

# Islamic Perspectives

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## Part I

### ***RIBA IN THE QUR`AN***

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Muslims agree that the Holy Qur`an is a miraculous expression of a message for humanity formulated directly by God himself in his own words and preserved by his promise and command. Moreover, the Qur`an itself tells us again and again that it consists of *bayyinat*, teachings made as clear as possible in a human language. It also tells us that it explains everything. This makes the Qur`an the primary source of Islamic teaching. The Hadith/Sunnah is a secondary source. That is why the Hadith/Sunnah does not represent the words/actions of God in a direct way, although the authentic ahadith are also inspired by him. That is also why God, his Messenger, or the Companions did not take any decisive steps to codify Hadith/Sunnah and therefore it has not been preserved in a pure form like the Qur`an.

The secondary role of the Hadith/Sunnah means that we should first understand the Qur`an on its own terms, bringing from outside only linguistic and historical facts that are established with *tawatir*. Once this is done we should use ahadith, most of which are not *mutawatir*, to elaborate the Qur`an but not to derive any fundamentally new teaching or laws. That is, everything in Islam must start with a foundation in the Qur`an on which the Hadith/Sunnah can build further without adding anything to, or otherwise changing

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anything in the foundation .

Even when using the Hadith/Sunnah as a secondary source, we need to pay due attention to the question of the authenticity of ahadith used. As noted in the Introduction, in providing a legally binding elaboration of any Qur`anic teaching, the Holy Prophet (*sallallah 'alayh wa sallam*) would necessarily have communicated with the Companions in such a way as to reach a large number of them and they in turn would have then passed the Prophet's message to a large number of Successors. Such communications would reach a large number of Hadith experts in earlier centuries in an acceptable way and thus would find their way into the books compiled by them. Also, these communications would be narrated by more than a few Companions in the first generation and from each Companion by more than a few Successors.

Hence in order to elaborate a teaching in the Qur`an in a legally binding way we should only use ahadith that fulfill at least the following two conditions:

- 1) They are found in most of the Hadith collections of earlier centuries, say the first three centuries. Isolated ahadith from isolated or late sources should not be used.
- 2) They should have come to us with varied, unbroken, *asanid*, reaching at least two Companions and from each Companion at least two Successors.

Guided by the above principles, we now discuss in the next four chapters the Qur`anic prohibition of *riba*.

## **Chapter I**

# **The Qur`an And The Authentic Ahadith Do Not Define *RIBA***

**(A)**

**THE MEANING OF *RIBA* WELL-UNDERSTOOD IN THE TIME OF THE**

## PROPHET

The first thing one notes about the common, traditional, definition of *riba* is that it is not based on any explicit text in the Qur`an or on any authentic hadith. By going through the nine Qur`anic verses (2:275-280, 3:130, 4:161, 30:39) about *riba*, one sees that they prohibit *riba* in very strong language, but do not define it. The situation is similar in the case of the Hadith, if we duly bring into consideration the question of authenticity of the ahadith considered.

There is massive evidence, some of which may be found in this book, that many even of the ahadith found in the generally trusted books are not authentic. But even if for the sake of simplicity we accept ahadith in these books without further discussion, we would in vain search for a hadith defining *riba*, much less in the traditional sense that equates *riba* with interest of every type. The ahadith on *riba* in the generally trusted books are mostly concerned with introducing the concept of *riba al-fadl*, which, apart from being a problematic concept (see Chapters VII-IX), is considered a less serious (*makruh?*) type of *riba* different from the one prohibited in the Qur`an. To find a hadith defining the *riba* prohibited in the Qur`an, some

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writers such as Usmani<sup>1</sup>, are obliged to go to late or isolated sources. But, as we illustrate in Section B below, the authenticity of such ahadith is called into question not only by their absence from a vast majority of Hadith collections -- especially the earlier ones -- but also by other more specific considerations.

That the ahadith reliably coming from the Holy Prophet did not explicitly define or clarify the concept of *riba* is also supported by a saying attributed to Sayyidna `Umar (*radīy allāh `an hu*):

“Indeed the last of what was revealed in the Qur`an is the ayah of *al-riba* and indeed the Messenger did not explain it before he died.”

This may not be an authentic saying of `Umar (see Section C for a detailed discussion), but it, nevertheless, shows an early perception among Muslims that the Holy Prophet had not explained the meaning of *riba* before his departure from this world.

The question now arises how do we explain the fact that the Qur'an and the authentic ahadith do not explicitly define *riba*. In regard to this question, we need to note that lack of definition does not mean lack of clarity. The meaning of *riba* understood among the Arabs in the time of the Prophet plus the clear statements of the Qur'an made the meaning perfectly clear to the Companions, making it unnecessary to define the term. Indeed, we cannot expect otherwise: God and his Messenger would not condemn and prohibit in a very forceful way an action without making it sufficiently clear what they are prohibiting [3]

. Thus we agree with the following conclusion by Usmani, even though some of his arguments leading to it are not quite sound (see Section C below):

“The Holy Qur'an did not give any definition for the term for the simple reason that it was well known to its immediate audience. It is like the prohibition of pork, liquor, gambling, adultery etc, which were imposed without giving any hard and fast definition because all these terms were well known and there was no ambiguity in their meaning. Similar was the case of *riba*. It was not a term foreign to Arabs.” (Usmani, para 36)

## (B)

### HADITH AND THE DEFINITION OF *RIBA*

[This section may be omitted by readers who do not want to go into too many details.]

As we noted above, we can in isolated or late sources find some ahadith containing some kind of definition of *riba*, but their authenticity is very doubtful. We illustrate this by a detailed discussion of two ahadith that Usmani uses to show that *riba* is interest of every type.

I)

It is reported by Hammad bin Salamah in his Jame from Sayyidna Abu Hurayrah (*radiy allah 'an hu*) that the Holy Prophet (*sall allah 'alayhi wa sallam*) has said:

"If the creditor received a goat as mortgage from the debtor, the creditor may use its milk to the extent he has spent in providing fodder to the

goat. However, if the milk is more than the price of the fodder, the excess is *riba*." Usmani, para 99)

According to Usmani, this proves that *riba* is interest, for here any excess over and above the original loan, whether small or large is described as *riba*. But both the hadith and Usmani's interpretation of it are problematic.

*First*, it is not at all certain that the hadith is meant to define *riba*, despite the use of the phrase *fa huwa riba* (this is *riba*). We can see this by comparing the hadith under consideration with the following hadith:

"To cheat an easy-going customer (*mustarsil*) is *riba*." (Quoted from Ibn Taymiyah, *al-Hisbah*)

No one would, or ever has, used this hadith as a definition of *riba*. The gain earned by cheating an easy-going customer is called *riba* simply because it is an ill-acquired gain. Similarly, when the hadith in question says that the milk in excess of the amount spent on the mortgaged goat is *riba*, it may not be defining *riba* but simply saying that such an excess is an ill-acquired gain.

*Second*, even the very mention of *riba* may not be original to the hadith cited by Usmani. From the same Companion – Abu Hurayrah – we have another narration of the hadith, in which there is no mention of *riba* at all:

Abu Nu'aym related to us: Zakariya related to us from 'Amir from Abu Hurayrah from the Prophet that he used to say: "One can ride the mortgaged animal by spending on it, and one can drink the milk of a milch animal as long as it is mortgaged."

This narration is better attested than the one cited by Usmani. It is found in Bukhari

[4] (3/688=2328) who gives another narration of it (3/689 = 2329) with a different *isnad*. It is also found in Tirmidhi (1175), Ibn Majah (2431), and Ahmad (6828, 9729).

Notice that unlike the narration cited by Usmani, this narration has no reference to *riba* nor does it speak of any excess of benefit from the animal. Moreover, this narration does not specifically connect drinking of milk of an animal or riding on it with loan. It simply gives a particular application of the general rule that whenever a person controls an animal without owning it, he can benefit from it by spending on

it. This is supported by the following opinion of the first-century *faqih* Ibrahim al-Nakh'i (47-96 H) that Bukhari relates just before the above-mentioned hadith:

Mughirah said from Ibrahim: One can ride the lost animal according to the amount spent on its fodder and one can milk the (lost) animal according to the amount spent on its fodder and the case of mortgaged animal is similar.

That is, if one finds a lost animal and keeps it until its owner is found, then one can benefit from it according to the amount spent on its food and the case of a mortgaged animal is the same. Thus not benefiting from an animal more than one spends on it is not connected with the loan for which the animal was mortgaged but with the fact that the animal does not belong to the lender.

*Third*, interest is never defined as simply excess. Thus, for example, if something is voluntarily added by the borrower to the original amount of the loan, it is not called interest. Or, if the lender takes something of the borrower without his permission, thinking that it is justified in view of the favor he has done to him by advancing the loan, then again this is not interest, if the loan was advanced on the understanding that only the principal will be returned. Even in a system in which interest is perfectly permissible, an excess acquired in this way would be illegal. For excess to be interest it has to be received according to a condition of the loan. Now the hadith cited by Usmani does not provide the slightest indication that it is referring to consuming an excess of milk in accordance with a condition of the loan.

*Fourth*, there is something wrong with the reference provided by Usmani – Jami' of Hammad bin Salamah. Although it is known that Hammad bin Salamah (87-167 H) compiled some collections of ahadith and indeed he is said by al-Dhahabi in *Tadhkirat al-Huffaz* to be one of the first to do so, there is no Jami' by him that we can read today. In any case this hadith is absent from almost all of the dozens of very extensive collections of ahadith, despite the fact that these collections quote many ahadith from Hammad bin Salamah.

II) Another hadith mentioned by Usmani to support his views is:

It is reported by Sayyidna 'Ali (*radīy allah 'an hu*) that the Holy Prophet (*sall allah 'alay hi wa sallam*) has said,

"Every loan that derives a benefit (to the creditor) is *riba*."

This hadith is reported by Harith ibn Abi Usamah in his Musnad. (Usmani, para 99)

Once again Usmani brings an isolated hadith from an isolated source. The source in this case, Musnad of al-Harith ibn Abi Usamah (d. 282 H), is not considered reliable by scholars. It contains many forged and rejected ahadith. Al-Dhahabi in *Talkhis al-Mustadrak* says: "He [al-Harith] is not a pillar of reliability" while al-Azdi and Ibn Hazm graded him weak, according to al-Dhahabi's *Tabaqat al-Huffaz*.

Usmani himself admits some weakness in the hadith but then argues for its reliability as follows:

"It is true that certain critics of the hadith have not accepted this tradition as authentic, because one of its narrators, Sawwar bin Musab, is held to be unreliable. But at the same time there are other scholars who have accepted the hadith, because despite the weakness of Sawwar, it is corroborated by other sources. This is the view of Allamah Azizi, Imam Ghazzali and Imam-al-Haramayn. However, this controversy relates to the above narration which attributes this statement to the Holy Prophet (*sallallah 'alayhi wa sallam*), but there is no dispute among the scholars of hadith in that the same principle has been enunciated by a number of Sahabah like Sayyidna Fadalah bin 'Ubayd (*radiyallah 'anhu*), whose following statement is reported by al-Bayhaqi:

"Every loan which derives a benefit is a kind of *riba*."

According to Imam Bayhaqi, the same principle is also enunciated by 'Abd Allah bin Mas'ud, Ubayy bin Kab, 'Abd Allah bin Salam and 'Abd Allah bin 'Abbas (*radiyallah 'anhum*).

Nobody has disputed the authenticity of these narrations. Even if it is held that the tradition of Sayyidna 'Ali (*radiyallah 'anhu*), attributing the above statement to the Holy Prophet (*sallallah 'alayhi wa sallam*) is not authentic, the same principle has been established undoubtedly by several companions of the Holy Prophet (*sallallah 'alayhi wa sallam*). Since the Sahabah were very careful and cautious in mentioning a principle of Shari'ah, and did not normally base any such principle on their personal opinion, it may be presumed that the principle enunciated by them unanimously was, in fact, based on a saying of the Holy Prophet (*sallallah 'alayhi wa sallam*) himself. Even if this presumption is ignored, these reports are sufficient at least to prove that the concept of *riba*, as understood by the Sahabah, includes any increased amount over the principal, however little it may be. Obviously, the

Sahabah were direct addressees of the Holy Qur'an. They were much more aware of the context and the background of the verses of the Holy Qur'an, and therefore, their understanding of a Qur'anic term like *riba* is the most authentic basis for its interpretation. (Usmani, para 101-103)

This line of thinking seems reasonable at first sight but a careful look reveals several weaknesses:

*First*, many ahadith of the Holy Prophet are narrated from the Companions in the books of Hadith. Then why in this particular case of *riba*, so many of the Companions chose to express a view without attributing it to the Holy Prophet, if they knew it to be taught by him? This question actually leads us to the nearly certain conclusion that we are not dealing here with a hadith of the Prophet. For, if a statement is attributed to five Companions ('Ali, Ibn Mas'ud, Ubayy, 'Abd Allah bin Salam, and Ibn 'Abbas) and only one of them is said to attribute it to the Prophet, then even the most elementary common sense shows that its attribution to him is the result of some mistake. This self-evident principle is also recognized by the Hadith scholars. Thus explaining the meaning of the term '*illah qadihah* (hidden defect), Azami <sup>[5]</sup> says:

“For example, a trustworthy scholar transmitted a hadith as being the statement of the Prophet, while majority of the scholars narrated the same hadith as the statement of the Companions. Here it becomes clear that this particular scholar committed a mistake in ascribing the statement to the Prophet. But if we do not go into detailed study of the subject and only look to the single chain of the hadith it would appear to be the correct one due to the grading of the narrators and fulfillment of other conditions.” (p. 62)

From this, we can conclude that the ascription to the Holy Prophet of the above hadith on the authority of 'Ali is in all probability false.

*Second*, it is not even certain that all or any of the five named Companions actually expressed the view. For if a view can be falsely attributed to the Holy Prophet it can also be falsely attributed to a Companion, even to several Companions. There are recognized examples of this, one of which is given by Imam Nawawi, in the Introduction of his famous collection of forty ahadith:

"It has been transmitted to us on the authority of 'Ali bin Abi Talib, 'Abd Allah bin Mas'ud, Mu'adh bin Jabal, Abu al-Darda', Ibn 'Umar, Ibn 'Abbas, Anas bin Malik, Abu Hurayrah and Abu Sa'id al-Khudri through many chains of authorities and in various versions, that the Messenger of God said: "Whosoever memorizes and preserves for my people forty ahadith relating to their religion, God will resurrect him on the Day of Judgment in the company of jurists and religious scholars ". ... Scholars of Hadith are agreed that it is a weak hadith despite its many lines of transmission.

It is not likely that all the nine Companions named by Imam Nawawi are mistakenly attributing the hadith to the Prophet. It is more likely that some later careless or lying narrators are falsely using those Companions to attribute an idea to the Prophet. Similarly, it is possible that the view under consideration has also been falsely attributed to the Companions. This can be illustrated by the case of 'Abd Allah bin Salam, about whom we have the following tradition in Bukhari:

Sulayman bin Harb related to us: Shu'bah related to us from Sa'id bin Abi Burdah from his father Abu Burdah: I came to Madinah and met 'Abd Allah bin Salam. He said: "Will you come to me so that I may serve you with *sawiq* (a drink/dish made with powdered barley) and dates, and let you enter a (very special) house?" Then he added: "You are in a country [Iraq] where the practice of *riba* is prevalent; so if somebody owes you something and he sends you as a present a load of chopped straw or a load of barley or a load of provender then do not take it, as it is *riba*." Al-Nadr, Abu Da'ud, and Wahb do not mention the house (in their narrations) from Shu'bah. (Bukhari 5/159=3530; only in Bukhari among the nine books in the Hadith Encyclopedia)

But in Bukhari we find another narration of this tradition, in which there is no reference by 'Abd Allah bin Salam to *riba* in Iraq or to his advice to Abu Burdah not to accept any gift from one who owes him something:

Abu Kurayb related to me: Abu Usamah related to us: Burayd related to us from Abu Burdah: I came to Madinah when 'Abd Allah bin Salam met me and said to me: "Accompany me to my house so that I may give to you a drink in a bowl from which God's Messenger drank, and that you may pray in the *masjid* in which

the Prophet prayed." I accompanied him, and he gave to me *sawiq* to drink and dates to eat, and I prayed in his *masjid*. (Bukhari 9/441=6796; only in Bukhari among the nine books in the Hadith Encyclopedia)

Notice that this narration has a completely different *isnad* than the other narration, so that the two narrations may be independent of one another. Although it is not necessary, but the fact that all references to *riba* are absent from this narration raises a distinct possibility that these references are not the words of 'Abd Allah bin Salam but a later addition made by some narrator.

The above discussion concerns the transmission of the hadith in question. We now examine its content -- "every loan that derives a benefit is *riba*."

Just like the first hadith, this hadith also may not be defining *riba*. That is, the phrase "is *riba*" may not be taken literally to derive a definition of *riba*. This is supported by the fact that in the saying of Fadalah bin 'Ubayd quoted by Usmani from al-Bayhaqi (d. 458) we have the phrase "is a kind of *riba*" and not "is *riba*".

The hadith may be setting a high standard of piety, rather than giving a definition to be used in Islamic law for the prohibited *riba*. This is how the statement of 'Abd Allah bin Salam was understood by Bukhari. Ibn Hajar says that here the view expressed by 'Abd Allah bin Salam is not a legal opinion but a manifestation of his *wara'* (piety). That is why Bukhari has brought the tradition under the heading of *manaqib* (virtues) of 'Abd Allah bin Salam and not under, for instance, the chapter about *husn al-qada`*.

If we accept the hadith as a definition of *riba*, then we would have to say that every benefit derived from a loan is *riba*, which conflicts with the concept of *husn al-qada`* (see Chapter VI) found in some better-attested ahadith and accepted by a vast majority of scholars. Usmani addresses this point and says:

[The hadith qualifies the word *qard* (loan)] with the verb *jarra* which lexically means "to pull." The verbal translation of the sentence would be: "Every loan which pulls along with it a benefit is *riba*." [This indicates that] *riba* is restricted to a transaction where the loan pulls a benefit along with it in the sense that the contract of loan itself stipulates a benefit for the creditor. The statement has, therefore, excluded any voluntary amount given by the debtor at the time of repayment without pre-determined condition. (Para 105)

This reads too much into the words used in the hadith. But even with the translation "pulls along a benefit" there is no necessity to assume that the benefit is coming from a contract. Notice that it is the loan and not the lender that pulls a benefit. And

the loan can pull a benefit in ways than a contract, e.g., by impressing on the borrower that the loan should be appreciated and this appreciation should be shown by some gift.

In view of the above discussion we may conclude that the hadith in question is not an authentic hadith and it, in any case, may not be giving us a definition of *riba*, but setting a very high standard of piety.

## (C)

### SAYYIDNA 'UMAR'S "WISH" FOR THE DEFINITION OF *RIBA*

[This section may be omitted by readers who do not want to go into too many details.]

We earlier quoted a tradition about 'Umar, in which he reportedly says that the Prophet did not explain the meaning of *riba*. We now examine this tradition more closely.

The tradition has several narrations, of which the following are typical:

1)

'Ali bin Muhammad and Abu Bakr bin Abi Shaybah related to us saying: Waki' related to us: Sufyan related to us: 'Amr bin Murrah related to us from Murrah bin Sharahil saying that

'Umar bin al-Khattab said: Three (matters), if the Messenger of God had explained them, it would be dearer to me than this world and all that is in it: *al-kalah*, *al-riba*, and *al-khilafah* (Ibn Majah 2717)

2)

Nasr bin 'Ali al-Jahdami related to us: Khalid bin al-Harith related to us: Sa'id bin Abi 'Arubah Mihran related to us from Qatadah from Sa'id bin al-Musayyab from 'Umar bin al-Khattab who said:

Indeed, the last of what was revealed is *ayah al-riba*; the Messenger of God was taken in death before he explained it. So shun (what is clearly) *riba* as well as (what is in) doubt (*fa da'u al-riba wa al-ribah*). (Ibn Majah 2267; Ahmad 238, 331 from Yahya and Isma'il from Ibn Abi 'Arubah with the same *isnad*)

3)

Sulayman bin Harb informed us: Hammad bin Salamah related to us from Da`ud from al-Sha`bi that

'Umar said: "O people! I do not know if (sometimes) we may order you to do things that are not permissible for you or may prohibit for you things that are permissible for you. Indeed the last of what was revealed in the Qur'an is the ayah *al-riba* and indeed the Messenger did not explain it before he died (for lack of time). So move away from what creates doubt in you to what does not. (Darimi 129; a similar tradition is quoted by Ibn Kathir from Ibn Majah)

4)

Ahmad bin Abi Raja` related to us: Yahya related to us from Abu Hayyan al-Taymi from al-Sha`bi from Ibn 'Umar who said:

'Umar delivered a sermon on the pulpit of the Messenger of God saying, "The prohibition of alcoholic drinks has indeed come down; these drinks are (prepared) from five things, i.e., grapes, dates, wheat, barley and honey. Alcoholic drinks are those that clog the mind." 'Umar also said, "I wish the Messenger of God had not left us before he had given us definite instruction (*'ahd*) concerning three matters: (share in inheritance of) the grandfather, *al-kalalah*, and some issues related to *riba* (*abwab min abwab al-riba*)". (Bukhari 7/493=5160, Muslim 5360-61, Abu Da`ud 3184)

These narrations suffer from several weaknesses:

1) In Darimi 129, Ibn Majah 2267 and other similar narrations, the statement that the verse of *al-riba* was the last to be revealed is doubtful, since it contradicts other identifications of the last verse as well as other historical traditions (see Section D). Moreover, even if the Prophet died soon after the revelation prohibiting *riba*, it was not hard for the Almighty to ensure that the meaning of his commandment is not left unclear.

2) The need to know exactly what was being prohibited would have arisen in the time of the Prophet himself. The condemnation of *riba* starts fairly early in the Qur'an, probably even in Makkah. Many wealthy Companions would have wanted to avoid it, even if it was not categorically prohibited at the time.

Certainly, this would be the case after the prohibition of *riba* and on the occasion of the last hajj performed by the Prophet. It is reported that in the famous farewell address delivered on this occasion, he commanded all Muslims to give up the *riba* that was due to them. This command would have raised the question of what was to be given up. If this was not clear, some Companions would have asked for a clarification. Yet we do not find any Companion doing so in any hadith.

3) If during the time of the Holy Prophet the meaning of *riba* did not become clear to a man like 'Umar, whom he called *al-Faruq* and who administered a very large part of the world as the *khalifah*, then other Companions would also have experienced difficulty in understanding the concept and would have expressed that difficulty in some way. But no other Companion is known to have done so.

4) There are many different narrations of the words attributed to 'Umar and none of them has more than one narrator in any of the first three or four generations, although the narrators are generally reliable. Ibn Majah 2717 (# 1 in the above list of narrations) is found only in Ibn Majah with a single *isnad*. The narrations (#4) in Bukhari, Muslim, and Abu Da`ud all have the same single narrator in each of the first three generations after 'Umar: Abu Hayyan al-Taymi from al-Sha'bi from Ibn 'Umar. The same is true of the other narrations -- Ibn Majah 2267, Darimi 129 etc.

5) In the narrations (# 4) in Bukhari, Muslim and Abu Da`ud the statement about *riba* looks very much like an addition to a hadith about alcoholic drinks, which is found with more varied *asanid* and is therefore probably earlier. That the statement about *riba* is an addition is supported further by the fact that in Nasa'i 5484, 5485 we have narrations from the same Abu Hayyan al-Taymi with the same *isnad*, in which we have only the statement about alcoholic drinks and not the one about *riba*.

6) Darimi 129 has a broken *isnad*, with a narrator missing between al-Sha'bi (d. 104) and 'Umar (d. 23). The narrations #4 from Bukhari, Muslim and Abu Da`ud have Ibn 'Umar (*radhiy allah 'an huma*) between al-Sha'bi and 'Umar. It is possible that originally Ibn 'Umar was present only in the *isnad* for the statement about alcoholic drinks. The statement about *riba* was reported separately from al-Sha'bi from 'Umar (without the link with Ibn 'Umar), as in Darimi 129. When this second statement was added to the first, it also acquired Ibn 'Umar as a narrator, and in this way its broken *isnad* became

complete.

In the light of the above, it appears that the tradition about 'Umar's "wish" is not reliable enough to form the basis of attributing lack of clarity to the Qur'anic prohibition of *riba*. As noted earlier, the concept of *riba* was clear enough when its prohibition was revealed. Therefore neither the Qur'an nor the Prophet gave any explicit definition. Later, in the time of the Successors or the generation after them the meaning became less clear for some and it is this lack of clarity on their part that someone among them decided to express as a saying of 'Umar.

Usmani's analysis of 'Umar's "wish"

Usmani also concludes that there was no lack of clarity about *riba*. But he does not want to admit that the tradition about 'Umar may not be authentic. Therefore, he suggests that in this tradition 'Umar is not talking about *riba* mentioned in the Qur'an but of *riba al-fadl* mentioned in the Hadith. Thus commenting on the narration from Bukhari and Muslim quoted above, he says:

"A deeper study ... reveals that he was doubtful only about the *riba al-fadl* ..., and not about the original *riba* which was prohibited by the Holy Qur'an" (Para 62).

But this interpretation is speculative, since the actual words of 'Umar do not provide any indication of a reference to *riba al-fadl*. This is why Ibn Hajar who makes the same suggestion in his famous commentary on Bukhari qualifies it with the word *rubbama* "perhaps". Furthermore, there are some traditions reported from 'Umar relating to *riba al-fadl* in Muwatta, Bukhari, Muslim, etc, which Usmani considers authentic, and none of them shows any hint that he was unclear about the concept.

Usmani finds further support for his interpretation of 'Umar's "wish" in the following tradition, where 'Umar says:

"You think that we do not know about any issue from the issues of *riba* -- and no doubt I would love to know all these issues more than I would like to own a country like Egypt with all its habitations -- but there are many issues (about *riba*) which cannot be unknown to any one e.g. purchasing gold for silver on deferred payment basis."

Usmani provides no reference, but it is certain that it is one of those isolated traditions that were either unknown or unacceptable to almost all the Hadith experts in the first three centuries. In any case, the tradition hardly proves the point it is supposed to prove, namely, that 'Umar was unclear only about *riba al-fadl*. For, there is in the tradition no indication of whether the issues of *riba*, about which 'Umar was allegedly unclear, relate to *riba al-fadl* or to the *riba* of the Qur'an. One issue mentioned is purchasing gold for silver on deferred payment, which belongs to the topic of *riba al-fadl*. But in this matter, far from being confused, Sayyidna 'Umar is not only himself clear but also expects others to be clear!!!

Usmani's interpretation is also called into question by the narration in Ibn Majah 2267, in which it is said that the Prophet left *riba* unexplained because the verse about *riba* was revealed in the last days of the Prophet's life and so he did not have time to clarify things. Clearly, according to this narration, what the Prophet left unexplained was the *riba* prohibited in the Qur'an and not *riba al-fadl*. Usmani is aware of this difficulty, which he solves by arguing that this narration is not authentic. We, of course, do not disagree with this conclusion, since earlier we argued that not just the narration in Ibn Majah but all narrations attributing to Sayyidna 'Umar a lack of clarity in the concept of *riba* may be unreliable. But it is interesting that Usmani rejects the narration in Ibn Majah on the basis of arguments, which, if consistently applied, should make a large number of those ahadith doubtful that he and many other scholars often use to derive Islamic laws.

Usmani gives three arguments to show the weakness of the narration in Ibn Majah.

i)

“One of the narrators in the report of Ibn Majah is Sa'id Ibn Abi 'Arubah who has been held by the experts of Hadith as a person who used to confuse one narration with the other.”

This argument, if applied consistently, will disqualify many ahadith. For the fact is that about Sa'id ibn Abi 'Arubah Mihran we have mostly positive comments. Thus Abu 'Awanah says: “we did not have *ahfaz min hu*” (anyone preserving ahadith better than him). Yahya describes him as *thiqah* (trustworthy) while Abu Zur'ah calls him: *thiqah ma'mun* (trustworthy and trusted). Only a few scholars say that he used to confuse things in his old age. But such statements are found even about narrators accepted by our great *muhaddithun* including Bukhari and Muslim. For example, both Bukhari and Muslim have ahadith from Hisham bin 'Urwah and yet about him 'Uqayli says: *qad kharifa fi akhir 'umr hi* (he mentally degenerated in the last part of his life).

Also, Sa'id bin Abi 'Arubah is not the only narrator to attribute the statement in question to 'Umar. Al-Sha'bi does the same according to Darimi 129, independently of Sa'id bin

Abi 'Arubah.

ii)

Usmani's second argument is that the statement in question is not found in the better-attested narrations of Bukhari and Muslim:

“We have already quoted the exact words reported by Bukhari and Muslim with very authentic chain of narrators. None of them has attributed to Sayyidna 'Umar (*radīy allah 'an hu*) that the verse of *riba* was the last verse of the Holy Qur'an. It seems that a narrator like Sa'id ibn Abi 'Arubah has confused the exact words of Sayyidna 'Umar (*radīy allah 'an hu*) with the words of Sayyidna Ibn Abbas (*radīy allah 'an hu*), already discussed or with his own view that the verse of *riba* was the last verse of the Holy Qur'an.”

This argument has weight but again Usmani and many other scholars do not apply it consistently. They often use details found only in some of the narrations of a hadith, without discussing the possibility that those details may be later additions. For example, in case of the first hadith discussed above, Usmani uses a narration in which amount of milk used from a mortgage goat in excess of the amount spent on fodder is described as *riba*. But, as we saw, in another better-attested narration in Bukhari there is no mention of *riba* at all. Consistency requires that the reference to *riba* should be treated, at the very least, questionable.

iii)

Usmani's third argument is that the very assumption underlying the hadith of Ibn Majah (and Darimi and Ahmad) – namely that the verse of *riba* was the last verse to be revealed is questionable. He cites two reasons for this: a) originally, the tradition spoke not of the verses 2:275-280, prohibiting *riba*, but of 2:281, which is not about *riba*. The verses about *riba* were revealed much earlier. b) There are other identifications of the last verse to be revealed, contradicting the identification in the hadith of Ibn Majah..

We will look at reason a) in Section D below. As for b), it is a weighty argument, since it is based on the obvious principle that a tradition contradicted by other traditions of equal or greater soundness is subject to doubt. But, unfortunately scholars tend to use this logic selectively. If they duly face all the contradictions found in ahadith, even those considered “*sahih*”, then they would use ahadith with much greater caution in deriving laws of *fiqh*.

**(D)**

## THE LAST QUR`ANIC VERSE REVEALED

[This section may be omitted by readers who do not want to go into too many details.]

Sayings attributed to the Companions and the views of scholars identify variously the last Qur`anic verse revealed. Most common identifications are:

- 1) One or all of the verses on *riba*: 2:275-281
- 2) The verse of *al-kalalah*: 4:176
- 3) A verse imbedded in 5:3: "This day ... I have perfected ...."

### 1) One or all of the verses 2:275 - 281

We have already seen in Section C that some sayings attributed to `Umar identify the last verse as the verse of *riba* (*ayah al-riba*). A saying of Ibn `Abbas gives the same identification:

Qabīṣah bin `Uqbah related to us: Sufyan related to us from `Aṣim from al-Sha`bi from Ibn `Abbas: The last verse sent down on the Prophet was the verse of *al-riba*. (Bukhari 6/67=4180; only in Bukhari in the nine Hadith books in HE).

In one narration in al-Bayhaqi this verse of *al-riba* is identified as 2:278: "O believers! Be mindful of God and give up what remains of *al-riba*, if you are believers."

Some sayings of Ibn `Abbas and of others identify the last verse with 2:281: "And be fearful of a day ...". Thus Ibn Kathir says in his commentary on the Qur`an:

"It has been reported that [2:281] is the last verse to be revealed. Ibn Lahī`ah said: `Aṭa bin Dinar related to me from Sa`id bin Jubayr that the last of what was revealed in the whole of the Glorious Qur`an is [2:281]. The Prophet lived for nine nights after the revelation of this verse and then died on Monday, the second of Rabi` al-Awwal. This is reported by Ibn Abi Hatim. And Ibn Mardawayh related it as the hadith of al-Mas`udi from Ḥabīb bin Abi Thabit from Sa`id bin Jubayr from Ibn `Abbas that the last verse to be revealed was [2:281]. Nasa`i related it as the hadith of Yazid from `Ikrimah from Ibn `Abbas that the last thing revealed in the Qur`an was [2:281]. ...

And al-Thawri related from al-Kalbi from Abu Salih from Ibn 'Abbas that the last verse revealed was [2:281] and the time between its revelation and the death of the Prophet was 31 days. Ibn Jurayj said: Ibn 'Abbas said that the last verse revealed was [2:281] and the Prophet lived for nine nights after the revelation of the verse, falling ill on Saturday and dying on Monday. This is reported by Ibn Jarir. And Ibn 'Atiyah related from Abu Sa'id (al-Khudri) that the last verse to be revealed was [2:281].

We can understand the above traditions better if we note that the verses 2:275-281 form a connected sequence and were probably revealed at the same time. We can describe anyone of them, and perhaps also all of them taken together, as "verse of *al-riba*" If we further assume that these verses are the last portion of the Qur'an to be revealed, then it would be reasonable to say of anyone of them -- particularly of the last of them, 2:281 -- that it was the last Qur'anic verse to be revealed. In this way we can see that the traditions saying that "verse of *al-riba*" was the last verse to be revealed and those saying that 2:281 was the last verse revealed are not really contradictory.

However, traditions describing one or all of the verses 2:275-281 as the last to be revealed are difficult to reconcile with some others, according to which these verses were revealed close to the time of the conquest of Makkah, about three years before the death of the Prophet. Some scholars, including Usmani, have tried to reconcile the two sets of traditions. Thus Usmani says:

[The statement of] 'Abd Allah ibn 'Abbas is reported by a number of other scholars, like Ibn Jarir al-Tabari, who have explained that this statement of 'Abd Allah ibn 'Abbas refers only to [2:281] ... Since this verse is placed in the present order immediately after the verses of *riba* which are 275-280, 'Abd Allah ibn 'Abbas has termed it as a verse of *riba*. That is why Imam Bukhari has related this statement ... in that chapter of his *Kitab al-Tafsir* which deals with the commentary on verse 281 only and not in the chapters 49-52 which deal with verses 275-280. In the light of this explanation, it is more probable that according to 'Abd Allah ibn Abbas (*radhiy allah 'an hu*), the verses mentioning the severity of the prohibition of *riba* (verses 275-280 of Surah al-Baqarah) were already revealed and it was only verse 281 which was revealed in the last days of the Holy Prophet (*sall allah 'alay hi wa sallam*). This view finds further support from the fact that verse 278 was certainly revealed soon after the conquest of Makkah when the tribe of Thaqif had claimed the amount of *riba* outstanding toward Banu Mughirah .... The conquest of Makkah was in the 8th year of Hijrah while the Holy Prophet (*sall allah 'alay hi wa sallam*), passed away in the

11th year of Hijrah. How can it be imagined that no other verse of the Holy Qur'an was revealed during this long period of more than 3 years. This presumption which is false on the face of it is very difficult to be attributed to a person like 'Abd Allah ibn Abbas (*radīy allah 'an hu*). It is, therefore, almost certain that by the verse of *riba* he did not mean any verse other than verse 281 which according to him was revealed separately in the last days of the Holy Prophet ....”

The explanation that Ibn 'Abbas was referring to 2:281 as the verse of *al-riba* is not sound, since this verse says nothing at all about *riba*. It can only be called a verse of *al-riba* if it is the conclusion of the whole passage that talks about *riba*. If it is separated from the previous verses, then we cannot call it a verse of *al-riba*. It is strange that Usmani finds it difficult to attribute to a Companion like Ibn 'Abbas the statement that no verse was revealed in the last three years of the Prophet's life but does not hesitate to attribute to him calling 2:281 a verse of *riba* even if it says nothing about *riba*.

It should also be noted that 2:281 is not at all the type of verse that would be revealed separately. It simply repeats what has been stated many times in the Qur'an -- the exhortation to fear God and to believe that we would return to him and be paid according to what we did in this life. Such an exhortation is much more understandable as a conclusion to the prohibition of *riba* in the verses 2:275-2:280 than as a verse by itself.

The truth is that if we accept the traditions implying that the verses about *riba* were revealed close to the time of the conquest of Makkah, then the only correct conclusion from the evidence is that either Ibn 'Abbas was wrong or, more probably, a tradition with perfectly sound *isnad* is wrongly attributing the view to him. Usmani moves a little in the direction of this conclusion when he says: “[The opinion that 2:281 was the last verse to be revealed] too is the personal opinion of 'Abd Allah ibn Abbas (*radīy allah 'an hu*). Some other Sahabah have identified some other verses of the Holy Qur'an as being the last revealed verses. The issue has been discussed in detail by al-Suyyuti in his *al-Itqan* and many other books of Tafsir and Hadith.”

## 2) The verse of *al-kalalah*, 4:176

Sulayman bin Harb related to us: Shu'bah related us from Abu Ishaq: I heard al-Bara' (ibn 'Azib) say, "The last surah that was revealed was al-Bara'ah and the last verse that was revealed was “They ask you for a verdict. Say: God directs (thus) about

*al-kalalah...*" [4:176] (Bukhari 6/129=4239, 6/177=4287, 4016, 6247, Muslim 3036-3040, Tirmidhi 2967, Abu Da`ud 2502, Ahmad 17894).

This statement attributed here to al-Bara` is contradicted by the following statement attributed to Ibn `Abbas, which gives a different verse as the last verse and a different surah as the last surah:

Ibn `Abbas said: The last of the verses to be revealed is verse of *al-riba* and the last of the surahs to be revealed is, "When the help of God came ... (Surah 110, *al-Nasr*). (Quoted from the commentary on 4:176 in Panipati, *Tafsir al-Mazhari*)

It is also said in a tradition that the Messenger of God lived for one year after the revelation of Surah *al-Nasr*. And six months after the revelation of this surah there came down Surah *al-Bara`ah*, which is the last surah to be revealed. As noted by Panipati, these time intervals conflict with those in other traditions. Thus, it is reported that Surah *al-Bara`ah* was read to the Makkans by `Ali when in 9 H the Muslims performed hajj under the leadership of Abu Bakr. This means the time between the revelation of *al-Bara`ah* and the death of the Holy Prophet, which reportedly took place in Rabi` al-Awwal, 11 H, would be 15 to 16 months and not 6 months. Similarly, it is reported that the Prophet entered Makkah after its conquest reading Surah *al-Nasr*. Since the conquest of Makkah took place in 8 H, the time between the revelation of Surah *al-Nasr* and the death of the Prophet would be about three years and not one year.

3) "This day ... I have perfected your religion ...", (imbedded in 5:3)

Shi`ah scholars and many Sunni scholars hold that the verse, "This day ... I have perfected your religion for you ...", imbedded in 5:3, was the last Qur`anic verse to be revealed. A relatively early, if not the earliest expression of the Shi`ah point of view is found in *al-Tarikh* of Ahmad al-Ya`qubi (died in the last two decades of the third century):

"This verse, revealed at Ghadir Khum, was the last verse revealed to the Most Noble Messenger."

Sunni scholars such as Yusuf `Ali also consider this to be the last verse and the view seems to be shared by some much earlier authorities. Some earlier traditions, however, qualify the view somewhat, as in the following tradition:

Ibn 'Abbas is reported to say: After this verse ["This day ..."] no command was revealed regarding *halal*, *haram*, *fara'id*, *sunan*, *hudud*, and *ahkam*. (Panipati, commentary on 5:3)

This is not quite consistent with the other saying of Ibn 'Abbas quoted earlier, in which he says that *ayah al-riba*, which clearly relates to *halal*, *haram*, and *ahkam*, was the last verse to be revealed, nor with the saying of al-Bara' bin 'Azib that the verse of *al-kalalah* was the last to be revealed.

Traditions give us a precise date for the revelation of the verse imbedded in 5:3. With remarkable consistency they tell us that it was revealed on the day of 'Arafah during the Prophet's last hajj, which almost certainly took place in 10 H. This dating of the verse – 9/12/10 -- is found in many sources. Thus Ibn Jarir quotes al-Suddi (d. 127) as saying: "this verse was revealed on the day of 'Arafah (during the Prophet's last hajj). After it no command about *halal* and *haram* was revealed. And after returning from hajj the Prophet died."

In Bukhari and several other books, the same dating is found in a story about 'Umar:

Muhammad bin Bashshar related to us: 'Abd al-Rahman related to us: Sufyan related to us from Qays from Tariq bin Shihab: The Jews said to 'Umar, "A verse that you recite, if it had been revealed among us we would have taken its (day of revelation) as '*id*.'" Then 'Umar said, "I know well where and when it was revealed and where the Messenger of God was when it was revealed. It was the day of 'Arafah and by God we were in 'Arafah." Sufyan said, "I am sure whether it was Friday or not." [The verse was]: "This day I have perfected your religion for you ...". (5:3) (Bukhari 6/130=4240, 1/43, 5/689, 9/373, Muslim 5332-5334, Tirmidhi 2969, Nasa'i 2952, 4926, Ahmad 183, 261)

In other narrations in Bukhari (1/43 and 9/373) of this tradition Tariq bin Shihab says categorically that it was a Friday on the day of 'Arafah. In Muslim 5333 the time of the revelation is said to be *laylah jam'*, the night of gathering, which may refer to the night after the *wuquf* of 'Arafah, that is, the night of Muzdalifah and the start of the 10<sup>th</sup> of Dhu al-Hijjah or the day of '*Id*.

Commentators of the Qur'an cite several other traditions giving the same date for the revelation of the verse. The following narrations are from Ibn Kathir:

Ibn Jarir cites a tradition (from Ya'qub bin Ibrahim from Ibn 'Ulayyah from Raja' bin

Abi Salamah from 'Ubadah bin Nasi from Ishaq from Abu Ja'far bin Jarir = Ishaq bin Harshah) from Qabiṣah = Ibn Dhu'ayb, in which it is Ka'b and not the Jews who say to 'Umar that the revelation of the verse would have been celebrated by other nations if they would have been its recipients. To this 'Umar replied, This verse was revealed on a Friday and on the day of 'Arafah and both of them, God be praised alone, are *'ids* for us."

Ibn Jarir also cites a tradition (from Abu Bakr from Qabiṣah from Hammad bin Salamah from 'Ammar, *mawla* bani Hashim) from Ibn 'Abbas in which a similar conversation is said to take place between some Jews and Ibn 'Abbas.

Ibn Mardawayh (d. 410) relates (from Ahmad bin Kamil from Musa bin Harun from Yahya bin al-Hamāni from Qays bin al-Rabi' from Isma'il bin Salman from Abu 'Umar al-Bazzar from Abu al-Hanafiyyah) from 'Ali that the verse was revealed to the Messenger of God as he was standing on the evening [or late evening] of 'Arafah (*qa'im 'ashiyah 'arafah*). Ibn Mardawayh relates (through Muhammad bin Ishaq from 'Amr bin Musa bin Wajih from Qatadah from al-Hasan) from Samrah that the verse was revealed on the day of 'Arafah when the Messenger of God was in *wuquf*.

Ibn Jarir reports (from Abu 'Amir Isma'il bin 'Amr al-Sukuni from Hisham bin 'Ammar from Ibn 'Ayyash from 'Amr bin Qays al-Sukuni) from Mu'awiyah bin Abi Sufyan that he stood on the *minbar*, recited this verse, and said that it was revealed on the day of 'Arafah on Friday. Ibn Jarir, Ibn Mardawayh and al-Tabarani relate (from Ibn Lahi'ah from Khalid bin Abi 'Imran from Hansh bin 'Abd Allah al-Sana'ani) from Ibn 'Abbas that [along with many other important events in the life of the Prophet], this verse was also revealed on a Monday.

Ibn Jarir also relates a tradition through al-'Awfi from the same Ibn 'Abbas, in which he says that the date of the revelation of this verse is not a known day among the people. Ibn Mardawayh related through Abu Harun al-'Abdi from Abu Sa'id al-Khudri that this verse was revealed on the day of Ghadir Khum when the Prophet said about 'Ali, "those for whom I am *mawla*, 'Ali is also their *mawla*." Then he related from Abu Hurayrah that the day of Ghadir Khum was on the 18<sup>th</sup> Dhu al-Hijjah.

The last two traditions are the only ones that call the dating 9/12/10 into question. But both are rather isolated traditions quoted by Ibn Jarir and Ibn Mardawayh without complete *asanid*. The second one is further discredited by the fact that it seems to be a manifestation of the Shi'ah tendency to fabricate traditions linking

everything important in Islamic history to Sayyidna 'Ali (*radiy allah 'an hu*) and to vastly exaggerate the importance of those events that do have a link with him.

So which verse was the last to be revealed?

It is said that ahadith explain the Qur'an and this is certainly true of the authentic ahadith/sunan. Generally, however, if we uncritically accept the ahadith found in the books of Hadith, we get from them rather confusing picture. This picture gets clarified if we free our mind from the ahadith and read the Qur'an on its own terms, using our reason. If then afterwards we examine the ahadith with a critical eye, then we can get some additional valuable information. This is the case with "the last verse".

From the traditions cited above we get a very confusing picture as to which Qur'anic verse was the last to be revealed. But if we read the Qur'an on its own terms, then the situation becomes clear. In the verse imbedded in 5:3 the Qur'an is telling us loud and clear that on a certain day the religion of Islam was completed and hence also the favor of God that he started with the Qur'anic revelation. One cannot have a better and clearer conclusion to a divine book. The verse is thus obviously the conclusion of the Book of God, that is, the last of its verses to be revealed. Now if we go to the traditions we can get some additional detail.

As noted earlier, traditions are almost consistent in saying that the verse imbedded in 5:3 was revealed sometimes on the day of 'Arafah during the Prophet's last hajj. If we accept the basic authenticity of this dating, then it was probably revealed as the stay in 'Arafah was coming to an end. This is because: a) the mention of the verse is absent from almost all, if not all the narrations of the Prophet's farewell address delivered on the day of 'Arafah, while such a mention would be expected if the verse was revealed before or during the address; b) traditions mention evening as the time of revelation of the verse.

Most of what we can know with some confidence about the life of the Prophet fits with the view that the verse under consideration was the last verse to be revealed as well as with its dating on the day of 'Arafah.

The Prophet performed his hajj in 10 H and died within three months after that. It is quite conceivable that there was no further Qur'anic revelation during this relatively short period. Some traditions quoted earlier tell us that during this period no verses dealing with *halal*, *haram* etc. were revealed, which implies that some other type of verses, not dealing with *halal*, *haram* etc, were revealed. But this is not plausible

because if there was any need for further revelation after the last hajj it was precisely for some more detailed laws, since other basic elements of religion – *al-tawhid*, *al-akhirah* etc -- had already been explained in many different ways in the Qur'an. Moreover, in the traditions we do not find any verses -- whether related to

laws or not -- that can be dated after the farewell hajj with reasonable confidence [6]. The claims that the last verse concerned *al-riba* or *al-kalalah* are doubtful because they are contradictory to each other and to other traditions, e.g. the traditions showing that the verses about *al-riba* were revealed close to the conquest of Makkah, when the Thaqif demanded the amount of *riba* owed to them by the Mughirah.

'Arafah provided the climax of the Prophet's mission. Makkah had come under the complete control of the Muslims, the Ka'bah was clean from the idols as also the hearts of many from the worship of those idols. The Qur'an and the Sunnah had clearly explained the basic message of the worship of the one true God, brotherhood of man, and belief in *al-akhirah* with a very comprehensive outline of the rules and principles for organizing an ummah on the basis of that message. And a large and committed group of Companions had been prepared to start the process of taking the message to every corner of the world. Nothing else of a fundamental importance needed to be done. The mission of the Prophet was essentially complete.

There is also a symbolic significance in completing the revelation on or near the day of 'Arafah. 'Arafah is connected with Adam, the first prophet and hajj generally is connected with the Prophet Ibrahim, the father of a continuous line of prophets. It is fitting that the religion that started with Adam and then received a more definite expression through Ibrahim should find completion during hajj on the day of 'Arafah.

Finally, it may be of interest to digress a little and briefly comment on a striking feature of the verse under consideration: the verse comes in the middle of another verse, interrupting the otherwise connected statement in 5:3 about what is permissible or impermissible to eat. This means that the verse was revealed separately and that probably it was written on a separate sheet for the *mushaf* prepared under the supervision of the Prophet. This sheet was inserted between two sheets, one containing a portion of what now precedes it and the other containing a portion of what now follows it. In all probability this was done on the instruction of the Prophet. This instruction might have been very specific, requiring the scribe to put the verse exactly where it is now found or it might have been more general, asking him, for example, to put it anywhere in Surah al-Ma'idah or any other of the

late surahs.

The insertion of a verse in the middle of another unrelated verse may seem to be a defect in the compilation of the Qur`an but we note the following:

- 1) The rapid change from food laws to a declaration of the completion of the revelation and then back to food laws is not inconsistent with the style of the Qur`an, in which themes can rapidly change and the sequence of thought can be interrupted to break monotony and/or to balance one point with another. The Qur`anic material is not arranged in chronological order. Its arrangement is done to help a reader get maximum religious benefit. How the present arrangement achieves this is fully known to God alone. One of the ways it does seem to help the reader is to minimize the need for cross references. Pieces revealed later have often been put close to those revealed earlier when they clarify each other. Also, a relatively short selection from the Qur`an exposes the reader to many of the important themes in the Qur`an. Had it been arranged in a chronological order, large portions of the Qur`an would appear to concentrate on specific themes -- beliefs, spiritual, moral, and ethical principles, jihad, legal and constitutional rules etc. -- and a reader who has only read a portion of the Qur`an might have put more emphasis on some than on others. In the present order these themes are much more intermingled, not only exposing the reader to many of them but also requiring him to understand them in the light of each other. In this way beliefs are understood in relation to actions, law is understood in relation to spiritual, moral, and ethical principles, and jihad is understood in the light of a spiritual relationship with God.
- 2) If the Qur`an had been arranged in a chronological order, then the verse declaring the completion of the revelation would have a natural place: at the end of the Qur`an. But under the present arrangement, this verse does not belong to any particular place. Hence the verse could have been put almost anywhere, although it had to be a part of some surah.
- 3) Earlier surahs, generally found towards the end or the middle of the Qur`an, have a very tight literary structure and/or they had been already memorized by many Companions. It was not convenient to put the verse in any one of them. By contrast the later, longer surahs at the beginning of the Qur`an have a more flexible literary structure and verses continued to be added to them for a considerable period of time. It was natural to add the verse under consideration to one of these surahs.

4) Verses 5:1-3 give some commandments about hajj and about fair dealing with those who had prevented Muslims from the sacred mosque in Makkah. They are therefore rather late, possibly revealed just before the last hajj to complete the instructions for hajj, although some scholars date them just after the peace treaty of Hudaybiyah. The verse before them, 4:176, is about *al-kalalah*, which is also late, so much so that, as we saw above, it has been considered by some the very last verse revealed. Hence the portion of the Qur`an, 4:176-5:3, is rather late and may well be the second latest part of the Qur`an to be revealed. It was therefore natural to put the last verse among them. The reason that it was put in the middle of 5:3 probably was, as suggested earlier, the way the verses 4:176-5:3 were written in the *mushaf*. One sheet contained 4:176-5:2 and a portion of 5:3 -- remember that the earliest manuscripts of the Qur`an did not separate surahs -- and the next sheet contained the rest of 5:3 and 5:4 etc. The verse under consideration was put in-between the two sheets.

5) The present position of the verse becomes an evidence that the Qur`an was preserved exactly as it was handed down by the Prophet himself. For, otherwise the “compilers” would have put this verse in a more “logical” place when they were supposedly producing the first complete manuscript of the Qur`an from scattered pieces.

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## [1]

Although many Muslims will agree with this principle in theory, but in practical applications it is not strictly followed. An example is provided by the law of *rajm* for adultery, that is, illicit sexual intercourse by a married person. This law cannot be accepted if we give the Qur`an it's due primacy and view the Hadith/Sunnah as a secondary source. For, in no reasonable sense can we regard the law of *rajm* as an elaboration of the Qur`an or building on the foundation provided by the Qur`an. It is a fundamentally new addition to the foundation provided by the Qur`anic verses concerning *zina*.

## [2]

Mufti Muhammad Taqi Usmani, *Text of the Historic Judgment on Riba (Interest)*, 2001, The Other Press, Kuala Lumpur. (From the Internet Albalagh home page [http:// albalagh.net](http://albalagh.net)).

**[3]**

Not taking this point in due consideration some modernists have erroneously suggested that the verses talking about *riba* are among the *mutashabihat*. Some classical scholars such as the classical Hanafi, some Shafi'i (e.g. al-Razi) and some Maliki (e.g. Ibn Rushd) scholars have also suggested the ambiguity of the verses about *riba*. But they used the term *mujmalat*, which means "general," "in need of further clarification", and not *mutashabihat*, which means "ambiguous" or "allegorical" and are not to be taken completely literally. Also, the modernists and the *fuqaha* arrived at the idea of vagueness or ambiguity of the verses about *riba* for different reasons. For the modernists it means that *riba* is open to new definitions while for the *fuqaha* it was a way to deal with the ahadith on *riba*, particularly, the ahadith about *riba al-fadl*. (See Panipati's *Tafsir al-Mazhari* on Qur'an 2:275-280 and also Farhad Nomani, "The Interpretative Debate of the Classical Islamic Jurists on *riba* (Usury)").

**[4]**

Unless otherwise mentioned ahadith are quoted from the CD entitled, *The Hadith Encyclopedia, Version 2.1*, (*Harf Information Technology*, 2000), abbreviated as HE. For Bukhari, we may sometimes also use the widely-used numbering as given in Muhsin Khan's translation.

**[5]**

M. M. Azami, *Studies In Early Hadith Literature*, 1977, American Trust Publications (Indianapolis), p. 62.

**[6]**

Ibn Ishaq, for example, often quotes the verses revealed in connection with the events he describes in his *Sirah*. After giving an account of the Prophet's farewell hajj he talks about only one incident that was the occasion for a revelation. The incident was that a party of Muslims sent by the Prophet to the valley of Idam encountered a man, 'Amir bin al-Adbaṭ al-Ashja'i. One of the men in the party killed 'Amir despite the fact that he greeted the party in the Muslim way. This led to the revelation of 4:94: "O believers! When you set out in the way of God, act on clear evidence and do not say to one who greets you (as a Muslim), 'You are not a believer' ..." (Ibn Hisham, Ibn Hisham, *al-Sirah al-Nabawiyyah*, Dar al-Kutub al-'Ilmiyyah, Bayrut, 2001, p. 881). But neither the dating

of the incident nor its connection with 4:94 is reasonably certain. As for the dating, it is said in some narrations that the incident took place before the conquest (of Makkah), although it is narrated after the farewell hajj. And as for the link with 4:94, traditions have linked this verse with other incidents (see the commentaries on 4:94).

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