



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

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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:

وَلَقَدْ أَخَذَ اللَّهُ مِيثَاقَ بَنِي إِسْرَائِيلَ وَبَعَثْنَا مِنْهُمُ اثْنَيْ عَشَرَ نَقِيبًا وَقَالَ اللَّهُ إِنِّي مَعَكُمْ لَئِنْ أَقَمْتُمُ الصَّلَاةَ وَآتَيْتُمُ الزَّكَاةَ وَآمَنْتُمْ بِرُسُلِي وَعَزَّرْتُمُوهُمْ وَأَقْرَضْتُمُ اللَّهَ قَرْضًا حَسَنًا لَأُكَفِّرَنَّ عَنْكُمْ سَيِّئَاتِكُمْ وَلَأُدْخِلَنَّكُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ فَمَنْ كَفَرَ بَعْدَ ذَلِكَ مِنْكُمْ فَقَدْ ضَلَّ سَوَاءَ السَّبِيلِ

"Allah did aforesaid 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 you your evils, and admit you to gardens with rivers flowing beneath; but if any of you, after this, resisteth faith, he hath truly wandered from the path or rectitude."

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 (Ebrahimi, 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

religions, a moral deed, not a law or culture of a country or society”.

He also added:

“Interest free loan is one of the recommendations of divine religions. It is recommended by all prophets 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: Esmaeil 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 Arab lexical: **وَالْقَرْضُ**، الْقَطْعُ، قَرَضَهُ، يَقْرُضُهُ، بِالْكَسْرِ، وَ قَرَضَهُ: قَطَعَهُ وَ الْمَقْرَضَانِ أَلْجَمَانِ لَا يَفْرَدُ لِهَذَا وَاحِدٍ، هَذَا قَوْلُ أَهْلِ اللُّغَةِ، وَ حِكْيَ سَبِيئِيهِ مَقْرَضٌ فَأَقْرَدَ. وَ الْقَرَضَةُ: مَا سَقَطَ بِ الْقَرْضِ، وَ مِنْهُ قَرَضَةُ الذَّهَبِ صَعْلٍ، كَأَنَّهَا وَ الْمَقْرَضُ: وَاحِدُ الْمَقَارِضِ؛ وَ انشَدَ ابْنُ بَرِي لَعْدَى بْنِ زَيْدٍ: كُلُّ قَرْضٍ فِيهِ سَعْفٌ الشَّرِي شَفَرْتَا مَقْرَضِ (Ibn Manzour, 1994).

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مَنْ ذَا الَّذِي يَقْرُضُ اللَّهَ قَرْضًا حَسَنًا. [245/2] أَى طَيِّبَةً نَفْسَهُ فَيُضَاعِفُهُ لَهُ . فِى الْجَزَاءِ مَا بَيِّنَ سَبْعَ أَوْ سَبْعِينَ إِلَى سَبْعِمِائَةٍ وَ قَدْ اسْتَدَلَّ بِهَذِهِ الْآيَةِ وَ يَقُولُهُ إِنَّ الْمَصْدُقِينَ وَ الْمَصْدَقَاتِ وَ أَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا عَلَى أَرْجَعِيَةِ الْقَرْضِ لِلْمُؤْمِنِ، وَ إِن فِىهِ أَجْرًا عَظِيمًا، وَ إِنَّ اللَّهَ هُوَ الْمَكْفَى عَلَيْهِ، إِذَا الْحَقِيقَةُ مَمْنُوعَةٌ لِاسْتِحَالَةِ الْحَاجَةِ عَلَيْهِ، (Tarihi, Fakhr al-din, 1996).

Idiomatic definition of loan: in the book “Principles of Jurisprudence and Tenets” loan is defined as: “loaning is to give your money to the other person and make him the owner of the money, in the case that the debtor give something to guarantee returning the money” (Feiz, 1990)

Jurisprudence definition of Loan: القراض بالفتح القطع يقال قرض الشيء قطعه و قرض الفأر الثوب أكله ، وقارضة المال ضاربه ، والقرض ، المال الذى تعطيه غيرك بشرط أن يعيده لك بعد مدة ، و فى المجمع : القرض ما تعطيه غيرك ليقضيكه ، وأصله القطع فهو قطيعة من ماله بإذنه على ضمان رد مثله ، و استقرض طلب القرض و اقتترض أخذه انتهى . هذا على حسب اللغة و هو فى اصطلاح الفقهاء عبارة عن انشاء تملك عين بضمان المثل أو القيمة ، أو تملك

Loan means to cut and separate and when it says قَرَضَ الشَّيْءَ that means to cut and separate something. When it says قَرَضَ الْفَأْرُ الثَّوْبَ that is the mouse have eaten the cloth. When it says فَارَضَهُ الْمَالُ that is divided the property.

Loan from view point of Sunni religions:

Hanafieh: loan is what you give to others and wants them to return the same thing or something that is similar to it, not similar to its price, for examples something that is used for weighting, no matter how much the price is different but should have weighting usage (Jaziri, 1990).

Shafei: loan is legally what has been borrowed, since God has said: “مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا”، in here loan refers to the adjective of Goodness and is adverb of اقراض (Jaziri, 1990).

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).

Hanabeleh: 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: “دَنْتُهُ is equal to استقرضته منه and ادنته is equal to اقترضته”.

مدان , مديون , مدین بدان means debtor. استدان means استقرضوا and استقرضوا means استدانوا (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 (Dehkhoda, 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 *تداین* in Quran and *مداینه* in jurisprudence (Javadi, 1991).

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:

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا كَثِيرَةً وَاللَّهُ يَقْبِضُ وَ
 (245: al-baqara) يَنْصُطُ وَإِلَيْهِ تُرْجَعُونَ

“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”

Cause of revelation of the verse:

Prophet Muhammad (PBUH) said:

Whoever gives charity, will receive twice in the heaven, Abo-al Dahdah Ansari asked: O messenger of Allah! I have two gardens, if I give one of them to charity, will I receive two gardens in the heaven? Prophet answered: yes. He asked: will Om-al-Dahdah be with me? Prophet answered yes. He asked: will my daughter be with us? Prophet answered yes. Then, he selected the best garden and gave it to prophet. This verse was revealed about him and God gave thousands of rewards to him and *أصغافاً كثيرة* indicates this statement. It is said that when he gave the garden to prophet and returned home, he saw his wife and daughter are in that garden. He told them I have given this garden to charity and received two gardens in the heaven and you two would be with me. His wife answered God bless you on what you have gave and what you have received. Then they came out of the garden and gave it to prophet. Prophet said how fruitful trees will be given to Abu al-Dahdah in the heaven (Tabarsi, 1998).

Simple substances:

يبسط يقبض

فيضاعفه

قرض

يقبض: 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).

فيضاعفه: multiplies it, تضعيف، اضعاف، مضاعفه، has the same meaning and refer to multiplying or increasing whatever that is given to charity (Tabarsi, 1998).

يقبض: it is against يبسط and it means to be stingy and make life to poverty (Tabarsi, 1998).

يبسط: means expanding and breadth and is called for whatever extended on the ground (Tabarsi, 1998).

Interpretation of the verse from Imami view point:

When God ordered for Jihad, whether bodily or financially, invited people for good deeds and charity. This verse was revealed after the verse *وَ قَاتِلُوا فِي سَبِيلِ اللَّهِ وَ* (Quran, Baghra sura, verse 244) *« اَعْلَمُوا أَنَّ اللَّهَ سَمِيعٌ عَلِيمٌ »*

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ who is he that will loan to Allah?. 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.

يفرضا حسنا 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 *مَنْ جَاءَ بِالْحَسَنَةِ* *فَلَهُ خَيْرٌ مِنْهَا* was revealed, Prophet Muhammad asked God to increase the rewards, and this verse was revealed in response

...مَنْ جَاءَ بِالْحَسَنَةِ فَلَهُ عَشْرُ أَمْثَالِهَا (Quran, Anaam sura, verse 160)

“He that doeth good shall have ten times as much to his credit: he that doeth evil shall only be recompensed according to his evil: no wrong shall be done unto (any of) them”

Again Prophet asked Him to increase them, and this verse was revealed:

مَنْ ذَا الَّذِي يُقْرِضُ ... وَ (كثيراً) ُ

“He that doeth loan.... and increase”

والله يقبض و يبسط means sometimes God takes alimant of some people and make life difficult for them but increases alimant of some people and give them the breadth and extensiveness to life. Some believe that God takes charities and give many rewards for them in the world or hereafter, or in the far future or both.

Others believe that *يقبض* means to take alimant of people when dying and extends alimant of his heirs. *اليه* *تُرْجَعُونَ* is for emphasizing getting rewards from God. (Tabarsi, 1998) *من ذالذي يُقْرِضُ اللَّهَ*

And at the end of the verse it is shown that “God limits or extends alimant of people and all of you will return to Allah”.

والله يقبض و يبسط و إليه تُرْجَعُونَ (Makarem Shirazi, 1995)

There are some points in verse 245 of al-Baqara:

1. This verse is placed among two verses about Jihad (244 and 246), which implies that debt is a kind of property Jihad in the way of God. As people with high

physical ability 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 alimony 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 (Ebrahimi, 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 *قرضاً حسناً* 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: *مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ مِثَالٍ* (Quran, Baghra sura, verse 261).

Ibn abi Hatam narrated it in another form from Abu Khala Soleiman Ibn Khalas Moadab stated from Yunis ibn Mohammad al-Moadab from Hamd ibn Aghabat al-Rafaei from Aljasas from Abi 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 Aba Othman?, God says: *من الذي يقرض الله قرضاً حسناً فيضاً عفو له*. And in sura Tuba verse 38 He says: *فَمَا مَتَاعِ الْحَيَاةِ الدُّنْيَا فِي الْآخِرَةِ إِلَّا قَلِيلٌ*

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-Ahbar 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 *من الذي يقرض الله قرضاً حسناً فيضاً عفو له* أضعافاً كثيرة give charity and don't measure how much do you want, God returns to you, He make life difficult for anyone He wants and makes it easy for anyone He wants (Ibn Kasir Dameshghi, 1999).

In interpretation of *قرضاً حسناً* there are some differences:

a) Ali-ibn-al-Husein stated from Abu-Bakr ibn abi Sheybat and Abu-Amer ibn Borad that: we know from Thanazid ibn al-habab from Saeid ibn Sanan, from Musa ibn abi Kathir Ansari from Omar ibn al-Khatib that God says *"يقرض الله قرضاً حسناً"*, that means alimony and charity in the way of God. This narrative was similarly quoted from Habib ibn Abi Thabet and Ayoub ibn Khalaf (Ibn abi Hatam, 1999).

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

c) We received from Abu Saeed ibn Nahee 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 *قرضاً حسناً* الله الله, it is *من الذي يقرض الله قرضاً حسناً* الله والحمد لله و لا اله الا الله والله اكبر سبحان الله والحمد لله, that is, the best loan is rosary and consecration. We received from Nahee ibn Abdok al-Qazvini from Hasan ibn Hasan from Abu-sabah ibn Abd al-Maghfour from Hamam ibn Hareth from Ka'b that, a man came to Ka'b and asked: I have heard for one time reading *قل هو الله أحد* God will give 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 rewards and more that is uncountable. Then read the verse *من الذي يقرض الله قرضاً حسناً فيضاً عفو له* و أضعافاً كثيرة. Then said: *كثيره* is what is uncountable and God says: *والله يقبض و يبسط*. Stated from Hasan ibn Al al-tavani from Muhammad ibn Isa from abu Omar and Alkhazaei from Motr al-varagh from Ghotadeh that: *يَقْبِضُ و يَبْسُطُ* 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: *مَنْ ذَا الَّذِي يُقرضُ الله قرضاً حسناً فيضاً عفو له* أضعافاً كثيرة *والله يقبض و يبسط* *والله يقرض الله قرضاً حسناً فيضاً عفو له* أضعافاً كثيرة

"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".

is subject, ذا is its predicate, الذى its adjective or turning speech or redundant and الذى is predicator and ذا is subject. اقراض legally means giving property to someone in order to receive its return. In يقرض الله it means to make alimony tighter and decreasing alimony and يبسط means that God will extend their alimony and gives many properties for them. Some scholars believe that this verse and alike such as اقترضوا الله قرضاً حسناً in Mozamel verse 20, show that loaning is very good deed and requital. . Therefore, this type of loaning is for the sake of God so it can be implied from قرضاً حسناً that loaning should be without high expectations. This implication is more accepted that اقراض is praying and obeying God and قرضاً حسناً is the type of loaning without bothering. اقراض الله 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 تعاونوا على البر والتقوى "help ye one another unto righteousness and pious duty" and وأحسنوا "do good; for Allah loveth those who do good", etc. (Hosseini Jorjani, 1983)

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 قراض is used for Mudarabah, it implies that this loan is presell of property (by loaning, the property is presold in the way of Allah).

2. This verse is for encouraging to spending property in the way of Allah to help the needy people.

3. This verse means spending in the way of God, because before this verse, in verse 224 God says: وقاتلوا من دال الذي يقرض الله فى سبيل الله that is physical jihad. Then He says من دال الذي يقرض الله that is property jihad. Since this verse is used in all good deeds not only spending property in the way of God, and the previous verse is about physical jihad, the general meaning of this verse can't be ignored.

4. According to the judgment, wisdom, will, decree, and divine destiny, people will be classified in three groups after hearing this verse:

a) One group was called الرذلى, said that God of Muhammad is poor and needs us, and we are needless, this is a clear idiotism. In verse 181 of Al-e-Imran God answers them:

لَقَدْ سَمِعَ اللَّهُ قَوْلَ الَّذِينَ قَالُوا إِنَّ اللَّهَ فَقِيرٌ وَنَحْنُ أَغْنِيَاءُ سَنَكْتُبُ مَا قَالُوا وَنَقَلْنَاهُمُ الْأَنْبِيَاءَ بِغَيْرِ حَقِّ وَنَقُولُ ذُوقُوا عَذَابَ الْحَرِيقِ

"Allah hath heard the taunt of those who say: "truly, Allah is indigent and we are rich!"- We shall certainly record their word and (their act) of slaying the prophets in defiance of right, and we shall say: "taste ye the penalty of the scorching fire!"

b) 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. Mosnef 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-Arabi).

Rules of the verse from Hanafi viewpoint:

من ذا الذي يقرض الله قرضاً حسناً فيضا عفه له أضعافاً كثيرة: God says:

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 لَقَدْ سَمِعَ اللَّهُ قَوْلَ الَّذِينَ قَالُوا إِنَّ اللَّهَ فَقِيرٌ وَنَحْنُ أَغْنِيَاءُ 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 viewpoint of Shafei scholars:

من ذا الذي يقرض الله قرضاً حسناً فيضا عفه له أضعافاً كثيرة: God says: (Quran, Baghara sura, verse 245)

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 قرضاً 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)

إِنْ تُقْرِضُوا اللَّهَ قَرْضًا حَسَنًا يُضَاعِفْهُ لَكُمْ وَيَغْفِرْ لَكُمْ وَ اللَّهُ شَكُورٌ حَلِيمٌ
(Verse 17) (Quran, Taghabon sura, verse 17)

"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)

قرض: 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)

بروق: هو أشكر من بروق 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)

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

يَغْفِرْ لَكُمْ: forgives your faults

وَاللَّهُ شَكُورٌ حَلِيمٌ: Reward it. The reward is a sense of gratitude and thanks.

حليم: 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

فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَ اسْمَعُوا وَ أَطِيعُوا وَ أَنْفِقُوا خَيْراً لِّأَنْفُسِكُمْ وَ مَنْ يَوْقِ شَحًّا نَفْسِهِ فَاولئك هم المفلحون

"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"

فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ means to try hard and do your best in virtue. واسمعوا and hear what has been said in the Book of Allah and Sunnah of the Prophet and practice it. وأطيعوا and follow God and His messenger to what has been forbidden and what has been commanded. وانفقوا, 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 خيراً 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 appropriated since in the first one خيراً is the object of انفقوا but in the second one is predicate of the verb. The end of the verse emphasizes on charity and says:

وَ مَنْ يَوْقِ شَحًّا نَفْسِهِ فَاولئك هم المفلحون

"Those saved from the covetousness of their own souls,- they are the ones that achieve prosperity" (Sabzevari Najafi, 1999).

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

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَ تُزَكِّيهِمْ بِهَا وَ صَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ وَ اللَّهُ سَمِيعٌ عَلِيمٌ

"Of their goods, take alms, that so thou mightest purify and sanctify them; and pray on their behalf.

Verily thy prayers are a source of security for them: and Allah is one who heareth and knoweth" (Makarem Shirazi).

تُطَهِّرُهُمْ وَ تُزَكِّيهِمْ means giving charity as a tool for purification of souls. God says صل عليه means to pray and make your body and soul calm and God is aware of it (Sabzevari Najafi, 1999).

Effort, endeavor and attempt of human are the base of all successes, and those who try hard will win. In some verses, Quran considers profits of human relative to his effort and says:

وَأَنْ لَيْسَ لِلنَّاسِ إِلَّا مَا سَعَى

"That man can have nothing but what he strives for" (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 alimant is stated as:

إِنْ تُقْرِضُوا اللَّهَ قَرْضًا حَسَنًا يُضَاعِفْهُ لَكُمْ وَ يَغْفِرْ لَكُمْ وَ اللَّهُ شَكُورٌ حَلِيمٌ

"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" (Sabzevari Najafi, 1999).

Interpretation of the verse from Sunni view point

In sura al-Taghabon, verse 16 God says:

فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَ اسْمَعُوا وَ أَطِيعُوا وَ أَنْفِقُوا خَيْراً لِّأَنْفُسِكُمْ وَ مَنْ يَوْقِ شَحًّا نَفْسِهِ فَاولئك هم المفلحون

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 خيراً لأنفسكم, 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., Tafsir al-Qurani lel-Quran). In Tafsir al-monir fi al-Aghidat va-al-shariat, Zohaili says: in انفقوا خيراً لأنفسكم, انفقوا, and it means property (Zohaili, 1996). وَ مَنْ يَوْقِ شَحًّا نَفْسِهِ فَاولئك هم المفلحون 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 (Tafsir 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 قرض حسن in سبحانه الله and he replied, that means قرض الله حسناً و الحمد لله و لا اله الا الله و الله اكبر (Seyuti, 1984).

Rules of the verse from Shia view point

إِنْ تَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يُّضَاعَفْهُ لَكُمْ وَيَغْفِرْ لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ

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 قرض حسن is the loan that is hidden, considered less and not paying attention to it. It is interpreted as loan and should be returned.

أَمْثَالًا كَثِيرَةً means كَثِيرَةً, that is, no one knows it except God and it is said its profit is seven hundred times. Imam Sadeq said: when the verse "مَنْ جَاءَ بِالْحَسَنَةِ فَلَهُ عَشْرُ أَمْثَالِهَا" was revealed to the Prophet, He prayed God to multiply it, and God replied "مَنْ جَاءَ بِالْحَسَنَةِ فَلَهُ عَشْرُ أَمْثَالِهَا".

The Prophet again asked God to increase it, and God revealed the verse "مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعَفْهُ" (Quran, Baghara sura, verse 245). "لَهُ أَضْعَافًا كَثِيرَةً وَاللَّهُ يَقْبِضُ وَيَبْسُطُ وَإِلَيْهِ تُرْجَعُونَ" (Quran, Baghara sura, verse 245). كثير means unlimited and its ambiguity is to encourage people. يَبْسُطُ means God extends the alms for one group and limits them to another. Therefore, according to expedience and wisdom, don't be stingy to what God has sent for you. And it's not appropriate to be proud of what God has given to you (Kazemi, 1986).

Rules of the verse from Sunni viewpoint

God says: "إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ"

Three issues are considered in here.

First, 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 أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ". 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, "فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ" piety is both obligatory and prohibited, and in some prohibitions the ability of people are considered.

4. Some believe when this verse revealed, and some people wanted to migrate, they bothered themselves in a way to hurt their feet, and this verse was revealed.

5. Here two points are considered: "وَأَسْمَعُوا وَأَطِيعُوا", that means to hear and accept what you hear.

But if they tolerate it and follow what God has ordered, they will receive great reward that is the heaven. God says: "أُولَئِكَ الَّذِينَ آمَنُوا فَتُوْبَهُمْ لِلتَّقْوَى لِيُؤْتِيَهُمْ لَكُمْ مَغْفِرَةً وَأَجْرٌ عَظِيمٌ" (Quran, Hojarat sura, verse 3).

Third, God says: "إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ" (Quran, Taghabon sura, verse 15).

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 "إِمْتَحَنَ اللَّهُ فَا النَّارُ وَالْجَنَّةُ" "في قَبِيضَتِهِ فَهَجْرُهُ أَعْظَمُ مِنْ نَارِهِ وَوَصَلُّهُ أَطْيَبُ مِنْ جَنَّةٍ".

God says: "فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَسْمَعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِأَنْفُسِكُمْ وَمَنْ يُوقِ شِحْنًا نَفْسِهِ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ".

There are some issues considering this verse.

1. First issue is piety.

2. Zeid ibn Aslam states from his father that God says "يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُوا إِلَّا وَأَنْتُمْ مُسْلِمُونَ".

Motiein say: no one knows how much حَقَّ تَقَاتِهِ should be since it is the right of Great Allah and even if all people of the heavens and the earth come together to reach حَقَّ تَقَاتِهِ, they will never achieve it

God wants to show His greatness to His creatures and says "فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ" (Quran, Taghabon sura, verse 16), means the piety of each person is measured by his ability and people feel no heavy responsibility about it. Also, God says:

"إِنْ تَعُدُّوا نِعْمَتَ اللَّهِ لَا تُحْصُوهَا إِنَّ الْإِنْسَانَ لَطُغُورٌ كَفَّارٌ" (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"

"وَإِنْ تَعُدُّوا نِعْمَةَ اللَّهِ لَا تُحْصُوهَا إِنَّ اللَّهَ لَغَفُورٌ رَحِيمٌ" (Quran, Nahl 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. "أَطِيعُوا" means to obey

7. Some believe "وَأَنْفِقُوا" 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 "لأنفسكم" 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 "سبحان الله و الحمد لله و لا اله الا الله و الله اكبر", 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 صدقيين are those who believe in God and His messenger, and صدق is a high position, and قرض الحسنه is equal to giving charity. But some other interpreters believe قرض الحسنه is a recommended charity and some believe any good deed is considered as قرض الحسنه.

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 "ولأياي كتب أن" ولا يأتب كما علمه الله "يكتب كما علمه الله" it is taken that writing is done to get the right when needed.

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