A comparative study of the Shia and Sunni Commentators Citing Verses of Loan Rules

Zakyeh Mohammadi

Department of Theology, Karaj Branch, Islamic Azad University, Karaj, Iran

* Corresponding author's Email: sahel_mh_2006@yahoo.com

ABSTRACT: Loan, as a part of economic system with social results, is emphasized in Quran and narratives. Verses of Quran about loan represent its moral and material effects and God will multiply rewards of the loan. The current study first defines the meaning of loan from viewpoint of Islamic religions to clarify various viewpoints of Islamic scholars. Then, a comparative study has been done to explain verses about loan from viewpoint of Islamic interpreters and scholars, with emphasis on the separation of religion and Imami scholars’ ideas.

Keywords: Loan, Religion, Interest Free Loan, Charity

INTRODUCTION

Interest free loan is a subset of one of the legal issues and economic system of Islam. Very little attention has been paid to this research area. In recent two decades in Iran, interest free loan has been publicized and individuals and entities emphasize it by paying interest free loans and making it to be more common. Therefore, it necessitates studying interest free loan theoretically and investigating its status and conditions.

Statement of problem

One of the most controversial issues in judicial context is loan. Loan means to cut, that is, cutting some money from you. In general, loan is classified in two types: productive loan, and depreciatory loan; productive loan considers productive issues and in depreciatory loan, goods are used in daily affairs. In jurisprudence sciences, debt and loan are considered in contractions. In various verses and narratives, loan has been considered in different ways, and spiritual effects of loan, relationship between loan and some Islamic contracts, philosophy and social effects of loan has been considered comparatively citing verses and narratives.

Research objectives: comparative study of the Shia and Sunni commentators citing verses of loan rules

Importance of the research: Mostly, other economic systems do not pay attention to the morality in business deals, and in economic crisis they usually offer a formula that is not consistent with morality and religious convictions. This research aims to do theoretically independent, coherent and detailed work.

Research question: What verdict the Islamic religious scholars deduce from loan verses?

Hypothesis: In Shia and Sunni, loan has not obligatory but is recommended by God according to interests of people.

Review of literature:

Historical studies and verses of Quran indicate that from long ago, loan was very common among people; hence, it has a long history. In Quran, religious background of the loan has been explained as: "And Allah did aforetime take a covenant from the children of Israel, and we appointed twelve captains among them. And Allah said: 'I am with you: if ye (but) establish regular prayers, practice regular charity, believe in my messengers, honor and assist them, and loan to Allah a beautiful loan, verily I will wipe out from your sins, and reward you with a reward manifold.'"

"Allah did aforetime take a covenant from the children of Israel, and we appointed twelve captains among them. And Allah said: 'I am with you: if ye (but) establish regular prayers, practice regular charity, believe in my messengers, honor and assist them, and loan to Allah a beautiful loan, verily I will wipe out from your sins, and reward you with a reward manifold.'"

As it's obvious, God had advised children of Israel to lend to each other. This verse represent that interest free loan was common among Jewish and Christianity with long history. In this verse, praying, zakat, faith to Messenger and interest free loan is emphasized (Ebrahimii, 2002). Montesquieu (2004) in his book “Rouh al-Qavanin” states that:

"Lending interest free money to others is one of the best deeds, the act that is recommended in different
interested in the recommendations and its presentation in holy books indicates its ancient history. Although he believes that loaning is a moral not legal deed, but most of us believe that is not only a moral principle, but it can be considered as a part of economic system; along with other parts of a healthy economic, it can help and control needy people of the country and society. These directly and indirectly study this topic include:

1. The status of loan from Shia and Sunni viewpoint, M.A. thesis, Islamic Azad University, Lahijan branch, presenter: Ali Akbar Tavakoli, supervisor: Dr. Heidari, advisor: Dr. Fallah, defending date 22/May/2010
2. Jurisprudence analysis of debt and loan, Islamic Azad University, Qom branch, presenter: Asad Allah Adeli, supervisor Dr. Molla Mohammad Ali, advisor Dr. Shadravan, defending date, 8/June/2011
3. Jurisprudence and law rules of loan, Mofid university, presenter: Esmaeel Darzi, supervisor Dr. Saberian, advisor Dr. Heidari, defending date 26/June/2009

Legal records: Shia scholars have adjusted jurisprudence based on narratives and verses. If there have been more narratives about an issue, they talk more about it, and basically at the beginning of editing jurisprudence books, their context were based on verses and narratives. Because there are enough verses and narratives about loan, a part of jurisprudence books dedicate to debt and loan. For example, the first and last jurisprudence text is Fiqh al-Reza book (Morvarid, 1990).

MATERIAL AND METHODS

The study is a library, theoretical and analytical-descriptive research.

Lexical meaning of loan:
Cutting, rewarding, poetry, lending and something that anyone can give to others in order to have it returned later, whether money or its element. This economic behavior is called “loan” since people separate some part of their property when loaning (Moein, 1981).

Loan in Arabic lexical: مقرض ( Cruz) , مقرض ( Cruz) مقرض ( Cruz)

Definition of scholars: loan is to give ownership of some part of property to others that should be returned similar without any increase. Since lender separates some parts of his property to give it to debtor, here loan means to cut and separate (Alkhan Mostafa, 1982).

Hanabieh: loan is giving property in order to profit and its replace should be returned, that’s a kind of predecessor for debtor to use what has borrowed (Jaziri, 1990).

Malekiyeh: loan in term is what a person gives to another and returns what is exactly as the same value of what has been borrowed (Jaziri, 1990).

The word debt:
Lexical meaning of debt is loan, which should be returned in a special time, or is general without time limit. In Arabic language is explained: “مقدّم” ٍ “مقدّم” ٍ “مقدّم” مدين ٍ مدين ٍ مدين means debtor. مدين ٍ مدين ٍ مدين means debtors. مدين ٍ مدين ٍ مدين means استدرس ٍ استدرس ٍ استدرس, that is, to borrow (Abi al-fazl, 1987).
Debt also means to die, since dying is a debt that is necessary for everybody, and when the time arrive the soul should returned to Allah (Dehkoda, 1998). Debt is also a property that is in conscience of the debtor, such as charity (Qazvini, 1982).

Jurisprudence meaning of loan:
Debt is something that someone is responsible for it due to some causes (Mousavi Khomeini, 1995). Debt means any property that debtor is responsible to return it. The person who gives debt is called loaner, the person who takes the loan is called debtor, and the act of loaning is called debt and is for giving charity and received to others and after a time it is returned (Tabarsi, 1998).

Different types of debt:
According to the time, debt is classified in two types:

- The debt that has specified time, or has been legally changed to debt.
- The debt that is conditional to the death time and is obligatory when dying time is arrived (Javadi, 1991).

In different verses of Quran, interest free loan has been mentioned:

- “Who is he that will loan to Allah a beautiful loan, which Allah will double unto his credit and multiply wealth to him? And he shall be your return” (Quran, baqara)

According to the most scholars, the greatest type of debt is debt for need, as Jewish considered God was asking people to loan because He is poor and people are wealthy, but God gracefully calls “charity” for debt, since “charity” will receive rewards for sure.

For example, it is good debt and is for lawful property and people are asked to share it with grace and not spoil it by abuse.

Imam Sadeq said that when the verse was revealed, Prophet Muhammad asked God to increase the rewards, and this verse was revealed in response.

Interpretation of the verse from Imami view point:

When God ordered for Jihad, whether bodily or financially, invited people for good deeds and charity. The purpose of this interpretation is “order” not asking the loan for need, as Jewish considered God was asking them to loan because He is poor and people are wealthy, but God gracefully calls “charity” for debt, since “charity” will receive rewards for sure.

Some believe that debt is a kind of charity, while the same thing or similar to that will be returned (Tabarsi, 1998). Debt in essence it means cutting with tooth, “loan” is called debt since that part of property is separated from other properties and is given to others and after a while the same thing or similar to that will be returned (Tabarsi, 1998).
physical affairs should go jihad to improve religious affairs, those with financial effort should lend their property, so interest free loan is considered as jihad in the way of God. It's likely that as self-jihad is obligatory, financial jihad is also obligatory such as Zakat and Khums.

2. Since loan is placed between jihad verses, therefore, interest free loan is combatant in the way of Allah, or is prior to others.

3. Loan is considered as a suggestion since at the beginning of the verse it says: "who is he that will loan to Allah." It's like that one person is asking who can do some favor for me that I give him this amount of money. God has not forced people to do it but asks who wants to do it to receive this amount of rewards.

4. Loaning is like other conditional contracts, and one of its conditions is lack of turbulence with bothering, because loaning to servants of God in any condition is loaning to God.

5. When a person accepts to loan his money, he should not be worry about its return because he is contracting with God and in this verse God has said He will give aliment to him, but in another place God says the debtor should be fair.

6. The best loan is the one that is associated with an otherworldly attitude, it's like that lender is riding a horse toward the other world. Therefore, in system that believes in resurrection, there is not worry about loaning and the profit of loaning is guaranteed by God (Ebrahimí, 2002)

Interpretation of the verse from Sunni view point:
Ibn Mardouyeh states from Abd al-rahman ibn Zeid in Assam from his father and from Omar that in this verse it is fracza is alimony in the way of God, and in the response to those who said alimony is for wife, he replied here it means rosary and consecration.

God says: "Mean that ye frown upon alms [with] a face harder than a stone, and Allâh is He who encreaseth, and He forgiveth; and Allâh is Oft-Forgiving, Most Merciful." (Quran, Baghra sura, verse 261).

Ibn abi Hatam narrated it in another form from Abu Khalá Soleíman Ibn Khalas Moadaib that: see Yunis ibn Mohammad al-Moadab from Hamid ibn Aghabal al-Rafai from Aljasas from Aby Othman al-Nahdi that no one knows Abu-Horayreh like me, after returning from Hajj I saw people of Basra quote from him that God will return any good deed as thousands of thousands of times. I said shame on you! I was with Abu-Horayreh more than you but I have never heard it. I asked him about it and he answered, what is surprising for you O Aby Othman?, God says: "Mean that ye frown upon [with] a face harder than a stone, and Allâh is He who encreaseth, and He forgiveth; and Allâh is Oft-Forgiving, Most Merciful." And in sura Tuba verse 38 He says: "And the most hateful words in the sight of Allah are those which are said in abuse of chastity." I swear to whom that my life in His hands, I heard from prophet that "God multiplies the rewards of charity" (Ibn Kasir Dameshghi, 1999).

Ibn Abi Hatam stated from Kab al-Ashbar that someone came to him and asked "I have heard anyone who read Tohid sura once; God will reward him thousands of precious rubies and diamonds in the heaven, is it true? He answered: yes, why you are surprised? God may return it thousands of thousands times more than that, and he read this verse and Ibn Hatam said: "Mean that ye frown upon alms [with] a face harder than a stone, and Allâh is He who encreaseth, and He forgiveth; and Allâh is Oft-Forgiving, Most Merciful."

In interpretation of verse 38 there are some differences:

a) Ali-ibn-al-Hussein stated from Abu-Bakr ibn Sheybat and Abu-Amir ibn Borad that: we know from Thanazid ibn al-habab from Saeid ibn Sanan, from Musa ibn abi Kathir Ansari from Omar ibn al-Khatbar that God says: "Mean that ye frown upon alms [with] a face harder than a stone, and Allâh is He who encreaseth, and He forgiveth; and Allâh is Oft-Forgiving, Most Merciful." What is surprise for you? Then read the verse and Ibn Hatam said: "Mean that ye frown upon alms [with] a face harder than a stone, and Allâh is He who encreaseth, and He forgiveth; and Allâh is Oft-Forgiving, Most Merciful." I know those, which Allah will double unto his credit and multiply thousands of thousands of houses in the heaven and gives jewels, he answered yes, are you surprised? The man said yes. He replied, God will give thousands of houses in the heaven and gives jewels, He make life difficult for anyone He wants and makes it easy for anyone He wants (Ibn Kasir Dameshghi, 1999).

b) We received from Abi Thana Davoud ibn Abdollah al-Jafari, Thana Abd al-Ariz ibn Muhammad from Zeid ibn Asam that it is a loan of alimony of wife and children, which is the most obligatory alimonies (Ibn abi Hatam, 1999).

c) We received from Abu Saeed ibn Naheem ibn Saeed al-ghatan from Thana Ghabiseh from Abi Haban from his father from his professor that when you are asked about the meaning of verse 38, it is surprise for you? The man said yes. He replied, God will give thousands of houses in the heaven and gives jewels, he answered yes, are you surprised? Then read the verse and Ibn Hatam said: "Mean that ye frown upon alms [with] a face harder than a stone, and Allâh is He who encreaseth, and He forgiveth; and Allâh is Oft-Forgiving, Most Merciful." Then said: what is that? What is uncountable and God says: "Mean that ye frown upon alms [with] a face harder than a stone, and Allâh is He who encreaseth, and He forgiveth; and Allâh is Oft-Forgiving, Most Merciful." Stated from Hasan ibn Al al-tavani from Muhammad ibn Isma from Abu Omar and Alkhazaei from Motr al-varagh from Ghotadeh that: "Mean that ye frown upon alms [with] a face harder than a stone, and Allâh is He who encreaseth, and He forgiveth; and Allâh is Oft-Forgiving, Most Merciful." It means God receive the charity, extend it and replace it, that means give another thing instead of that property (Ibn abi Hatam, 1999).

Rules of verses in Shia and Sunni viewpoint:

Rules of verse from Shia viewpoint: In verse 245 of Baghara sura, God says: "Mean that ye frown upon alms [with] a face harder than a stone, and Allâh is He who encreaseth, and He forgiveth; and Allâh is Oft-Forgiving, Most Merciful." He who is he that will loan to Allah a beautiful loan, which Allah will double unto his credit and multiply many times? It is Allah that giveth (you) want or plenty, and to him shall be your return".
The other group when heard the verse became jealous and were encouraged to gather their property
and not spend it in the way of God, freed no slave, and didn't help anyone and were relying on this world.

c) Another group accepted the verse and spend their property. One of them was abu al-dahdah. When he heard the verse, came to the prophet and said: O messenger of Allah! Do Allah want charity of what he has gave us? I have two farms, one of them is very worthy but the other one is less worthy, I give the best one for charity. Prophet answered: How much palm dates in the heaven for abu al-dahdah. Mosnief says: look at the perception of abi Al-Dahdah that says God wants loan of what He has gave us?

5. Loan is in two types: property and reputation

Prophet said: Are you unable to be like Abi Zamzam when he wanted to go out of his home he prayed God: O my lord! I give my reputation to charity for your servants.

It's stated from Ibn Omar that: give your reputation to charity for the days needed, that is, if someone reviled you, don't deserve your right until the day of resurrection that you will be rewarded. Prophet Muhammad said: indeed, your blood and property is Haram for you, and are respectable because of being right of people (Ibn al-Arab).

**Rules of the verse from Sunni viewpoint:**

a) From view point of Maleki scholars:
There are some issues in this verse:

1. قرض means to cut, that is, to cut some part of your property in the way of God and God will multiply it. But in Sharia, قرض is used for preselling as قرض is a metaphor of offering good deeds of God's servants in the world for the sake of His pleasing in hereafter. Accepting the loan from God is based on some principles that can be implied from other causes such as "help ye one another unto righteousness and pious duty" and "لا نحنهَ إلا نحنَ ونهنَه" do good; for Allah loveth those who do good", etc. (Hosseini Jorjani, 1983)

b) From view point of Shafei scholars:

God says:

من دأبَّ الله قرضًا حسنًا في صدقة علة لأعطاها كبيراً

This verse emphasize on giving reward for best loans, the reward is the return of the best loan. Jewish people didn't accept the verse and came to the prophet and said: God wants us to loan Him, so we are rich and God is poor. Then God revealed the verse

Ibn Al-Arab. and Muslims understood the meaning and became sure of the rewards God will give for best loan and then gave charities. When this verse revealed, abu al-dahdah came to the prophet and said I have two lands and I give the best one for the sake of Allah (Jesas, 1985).

c) From view point of Hanafi scholars:

God says:

من دأبَّ الله قرضًا حسنًا في صدقة علة لأعطاها كبيرًا

This verse emphasize on giving reward for best loans, the reward is the return of the best loan. Jewish people didn't accept the verse and came to the prophet and said: God wants us to loan Him, so we are rich and God is poor. Then God revealed the verse

Ibn Al-Arab. and Muslims understood the meaning and became sure of the rewards God will give for best loan and then gave charities. When this verse revealed, abu al-dahdah came to the prophet and said I have two lands and I give the best one for the sake of Allah (Jesas, 1985).

**Rules of the verse from view point of Shafei scholars:**

God says:

من دأبَّ الله قرضًا حسنًا في صدقة علة لأعطاها كبيرًا

The verse is encouraging to Good deeds and spending property in the way of Allah. It has been stated with the most delicate expression and the most eloquent speech. It is called قرضًا حسنًا in Arab and emphasize on more rewards for the loans. These rewards are given only with loan. God says it's obligatory for me to return deeds of my servants. Jewish people didn't accept the verse and came to the prophet and said: God wants us to loan Him, so we are rich and God is poor. And Muslims, like Abu- al-dahdah understood the meaning and became sure of the rewards God will give for best loan and then gave charities. The verse implies lenity, followed by anxiety and frustration and its effect on heart. (Tabari Kia Harasi)
Verily thy prayers are a source of security for them: and Allah is one who heareth and knoweth” (Makarem Shirazi).

"If ye loan to Allah, a beautiful loan, he will double it to your (credit), and he will grant you forgiveness: for Allah is most ready to appreciate (service), most forbearing” (Elahi Ghomshei, 2001)

means loaning. Spending property in the way of God is like loaning to God that will be returned and refers to certainty of being paid (Ghoreshi, 1992)

is the name of a plant that grows in less rain and humidity (it also refers to those who appreciate even the least affection, that means God is more graceful than that plant or people) (Ragheb Isfahani)

means God will give the one to 7 hundreds of same thing that was spent. Of course, the reward of charity is eternal.

forgives your faults

Reward it. The reward is a sense of gratitude and thanks.

He doesn't rush for punishment and this is thanks and grace of Allah (Tabarsi, 1998).

Interpretation of Shia:
The issues of loan have been proposed in verse 17 of Taghabon sura, but first let's look at the interpretation of the verse 16 of Taghabon sura

So fear Allah as much as ye can; listen and obey and spend in charity for the benefit of your own soul and those saved from the covetousness of their own souls, - they are the ones that achieve prosperity

means to try hard and do your best in virtue. and hear what has been said in the Book of Allah and Sunnah of the Prophet and practice it and follow God and His messenger to what has been forbidden and what has been commanded, and give mercy to what has been given to you and your family and give it to charity, that is good for you (Molla Hoveish A’al Ghazi, 1963).

Some interpreters explain as property, a tool to achieve positive deeds, and others interpret it more extensively and relate it to the whole of the verse and say obeying all of these affairs are good for them. This interpretation is more appropriate since in the first one is the object of but in the second one is predicate of the verb. The end of the verse emphasizes on charity and says:

and make your body and soul calm

In another place in sura Tuba, verse 103 it says:

Quran, Talagh sura, verses 2 and 3.

Looking at social life, we consider that losing one person or a group will harm all the society, therefore, helping people will benefit the whole society. In general, if the governing economic system of the society is based on piety, honesty, cooperation and charity, that society will undoubtedly be successful. In Quran the role of charity in extending aliment is stated as:

In this verse, obeying is dedicated to the former governors and paying the property they are asked. That is, Muslims should obey the governors and follow them. And when the governor asks to do something, it's obligatory to accept it anyway. And God says that is good for you. In another place, giving charity in the way of God is interpreted as alms, a benefit to whom that takes charity and a benefit in the other world to whom gives charity (Khatib, A. K., Tafsis al-Qurani lel-Quran). In Tafsis al-monir fi al-Aghidat va-al-shariat, Zohaili says: is ablative and appointed to the and it means property (Zohaili, 1996). is encouraging to give the property to charity in the way of God, and those who avoid stinginess will achieve salvation. Those who are stingy and avoid giving property to the poor, this stinginess will lead them to achieve property in any way; this money-loving makes them blind and deaf (Tafsis al-vasit al-Quran al-Karim). Abd ibn Hamid states from his father and him from his professor that a beggar asked him what is the meaning of in in and he replied, that means that is the best loan (Seyyuti, 1984).
If you forgive what your Lord has decreed, and if He wills, then you will receive its benefits. For Allah is Oft-Forgiving, Most Merciful. (Quran, Al-Furqan sura, verse 245)

It means giving charity in the way of God, a practice for demanding reward and is the best loan.

That is a loan that needs loyalty and satisfaction, and include what a person do to get closer to God, that is, all the deeds are done only to get closer to God, whether Jihad or trying to achieve sciences or meeting the need of religious brothers. In which Muslims loan to poor and is sometimes considered as Jihad or giving charity in the way of God. Ibn Abbas states that the profit is that loan that is hidden, considered less and not paying attention to it. It is interpreted as loan and should be returned.

إِنَّمَا أَمَالَكُمُ أُوُلَادُكُمْ وَأَحْلَانَتُكُمْ فَإِنْ أَنفَقْتُمْ مِنْ أَمْوَالِكُمْ فَإِنَّمَا تَأْتُونَ إِلَى اللَّهِ حِيْثَ أَنْفَقْتُمْ وَيُجْزِيُهُ الَّذِينَ يَتَقُونَ غُنْйَةً عَلَىٰ أَنفَقَتِهِمْ (Quran, Taghabon sura, verse 15).

Third, God says: "إِمَّا أَمَالَكُمُ أُوُلَادُكُمْ فَإِنْ أَنفَقْتُمْ مِنْ أَمْوَالِكُمْ إِنَّمَا تَأْتُونَ إِلَى اللَّهِ حِيْثَ أَنْفَقْتُمْ وَيُجْزِيُهُ الَّذِينَ يَتَقُونَ غُنْйَةً عَلَىٰ أَنفَقَتِهِمْ" (Quran, Taghabon sura, verse 3).

Means heaven is the utopia and interpreters believe there is nothing better than that.

We believe the best thing is what prophet says: God asks O Elysian! Are you happy with what I have given to you? They reply yes, why not, you have given us what other creatures don't have. God says: do you want me to give you something better than that? They reply: yes Lord, is there something better than heaven? And God replies: be happy in the heaven and I will never get anger, punishment and strict to you.

Undoubtedly, God satisfaction is the best of Muslims' wishes. Some Sophists says: "إِمَّا أَمَالَكُمُ أُوُلَادُكُمْ فَإِنْ أَنفَقْتُمْ مِنْ أَمْوَالِكُمْ إِنَّمَا تَأْتُونَ إِلَى اللَّهِ حِيْثَ أَنْفَقْتُمْ وَيُجْزِيُهُ الَّذِينَ يَتَقُونَ غُنْйَةً عَلَىٰ أَنفَقَتِهِمْ" (Quran, Taghabon sura, verse 16).

There are some issues considering this verse.

1. Fist issue is piety.
2. Second, Tarmazdi states: "when the Prophet Mohammad was talking to people, Imam Hassan and Imam Hussein with a red dress were walking and sometimes falling on the ground. Prophet Mohammad came down the rostrum, took them and put them on his leg and said the God is right that إِنَّمَا أَمَالَكُمُ أُوُلَادُكُمْ فَإِنْ أَنفَقْتُمْ مِنْ أَمْوَالِكُمْ إِنَّمَا تَأْتُونَ إِلَى اللَّهِ حِيْثَ أَنْفَقْتُمْ (Quran, Baghara sura, verse 245).

When I saw the children, I stopped my speaking to get them.

Second, in addition to the previous issue, sedition has another meaning that is to stricken, that means God tests people to see whether they obey God or do the sin. If the God's servants do sin, they will be harmed.

3. There is a narrative of prophet that says when I order you to do something I expect you to do it considering your ability. In verse 16 of sura al-Taghabon, "فَأَنفَقْتُمْ مِنْ أَمْوَالِكُمْ فَإِنَّمَا تَأْتُونَ إِلَى اللَّهِ حِيْثَ أَنْفَقْتُمْ (Quran, Ibrahim sura, verse 34).

"But if ye count the favors of Allah, never will ye be able to number them. Verily, man is given up to injustice and ingratitude"

(Quran, Nahj sura, verse 18).

If ye would count up the favors of Allah, never would ye be able to number them: for Allah is of forgiving, most merciful.

6. "مَطْبِعًا" means to obey.
7. Some believe "أَنفَقْتُمْ" is to give charity, some believe it is alimony that a man gives to his wife, and others believe it is recommended charity. And this charity is for you.

Some interpreters say "الْبَشْرَى" has thrown people into confusion and this charity is not for yourself but the effect of it will return to you as what a good deed you do you will receive its benefits (Ibn al-Arabi, 1986).

Regarding Shia and Sunni viewpoints it is concluded that this verse can be interpreted by considering other verses. In verse 16 of Taghabon sura...
it is said that charity is a good deed you do for yourself and obeying God's order. In 103 of sura of Tuba it says charity will purify and cleanse the soul. Prophet Mohammad was asked to pray God bless those who give charity. In some verses piety and good deed is extending alimony and in this verse it says whoever that give charity in the way of God, God will multiply its benefit in the world and hereafter, and this will cause forgiveness of faults. Looking at Sunni interpretations, they agree with Shia scholars in most of the issues except they believe any good deed is considered as interest free loan in the way of God, and God will give its benefit.

CONCLUSION

1. Imami scholars believe loan is to cut and separate some part of property to give it to debtor, but Hanafi scholars believe loan is what you give to others and expect to have the same thing returned.

2. Shia scholars believe in verse 245 of Baghara Sura, charity is loaning to God and is considered as property jihad in the way of God. Loaning, like other contractions, has some conditions, and one of them is to be without annoyance. The best loan is the one that considers hereafter and its interest is guaranteed by God. Sunni scholars believe the best loan can be various, such as giving charity in the way of Allah, giving alimony to wife and children, praying God like saying "سُحْبَانَ اللَّهِ وَالْحَمْدُ لَهُ وَلَا هَالِكَ اللَّهُ وَلَا إِلَٰهَ إِلَّا هُوَ الْعَزِيزُ الْجَلِیِّ", reading sura Tohid, and doing any good deeds.

3. In verse 18 of Sura al-Hadid, Shia interpreters believe those who give charity can be both men and women and charity is for cleansing and purifying soul, and loan is considered as giving charity and is encouraged in this verse. But, the benefit of loan is more than giving charity. Sunni interpreters and scholars believe there are some who believe in God and His messenger, and some who have a high position, and some believe in giving charity. But some other interpreters believe "قرض الحسنى" is a recommended charity and some believe any good deed is considered as "قرض الحسنى".

4. To better interpret the verse 17 of Taghabon sura, other verses are considered. In this verse charity is obeying God and any good deed is advantage for the people themselves. Charity will purify and cleanse the soul and expands alimony. Prophet was asked to pray for those who give charity. According to interpretation books of Sunni scholars, both Shia and Sunni scholars agree in this issue and believe God will give advantage of any good deed.

5. In verse 282 of Sura al-Baghara it is said: “o ye who believe! When ye deal with each other, in transactions involving future obligations in a fixed period of time, reduce them to writing let a scribe write down faithfully as between the parties”}

The contract should be set by a righteous person, and written by those who are able to write. The debtor should be righteous in returning what has borrowed. Also, two people should be witness, and if the witnesses are asked to confess, they should accept, except when there is no written contract among them. But it's better to have witnesses in any contracts. From "وَلَاتَ لَكُمُ كَذَٰلِكَ آيَةٌ يُبَيِّنُكُمُ الْكَتاَبُ" it is taken that writing is done to get the right when needed.

REFERENCES


Ebrahimi, M.H. (2002). Islamic economic system (usury, loan), Amin publication, Qom


Khatib, A. K. Tafsir al-Qurani Iyel-Quran

Makarem Shirazi, N., Translation of Quran, p. 203


175
Quran, Maedeh sura, verse 112
Quran, Baghra sura, verse 244
Quran, Anaam sura, verse 160
Quran, Baghra sura, verse 261
Quran, Baghara sura, verse 245
Quran, Taghabon sura, verse 17
Quran, Talagh sura, verses 2 and 3
Quran, Taghabon sura, verse 17
Quran, Hojarat sura, verse 3
Quran, Taghabon sura, verse 15
Quran, Taghabon sura, verse 16
Quran, Al-e-Imran sura, verse 102
Quran, Ibrahim sura, verse 34
Quran, Nahl sura, verse 18
Ragheb Isfahani, H., Mu’jam Mofradat of Quran words, researcher: Marashi, N., Al-Maktabat al-Mortazayyat
Tabari Kia Harasi, A., Quran rules (Kia Harasi), researcher: Mohammad Ali, M., Abd Atyeh, E., Dar al-kotob al-elmiat, Beirut
Tantavi, M., Tafsir al-vasit al-Quran al-Karim