



RIBĀ IN VARIOUS *ḤADĪTH* COMPILATIONS:
A CRITICAL ANALYSIS

BY

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A dissertation submitted in fulfilment of the requirements for
the degree of Master in Islamic Revealed Knowledge and
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ABSTRACT

This study attempts to collate the narrations pertaining to *ribā* from the wider *ḥadīth* literature by categorizing them thematically in an effort to differentiate the authentic from unauthentic ones. It is undertaken in the present context wherein *ribā* has been discussed repeatedly in connection with contemporary debates on Islamic Banking and Finance. Since the Qur'ān does not elaborate the definition and further details of *ribā*, this thorough study of narrations record in vast *ḥadīth* compilations that shed light into the real import of *ribā*. The study also analyses each narration and the opinion of early and later scholars with regard to them. It reveals that some misunderstanding still prevail in respect to definition, classification and severity of *ribā* due to the lack of a proper understanding and analysis of the entire narrations through examining their respective authenticity and reliability. Therefore, this study highlights the weak and unreliable narrations which lead to such misconceptions. Moreover, it exposes the great dearth for reclassifying *ribā* in order to eliminate the perennial confusions prevailing in this respect.

خلاصة البحث

يهدف هذا البحث إلى جمع الروايات المتعلقة بالربا من كتب الأحاديث المختلفة وترتيبها موضوعيا مع التفريق بين الصحيح والضعيف. لأن العصر الحاضر يشهد لمناقشات متكررة حول الربا خاصة في ما يتعلق بالخدمات المصرفية الإسلامية والتمويل الإسلامي. حيث إن القرآن لم يسرد لنا مزيدا من تفاصيل الربا، هذه الدراسة التي تجمع فيها الأحاديث والآثار المتعلقة بما تلعب دورا مهما في بيان حقيقة الربا. وتحلل الدراسة كلا من الروايات وآراء العلماء القدامى والمتأخرين في هذا الموضوع. و يكشف هذا البحث أنه لا يزال يبقى بعض الغموض حول تعريف، وتصنيف، وتغليظ الربا لعدم وجود الفهم الصحيح وتحليل الروايات بأكملها مع بيان درجتها صحة وضعفا. فهذه الدراسة تسلط الضوء على الروايات الضعيفة والموضوعة التي أدت إلى تلك المفاهيم الخاطئة. علاوة على ذلك، إنها تحاول إعادة تصنيف الربا، وذلك لرفع الالتباسات الشائعة في هذا الصدد.

APPROVAL PAGE

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DECLARATION

I do hereby declare that this dissertation is the result of my own investigation, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

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CRITICAL ANALYSIS**

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*This study is dedicated to
my beloved parents, Husain Haji and Beegam K Sabira;
my brother and sisters;
and to my spiritual guardians and well wishers in Darul Huda Islamic University*

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*In the name of Allah the most Merciful and the most Benevolent
All praises be to Allah the Lord of the Universe. Let His regards and salutations be
upon the Holy Prophet Muhammad and his family and companions*

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Finally, I state that I am alone responsible for the entire faults that remain in this thesis. May Allah accept this humble attempt and make it fruitful for this life and the hereafter. *Āmīn*.

TABLE OF TRANSLITRATION

Consonants

ء	’	ظ	D
ب	B	ط	T
ت	T	ظ	Z
ث	Th	ع	’
ج	J	غ	Gh
ح	H	ف	F
خ	Kh	ق	Q
د	D	ك	K
ذ	Dh	ل	L
ر	R	م	M
ز	Z	ن	N
س	S	و	W
ش	Sh	ه	H
ص	Ṣ	ي	Y

Short Vowels

اَ	A
اِ	I
اُ	U

Long Vowels

آ	Ā
إِي	Ī
أُو	Ū

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CHAPTER ONE

INTRODUCTION

The question of *ribā* has become the crusading issue that has raised many scholarly debates and disagreements in the contemporary economic discourse. Even though the prohibition of *ribā* is a known fact that has been unequivocally established in the Qur'ān and the *Sunnah*, it seems that there still remain some glaring ambiguities concerning the concept of *ribā* and the rationale behind its prohibition.

No doubt the Qur'ān has introduced the concept of *ribā* and forbade it, it nevertheless did not elaborate on its details, which leaves the issue in the able hands of the scholars to extrapolate its fuller connotation and denotations based on their reflections and deductions from the primary sources of Islam, i.e. the Qur'ān and the *Sunnah*. This has led to many interpretations based on their own understanding of these sources, thereby creating scholarly differences that have contributed to more confusion among their followers as to the exact import of the term *ribā* and its legal rulings.

Most of the works thus far written on *ribā*, to the best knowledge of the researcher, are from *fiqhī* and social perspectives only and those studies too confined their searches to the *aḥādīth* in the six canonical works. Even though some of them narrate from other sources they never aim to collate all *aḥādīth* pertaining to *ribā*. Furthermore, most of these books did not employ the tools of *takhrīj* in classifying the *aḥādīth* according to their levels of authenticity, like authentic (*ṣaḥīḥ*), good (*ḥasan*), weak (*ḍa'īf*), and fabricated (*mawḍū'*) as the rule (*ḥukm*) differs according to the schools and levels. Therefore, in order to do justice to the topic, it is pertinent to

understand clearly the concept of *ribā*, in respect of all related *aḥādīth*, which must be thematically compiled, critically examined and rationally analyzed without paying attention to any *madhhabī* preference.

Hence, this study attempts to collate *aḥādīth* related to *ribā* from the vast *ḥadīth* literature including the six popular canonical works to categorise them thematically with proper reference to their levels of authenticity so as to distinguish the authentic from the inauthentic ones. Thus, this analysis thoroughly examines the evolution of the concept of *ribā* from pre-Qur'ānic period to the modern period by focusing on the Qur'ānic concept of *ribā* and the Prophetic teachings concerning *ribā* in respect of loan (*qard*), sales (*bay'*) etc. in the light of *aḥādīth* thus collated.

1.1. STATEMENT OF THE PROBLEM

It appears that a lack of proper study and analysis of all existing *aḥādīth* on *ribā* by collating and employing the tool of *takhrīj* has created ambiguity in respect of the concept of *ribā* and is causing major problems in the domain of Islamic banking and finance. Furthermore, works in the English language do usually deal with selected *aḥādīth* related to *ribā* without proper authentication of their sources. As it is difficult for readers to ascertain their authenticities due to their lack of knowledge in Arabic language, hence compiling all related *aḥādīth* on *ribā* with proper and full mentioning of their chains of authority and authenticity will be of immense help to them.

Moreover, there are differences of opinion among scholars on many *aḥādīth* in respect of their levels of authenticity, generality (*'umūm*), particularity (*khusūṣ*), abrogation (*naskh*) etc., that necessitate a proper study of these collated *aḥādīth* and opinions of both the early and later *ḥadīth* scholars on them.

1.2. RESEARCH QUESTIONS

This study will attempt to answer the following questions:

1. What are the *aḥādīth* on *ribā* and which of them are authentic?
2. What is the difference between pre-Qur'ānic and Qur'ānic concepts of *ribā*?
3. How does *Sunnah* elaborate on the severity of *ribā*?
4. How does *Sunnah* elaborate on *ribā* on sale?
5. How does *Sunnah* elaborate on *ribā* on loan?
6. Which are the *aḥādīth* wherein *ribā* is used in linguistic or non monetary terms?

1.3. OBJECTIVES OF THE RESEARCH

The following are the objectives of the research:

1. To categorize *aḥādīth* on *ribā* thematically so as to distinguish the authentic from the inauthentic ones.
2. To differentiate between Pre-Qur'ānic and Qur'ānic concepts of *ribā*.
3. To collate and critically analyse the *aḥādīth* on the severity of *ribā*.
4. To collate and critically analyse the *aḥādīth* on *ribā* on sale.
5. To collate and critically analyse the *aḥādīth* on *ribā* on loan.
6. To collate and critically analyse the *Sunnaic* expression of *ribā* in linguistic or non-monetary terms.

1.4. SIGNIFICANCE OF THE STUDY

This study is significant for the following reasons: Firstly, this study is expected to be a compilation of all available *aḥādīth* from the wider *ḥadīth* literature by facilitating for further researches in this field especially, for those who do not have adequate Arabic skill. Secondly, through proper analysis of *aḥādīth* in terms of their levels of authenticity by employing the tool of *takhrīj* this study aims to serve as a reference to determine the authenticity of *aḥādīth* related to *ribā*. Thirdly, the comprehensive thematic categorisation of *aḥādīth* will help in analyzing the various current issues in

the light of these *aḥādīth*. Finally, this study may give insight into the rationale for discord amongst scholars concerning *ribā* and to make them understand its concept from the original sources of Islam.

1.5. SCOPE AND LIMITATIONS OF THE RESEARCH

To collate *aḥādīth* on *ribā* the researcher depends only on published and popular primary sources of *ḥadīth*. It is impossible to fathom the ocean of *ḥadīth* compilations as there are still some compilations in manuscript form and therefore, have not been published. This, however, does not mean that the research has confined to the six popular canonical works. Rather as mentioned above, the research will also include those books that are published and widely used in religious seminaries throughout the world, but not counted among the six canonical works. They are as follow:

Table 1.1
List of *Ḥadīth* compilations

No	Title of the <i>Ḥadīth</i> Compilation	Abbreviation
1.	<i>Ṣaḥīḥ</i> of Bukhārī ¹	Bukhārī
2.	<i>Ṣaḥīḥ</i> of Muslim ²	Muslim
3.	<i>Sunan</i> of Abū Dāwūd ³	Abū Dāwūd
4.	<i>Al-Sunan al-Ṣuḡhrā</i> of Nasā'ī ⁴	Nasā'ī, <i>Suḡhrā</i>
5.	<i>Al-Sunan al-Kubrā</i> of Nasā'ī ⁵	Nasā'ī, <i>Kubrā</i>
6.	<i>Sunan</i> of Tirmidhī ⁶	Tirmidhī
7.	<i>Sunan</i> of Ibn Mājah ⁷	Ibn Mājah
8.	<i>Muwatta'</i> of Mālik ⁸	Mālik

¹ Muḥammad ibn Ismā'īl Abū 'Abd Allāh al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, (Bayrūt: Dār al-Kutub al-'Ilmiyyah, 2002).

² Abū al-Ḥasan Muslim ibn al-Ḥajjāj al-Qushayrī al-Naysābūrī, *Ṣaḥīḥ Muslim*, (Bayrūt: Dār al-Kutub al-'Ilmiyyah, 1998).

³ Abū Dāwūd Sulaymān ibn al-Ash'ath, *Sunan Abī Dāwūd*, (Bayrūt: Dār Ibn Ḥazm, 1997).

⁴ Abū 'Abd al-Raḥmān Aḥmad ibn Shu'ayb al-Nasā'ī, *Al-Sunan al-Ṣuḡhrā li al-Nasā'ī*, (Bayrūt: Dār al-Fikr, 1995).

⁵ Abū 'Abd al-Raḥmān Aḥmad ibn Shu'ayb al-Nasā'ī, *Al-Sunan al-Kubrā li al-Nasā'ī*, (Bayrūt: Mu'assasat al-Risālah, 2001).

⁶ Abū 'Īsā Muḥammad ibn 'Īsā al-Tirmidhī, *Sunan al-Tirmidhī*, (Bayrūt: Dār al-Kutub al-'Ilmiyyah, 2000).

⁷ Abū 'Abd Allāh Muḥammad ibn Yazīd al-Qazwīnī, *Sunan Ibn Mājah*, (Bayrūt: Dār al-Kutub al-'Ilmiyyah, 1998).

9.	<i>Musnad</i> of Aḥmad ⁹	Aḥmad
10.	<i>Mustadrak</i> of Ḥākim ¹⁰	Ḥākim
11.	<i>Ṣaḥīḥ</i> of Ibn Khuzaymah ¹¹	Ibn Khuzaymah
12.	<i>Ṣaḥīḥ</i> of Ibn Ḥibbān ¹²	Ibn Ḥibbān
13.	<i>Muṣannaf</i> of ‘Abd al-Razzāq ¹³	‘Abd al-Razzāq
14.	<i>Muṣannaf</i> of Ibn Abī Shaybah ¹⁴	Ibn Abī Shaybah
15.	<i>Sunan</i> of Dārimī ¹⁵	Dārimī
16.	<i>Al-Mu‘jam al-Kabīr</i> of Ṭabrānī ¹⁶	Ṭabrānī, <i>Kabīr</i>
17.	<i>Al-Mu‘jam al-Awsaṭ</i> of Ṭabrānī ¹⁷	Ṭabrānī, <i>Awsaṭ</i>
18.	<i>Al-Mu‘jam al-Ṣaghīr</i> of Ṭabrānī ¹⁸	Ṭabrānī, <i>Ṣaghīr</i>
19.	<i>Sunan</i> of Dāraquṭnī ¹⁹	Dāraquṭnī
20.	<i>Sunan al-Kubrā</i> of Bayhaqī, ²⁰	Bayhaqī, <i>Kubrā</i>
21.	<i>Sunan al-Ṣaghīr</i> of Bayhaqī ²¹	Bayhaqī, <i>Ṣaghīr</i>
22.	<i>Shu‘b al-Īmān</i> of Bayhaqī ²²	Bayhaqī, <i>Shu‘b al-Īmān</i>

⁸ Mālik ibn Anas ibn Mālik al-Madanī, *Al-Muwatta‘a*, (Abū Ḍaby: Mu‘assasat Zāyd ibn Sulṭān. 2004).

⁹ Abū ‘Abd Allāh Aḥmad ibn Muḥammad ibn Ḥanbal, *Musnad Aḥmad*, (Bayrūt: Dār ‘Ālam al-Kutub, 1998).

¹⁰ Abū ‘Abd Allāh al-Ḥākim Muḥammad ibn ‘Abd Allāh, *Al-Mustadrak ‘alā al-Ṣaḥīḥayn*, (Bayrūt: Dār al-Kutub al-‘Ilmiyyah, 1990).

¹¹ Abū Bakr Muḥammad Ibn Ishāq ibn Khuzaymah, *Ṣaḥīḥ Ibn Khuzaymah*, (‘Ammān: Dār al-‘Uthmāniyyah, 2007).

¹² Abū Ḥātim Muḥammad ibn Ḥibbān ibn Aḥmad ibn Ḥibbān al-Bustī, *Ṣaḥīḥ ibn Ḥibbān*, (Bayrūt Mu‘assasat al-Risālah, 1991).

¹³ Abū Bakr ‘Abd al-Razzāq ibn Hammām al-Ṣanghānī, *Muṣannaf ‘Abd al-Razzāq*, (Bayrūt: Al-Maktab al-Islāmī, 1403 A. H.).

¹⁴ Abū Bakr ibn Abī Shaybah ‘Abd Allāh ibn Muḥammad, *Al-Muṣannaf fī al-Ḥadīth wa al-Āthār*, (Al-Riyāḍ: Maktabat al-Rushd, 1409 A.H).

¹⁵ Abū Muḥammad ‘Abd Allāh ibn ‘Abd al-Raḥmān al-Dārimī, *Sunan al-Dārimī*, (Al-Riyāḍ: Dār al-Mughnī, 2000).

¹⁶ Abū al-Qāsim Sulaymān ibn Aḥmad ibn Ayyūb al-Ṭabrānī, *Mu‘jam al-Kabīr li al-Ṭabrānī*, (Al-Qāhirah: Maktabat Ibn Taymiyyah, 1994).

¹⁷ Abū al-Qāsim Sulaymān ibn Aḥmad ibn Ayyūb al-Ṭabrānī, *Al-Mu‘jam al-Awsaṭ li al-Ṭabrānī*, (Al-Qāhirah: Dār al-Ḥaramayn, n.d.).

¹⁸ Abū al-Qāsim Sulaymān ibn Aḥmad ibn Ayyūb al-Ṭabrānī, *Al-Mu‘jam al-Ṣaghīr li al-Ṭabrānī*, (Bayrūt: Al-Maktab al-Islāmī, 1985).

¹⁹ Abū al-Ḥasan ‘Alī ibn ‘Umar ibn Aḥmad al-Dāraquṭnī, *Sunan al-Dāraquṭnī*, (Bayrūt: Mu‘assasat al-Risālah, 2004).

²⁰ Abū Bakr Aḥmad ibn al-Ḥusayn al-Bayhaqī, *Sunan al-Kubrā li al-Bayhaqī*, (Ḥaydar Ābād: Majlis Dā‘irat al-Ma‘ārif al-Nizāmiyyah, 1344 A. H.).

²¹ Abū Bakr Aḥmad ibn al-Ḥusayn al-Bayhaqī, *Sunal al-Ṣaghīr li al-Bayhaqī*, (Bākestān: Jāmi‘at al-Dirāsāt al-Islamiyyah, 1989).

²² Abū Bakr Aḥmad ibn al-Ḥusayn al-Bayhaqī, *Shu‘ab al-Īmān*, (Al-Riyāḍ: Maktabat al-Rushd, 2003).

1.6. METHODOLOGY OF THE RESEARCH

For this study the researcher will use only the Qualitative method of research which is based on library materials such as books, journals, theses and articles. It includes historical, analytical and to some extent comparative approaches. To reexamine the concept of *ribā* from the *ḥadīth* perspective the researcher will review critically the interpretations of both the early and later scholars.

All *aḥādīth* mentioned in this thesis would be examined by using the tool of *takhrīj* by tracing them all to the original primary sources of *ḥadīth*. If a *ḥadīth* by a similar word or meaning is found without any addition or alteration either in the *Ṣaḥīḥ* of al-Bukhārī or the *Ṣaḥīḥ* of Muslim then it would be treated as *ṣaḥīḥ* and no further *taḥkīm* would be done. If its meaning also is not mentioned in these two canonical works, but many scholars have concurred on its authenticity without raising any objection thereto by others also would be treated as *ṣaḥīḥ* thereby avoiding further study on the chain of narrators. If there is any dissension among scholars about the authenticity or where there is no any opinion regarding certain *ḥadīth* is known, a detailed study of the chain of narrators would be done to examine its level of authenticity.

Basically, in this study the *aḥādīth* and narrations of *Ṣaḥābah* are categorised thematically. However, if there are many different narrations pertaining to the same issue to be recorded in the research, further categorisation according to the top narrator of the *ḥadīth* will be done.

The researcher has resorted to cite the reference to various *aḥādīth* by providing the number of the *ḥadīth* only without giving details on their occurrence in their respective chapters, as it is known that none of the compilation has established a standard method to quote how to cite the *ḥadīth*. As such the researcher deems it

necessary that in order to facilitate proper citation he has provided only the number and compilation in the footnote, whereas the full details of the books and chapters are provided at the attached appendix, “Arabic Text of Narrations”. However, in terms of *Mu‘jam al-Kabīr* of Ṭabrānī the researcher has given the volume number along with the number of *ḥadīth*, because some volumes of this compilation were found later and published separately, therefore, the number of *ḥadīth* alone is not enough to find out the *ḥadīth*.

1.7. LITERATURE REVIEW

Great attention given to Islamic Banking and Finance, especially after the failure of capitalism and socialism to regulate morality in business, has led to the emergence of a vast amount of literature on *ribā* from *fiqhī* (Jurisprudential) and social perspectives. Some of them focus only on certain parts of the subject like *ribā* in business and loan, the reason and wisdom behind its prohibition and its impact on society. But none of them, to the best knowledge of the researcher, has discussed *ribā* from the perspective of *aḥādīth* by collating the entire *aḥādīth* from the wider *ḥadīth* corpuses. Even those studied *aḥādīth* on *ribā* too dealt with certain selective *aḥādīth* related to *ribā* or specific subject related to it from *ḥadīth* perspective. For the purpose of this literature review, the researcher will not exhaust his research in discussing *ribā* from all aspects, rather he limits to such literatures that approach the subject or certain part of it from purely *ḥadīth* perspective, as this is the main thrust of this study.

‘Mawsū‘at Aḥādīth Aḥkām al-Mu‘āmalāt al-Māliyyah’ (Encyclopedia of the *Aḥādīth* pertaining to the Rules of Financial Transaction)²³ is a great joint attempt by both Hammām ‘Abd al-Raḥīm Sa‘īd and Muḥammad Hammām ‘Abd al-Raḥīm by

²³ Hammām ‘Abd al-Raḥīm Sa‘īd and Muḥammad Hammām ‘Abd al-Raḥīm, *Mawsū‘at Aḥādīth Aḥkām al-Mu‘āmalāt al-Māliyyah’*, (Al-Riyāḍ: Dār al-Kawthar, 1431 A. H.).

collating the narrations pertaining to the rulings of financial transaction including *ribā*. As this work deals with a very wide topic, it lacks a focused study of narrations pertaining to *ribā* togetherwith a proper analysis. Moreove, as the title indicates, it only deals with narrations related to the legal rulings of financial trasactions, whereas there are many narrations relevant to this study which are not directly related to any legal rulings such as the narrations on the severity of *ribā*, and *ribā* in its linguistic and non monetary terms, which also help us to extrapolate the concept of *ribā* from *sunnaic* perspective. Furthermore, due to the language barrier, this work cannot quench the thirst of new researchers in the field of Islamic banking and finance who do not have adequate Arabic language skills.

Aḥādīth Ta'zīm al-Ribā 'alā al-Zinā: Dirāsah Naqdiyyah [*Aḥādīth* concerning the severity of *Ribā* over Adultery: A Critical Study]²⁴by ‘Abd Allāh al-Ṣayyāḥ is worth mentioning as it is a study from pure *ḥadīth* perspective. It is a critical study about the authenticity of such *aḥādīth* which portray *ribā* severer than adultery. The collation of *aḥādīth* and the method he employs to examine the authenticity are highly inspiring and must be appreciated. He collates different chains for every *ḥadīth* from the wider *ḥadīth* literature pertaining to the topic and examines its authenticity by a proper study of each narrator. It emphasizes such critical study for other related *aḥādīth* on *ribā* in order to extract the concept of *ribā* from the *ḥadīth* perspective. However, as the title suggests the learned writer has confined his discussion of those *aḥādīth* related to *ribā* to that compare it to adultery which sadly limits the discourse on *ribā* to those selected few.

Sa’d ibn ‘Alī al-Qaḥṭānī made a great attempt to analyse the pre-Qur’ānic and Qur’ānic concepts and impacts of *ribā* in his work entitled *Al-Ribā: Aḍrāruhū wa*

²⁴‘Abd Allāh al-Ṣayyāḥ, *Aḥādīth Ta'zīm al-Ribā 'alā al-Zinā: Dirāsah Naqdiyyah*. (Al-Dammam: Dār Ibn al-Jawzī, 1430 A. H.).

Āthāruhū fī Ḍaw' al-Qur'ān wa al-Sunnah [*Ribā*: Its harms and effects in the light of Qur'ān and *Sunnah*]²⁵ wherein he has collated many *aḥādīth* related to *ribā*. However, as the collated *aḥādīth* are neither the prime concern of the book nor that of the writer, he has left out many *aḥādīth* without examining their authority and authenticity by using the method of *takhriḥ al-ḥadīth*. The author himself says that he narrates only some *aḥādīth* (see: pp. 19, 25 and 33) on different kinds of *ribā* and the reason behind its prohibition. Besides it is biased, for, he did not analyse the evidences of the opponents who differed, for example, regarding *ribā al-faḍl* and *bay' al-īnah* (see: pp. 25-27). Moreover, he did not include *aḥādīth* from the major works beyond the six canonical works, like the *Musnad* of Aḥmad, and the *Sunan* of Bayhaqī.

There are some books written from *fiqhī* perspective as well but contain separate chapters on Qur'ānic verses and *aḥādīth* on *ribā*, which are very close to the current research. Among those works are *Al-Jāmi' fī Uṣūl al-Ribā* [Comprehensive (Guide) on the Principles of *Ribā*]²⁶ by Rafīq Yūnus al-Miṣrī. This is a comprehensive study about the various types of *ribā* from *fiqhī* perspective wherein the author has added two separate chapters at the beginning on Qur'ānic verses and the Prophetic *aḥādīth* on *ribā* respectively. In the second chapter he collected *aḥādīth* which include *āthār* of the Prophetic companions, the followers and the opinions of Qur'ānic commentators. However, to collate the entire *aḥādīth* and to categorise them thematically with proper analysis is not the prime concern of his research. Therefore, he did not include many narrations. Likewise, he did not provide any critical analysis of the narration in terms of its chain and content. Nevertheless, it is worthwhile to mention that his collection of *aḥādīth* goes beyond the six canonical works.

²⁵ Sa'd ibn 'Alī al-Qaḥṭānī, *Al-Ribā: Aḍrāruhū wa Āthāruhū fī Ḍaw' al-Qur'ān wa al-Sunnah*, (Al-Riyād: Maktabat al-Rushd, 1405 A. H.).

²⁶ Rafīq Yūnus al-Miṣrī, *Al-Jāmi' fī Uṣūl al-Ribā*, (Dimashq: Dār al-Qalam, 1991).