price-mechanism performs, viz., of regulating the supply and demand of credit and rationing it among the customers. If the rate of interest, i.e., the price of loaning money, is reduced to zero, then we are faced with a limited supply and an infinite demand. It would become impossible to control the rationing of credit available, so to say, and to assign priorities. Especially in a society like ours where there is a great danger of nepotism and corruption, it is well-nigh impossible to conceive that correct priorities and correct amounts will be the order of the day with the optimum use of the available funds for development. At present, however, the rate of interest functions as the objective standard of allocating the credit principal and the real need for a loan is expressed by readiness to pay the proper price, i.e. the interest-rate. The common belief that the interest-rate is arbitrary is absolutely groundless, simply because it is genuinely a price as any other price. Mawḍūdī, explaining the theory which points to the law of supply and demand as the basis of bank-interest, says, "Just think what this comes to mean. The capitalist does not straightforwardly and by fair means enter into partnership with the businessman, and obtain his rightful share in the profits earned by him (the businessman). On the other hand, he makes a rough estimate of the minimum profit

likely to be made by the businessman. Therefore, he says to himself, 'I should receive so much interest on the money I loan out to him'. The businessman too, on his part, makes a rough estimate of the maximum profit he is likely to earn from the amount of credit he is going to obtain. Therefore, he says to himself, 'the interest that I pay should not exceed beyond this point'. Thus both the debtor and the creditor indulge in speculation."<sup>70</sup>

It seems that Mawdūdī has not made a serious study of our present banking system. The kind of picture he has in mind of haggling and of mutual adjustment between the needs of the debtor and the creditor may be true of the usurious practices of the *baniyā*,\* but is not at all true of the financial system of the banks. The prices in petty business may rise or fall, and, in fact they usually do so, but the rate of interest does not rise or fall even by half or one-fourth per cent except under the stress of diverse and multiple economic factors, and such a rise or fall in the rate of interest itself becomes an important economic factor. The fixation and determination of the rate of bank-interest is not the result of any simple mutual understanding between the debtor and the creditor but the outcome of many complex economic factors.

In the opinion of some economists, the rate of interest can be brought down to zero. In fact the general trend of the economic system has been towards the lowering of the rate of interest. But this can come about only if the volume of the real wealth and credit capital in the country multiplies to such an extent that a state of equality or near-equality comes to exist between supply and demand of money and credit becomes very easy. But this has not been achieved yet even by highly developed countries like the United States. To bring about such conditions in our country, we shall have to make untiring efforts for the production of real wealth and for the formation of capital and unless we succeed in attaining this objective, we shall have to put up with the present rates of interest.

Economists of the Communist school of thought hold a very different view of the rate of interest. According to their theory, it is labour only and not capital which produces "surplus value," i.e. the profit. On this theory, there is no basis at all even for the profits of private business not to speak of the profits made by the banks or the bank-interest. However, the present fiscal system,

\* Hindu money-lender and grocer—(Ed.)

as it is functioning in Soviet Russia, Yugoslavia and other Communist countries, has to accept bank-interest as a necessity contrary to its basic economic theory. The Communists explain this anomaly by treating the present conditions as a period of transition in which there can be no escape from bank-interest. They argue that when they have attained their highest ideal, that is of establishing the Communist society organised on the principle, "to every man according to his needs and from every man according to his capacity," the present banking system with its rates of interest will be abolished. Apart from the question whether or not the system envisaged by Communism is practicable, the difficulty is that if we accept the Communist system, we shall have, also, to accept all its regimentations and the coercion employed by it, which, we think, would be resisted by the majority of our people.

As we have, however, explained in the preceding sections of this paper, the general Qur'ānic teaching wants to develop the maximum of co-operative spirit and socio-economic justice, which is called *ṣadaqah* by the Qur'ān and which must not be confused with the begging and giving of alms. The co-operative spirit envisaged by the Qur'ān was well illustrated by the *mu'ākhāt* established by the Prophet after his migration to Medina between the *Muhājirūn* of Mecca and the local *Anṣār*. In the Welfare Co-operative Commonwealth of Islam, based on the true spirit of *ṣadaqah*, bank-interest will certainly be eliminated, because in this ideal Commonwealth, there will be competition among men, but only for virtue and mutual help. To strive to achieve this ideal is the noblest *jihād* of our times. But if we are to carry on this *jihād* for the setting up of the Islamic Welfare Co-operative Commonwealth, it is equally necessary that we should not close our eyes to the present realities, howsoever unpalatable they may be. The abolition of interest presupposes the highest degree imaginable of co-operative spirit and, therefore, cannot be implemented today unless the country's economy and production are to be left in the direst jeopardy. At present this type of Islamic spirit of co-operation is wanting in our society and, indeed, we are now at the opposite pole from the social order envisaged by the Qur'ān. This being the case, it will become particularly impossible for the Government to raise interest-free loans for its basic non-profit-making projects, such as roads, hospitals, schools, etc. No economy can be built today, nor was one built by our forefathers

on *qard ḥasan* (*qardah-yi ḥasanah*), although private institutions should be encouraged in this direction for purely philanthropic purposes. We, therefore, conclude that the abolition of interest in the present state of our economic development would be a cardinal error.

## IV

## CONCLUSION

1. (a) The clear words of the Qur'ān, "Consume not *ribā* with continued redoubling (لا تأكلوا الربا أضعافاً مضاعفة)".
- (b) The chronological order in which the verses prohibiting *ribā* were revealed.
- (c) The historical traditions concerning the nature of *ribā* going back to the eminent *tābi'ī* commentators of the Qur'ān.
- (d) The *ḥadīth*-material describing the historical context in which the verse "ذروا ما بقي من الربوا" (remit what is left of *ribā*)" was revealed,—all this evidence establishes the following definition of *ribā* :

"*Ribā* is an exorbitant increment whereby the capital sum is doubled several-fold, against a fixed extension of the term of payment of the debt."

2. The prohibition of this *ribā* by means of law is a religious necessity.
3. The Qur'ān has declared that the opposite of *ribā* is *ṣadaqah* which is by no means a form of beggary. In view of this it is the moral duty of the Muslims to build up a system of economy based on *ṣadaqah*, i.e. co-operation and mutual consideration. Co-operative effort of the Government and the people is needed to achieve this goal.

4. The basic moral idea underlying the Qur'ānic prohibition of *ribā* has been given a wider extension and application in the *ḥadīth* literature, but the contradictions and inconsistencies in the *ribā-ḥadīth* and the evolutionary trend in this literature leading to an ever-increasing rigidity vitiate its authenticity and authority.

5. The passion for *ṣadaqah* inculcated by the Qur'ān and the way in which the *ḥadīth*-material supports and elaborates this idea lead to the conclusion that all immoral forms of financial and economic transactions fall under the category of what Ibn Qayyim calls "concealed *ribā*". But it is necessary to maintain a distinction between the Qur'ānic *ribā*, which in fact is the legal *ribā*, and

the term '*ribā*' as used in later times and by later writers.

6. The system of economy which the Qur'ān requires us to establish, being based on the spirit of co-operation, the further nourishment and development of this spirit in the right manner and the reconstruction of society in accordance therewith would make bank-interest and the present banking system quite superfluous which is just what the spirit of the Qur'ān and the *Sunnah* requires of us.

7. As long as our society has not been reconstructed on the Islamic pattern outlined above, it would be suicidal for the economic welfare of the society and the financial system of the country and would also be contrary to the spirit and intentions of the Qur'ān and *Sunnah* to abolish bank-interest.

8. In accordance with the principle of تدریج or "graduation" and تيسير or "the easing of the way", it would be necessary to enact legislation against such grave social inequities as feudalism and hoarding, etc. before proceeding to abolish bank-interest.

9. It would be necessary for every citizen of Pakistan to work arduously and with an untiring zeal to reach the desirable goal of reducing bank-interest to the zero point, in other words, to eliminate it completely. For this end, it would be necessary to increase the volume of real wealth and credit capital in the country to such a point that an equality or near-equality comes to exist between the supply and demand of money in credit, and credit becomes very easy. In such ideal circumstances the motive for bank-interest, and indeed, the profiteering motive may become extinct.

10. The measures adopted by the Government and the collective efforts made by the Muslims in general, alone will bring into existence that Welfare Co-operative Commonwealth which is the only way to establish the economic system of Islam in the present modern conditions.

## NOTES

1. Al-Suyūfī, *al-Itqān fī 'Ulūm al-Qur'ān*, Matba'ah Mūsawiyah, Cairo, 1278 A. H., I : 11-22.
2. Gibbon, E., *History of the Decline and Fall of the Roman Empire*, Chapter XLVI.
3. Malik, *Muwatta'*, *Kitāb* (henceforth K.) *al-buyū'*, *Bāb* (henceforth B.) *al-ribā*.
4. Mawdūdī, Sayyid Abu 'l-A'la, *Sūd*, Lahore, 1961, 258, n. 2.
5. Shāfi', Mufti Muḥammad, *Mas'alah-i Sūd*, Karachi, 1380 A. H., 9-10.
6. Ṭabarī, *Tafsīr*, Cairo, 1374 A. H., VI : 22-24.

7. *Ibid.*, VII : 204.
8. *Ibid.*, VII : 204-5.
9. 'Alī al-Muttaqī, *Kanz al-'Ummāl*, Hyderabad, 1312 A. H., II : 231. (No. 4954).
10. Al-Bukhārī, *Ṣaḥīḥ*, K. *al-Tafsīr*, Sūrah *al-Baqarah*; *ibid.*, K. *al-buyū'*, B. *Mu'kil al-ribā*.
11. *Ibid.*, K. *al-Tafsīr*, Sūrah *al-Baqarah*.
12. *Ibid.*, K. *al-Tafsīr*, Sūrah *Barā'ah*.
13. Al-Suyūṭī, *al-Itqān*, op. cit., I : 33-5.
14. Ṭabarī, *Tafsīr*, Cairo, 1330 A. H., XXI : 29-31; al-Suyūṭī, *al-Durr al-Manḥūr*, Tehran, 1377 A. H., V : 156; Bayḍāwī, *Tafsīr*, Istanbul, 1316 A. H., II : 247.
15. Al-Bukhārī, *Ṣaḥīḥ*, K. *al-Tafsīr*, Sūrah *al-Rūm*.
16. Al-Suyūṭī, *al-Itqān*, op. cit., I : 23; Muslim, *Ṣaḥīḥ*, K. *al-Tafsīr*.
17. Al-Suyūṭī *ibid.*, I : 35.
18. Al-Ṭabarī, *Tafsīr*, Dār al-Ma'ārif, Cairo, IX : 520.
19. Mawḍūdī, *Sūd*, Lahore, 1954, I : 162-69.
20. *Ibid.*, 165-166.
21. *Ibid.*, I : 51, and latest ed. (January, 1961), 160.
22. The chapter referred to was first published in the form of an article in Mawḍūdī's Urdu journal *Tarjumān al-Qur'ān*, Lahore, August 1939.
23. Al-Bukhārī, *Ṣaḥīḥ*, K. B. *al-buyū'*, *al-ribā*; Muslim, *Ṣaḥīḥ*, as above; Nasā'ī, *Sunan* as above; Dārimī, *Sunan*, as above; Ibn Mājah, *Sunan*, *Abwāb al-Tijārāt*; Aḥmad b. Ḥanbal, *Musnad*, Cairo, 1313 A. H., V : 200, 202, 204, 206, 208 and 209.
24. As per note 23 above, except for *Musnad* of Aḥmad b. Ḥanbal.
25. See the *isnād* of the *ḥadīths* quoted above, n. 24.
26. Shāfi'ī, *al-Risālah*, Būlāq, 1321 A. H., 40.
27. Mawḍūdī, *Sūd*, Lahore, 1961, 148-49.
28. *Ibid.*, 149.
29. Mālik, *Muwatta'*, K. *al-buyū'*, B. *ma yajūz min bay' al-ḥayawān*, etc.
30. Abū Dāwūd, *Sunan*, K. *al-buyū'*, B. *fi 'l-rukḥṣah*; Aḥmad b. Ḥanbal, *Musnad*, op. cit., II : 171.
31. Al-Bayhaqī, *al-Sunan al-Kubrā*, Hyderabad, 1352 A. H., V : 288.
32. Al-Tirmidhī, *Jāmi'*, K. *al-buyū'*, B. *mā jā'a fi karāhiyyah bay'*, *al-ḥayawān bi 'l-ḥayawān nasi'atan*.
33. Abū Dāwūd, *Sunan*, K. *al-buyū'*, B. *al-ḥayawān bi 'l-ḥayawān nasi'atan*, Nasā'ī, *Sunan*, as above; Dārimī, *Sunan*, (Damascus, 1349 A. H., II : 254; Ibn Mājah, *Sunan*, *Abwāb al-Tijārāt*, B. *al-ḥayawān bi 'l-ḥayawān nasi'atan*; al-Bayhaqī, *al-Sunan al-Kubrā*, op. cit., V : 289; al-Tirmidhī, *Jāmi'*, *Abwāb al-buyū'*, B. *ma jā'a fi karāhiyyah bay' al-ḥayawān bi 'l-ḥayawān nasi'atan*.
34. Aḥmad b. Ḥanbal, *Musnad*, op. cit., V : 12, 19, 21, 22 and 99.
35. Muslim, *Ṣaḥīḥ*, K. *al-buyū'*, B. *kirā' al-arḍ*.
36. *Ibid.*, B. *al-mukḥābarah*.
37. 'Aynī, *'Umdat al-Qārī*, Iṣtāmbol, 1310 A. H., V : 724.
38. *Ibid.*

39. Jamā'at-i Islāmī Publication No. 20, Lahore, n. d.
40. Al-Bayhaqī, *Sunan*, op. cit., V : 189-287.
41. *Tāj al-'Arūs* and *Lisān al-'Arab*, s. v.
42. Al-Bayhaqī, *ibid.*, 349-50.
43. *Ibid.*, 350.
44. Al-Suyūṭī, *al-Jāmi' al-Ṣaḥīḥ*, Cairo, 1954, 94.
45. Al-Zirikī, *al-A'lām*, Cairo, 1373-78 A. H., s. v. Ḥārith b. Muḥammad Abī Usāmah.
46. 'Alī al-Muttaqī, *Kanz al-'Ummāl*, op. cit., IV : 665 (No. 8707).
47. 'Azīzī, *al-Sirāj al-Munīr*, Cairo, 1257 A. H., II : 93.
48. Shāfi'ī, Muftī Muḥammad, *Mas'alah-i Sūd*, op. cit., 10.
49. *Ibid.*, 79.
50. Ibn al-Aṭhīr, *Kitāb al-Nihāyah fi Ḡharīb al-Ḥadīth wa'l-Aḥar*, Cairo, 1322 A. H., II : 66.
51. Abū Bakr Muḥammad Ibn al-'Arabi, *Aḥkām al-Qur'ān*, Cairo, 1957, I : 242.
52. Al-Jaṣṣāṣ, Abū Bakr, *Aḥkām al-Qur'ān*, Iṣtāmbol, 1335, A. H., I : 464.
53. *Ibid.*, I : 469.
54. Mawḍūdī, op. cit., 139.
55. Al-Jaṣṣāṣ, of cit. I : 464-65.
56. Shāfi'ī, op. cit., 10.
57. Mawḍūdī, op. cit., 1961, 136.
58. Al-Jaṣṣāṣ, op. cit., 624.
59. Mawḍūdī, op. cit., 299.
60. Shāfi'ī, op. cit. 10-11; Mawḍūdī, op. cit., 147-55.
61. Muslim, *Ṣaḥīḥ*, K. *al-buyū'*, B. *man istislaḥ*, etc.
62. *Ibid.*
63. Mālik, *Muwatta'*, K. *al-buyū'*, B. *mā yajūz min al-salaf*; al-Bukhārī, *Ṣaḥīḥ*, K. *al-istiqrāḍ*, B. *istiqrāḍ al-ibil*; Abū Dāwūd, *Sunan*, K. *al-buyū'*, B. *ḥusn al-qaḍā'*; Ibn Mājah, *Sunan*, *Abwāb al-Tijārāt*; al-Tirmidhī, *Jāmi'*, K. *al-buyū'*, B. *ma jā'a fi istiqrāḍ al-ba'ir*, etc.; Nasā'ī, *Sunan*, K. *al-buyū'*, B. *istislaḥ al-ḥayawān wa istiqrāḍih*; Dārimī, *Sunan*, K. *al-buyū'*, B. *fi 'l-rukḥṣah fi istiqrāḍ al-ḥayawān*; Aḥmad b. Ḥanbal, *Musnad*, op. cit., VI : 390.
64. See preceding note.
65. Abū Dāwūd, *Sunan*, K. *al-buyū'*, B. *ḥusn al-qaḍā'*; Aḥmad b. Ḥanbal, *Musnad*, op. cit., III : 319.
66. Ibn Qayyim, *I'lām al-Muwaqqi'in*, Delhi, 1313 A. H., I : 200.
67. Rashīd Riḍā, *Tafsīr al-Manār*, Cairo, 1367 A. H., III : 15.
68. Ibn Ḥajar, *Fatḥ al-Bārī*, Cairo, 1319 A. H., IV : 250-1.
69. Rashīd Riḍā, *Tafsīr*, op. cit., III : 113.
70. Mawḍūdī, op. cit., 78-79.