RIBĀ AND INTEREST*

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Note: Ribā is usually translated in Urdu by the word sūd, which is of Persian origin and literally means 'proflig', its antonym being šīyān. Sūd is not synonymous with the Qur'ānic term ribā, but is synonymous with the Arabic word ribā. In fact, any attempt to translate the Qur'ānic 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 (رِبَا) as illustrated by the Qur'ānic usage, is:
(i) to grow, e.g.

"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;

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

"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),

"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 Tahqīq-i Ribā, which was published in the monthly Urdu journal of this Institute, Fikr-o Nazar, i/5 (November, 1963).—(Ed.)
RIBĀ AND THE QUR'ĀN

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

"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" (Ibn Abi Thalib), 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).² 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 Madīna Sūrah Al-'Imrān:

"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),

whoever 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 abiding 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’ānic 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’ānic 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’ānic 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 ribah (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 ببعض” (one part of the Qur’ān explains another).

The verse of Sūrah Āl-İmran categorically prohibiting ribā occupies the central place in this series of Qur’ānic 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 (اضماعا مضاعفة) 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 Muwaṭṭa’ of Imām Mālik records on the authority of Zayd b. Asālim as follows:

(3) كأن الراية في الحاملة أن يكون للرجل على الرجل الحق إلى حالة الحلال بالفداء أم آمنة؟ فإن فداء أحدهما إلا الزادة

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?’ [‘ام تربه’—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.

Abū l’A’la Mawdūdī, the chief of the Jama’at-i Islāmī, assumes that for the first term the credit was granted free of interest. But one fails to understand how this is intelligible in a social set-up such as the commercial Meccan society or the Jewish Medine 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 Mawdūdī. 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." 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-Ṭabarî records reports where whole tribes, e.g., that of Banū Mughirah, 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 "اذروا ما بقي من الروا" (remit what remains of ribā) make the above situation abundantly clear.

As mentioned above, the verse of Sūrah Al-Imrān occupies the central and fundamental position in the series of verses relating to ribā. In this verse the Shari`ah-value, i.e., what the Muslim jurists call the "iḥlās al-ḥukm" underlying the banning of ribā, is explicitly mentioned to be its becoming doubled and redoubled (اضماعا مضاعفة قال روا الجاهلية). This contention of ours is supported by the following two famous commentators of the second generation of Islam:

(1) Mujahīd.—Al-Ṭabarî has recorded the following from Mujahīd:

(2) Zayd b. Aslam.—In the same authoritative commentary of the Qur`ān, a long statement of the famous tābrî (`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 the following words:

(ب) كان الربا في الجاهلية في التضاعف وفي السن....

(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 harām 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, testifled 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  
RIBÄ 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 أية الربا و ان رسول الله صلى الله عليه وسلم يقتل ولم يفسروا لنا فاعدا الرجوع والرتجية 

(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 ribah, i.e. whatever is doubtful.) This report is recorded in the Musnad of Ahmad b. Ḥanbal, the Sunan of Ibn Majah, Musannaf of Ibn Abi Shaybah, Dalā'il al-Nubuwwah of al-Bayhaqi and similar other compilations of the Muhaddithūn of the later period.

In the Sahih of al-Bukhārī there is a report ascribed to 'Abd Allah 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 رضي الله عنه قال أخر أية نزلت على النبي صلى الله عليه وسلم أية الربا وسما...
Mission is not at all acceptable to this writer. It is clear from such commentaries that how detrimental certain well-known but unauthentic hadith 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 Qurʾān:

فأقربوا عند الله

In this verse “فأقربوا 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 Qurʾān 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 Qurʾān, 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 Qurʾān could not be adequately explained by the Prophet due to shortage of time. Such an assumption also goes against the claim of the Qurʾān that—

اليوم أكملت لكم دينكم وآتمت عليكم نعتمى (الانعام: 4)

"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. 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-Suddi and some other commentators have stated, "After the revelation of the verse 'اليوم أكملت لكم دينكم... للمؤل مبناها خالل ولا حرام"..."

In order to explain away this contradiction, al-Ṭabarî 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 ascendency in Mecca and the idolaters had been eliminated from the Holy City". Any such construction put on the verse which evidently relates to the content of the Prophet's
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3 A.H., after the Muslims' defeat at Uḥud;

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

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 Sād ("Interest") he has a chapter entitled "Qurānic Wisdom and Social Reform", 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". 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. 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. However, we are of the opinion, and we hope Mawdūdī will also agree with us, that the question of the chronological order of the Qurānic 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.

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revelations on ribā, the hadiths 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 hadiths reported through various chains of transmission whose purport is the ribā is on loans) or in the more emphatic expression of al-Bukhārī ("there is no ribā except on loans") or in the words recorded by Muslim, viz. ("there is no ribā when payment is made on the spot").

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

(2) "Abū Sa'id al-Khudri 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 hadiths does not rest here. There are varied conflicting opinions of the fuṣūḥā on this subject and each one of the schools has its own supporting hadith.

It appears that the 'ribā' described in the above-quoted hadith, 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, Ṣu‘ūd b. Zayd, Zayd b. Arqam, 'Abd Allāh b. 'Abbās and 'Abd Allāh b. 'Umar, were unaware of it. Some Traditions claim that the two 'Abd Allāhs mentioned above had accepted the fīqh repugnance of the 'ribā of excess' in their later life. However, the form in which the contrary opinion is expressed in the hadith as reported by al-Bukhārī, viz. ("there is no ribā except on loans") or by Muslim, viz. ("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.

We have dwelt at length on refuting the report attributed to Caliph 'Umar, because this as well as other such reports in the hadith-literature prevent a correct appreciation of the nature of the ribā prohibited by the Qurān. It seems that at some stage it was assumed that the Qurānic account of ribā was not adequate. Need was, therefore, felt of elaborating it through hadith-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 hadith-literature that was accumulated on the subject in the course of time.

Like the reports on the chronological order of the Qurānic
produced by the Qur’ān 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 hadiths related to the "riḥa of excess" and those related to the "riḥa of credit" was not overlooked by our early experts on hadith 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 امامات مع رسول الله صلى الله عليه وسلم يقتل من المعنين المختلفين مثل الذهب والورق والحرث المنحلة أو ما اختلف جنسه متفاوتًا. يد فقتل ماهي إلا في البيئة أو تكون المعنية من مثيله. بهذا فادات الجواب فروي الجواب ولم يفسق المعنية أو كذلك فيها لأنه ليس في دينه ما ينفي هذا عن حداث اسماء فاحصل مواقفها لهذا.

(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 riḥa 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 hadith reported by him does not contain anything repugnant to these surmises.) The inconsistency and contradiction between this hadith 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 ihtīād carried out to resolve the contradictions between these hadiths is astonishing. Mawdūdī does not discuss the "riḥa of excess" in his chapter on sūd (interest) but devotes another chapter to it significantly titled: "The adjuncts of sūd (interest)". He writes:

"Sūd کے متعلقہ ابدانی حکم مریض ہے جو تھا کہ فرض کے معاملات میں جو سعودی لین ہوتا ہے وہ تہمہ حرام ہے.

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

In some reports the Prophet's words are "there is no riḥa 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 hadiths in which the prohibition of riḥa of excess has been laid down.)

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

A little further, under the title "Riba of Excess Means" he says:

"Riba of Excess Means"
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('Ribâ 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 "ribâ 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 "ribâ of excess" itself smacks of intellectual usury! In the hadîth there is mention only of six articles with reference to which the "ribâ 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 hadîth-material concerning ribâ 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-Muwattâ', Mâlik reports from 'Ali that he sold one of his camels on credit and obtained in exchange twenty camels. Al-Bukhârî has devoted a whole chapter to establishing the permisibility of such transactions. This chapter is entitled باب بيع الخيول والحيوانات بالبيع ("Chapter on the sale of slaves and of animals on credit"). In this chapter a number of Companions of the Prophet and their Successors, all of whom were eminent fuqahâ', e.g., 'Abd Allâh b. 'Umar, 'Abd Allâh b. 'Abbâs, Râfî' b. Khâdîj, Sa'id b. al-Musayyab and Ibn Sîrin accord sanction to such transactions. The sum-total of all such hadîth-reports is that لا يُحل بيع بيعين لسوّة ("there is nothing wrong in exchanging one camel for two on credit"). The Sunan of Abû Dâwûd and the Musnad of Aḥmad b. Ḥanbal also record a hadîth from the Prophet which runs as follows:

"Abd Allâh b. 'Amr b. al-'As 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 Allâh] 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 zakâh]. This hadîth has been recorded also in the Sunan of al-Bayhaqî and is supported by a strong chain of authorities (isnâd). In contrast to the opinions held by the Traditionists of the earlier period, like Mâlik and others, on this subject, their successors exhibit a gradual strictness. The Jâmi' of al-Tirmidhî contains the following hadîth:

(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 hadîths should be carefully studied. In the Sahîh of Muslim and in other Şiḥâb-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 Ẓiḥān-works, the terms used for such prohibition are یُخْرِبُ عَنِ الْعَدَايَةِ نِعْمَةَ الْخَبَارِيَةِ لِهِ نَعْمَةَ النَّاسِ, and whole chapters containing hadiths have been devoted to these matters. These hadiths have been narrated by six different Companions of the Prophet, viz. Rāfi` b. Khadij, Jābir b. ‘Abd Allāh, Abu Hurayrah, Zayd b. Thābir, Abu Sa`īd al-Khudri and Thabit b. al-Ḍahhak and, indeed, have been narrated by each one of these Companions not through any chain of ʿisnad, but many chains. Among the hadiths which concern human dealings, there are very few which reach such a degree of “currency” (مَثْلُ) because of their being so well supported. Whether this type of hadith 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 hadiths is contained in the hadith of the Šaḥīḥ of Muslim which says:

(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 hadith, are concerned, the hadiths contained in their collections simply forbid the leasing of land or levying a tax thereon, but it has not been termed ‘riba‘. The important thing with reference to the subject under discussion, however, is that later on in the Sunan of Abū Dāwūd there is a hadith narrated by Jābir b. ‘Abd Allāh which puts this cruel agricultural system in the category of riba‘. The hadith says:

(If a man does not do the work of an agricultural share, he has to pay a share of the produce to the one who cultivated it.)

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 hadith condemns landlordism with exactly the same threat which was used by the Qur‘ān against riba‘.

It seems that the Muslims resorted to ʿifūḥad 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 hadith in all the six canonical books of hadith (Ẓiḥān Sittah) that ‘Abd Allāh b. Umair continued leasing his land for a long time, although the hadith 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. A prominent Ḥanafī expert on hadith, Ayni, has remarked in support of Abū Ḥanīfah, ‘No tradition exists in the corpus of hadith 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’. It must be said here by way of explanation that this argument of ‘Ayni 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 Šaḥīḥ hadith 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 hadīth and other supporting hadīths, a number of which verge on tawāṣṭur, i.e. near unanimity, Mawdūdi 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. He is supported by Mirza Bashir al-Din Maḥmud [Head of the Ahmadiyah] who upholds similar views on the question of landlordism in his Urdu tract Islām aur Milkiyyat-i Zamīn ("Islam and the Ownership of Land").

The contradiction found in the hadīths in respect of ribā is difficult to resolve. On the basis of iṣnād alone, there is not much scope either for the rejection or acceptance of these Traditions, because, as is clear from the above discussion, the Ṣīhah works contain a good number of hadīths on each aspect of these topics. Everyone of these hadīths is either saḥīḥ, i.e. supported by a strong chain of authorities or is supported by other hadīths of the level of saḥīḥ hadīth. The surmises made on the basis of iṣyās (analogy) are not so important in our opinion as the historical order of these hadīths, because the historical order is something which is based on certainty, and is not a mere matter of probability. If these hadīths 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 hadīth-material.

Besides the above-mentioned contradictions, most of these hadīths 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 hadīths have been narrated in which it is said that the taking of ribā is as revolting as incest.

(2) According to the Muwatta' 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 hadīths showing that the credit transaction, not only of cattle but even of slaves and copper, is permissible, even when such transaction involves excess. References to most of these hadīths may be seen in the relevant chapters of Ṣaḥīḥ-collections cited in this paper. It was in view of such hadīths that al-Bayhaqi devotes a whole chapter in his al-Sunan al-Kubrā entitled —

لا يأبى ب من الهاء و الشروب والأدم والفضة...

(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 fuqaha' 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 grammatian, al-Zajjāj (d. 311 A.H.) has defined the term...
as follows:

(řib) is of two kinds, one of which is forbidden. This is the řibá 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 řibá, 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 hadith. The manner in which it secured its place among the hadith-works is worthy of consideration. There is no trace of any such hadith during the second, third or even the fourth century. Neither the Šībáh 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 hadith collections, contains any trace of such hadith. Suddenly, in the fifth century A.H., al-Bayhaqī (d. 458 A. H.) in his Sunan has a chapter headed:

(Every loan from which some profit accrues is řiba.) In this chapter there occurs the following hadith:

(A Companion of the Prophet, Fuḍdālāh b. Ubayd, said that every loan from which some profit accrues to the creditor is one of the forms of řibá.) Two facts should be noted in this connection. First till now, i.e., the fifth century, the hadith 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 Līsān al-ʿArab 150 years hence, i.e., (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 řibá). Once this lack of precision had been removed in the centuries that followed, we find this hadith in the ninth-tenth century of the Hijrah in the work of al-Suyūṭī (d. 911 A. H.) entitled al-Jāmiʿ al-Saghir, where it takes the form—

(Every loan from which a profit accrues is řiba.) But this is not all. During this intervening period, the hadith 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 Ḥārīth b. Muḥammad b. Abī Sālimah, which is not known even to al-Zīrīkli, the author of al-ʿAlām. He says about Ḥārīth, ‘There is no hadith in the Musnad by Ḥārīth Muḥammad, which he did not arrange’.

44. (there is a Musnad by Ḥārīth Muḥammad, which he did not arrange). However, al-Suyūṭī takes care to remark that the hadith in question is daʿīf (weak). At the end of the same century, i.e., tenth century of the Hijrah, the Indian Muhaddith (Traditionist) ʿAlī al-Muttaqī of Burhānpur (d. 975 A. H.) quoted this very hadith in Kanz al-ʿUmūmī 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 hadith belongs to the category of daʿīf Traditions. This is a further step in the evolution of this hadith: within these few years the hadith ceased to be ‘weak’. The Egyptian, Shâykh ʿAlī b. Aḥmad al-ʿAzīzī (d. 1070 A. H.), in his commentary al-Sirāj al-Munīr on al-Suyūṭī’s al-Jāmiʿ al-Saghir, characterises this hadith as falling within the category of ḥasan li-ğhayriḥi, i.e., it is ḥasan (good) on the basis of other supporting evidence. Now in the present century Muftī Muḥammad Šafī, a Pakistani 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 Fayād al-Qadīr and al-Sirāj al-Munīr in respect of this hadith, that it is ṣāḥiḥ li-Lʿamāl (valid basis for legal decision), and therefore, it can be cited to buttress an argument’. In the appendix to his treatise, Muftī Šafī has laid renewed stress on this hadith, and has based all his premises and conclusions thereon.

Muftī Muḥammad Šafī is, in fact, so insistent on this supposed definition of řibá that he wants to remove any suspicions about this hadith falling within the category of ‘daʿīf (weak)”
traditions (indeed of its being without any foundation at all). He says, "When experts on lexicography and prominent commentators of the Qur'an are all agreed on this definition, there remains no need of any further hadith 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 hadith 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 Mawdūdī 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-'Arabī, in his dictionary of hadith entitled Kitāb al-Nikāyah fi-Gharib al-Hadīth wa'l-Athār says:
الربا الأصل فيه الزيادة - في الشرع الزيادة على أصل اللائ
من غير عقد تباع - 50

(The original meaning of ribā is excess and in the terminology of the Shari'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 Akhām al-Qur'ān, which deals with the legal injunctions of the Qur'ān, gives the following definition of ribā:
رباء الفعلة هو الزيادة و الراد له في الأية كل زيادة لم
ينقلها 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 Akhām al-Qur'ān of Abū Bakr al-Jassas the fact has been emphasized that:

اصل الربا في اللغة هو الزيادة... وهو الشرع يخف على مال
لم يكن الاسم موضوعاً بها في اللغة - 52

(Literally, ribā means excess, but in the Shari'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-Jassas defines the term ribā as follows:

هو الفرار الشرعي في الأجل و زيادة مال على المستورض - 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.)

Mawdūdī has paraphrased this definition of ribā as follows:

بن سود ك تعريف به قرار باني كره قرض ميّ د ره هو هه
وسيال جو زائد، رزم مدت ك مقايلي مي شرف جمالي ساينه
لي جا ي سود م - 54

(Therefore, sud [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-Jassas says:

الاسم المنقول من اللغة إلى الشرع لسان لم يكن الاسم موضوعاً
للها في اللغة نحو الصلاة والصبر والزكاة فهو منفر إلى البيان ولا
يصح الاستدلال به علائم في ترتيب شيء من العقود إلا ما قام
دلالة أنه مسمى في الشرع بذلك - 55

(Words which have passed into the terminology of the Shari'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-Jassas solves this problem is very different from that of Mufti Muhammad Shafi', according to whom—

ربما يكون مفسرٌ، يفهم بمعنى مُكَسَّر، مثلًا، مصطفى بن محمد بن حبان، 토끼. يهيئ تَعْمَلْهُمُّ بِهِ، يمْعَنُ مُصْرَف، لِبَغْرَةٍ عَسْكِرٍ، كَلِّيَ لَا يَكُنُّ تَأَثِّرًا

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

معلوم ومَشْهور تَفْهيمِ اسْلَامِ مَعيَّدٍ مِنْ اسْلَامِ كَثِير، تَشْرِيح

نَبِيُّ كَيْ يُحَرِّفُ، يَكُونُ وَيَكُونَ كُلُّ كَيْمَةٍ يَكُونُ كُلُّ أَنْبَاءٍ كَيْمَةٍ، كُلُّ أَنْبَاءٍ اسْتَحْرَامٍ كَا بِهِمْ—

(Knowing the Arab way, the main type is to give a general definition of riba.) Al-Jassas 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 Hadith to understand the definition of riba, 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-Jassas that the term 'riba' is like ٥٠, ٥١ and ٥٢, 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 'riba'. So riba 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-Jassas and find out whether the above definitions are based on some evidence from the Qur'an and Hadith and whether they are ٥١ and ٥٢, 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 (مَا كَانَ الرِّبَا لَا يَكُنَّ الْمَكْرَرًا مَضْعَابًا) (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, riba consists in doubling and redoubling the original sum loaned out.

However, from the viewpoint of hadith 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 riba 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 riba 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-Jassas writes:

ان الرِّبَا قد صارَ أسماء سُعْرُوٍ، لأنه لا يُغْرَّبُ على حكمة فِي أصل

اللغة، فلَمْ تَحْتَمَّ على عمَّالهَا كَانَ عَالِمًا بِأَسْمَاءَ الْفَتْحَةِ لاَنَّهُ مُؤْمِنٌ وَيَدُولُ عَلَى الْعَمَّالِ يَمْتَعُ بِالْذُّهَبَ بِالْذُّهَبَ والْفَتْحَةَ بالْعَضْفَةَ لَا يَرَا، وَمَنْ يَزَالُ ذَاكَ لَهُ مَعْضَمًا

(Riba 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 riba, while according to the Shari'ah, this too is riba. Riba thus becomes like one of those words which are mujmala [concise] and require explanation and elucidation.)

(2) The above definitions are not inclusive (مُخْتَلِفَة) because none of these definitions can apply to the riba al-faqil (riba of excess) (see the contradictions in the Traditions on this subject discussed above). It is surprising that on the one hand the definitions given
Abū Hurayrah through three different chains.  

The above-quoted Tradition is found also in the *Muwaṭṭa‘* 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. Yasar through Abū Rāfi‘. The same Tradition, narrated on the authority of Abū Hurayrah, is also found in the Ṣaḥīḥ of al-Bukhārī. The above Traditions which fall within the category of "Maghūr (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 Ṣīḥāh works cited in our notes. 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"? Second, 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 hadīth 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 hadīth in the Sunan of Abū Dāwūd are as follows:

> عن عابود قال سمعت جابر بن عبد الله يقول: كل عن النبي صلى الله عليه وسلم عن عبد الله بن عائشة، مسلم أبو حنيفة، ومالك، وابن حنبيل، وكان عن النبي صلى الله عليه وسلم عن عبد الله بن عائشة.

(Muhārib reported that he heard Jābir b. ʿAbd 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 hadīth in the Sunan of Mālik and the Ṣaḥīḥ of al-Bukhārī, there is no ribā at all in the deferred exchange of cattle. A hadīth 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

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


(3) In the same way the above definitions are not exclusive (mānī‘), 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-qādā, i.e. "a good way of fulfilling a contract". Muslim has a whole chapter entitled

باب امتسلف شيئاً فعضياً خيرًا منه وخيرًا ضعفناه

(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 رأفت أن رسول الله صلى الله عليه وسلم أتسلم من رجل بكره قدمت عليه أبله من أبل الصدقة فأسلم أبو رأفت أن يقضى الرجل بكره فرجع أبو رأفت فقال: لم أجد فيها الأذى. راعياً، قال أعلم أنه نحن الناس أحسنهم قضاؤنا.

(Abū 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 Abū Rāfi‘ with slight verbal changes through another chain of transmission and to
quoted. The matter does not remain confined to cattle but passing
on to slaves and copper coins, it reaches through the Sunnah of
al-Bayhaqi 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-Quṣūrān,
viz. that it is an excess which carries with it no compensation or
consideration ("كل زيادة لم يقابلها عون") 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 mudārābah (sleeping partnership). Muṭṭi
Muḥammad Shafi' quotes this definition in support of his argument
but evidently overlooks its dangerous implications. Some people
say that the risk involved in mudārābah 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 hadīth 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 hadīths 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 Qurānic injunctions. The fact is
that the spirit underlying these efforts was the Qurānic spirit in
respect of economic life and economic system that it wanted to
promote. Therefore, we feel convinced that in order to under-
stand ribā as meant by the hadīth, it is first necessary to understand
what the Qurān meant by ribā.

We have already mentioned in the first section of this paper
the kind of ribā which the Qurān 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
Qurān, the opposite of ribā is not bay' (trade) but sadaqa (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
Qurān, 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
(sadaqaqāt) prosperous". How these verses of Sūrah al-Baqarah con-
cerning ribā get a place immediately after the Qurān had spoken
at length in the same Sūrah on the organisation of sadaqaqāt, 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 Qurān "Do not consume ribā doubling and redoubling", (ii)
the chronological order of the revelation of the Qurānic in-
junctions against ribā, and (iii) the explanatory historical (as
distinct from legal) Traditions received from the early commen-
tators of the Qurān, it is evident that the ribā of pre-Islamic days
which had been prohibited by the Qurān was that which consisted
in doubling and redoubling the original amount (tadżf fi 'l-qadr)
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 Qurān the
sadaqa (charity) has been brought in direct contrast with ribā:

من ذا الذي يعرض الله فرضاً حسنةاً فضمنه له اضعاً كبيراً

(البقرة: 250)

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

من ذا الذي يعرض الله فرضاً حسنةاً فضمنه له وله أجر

كرم (الحديث: 11)

"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).
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"If you offer to Allah 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 riba, which occurs in the Straḥ al-Rūm and reads as follows:

و ما آتيت من زكوة الربيع وجه الله فاولئك هم الضعون

(الروم: 39)

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

According to the Qur'an, then, the opposite of riba 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 riba and ṣadaqah, however brief our remarks in this connection may be, because as an Arabic maxim says ما لا بد من الهام لا يترك ماما ما هي. (That which cannot be preserved fully must not be allowed to be given up completely on that account.)

There is a tension between riba and ṣadaqah of which bay (trade) is a quasi-middle term. From this tension, it is abundantly clear that the Qur'an 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 riba as their extreme form. It should be noted, however, that juristically the term ṣadaqah does not mean co-operation and mutual consideration, nor does riba 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'an and the living Sunnah of the times has brought into being the evolutionary process in the hadith-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:

(There are two kinds of riba: (1) manifest or real [jā'ilīy] and (2) concealed or implied [khāfīy]. The manifest has been forbidden because of the grievous wrongs it inflicts on society. The concealed riba, however, has been forbidden because it may lead to the manifest riba. Therefore, the first category of riba has been directly [ṣiṣṭah] prohibited while the second kind of riba has been indirectly [nūmā] prohibited. The manifest riba is, in reality, the
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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 against 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-kabīrāt]. 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 sadāqah. Therefore, a person who takes ribā will be just the opposite of one who gives a sadāqah. God says, 'He destroys ribā, but makes alms prosper'. And He further says, 'Whatever you

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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 sadāqah, which is of benefit to the people.)

Muhammad Rashid Riḍā's comment on the opinion expressed by Ibn Qayyim is also worth quoting. He says:

في هذا الربا الذي فيه العنان ابن أقيم بالربا الذي وقال

الامام أحمد أنه الربا الذي لا ياشته فيه الحلم عل رحمة: هو ربا السبيل الذي وكان يضطرواله على الفقراء الذي لايعد وفأ يتواجد الناس والمتنين هو غرب البيوت ونور الرحمه من القلوب

ووجد القوة بين الأعيان والتقوى، ومما عين مصر النبي صلى الله عليه وسلم الربا في الأعيان ما أراد الله تعالى من الربا الذي وعد عليه باشد العبد الذي عهد به على الكفر: فهل يسمع لاعتقال

عليه ياهل: إن عمر هذا الربا ضار بالناس وأياعهم لهم

عن كم، تنقلي، ردوده لا تستموا التغيير بضيوف

الموزعين لارض، هيئة الطامعين، فلا بشر يستحسن ائتم هذه

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(This ribā which 'Allāmah Ibn Qayyim has termed manifest-ribā and about which Īmām 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 *riba* 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 *riba* 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 *riba* of the Qur’an which has been prohibited in clear words is the *riba* which Ibn Qayyim calls “the manifest *riba*” 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 *riba*, but are shot through by the spirit of *riba*, that is, profiteering and these have been called “the concealed *riba*” by Ibn Qayyim. It is of this latter kind of *riba* that the following comment of the great expert on Ḥadīth, Ibn Ḥajar al-‘Asqalānī, comes true:

بيطلِق الرِّبَا عَلَّى كَلِّ بِعْمَرٍ ٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍٍ_
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.'\(^\text{70}\)

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 ḍāniyya,\(^*\) 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, 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'ākhar 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 hasan (qardah-yi hasanah), 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'an, "Consume not ribā with continued redoubling (لا تأكلوا الربا ابتداءاً ومضاعفة).

(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 tabī‘ī commentators of the Qur'an.

(d) The ḥadīth-material describing the historical context in which the verse "ذو روا ما بقي من الربا (remit what is left of ribá)" 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'an has declared that the opposite of ribā is Sadaqa 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 Sadaqa, 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'anic prohibition of ribā has been given a wider extension and application in the ḥadīth literature, but the contradictions and inconsistencies in the riba-ḥadīth and the evolutionary trend in this literature leading to an ever-increasing rigidity vitiate its authenticity and authority.

5. The passion for Sadaqa inculcated by the Qur'an 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 Ḥajj calls "concealed ribā". But it is necessary to maintain a distinction between the Qur'anic 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'an 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'an 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'an and Sunnah to abolish bank-interest.

8. In accordance with the principle of تدريج "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

2. Gibbon, E., History of the Decline and Fall of the Roman Empire, Chapter XLVI.
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7. Ibid., VII : 204.
8. Ibid., VII : 204-5.

11. Ibid., K. al-Tafsīr, Sūrah al-Baqarah.
12. Ibid., K. al-Tafsīr, Sūrah Barā'ah.
17. Al-Suyūṭī ibid., I : 35.
18. Al-Ṭabarī, Tafsīr, Dār al-Maṭrit, Cairo, IX : 520.
20. Ibid., 165-66.

The chapter referred to was first published in the form of an article in Mawdūdī's Urdu journal Tarjumān al-Qur'ān, Lahore, August 1939.

22. Al-Bukhārī, Ṣahīh, K. al-buyū', al-rībā; Muslim, Ṣahīh, as above; Nasā'i, Sunan as above; Dārimi, Sunan, as above; Ibn Mājah, Sunan, Abūwāb al-Tijārāt; Aḥmad b. Ḥanbal, Musnad, Cairo, 1313 A. H., V : 200, 202, 204, 206, 208 and 209.

As per note 23 above, except for Musnad of Aḥmad b. Ḥanbal.

See the items of the ḫadīth quoted above, n. 24.

25. Ṣahīh, al-Risālah, Bulaq, 1321 A. H., 40.
27. Ibid., 149.
28. Mālik, Mawṣūṭa', K. al-buyū', B. ma yaqūf min bay' al-ḥayāwān, etc.


32. Aḥmad b. Ḥanbal, Musnad, op. cit., II : 171.


34. Muslim, Ṣahīh, K. al-buyū', B. kirā al-arq.

35. Ibid., al-Muṣlib al-rībārāh.


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41. Taṣā 'al-Arūs and Līsān al-'Arab, s. v.

42. Al-Bayhaqī, ibid., 349-50.

43. Ibid., 350.

44. Al-Suyūṭī, al-Jāmi' al-Ṣaghīr, Cairo, 1354, 49.

45. Al-Ziriklī, al-Aḥām, Cairo, 1373-78 A. H., s. v. Ḥṣā'i b. Muḥammad b. Usāmah.


47. 'Aṣrāf, al-Sīrāf al-Munīr, Cairo, 1257 A. H., II : 93.


49. Ibid., 79.


53. Ibid., 469.

54. Mawdūdī, op. cit., 139.


56. Ṣafī, op. cit., 10.


60. Ṣafī, op. cit., 10-11; Mawdūdī, op. cit., 147-55.

61. Muslim, Ṣahīh, K. al-buyū', B. man istisla, etc.

62. Ibid.


See preceding note.


70. Mawdūdī, op. cit., 78-79.