

An Expose of Orientalists with Reference to Preservation of Holy Qur'an

Dr. Abdul Quddus Suhaib *

Dr. Farhat Aziz **

ABSTRACT

The Holy Qur'an is the most protected book revealed by Allah but a number of orientalist are resolutely a devouring to prove this reverend book as falsified like other revealed books. There has been a great difference of opinion between Easter Muslim theologians and the orientalist on the preservation of book of Allah. Although Orientalist admits the reality of unanimous consent about Mushaf-e-Usmani and used non-recurrent traditions in their favor. A.T. Welch the author of Al Kur'an article in Encyclopedia of Islam has based on Jeffery's book "Materials for the History of the text of the Qur'an", traditions attributed to the names of companions and successors and all were included in the compilation of Holy Qur'an in the time period of (ﷺ), Abu Baker and Usman (R.A). Orientalists could not know that such a large number of Muslims particularly the companions (R.A) could not think of implement a dialect that had not been attributed to the person other than the Holy Prophet (ﷺ). While discussing different dialects of the Holy Qur'an. Orientalists could not follow the principles of Higher criticism in spite of the unrealistic claims because they did not include the findings research report of the Head of Qur'anic Archive Professor Bergistarasser in their analytical study. According to that report there are errors of copying in all the 42000 Qur'anic scripts but no difference of text is found in any of them. The Muslim Ummah has unanimously stated three reasons to accept dialects: i.e., Conformity of Arabic dictionary, continuous documentation and dialect according to the orthography of 'Usman Script'. All other-dialects were considered infrequent. In this article *different readings* of the of Holy Qur'an and preservation have been discussed.

Keywords: *Preservation, Qur'an. Variant readings, codices, Companions, Orientalists*

* Professor, Department of Islamic Studies, Bahauddin Zakariya University, Multan, Pakistan

** Associate Professor, Department of Islamic Studies, Lahore College for Women University, Lahore. Pakistan

Introduction:

There has been a great difference of opinion between Eastern Muslim theologians and the orientalist on the variant readings of book of Allah. The orientalist missed no chance of opposing strongly in this regard. To study the civilization's heritage, history, language, literature, fine arts, sciences and sociology to the people of by east by the westerns is called Orientalism. The movement of Orientalism was started after Crusades (eleventh to thirteenth century) as a religious movement and the person who, for the first time, started a movement against Islam was John of Damascus of seventh century. The era of Crusades was the age in which Christian theologians and researchers had been trying to refute Islamic beliefs, to eclipse the perfect example of Holy Prophet (ﷺ) and to prove Qur'an His (ﷺ) as creation. Thus, in Europe, after renaissance, to introduce the east in the west and to point out expected interests of the west in the east, the orientalist performed their duty elegantly. Though, the orientalist discussed manuscripts related to Islamic heritage along with all aspects of Islamic sciences including tafsīr, hadīs, fiqh, sir'ah, history of Islam, tasav'vūf, Arabic grammar, language and literature, but, they, particularly, took up the Holy Qur'an and the personality of the Holy Prophet (ﷺ). All of the ancient and modern orientalist wrote about the Holy Qur'an, almost, all of them neglected its present order and tried to determine the order of revelation of Qur'anic verses according to their own mind. Tory of Yale spent his whole life to find out contradictions of the book of God. Bell of Edinburgh applied in his way the rules of higher criticism on Qur'anic injunctions. History of Qur'an by Noldeke is an important source of orientalist's objections on Qur'an. Moreover, collection of the Qur'an by John Burton is also noticeable source of objections on Qur'an. Montgomery Watt has also noted many objections in his Qur'anic studies. In almost all Encyclopedias, there are articles regarding objections on Holy Qur'an. In spite of this, there are some more objections in the books of Springer and William Muir. An Australian descent American orientalist Arthur Jeffery is also known with reference to the objections on the Holy Qur'an. He made Qu'ran the subject of his research and concluded that the Holy Prophet (ﷺ) is the author of the Holy Qur'an and he got it compiled with the growth of his thinking. The most famous book of Jeffery is Materials for the History and Text of the Qur'an. It was published in 1937. He spent thirty five years to search objections on the Holy Qur'an and mentioned 28 codices of the Holy Qur'an which he attributed to the companions of Holy Prophet (ﷺ) and successors of the companions (R.A.). He worked very hard to find out the primitive scripts and presented them against the Qur'anic scripts prepared in the caliphate of Usman (R.A.). There were different styles of recitation but this

insignificant difference was highlighted and thus he challenged the universal status of Holy Qu'ran to undermine the foundation of Islam and tried to prove that Hazrat Usman (R.A.) promoted the Qur'an of the Holy Prophet (ﷺ) due to administrative compulsions. He tried to create a doubt upon the Muslims. His other books are: The Qur'an as scripture, The foreign vocabulary of the Qur'an, A Reader on Islam and the Koran Selected Surah. The approach of the Jeffery towards Qur'an can be well understood by his above- mentioned statement that Christianity can exist without New Testament but Islam cannot survive without Qur'an. This is the significant role of Qur'an in religion of Islam for which Jeffery and other orientalist like him had to probe into it and thus the Muslims got awareness about their great heritage. But its main loss was that dependence of the Muslim Ummah on western research increased to the extent that only western success are considered competent and trustworthy in explaining Islamic concepts, law, Sharia, history and Islamic values. On international level An Encyclopedia of Islam, published in Netherlands is considered a main source to comprehend Islam and C.E. Bosworth, E. Von. D, Bernard Lewis, and C.H. Pallet are included in the members of the committee that published this Encyclopedia. It is ironical that a generation is developing in Islamic world that draw inspiration from west and wants to interpret Islamic precepts in western pattern. Presently, What Qur'an Really Says by Ibn-e-Waraq is found on net which in misleading material on preservation of Qur'an. However, it is necessary to bring these malignant efforts to light with evident and logic that mislead the world about Islamic beliefs and culture.

Literature Review

As far as the review of previous work on this subject is concerned, there are enough information about Qur'anic sciences, but they are in old style, not sufficient to refute the objections leveled by the orientalist, according to the modern research methodology. In our heritage there are books on tafāsīr-e-Qur'an, Hadith, Tārīkh-o-sair and fiqh which partially contain material about Quranic science. However, Al-Burhān Fī 'ulūm ul Qur'ān of Imān Zarkashī, I'jaz ul Qur'ān of Imām Bāqilānī, Al Itqān Fi 'Utum-ul-Qur'ān, Mu'tarak-ul-Iqr'ān Fi I'jaz ul Qur'ān and Al-Tanjīz of Imam Siyūtī, Manāhil-ul-Irfān of Iman Zarqanī, I'jaz-ul-Qur'ān and Mana'-ul-Qitan, Mabāhis Fi 'Uluum-ul-Qur'ān of Subīhī Sālih, Al-Mushaf-ul-Muratil of Lubīb al-Sa'īd, Ta'rikh-ul-Qur'ān and Salāsa-al-Rasāil Fī I'jaz-ul-Qur'ān of Imām Kurdī, and I'jaz-ul-Bayān-ul-Qur'ān of 'Āyesha bint Al-Shātī are included in Arabic books and 'Ulūm-ul-Qur'ān of Taqī Uthmanī, Jam'-ul-Qur'ān of Tamanna Ābādī Ta'rikh-ul-Qur'ān of Girajpuri and other books are compiled in Urdu. In spite of them, in an English article 'Orientalism on variant readings of the Qur'an written by Dr. Akram

Chaudhary the attention has been limited particularly, to the objections made by the orientalist. Dr Hafiz Mahmud Akhter has done his Ph.D work on articles in all the Encyclopaedias related to Qur'an. Another book; Al-Qur'an-al-Karīm-dirāsa li-Tashīh-al-Akhtā al wāridā fil Mūsāū'a al Islamia al Sadirah an Dar Barīl fi Leiden on this subject is written in Arabic Manshūra-il-Muntazimat al Islamia published this book in 1998 from Issasco. Dr. Ghulam Murtaza also wrote an article on this subject that was published from Madina-al Munauwarah. Moreover, there are several other authors who minutely discussed the topic but their mention well uselessly prolong.

Objectives of research

In this research the objections of the orientalist are examined on the Variant readings of the Holy Qur'an. Sometimes the apparent meanings of a tradition are different than real meaning, therefore, to find out real meaning and argument accordingly on the basis is value able in this article. It is essential to have knowledge of traditions to gain benefit from Qur'anic traditions. Therefore the objections of the orientalist should be examined in the background of 'Ulum-ul-Hadith to get accurate conclusion. This point is specially considered in this research. Non acceptance of baseless traditions and their importance to the orientalist are stated. The application of rules of criticism on Qur'anic text by the orientalist and a suggestion for them to be important. Keeping in view the objectives of research I have selected an article appeared in Encyclopedia of Islam on "Al-Kur'an" and its third sub heading specifically as a topic to examine critically orientalist approach about the preservation of the Holy Qur'an. This Encyclopedia has been a main source for the whole of world to comprehend Islam but the material presented there is misleading.

Research methodology

A well-known research methodology on scholarly level based on content comparison method is adapted in this article. It has been tried to get material about this topic from authentic books to analysis and investigate. To avoid polemical approach, the discussion about trustworthy and untrustworthy Qur'an traditions has been rejected.

Jeffery is an Australian based American. He has done a considerable work on the different aspects of the Holy Qur'an along with its different styles of recitations. Jeffery has declared equal the personal versions of the Holy Qur'an of Companions of Hazrat Muhammad (ﷺ) with the Uthmanīc Mushaf. He has attached 15 out of all these codices with Sahaba and Sahabiāt considering these codices are basic and he has attached 13

secondary codices with successors. There are some brief introductions of companions, successors and traditions about them e.g.⁽¹⁾

Jeffery has associated the basic versions with Abdullah bin Masud D 32 A.H., Ubai bin Ka'ab D 19 A.H., Ali bin Abi Talib D 40 A.H., Abdullah bin Abbas D 60 A.H., Abu Musa Al-Ashari D 44 A.H., Hafsa D 45 A.H., Umer bin Al-Khitab D 23, Zaid bin Sabit D 45 A.H., Abdullah bin Zubair D 73 A.H., Ibn é Umer D 60 A.H., Salim bin Musaeb D 12 A.H., Ayesha D 85 A.H., Umm-e-Salma D 63 A.H., and Ubaid bin Umair D 45 A.H., whereas the secondary versions with Abu Al-Aswad D 74 A.H., Alqamah D 62 A.H., Hattan D 70 A.H., Saeed bin Jubair D 90 A.H., Talha D 112 A.H., Akrama D 107 A.H., Mujahid D 104 A.H., Atah' bin Abi Rabah D 114 A.H., Rabie bin Kutheim D 65 A.H., Al-A'mash D 146 A.H., Jaffer Sadiq D 148 A.H., Saleh bin Keisan D 100 A.H., and Al-Haris bin Sawaid D 70 A.H. Jeffery regards the musahif of Abdullah bin Masud and Ubai bin Ka'ab basic and considers that other musahif are secondary because they are originated from the basic.

Abdullah bin Masud was the preacher of the primitive days of Islam and he remained with Hazrat Muhammad (ﷺ). Narrated Masriq: `Abdullah bin `Amr mentioned `Abdullah bin Masud and said, I shall ever love that man, for I heard the Prophet saying, 'Take (learn) the Qur'an from four: `Abdullah bin Masud, Salim, Mu`adh and Ubai bin Ka'b.'⁽²⁾ It is told that he learned directly 70 sur'ahs from Hazrat Muhammad (ﷺ) and he is called the first Qari of the Holy Qur'an. Narrated Shaqiq bin Salama: Once `Abdullah bin Mas`ud delivered a sermon before us and said, By Allah, I learnt over seventy Suras direct from Allah's Apostle. By Allah, the companions of the Prophet came to know that I am one of those who know Allah's Book best of all of them, yet I am not the best of them. Shaqiq added: I sat in his religious gathering and I did not hear anybody opposing him (in his speech).⁽³⁾ The Mushaf of Hazrat Abdullah bin Masud was different from the Uthmanic Musahaf due to various important elements and Surah Al-Fatiha, Surah Al-Falaq and Surah Al-Nas were not included

-
- (1) A.T. Welch and J.D. Pearson, *Encyclopedia of Islam, Al-Kur'an* (Leiden: E.J. Brill, 1986), 5/406,
Ibn e Abi Dawood, *Kitab ul Masahif*, Published by Arthur Jeffery, along with his book, *Materials for the History and Text of the Qur'an* (Leiden: E.J. Brill, 1937), P.15
(The first research article on this topic was written by M.A. Chaudhary, "Orientalism on variant readings of Holy Qur'an" in American Journal of Islamic and Social Sciences (1995), pp. 170-182.)
- (2) Al-Bukhari, Abu Abdullah Muhammad bin Ismail, Al Jame al Sahih, The book of the virtues of the Qur'an, The virtues and merits of the companions of Prophet, (Beirut: Dar Ibn e Kasir, 1990, 1st Edition) Hadith no 4999
- (3) Al-Bukhari, Abu Abdullah Muhammad bin Ismail, Al Jame al Sahih, The book of the virtues of the Qur'an, The virtues and merits of the companions of Prophet, Beirut: Dar Ibn e Kasir, 1990, 1st Edition) Hadith no 5000

in the Mushaf of Hazrat Abdullah.⁽¹⁾ Whereas according to Ibn e Nadeem D 377 A.H., there were some Qur'anic editions of the Musahif of Hazrat Abdullah bin Masud one of which is ancient more than two hundred years and it has Surah Al-Fatiha.⁽²⁾ It is referred that "Hazrat Adullah bin Masud deleted Mawazeen from his Musahaf and said that these were not the part of the Holy Qur'an ." In this way, Hazrat Abdullah bin Masud was considered to be of the view that these were just Tauz, were not the part of the Holy Qur'an.⁽³⁾ Imam Syutti writes, that "Abdullah bin Masud never wrote Surah Al-Fatiha and Mawazeen in his Musahaf. Hazrat Usman wrote them in Musahaf."⁽⁴⁾ According to the orientalist, in the primitive days of Islam it was the usually known that these were not sur'ah , surah 113 and surah 114 in codic of Ibn e Masud ⁽⁵⁾ i.e., surah Al-Fatiha with which the Holy Qur'an begins and Mawazeen with which the Holy Qur'an ends. If the following traditions should be analyzed, it is revealed that the view of Ibne Masud about Mawazeen is not proved continuously. This tradition had been saved just as a literary heritage. On the other hand, the four Qari of the Holy Qur'an Asim, Hamza, Qaisai and Khalaf on whom the whole Umma has unanimously agreed, they convey their own codices to Ibne Masud and these Qari include Surah Al-Fatiha and Mawazeen in their Musahaf. No other person has referred this saying of Abdul-Rehman because this saying is unacceptable due to doubt. There are two different views about this saying about Ibn e Masud among scholars. One view is that this tradition about Ibn e Masud is totally false e.g., Ibn e Hazam says that it is completely wrong and mawaza' that Mawazeen and Umm-ul-Qur'an were not the part of Musahaf-e-Abdullah.⁽⁶⁾ Allama Zahid Kusari says that the person, who claimed that Surah Al-Fatiha and Mawazeen were omitted in Mushaf-e-Ibne Masud, he is lair and he suffers from hallucination.⁽⁷⁾ The second theory justifies this saying. This view has been presented in all these tafsir that these surahs would not be written in it because every Muslim learns and remembers these sur'ahs and there is no fear of forgetting them. It is also impossible because Companion's

-
- (1) Sayyid Qutb, *Fi Zilal-ul-Quran* (Egypt: Darul Sharaq, N.D), 6/4007, Ibn e Qurtaba, *Tawl Mushkil Al-Quran* (Beirut: Dar ul Fikar, N.D),12
 - (2) Ibn e Nadeem, *Al-Fehrist* (Beirut: Maktaba Al Khyat, ND), 26
 - (3) Al-Shabani, Ahmed Bin Hanbal, *Al-Musnad*, Musnad- e-Ubai (Beirut: Mecca Al Mukarma, N.D), 6/154, Hadith No. 20683
 - (4) Syutti, Al-Jalal ud Din Muhammad Abi Bakar, *Al-Dar Al-Manthur* (Beirut: Dar ul Kutab Al Ilmia, 1411 A-H),1/19,
 - (5) Jeffery, *Materials*, 23
 - (6) Ibn e Hazm, Abi Muhammad bin Ali bin Ahmed, *Al-Muhala* (Beirut: Dar ul Afaq Al Jadeed , N.D),1/13,
 - (7) Kothari, Muhammad Zahid, *Maqalat e Kothari* (Pakistan: Maktaba e Karachi, 1312 A.H.), 161

remained in presence of the Holy Prophet (ﷺ) and wrote every verse after hearing from Hazrat Muhammad (ﷺ). As far as the view of Jeffery is concerned i.e., these three sur'ahs (Al-Fatiha and Mawazeen) were not included in Mushaf of Ibn e Masud, his own saying negates his former view as he himself confesses that Hazrat Abdullah bin Masud accepted Uthmanic Mushaf. Anyhow, it has been proved by the authentic books that Hazrat Ibne Masud had accepted and he was Uthmanic Mushaf among the Ijma.⁽¹⁾

Hazrat Ubai bin Ka'ab was a companion of the Holy Prophet (ﷺ). He was among the most famous Qur'a' It has been proved that his Mushaf remains till that day. It has less importance than Ibn e Masud. The infinitive of secondary codices is evident through his codex. The importance of his codex can be judged through a fact that his codex has two more sur'ahs than Uthmanic codic and Ibn e Masud's codic. In Al-Fehrist of Ibn e Nadeem, two different lists of codex of Ubai have been described, these lists are incomplete therefore these lists are not trustworthy.⁽²⁾ Hazrat Muhammad(ﷺ) again and again asked him to recite the Holy Qur'an. Sometimes, his codex had been regarded the substitute of the codic of Hafsa and sometimes, he appears in place of Hazrat Zaid in dictating the Holy Qur'an.⁽³⁾ According to traditions, when Uthmanic codic was prepared, he wasted his own codex.⁽⁴⁾ Hazrat Ubai bin Ka'ab was the writer of revelation in the period of the Holy Qur'an and he is included among famous reciters. ... 'Take (learn) the Qur'an from four: `Abdullah bin Masud, Salim, Mu`adh and Ubai bin Ka`b.'⁽⁵⁾ Al-Fazal observed his codic and its arrangement of his codex in the middle of third century of Hijra. Ibn e Nadeem has copied this arrangement in his book "Al-Fehrist". It is told that the recitation of surah Al-Khula' and surah Al-Hafd in Mushif of Abi bin Ka'ab, Ibn e Abbas and Abai Musa Al-Ash'ari has been

-
- (1) Jeffery, *Muqadmatah Fi Uloom ul Qur'an wa Huma Kitab al Mubani wa Muqadma Ibn e Attiya* (Cario: Maktaba Al Khanti N.D), 97, Ibn e Abi Dawud, *Kitab Ul-Mushaf*, 18, Jeffrey, *Materials*, 23
 - (2) A.T. Welch, *Encyclopedia of Islam* (E.J.Brill, 1986), 5/407
 - (3) Ibid, 5/406
 - (4) Jeffery, *Materials*, 114, Burton John, *Collection of the Qur'an* (New York: Cambridge University Press, 1977), 124, A.T. Welch, *Encyclopedia of Islam*, 5/407
 - (5) Al-Bukhari, Abu Abdullah Muhammad bin Ismail, *Kitab Al-Tarikh Al-Kabir*, *Kitab-ul-Manaqib Ubai* (Beirut: Dar ul Kutab al Ilmia, ND), 1/2. - Al-Bukhari, *Al Jame al Sahih*, The book of the virtues of the Qur'an, The virtues and merits of the companions of Prophet, Hadith no 4999, 3724

proved.⁽¹⁾ As far as, Du'a-e-Qunut is concerned, Hazrat Ubai recited it in Namaz as a dua. Hazrat Ubai was of the view that it was the part of the Holy Qur'an and he remained in his point in spite of the opposition of other companion.⁽²⁾ The surahs of Al-Khula' and Al-Hafd referred from Ubai bin Ka'ab, were deleted from the Holy Qur'an and these surahs are not present in Uthmanic Codex.⁽³⁾ According to Abdullah Khurshid Al-Barosi, Dua-e-Qunut is not the part of the Holy Qur'an . According to Al-Baqillani, it could not be proved whether it is the part of the Holy Qur'an or not. All the surahs of the Holy Qur'an had been learnt by heart. If any more traditions about the Holy Qur'an would appear, they would not be practiced.⁽⁴⁾

Jeffery has described 6000 different Qur'anic recitations in 3942 verses referred from all companions and successors in Materials. A.T. Welch has made Jeffery's book Materials base in describing the codices of companions and successors. Afterwards, there is a brief critical analysis of the sources of different Qur'anic recitations presented by Jeffery: In the preface of Materials, Jeffery has described almost 33 sources (origin) anyhow; there are other traditions, which are been written in other books of tafsir, language and grammar, and Hadith. Anyhow, it is said correctly, a large part of contradictory traditions between these codices in Jeffery's Materials is originated from these sources. During the research of the Holy Qur'an, Jeffery has consulted with those sources in which trustworthy and authentic traditions had not been made basis rather guarantee less, weak and feeble traditions have been described in this way as if traditions have the most authentic positions and the authentic traditions have been ignored as if they have never been existed. Jeffery lacks the quality of differentiating the authentic and real traditions from weak and but he did not feel any hesitations to get materials from any aspects of Islamic heritage in order to get his specific results. He made books of language and grammar, hadith, tafsir and recitations and has described these traditions in his own manner in order to achieve his favorite consequences. He never described of any tradition after ignoring the rule of research. Anyhow, sources of these describing tradition are going to be presented.

-
- (1) Jeffery, *Materials*, 180, Al-Khuwani, Abu Al-Qasim Al-Musawvi, *Al-Bayan Fi Tafsir Al- Qur'an* (Beirut: Dar ul Zahad, 1975), P 205
 - (2) Ibn e Quteeba, *Tawil*, 36
 - (3) Al-Zarqani, Abul Azzem Muhamad, *Manahil ul Irfan Fi Uloon ul Qur'an* (Beirut: Dar ul Fikar, 1st Edition, 1977), 1/357
 - (4) Al-Baqilani, Abi Bakar, Muhammad bin Al-Tayyab, *Ijaz-ul-Qur'an* (Cairo: Al Maktba al Salfia, 1349 A.H),36

1. Jeffery has used the book "Al-Kitab" of Abu Bashir Umer bin Qanba Al-Harasi Bil wala' Sybwih D.180 A.H.,
2. Ma'ani Al-Qur'an of Abu Zikriya Yahya bin Zaiyd bin Abdullah Al-Dailmi D 207 A.H.⁽¹⁾
3. The Tafsir "Ja'ame ul-Bayan un Ta'wil-ul-Al-Quran" of Abu Jaffer Muhammad bin Jureer Al- Tabri. D 310 A.H.⁽²⁾
4. There description of the Musahif related with companions and Tabaein in kitab ul-Musahif of Abi Bakar Abdullah bin Abi Dawood Suleman bin Al-Ashas Al-Sajistani Al-Azdi D 316 A.H.⁽³⁾
5. The kitab Mukhtasir fi Shawaz ul-Quran Man Kitab Al-Badi'e of Abi Abdullah Al-Hussain bin Ahmed Ibne Khalwiya, D 370 A.H.
6. Ibn e Janie' D 392 A.H.'s⁽⁴⁾ book Al-Muhtasab Fi Tabayin Wajuhu Shawaz Al-Qira'at Al-'Izaha Unha is included among books of recitation; Muhammad Abdul Qadir Atta published Macca, 1419 A.H.⁽⁵⁾
7. Muqadmataan which two muqadmas (Kitab Al-Mubani and Muqadma Ibn e Attiya), Jeffery himself published it after research; this book was published from Maktaba Al-Khanji Egypt. The Muqadma of Al-Mubani is one of its books. The author of this book is unknown because the first page of this book is vanished. Anyhow there is a note of the author on the second page of the version that he

-
- (1) Al-Yafi, Abdullah bin A'sa'ad Al-Macci, *Mirat-ul-Jaan* (Beirut: Dar al Kutab al Ilmia, 1960 A.D, 1st Edition), 2/196,
 - (2) *Ibid*, 6/90
 - (3) Al-Syutti, Abdul Rehman bin Abi Bakar, *Bughya Al-Wa''at Fi Tabqat-ul-Laghuvain wa Al-Nahat* (Al Maktaba al Asria, ND) 2/39, Ahmed Ameen, *Zuhr-ul-Islam* (Beirut: Dar ul Kitab al Arabi, Ed: 5th 1969 A.D), 168, Al-Tha'lbi, Al Nishapuri Ytaimv-ul-Dehar, *Fi Mahasin A'hl-ul-Asar* (Beirut, Dar ul Fikar, N.D) 1/107, Yaqoot Al-Hamvi, *Mu'ajam-ul-Adba* (Cario:Maktaba Dar ul Mamoon al Misria), 9/204, Ibn e Khalkan, Shams-ud-Din Ahmed bin Abi Baker, *Wafyat Ul-'A'yan wa 'A'nba'Al-Zaman* (Egypt: Maktaba Dar ul Mamoon al Misria Manshurat e Arazi, Ed: 2nd, 1342 AH, 2/176, Al-asqalani, Ahmed bin Ali bin Hajar, *Lissan-ul- Mi'zan* (Beirut: Dar al Kutab Ilmia, 1996), 2/108, Al-Isfhani, Al-Mirza Abdullah Afandi, *Riaz-ul-Ulma wa Hayaz-ul-Fuzla* (Beirut: Matba Al Khiat, 1431 AH), 4/261
 - (4) Al-Roomi, Yaqut, *Kitab Ul-Irshad Al-Arab Ila Mua'rfah Ul-Ma'ruf bi Mu'ajam-ul-Adba wa Tabqat-ul- 'Adba* (Cario: Matba al Hindia,1982), 5/15, Al-Qunuji, Sadiq bin Hassan, *Abjad ul-Ulum* (Lahore: Al Maktaba Al Dudusia, 1983), 3/32
 - (5) Al-Nawawi,Abi Zakariya Mohiuddin, *Tahzeeb-ul-Asma wa Al-Lughat* (Beirut: Darul Fikar, E:1st 1996),1/259

- started to write this book in 425 A.H.⁽¹⁾ Jeffery has described the book of Ibn e Attiya Al-Jam‘a’ Al-Muharrar Al-Wajiz Fi Tafsir Al-Kitab Al-Aziz in the second Muqadma of the book.
8. “Tafsir Al-Baghawi Al-Musawa Mualim Al-Tanzil” of Abi Muhammad Al- Hussain by Masood Al-Fara’ Al-Baghawi D 516 A.H.
 9. “Tafsir Al-Kashaf Un Haqaiq Al-Tanzil wa ‘Ayun Al-Aqawil” of Abu Al-Qasim Mahmood bin Umer bin Muhammad Al-Khwarzmi Al-Zamakhshri D538 A.H.
 10. “Tafsir Majm‘a Al-Biyan Fi Tafsir Al-Qur’an” of Amin-ud-Din Abu Ali Al-Fazal bin Al-Hassan bin Al-Fazal D 548 A.H.⁽²⁾.11. “Al-Insaf Fi Maasail Al-Khalf Bain Al-Nahwain wa Al-Basrain wa Al-Kufaian” of Kamal-ud-Din Abu Al-Barkat Abdul-Rehman bin Muhammad bin Abi Saeed Al-Anbari Al-Nahvi D 577 A.H.⁽³⁾
 12. The book “Imla’ Man Bihi Al-Rehman Min Wajuh‘u Al-Aa’ra’b wa Al-Qir’a’t Fi Jami Al- Qur’an” of Abi Al-Baqa’ Abdullah bin Al-Hussain Al-Ukbari D 606 A.H. was published in 1418 A.H.
 13. The book “Sharah Al-Mufasil” of Mufiq-ud-Din Ibne Ya’i’sh Abe Al-Baqa’yaa bin Ali bin Ya’i’sh bin Abi Al-Raya bin Muhammad bin Ali bin Al-Mufiq bin Abdul Karim bin Muhammad bin Yahya bin Hassan Al-Qazi bin Bashr bin Hiban Al-Asadi Al-Musali D 643 A.H.⁽⁴⁾ was published from Alim ul-Kutab, Cario
 14. The Tafsir “Al-Ja’m‘e’ Al-Ihkam Al-Qur’an” is the name of the book of Muhammad bin Ahmed bin Abi Baker bin Farah Al-Ansari Al-Khazarji Abu Abdullah Al-Qurtbi D 671 A.H.⁽⁵⁾

-
- (1) Marvaan Sawar published *Mu‘lam Al-Tanzil*, from Idara Ta’lifit Multan in 1403 A.H 1/15,
M.A. Chaudhary, “Orientalism” *American Journal of Islamic and Social Sciences*, (1995), 182.
 - (2) Haji Khalifa, Mustafa bin Abdullah, *Kashf ul-Zanun* (Beirut: Darul Fikr, N.D) Vol. 2, p. 1062.
 - (3) Ibn e Kathir, Abi Al-Fad‘a’ Ahmad-ud-Din, *Al-Badaya wa al-Nehaya* (Cairo: Dar ul Mua’rfat, 1997), 12/834,
Sirkais, Yusuf Al-Yan, *Mu‘ajam Al-Matbua’t Al-Arabia wa al-Mu’a’riba* (Cairo: Maktba Ayat u Allah al Azeem, 1210 AH), 1/80
 - (4) Zarkali, A’lam, *Al- ‘A’lam* (Beirut: Dar ul Ilm lil Mualeen), 8/206
 - (5) Baiz Baruqisal, Translated by (Zuqan Qartut), *Hazarat Al-Arab Fi Al-Undalis* (Beirut: Dar al Kutab li Hiyat), 24.
Muhammad Hussain, *Al-Irshad Al-Jalila Fil Qira’t al-Shaba*, (Cairo: Maktaba al Kulyat al Azharia, 1969), 16,
Al-Talsmani, *Nafhu Al-Tayyab* (Beirut: Dar ul Kutab al Ilmia, Edition 1st, 1415 AH), 2/421,
Yusuf Abdul Rehman, *Al-Qurtabi Al-Mufasir Sira wa Manhaj* (Kuwait: 1982 A.D, E: 1st), 2/421

15. Anwar Ul-Tanzil which is famous with the name of Tafsir Al-Baidavi, in which Al-Baidavi D 685 A.H.⁽¹⁾
16. Al-Sheikh Zikriya published “Tafsir Madarik Al-Tanzil wa Haqiq Al-Tavil” of Al-Imam Abdullah bin Ahmed Al-Nasafi D 710 A.H.⁽²⁾ from Kutab Khana Karachi.
17. The book on grammar of Jamal-ud-Din Abu Al-Fazal Muhammad bin Jalal-ud-Din Abu All Mukaram bin Najeeb-ud-Din Abu Al-Hassan Ali bin Ahmed Al-Qasim bin Ibn e Manzur Al-Africi Al-Misri D 711 A.H.⁽³⁾, is Lisan-ul-Arab. This book was published from Beirut in 1416 A.H.
18. Al-Imam Al-Hassan bin Muhammad bin Al-Hussain Khurasani (D 728 A.H.)⁽⁴⁾ Tafsir Gharaib-ul-Qur’an wa Raghaib-ul-Furqan was Published by Al-Sheikh Zikriya from Maktaba Cario in 1384 A.H.
19. Irfan Al-Hassam Hasanah published the Tafsir “Al-Tafsir Al-Kabir Al-Mussama Al-Bahr ul- Muheet” of Abu Abdullah Muhammad bin Yousaf bin Ali bin Hayan Al-Undalasi Al-Gharanati D 745 A.H.⁽⁵⁾
20. Jamal-ud-Din Ibn e Hasham Al-Ansari’s (D 761 A.H.)⁽⁶⁾ book “Mughni Al-Labib un Kitab was published from Dar-al-Nasher Al-Kutab Al-Islamia”.
21. Al-Muzhir Fi Ulum Al-Lughat Wa Anwa’iha
22. Al-Dur al-Manthur
23. Al-Itqan fi Ulum al-Qur’an Syutti D 911 A.H.⁽⁷⁾
24. The book “Kanzu Al-A’ma’l Fi Sunan Al-Aqwal wa Al-Af’a’l” of Ali bin Hassan-ud-Din bin Abdul-Malak bin Qazi Khan Al-Mutaqi Al-Hindi Al-Shazli Al-Madani Al-Chishti Al-Buarhanpuri D 975 A.H.⁽⁸⁾ was published from Dar-ul-Kutab Al-Ilm, Beirut in 1419 A.H
25. Ahmed bin Muhammad bin Umer Shahab-ud-Din Al-Khafaji Al-Misri D 1099 A.H.⁽⁹⁾ wrote a Hashiya on Tafsir Al-Baidavi weak

(1) Ibn e Kathir, *Al-Badaya wa Al-Nihaa*, 12/356

(2) Al-Zarkali, *Al-‘A’lam*, 5/59, Al-Qaisi, *Tarikh-ul-Qur’an* (Iraq: Matba al Majma al Ilmia, 1966), 142,

Al-Zahbi, *Al-Tafsir wa Al-Mufasiroon* (Beirut: Dar al kutab al Hadisia, 1976), 1/306

(3) Al-Syutti, *Bughya Al-W’a’t*, 1/525

(4) Al-Asqalani, Ahmed bin Ali Ibn e Hajar, *Al-Dur-UL-Kamtha* (Beirut: Dar ul Kutab al Arabi, N.D), 4/303

(5) Abi Hayan, *Al-Bhr Al-Muheet*, *Muqadma Al-Tafsir* (Beirut: Dar-rul-Fikr,1413 A.H), 23

(6) Ahmed Al-Ghazi, N’am-ud-Din Muhammad bin Ahmed, *Al-Kwakib Al-Saira bi A’yan Al-M’i’t Al-‘Ashra* (Beirut: Dhr ul Kutab al Ilmia, 1997), 1/102, Al-Qnuji, *Al-Taj Al-Maklal* (Riaz: Maktaba Dar ul Islam, 1995), 356

(7) Al-Syutti, *Bughya*, 1/537

(8) Muhammad Tahir, *Tabqat Al-Mufasrin* (Pakistan: Islami Kutab Khana, Peshawar, ND) 298

(9) Sirkais, *Al-Mu’ajam*, 1/885

- traditions frequently in order to emphasize Arabic explanations.⁽¹⁾
26. The book on recitation “I’ tihaf-ul-Fuzla’ of Ahmed bin Muhammad bin Ahmed bin Abdul Ghazi Al-Damyati Shahab-ud-Din D 1117 A.H.⁽²⁾ is famous. This book was published from Dar-ul- Mu’arifa Beirut in 1417 A.H.
 27. Yusuf Al-Hawish published the book “Tafsir Fath-ul-Qadir Al-Jame’ Biyan of Muhammad bin Ali bin Muhammad bin Abdullah Al-Shukani D 1250 A.H.⁽³⁾
 28. Muhammad Hussain Al-Arab published “Tafsir Ruh Al-Mua’ni Fi Tafsir Al-Qur’an Al-Azeem wa Al-Sab’a’ Al-Mathani of Abu Al-Sana’ Mahmood bin Abdullah Al-Hussaini Shahab-ud-Din Al-’Alusi D 1270 A.H.⁽⁴⁾

There are countless traditions of recitations in other books of Hadith, Tafsir and recitations besides the Jeffery’s available origins, about which Jeffery has said nothing e.g.⁽⁵⁾ Anyhow Jeffery has tried to maintain human sources in order to find out paradoxical elements in book of Allah whereas it is evident from the analysis of Jeffery’s origins and other books that the traditions related to him are baseless, static, weak and concealed. It is the fruit of later information and the real and original Mushaf cannot be depend on it. Jeffery could not present such opponent recitation, which are as remarkable as these true and authentic traditions. Probably, this importance of the Holy Qur’an for the Islamic code of life convinced Jeffery to spend his life in the study and research of the Holy Qur’an. In order to prove that “the Qur’an is the creation of Hazrat Muhammad (ﷺ) and there is complete and deep rooted coloring of Hazrat Muhammad (ﷺ) on the Holy Qur’an from the first word till the last, the traditions related

-
- (1) Al-Qnuji, *Al-Taj Al-Maklāl* (Riyadh: Maktaba Dar ul Salam, 1995) 519
 - (2) Muhammad Tahir, *Tabqat al Mufasreen*, 298
 - (3) Yaqoot Al-Hamwi, *Mu’ajam Al-Baldan* (Mecca: Maktaba Dar Al Baz, ND), 3/373, Al-Shukani, Muhammad bin Ali bin Muhammad bin Abdullah, *Al-Badr Al-Tal’e’* (Beirut: Dar Ul Mu’arfa N.D), 2/240, Al-Zahbi, *Al-Tafsir wa Al-Mufasiroon*, 2/287
 - (4) Al-Zahbi, *Al-Tafsir wa Al-Mufasiroon* (cairo: Abbas Ahmed Al Baz, 1961), 2/287
 - (5) “Al-Musnif” of Abdul-Razak D 211 A.H., “Tafsir Al-Qur’an-ul-Azeem” of Ibn e Abi Hatim D 327 A.H., Ibn e Al- Anbari’s (D 328 A.H.) “Kitab I’za’h Al-Waqaf wa Al-Ibtada’ Fi Kitab-ul-Allah,” “Za’d Al-Masir” of Juzi D 597 A.H., “Al-Tashil L-Uloom-ul-Tanzil” of Al-Kalbi D 741 A.H., “Tafsir Al-Qur’an-ul- Azeem” of Ibn e Kathir D 774 A.H., “Al-Burhan Fi Uloom-ul-Qur’an” of Zarkashi D 794 A.H., “Tafsir Al-Jawahir Al-Hassan” of Al-Th’alabi D 875 A.H., “Al-Bab Fi Uloom Al Kitab” of Ibn e Adil Al- Zabidi D 1205 A.H., “Darasa’t Al-Aslub-ul-Qur’an” of Abdul Khaliq Azeema and “Nathr ul-Murjan” of Al-’Irkati etc. Wasqi D 879 A.H., “Irshad Al-Aqal-ul-Salim” of Abdu Al-Saud D 982 A.H., “Taj-ul-Uroos” of Al-Zabidi D 1205 A.H., “Darasa’t Al-Aslub-ul-Qur’an” of Abdul Khaliq Azeema and “Nathr ul-Murjan” of Al-Airkati etc.

with differences in recitations which Jeffery has presented in Materials, the basis are not complete and authentic according to Jeffery. He calls the expressive mood of the Holy Qur'an ambiguous and sub-standard while proving the Qur'an as the creation of Hazrat Muhammad (ﷺ) but he does not present any proof for his plea, those companions and successors with whom Jeffery has associated any version, they had not through Uthmanic Mushaf has reached to us.⁽¹⁾ Not any version in written form and no body claimed that this version was better than the Qur'an but Jeffery made the following persons having the competitive Qur'an due to the difference in recitations in some places in Uthmanic codex, In spite of the fact that after the implication of Uthmanic codex the other people did not insist on their own recitations or they adopted the Uthmanic recitation. It is interesting that it has been referred that some of companions of Hazrat Muhammad (ﷺ) had basic Musahif, in kitab Al-Musahif and other books, i.e., everybody and his own version of Qur'an Al-Hakeem, until the Uthmanic Mushaf was implemented but no version all these versions are not existed. Jeffery writes after accepting this fact that

“there is left no Material in these versions which can constitute them as a complete shape”.⁽²⁾

It is appropriate to point out this authentic reality without discussing the different Qur'anic recitations, the accent of Arabic language in different Qur'an recitation, the role of its different and its capacity, that Qur'an was advent in Arabic language. This collective Arabic was that which was understood in the whole Peninsula Arabia, the poet and speaker used this language for effective source of communication. It is not doubtful that the collective Arabic language, which was the source of Qur'anic preaching, was deeply affected by Qur'eshi dialect. That's why, it is regarded that the Holy Qur'an was advent in the Qur'eshi dialect. A.T. Welch writes in “Encyclopedia of Islam” after facing difficulty in understanding the word “Ihraf” in his essay “Al-Quran” that the meaning of this proverb in “Hadith” is uncertain. The terminology of word Ihraf is that it is plural of words. Anyhow, Ibn e Mujahid, besides many books on Islamic heritage has explained that the word “Ihraf” means the seven recitations whether they belong to the different dialect of language or it is related with the recitation through different ways a word even in one dialect. The motive of interest in the recitation was that how the questions about script and during the recitation of the Holy Qur'an and how all the

-
- (1) The Jeffery's described 4 more sources e.g, kitab Alif Ba of Bailawi, A'ra'b Al-Qir'at Al-Shada (Makhtut) by Ukbari and of Quratul-Aa'n Al-Qu'ra' of Marawandi and Hashiya Al-Baidawi of Qunuwi which could not be included in research due to their non availability.
 - (2) M.A. Chaudhary, “Orientalism”, 176

confusions about this matter can be restricted. Moreover, Jeffery could not present even a single name of any companions who claimed that the Uthmanic Musahaf was different from the recited Masahaf of Hazrat Muhammad (ﷺ).⁽¹⁾ Jeffery could not obey the rules of higher criticism in spite of the truth of his claim. He did not describe the results of the research which he had made in the cooperation of Prof. Bergsträsser (the founder of Qur'anic Archive in Munich) and his followers Dr. Otto Pretzl about the difference in the versions of the Holy Qur'an and collection and compilation of the Holy Qur'an because these results about the Holy Qur'an were not resembled with his motives. The Qur'anic Archive was burnt during the bombs of the Allied Forces during 2nd World War and Pretzl was also killed during this bombardment. Fortunately, Dr. Hameed Ullah got the chance to meet Pretzl and have a thoughtful says:

“They collected 42 thousand photocopies of the printed and non-printed Holy Qur'an of the period of whole 14 hundred years so that they could bring the differences in the script of the Holy Qur'an to light. This institute published the report after collecting the versions and analyzing them, according to this report, there were mistakes in printing of the Holy Qur'an but any difference could not be noticed in the script.”⁽²⁾

On the other hand, two other Orientalist John Burton and John Wansbrough's conclusion is also an effort to reveal the truth that the associated codices of the Holy Qur'an or other versions in other big cities or the individual recitations related with some people are the inventions of linguistics.⁽³⁾

According to Abu Mujahid, D. 324 A.H., its main aim was to hold limitations of various possible recitations. Being strong due to respectable status, he selected seven famous Qur'a of the Qur'an in front of other researchers in second century of Hijra, and he announced that their recitation is famous among authentic and depended upon those Hadith in which Hazrat Muhammad (ﷺ) said that the Qur'an had been revealed

(1) Muhammad Hameed Ullah, *Khutbat-e-Bahawalpur* (Pakistan: Idara Tahqiqat e Islami, Islamabad, E: 6th, 1999), 15-16

(2) M.A. Chaudhary, “Orientalism on variant readings of Holy Qur'an” *American Journal of Islamic and Social Sciences* (1995), 182,
A.T.Welch, *Encyclopedia of Islam*, “Al-Kur'an”, 5/407-8,
John Burton, “The Collection of the Qur'an”, 199-212,
Muhammad Hameed Ullah, *Khutbat-e-Bahawalpur*, 15, -16

(3) Noldeke, Theodor, *Gesch des Qor'ans, The Qur'an its composition and Teaching* (London: 1978), 3/819

according to seven Dialects.⁽¹⁾ The use of Hadith means to make acceptable. Haruf or letters are the plural of Harf or letter, which means words.⁽²⁾ His famous ideology has been described in his famous book “Al-Qir’a’t al-Sab’a”.

In 322 A.H., Ibn e Miqsam expressed his views about version that Haruf-e-Sahih meant a recitation or voice, which could be recited according one method, and it must be corrected according to grammar. During next years, the famous researchers Ibn e Shanabudh protested in the same way and emphasized to adopt his famous ideology and it must be allowed to adopt the style of recitation of Hazrat Ubbai bin K’a’ab and Ibn e Masud. Undoubtedly, it is a shape of order of adopted a specific attitude among various opposite ideologies so that must use it every place and in this way, it was to provoke a never ending or solving complex problem. From 5th hijra seven orders dominated solely & authoritatively and many written work had been done upon it. In the book of Al-Dani D. 444 A.H., “Al-Taisir” the work of Ibne Mujahid has been continuously used. In this regard, there are various sayings of Prophet Muhammad (ﷺ):

“This Qur’an has been revealed to be recited in seven different ways, so recite of it whichever (way) is easier for you (or read as much of it as may be easy for you).”⁽³⁾

Hazrat Umer Farooq listened Hazrat Hisham bin Hakim reciting surah Al-Furqan but it was not according to the recitation, which he himself learned and listened from Hazrat Muhammad (ﷺ). So he waited till the end of prayer of Hisham and after pray, he began to drag Hisham with his sheet and asked Hisham “from whom you learned this sur’ah?” Hisham replied, “From Hazrat Muhammad (ﷺ). Hazrat Umer brought Hisham to Hazrat Muhammad (ﷺ) and asked him (ﷺ) the whole matter. He (ﷺ) asked, “O Umer you recite”, he recited. He (ﷺ) said, “You correctly recited”. Then he (ﷺ) asked Hisham to recite and after his recitation, he (ﷺ) said, “You have recited correctly” and then said, “The Holy Qur’an was

(1) Al-Bukhari, Muhammad bin Ismail, *Al-Jam’e’ Al-Sahih*, Chapter: Virtues of the Qur’an, The Qur’an was revealed to be recited in seven different ways (Beirut: Dar Ibn e Kathir, E: 4th, 1990), Hadith no, 4992

(2) Blachere, *Introduction Qur’an*, Translated with critical re arrangement of the Surah (Edinburgh, 1937), 35

(3) Al-Bukhari, *Al-Jam’a Al-Sahih*, Chapter: Virtues of the Qur’an, The Qur’an was revealed to be recited in seven different ways (Beirut: Dar Ibn e Kathir, E:4th, 1990), 4/1911 Hadith no, 4992.

Al-Syutti, *Al-Jam’a Al-Saghir Fi Ahadis Al-Bashir wa Al-Nazir* (Beirut: Dar ul Fikr, 1981), 2/264

revealed upon seven dialects, recite it as you wish.”⁽¹⁾ “Gabriel taught me a letter, I protested and asked repeatedly for more concession.⁽²⁾ and he was increasing until, he reached the seven letters.” Hazrat Muhammad (ﷺ) met Gabriel and said, “I have been sent to a nation which is ignorant, there are old people near the edge of death; there are old ladies and children and also such people who never read a single book during their whole life, Hazrat Gabriel said to Prophet Muhammad (ﷺ) that Qur’an was revealed upon seven letters.”⁽³⁾ In the above-mentioned Hadith, the words of seven letters have been used. And now the Sab‘a’ recitation means the different styles of recitations within the limitations of Uthmanic codex. There is very minor difference of script among these codex so that all styles of recitation can be included in it.⁽⁴⁾ The special attention was paid to the publication and distribution of Uthmanic version in the big cities of Islamic Empire⁽⁵⁾ and every different recitation from Uthmanic codex was cancelled or banned, so due to this attention and devotion, the publication and distribution of Uthmanic codex was made on large scale, and Hazrat Usman sent such Qur’as with the distribution of codices who could teach recitation of it, so when these Qur’as reached different areas, they taught people the recitation of the Holy Qur’an according to their own style of recitation, and these recitations spread among people and at that time some persons devoted their lives for learning and teaching these recitations and in this way, the knowledge of recitations or Ilm-ul-Qir’a’t was founded. Among these persons, the recitations of some persons were logically and analytically correct and these persons were expert in Hifz and Itqan. Some persons had the aspect of weakness and showoff and due to which differences were brought out. It seemed that it would be difficult to differentiate between right and wrong. So scholars began to check the Haruf and recitation and appointed rules and regulation for the explanation of right and wrong and everywhere the following conditions were appointed for correcting the recitation.⁽⁶⁾ Arabic Language should be

-
- (1) Al-Bukhari, *Al-Jam‘a Al-Sahih*, Chapter: Virtues of the Qur’an, The Qur’an was revealed to be recited in seven different ways (Beirut: Dar Ibn e Kathir, E:4th, 1990), 4/1911 Hadith no, 4992.
 - (2) Ibid, 4991
 - (3) Ibid, 4992
 - (4) Abu Shama, *Al-Murshad Al-Wajiz* (Beirut: Dar e Sadir, 19750), 142,
Qais, Muhammad, *Tadvin Al-Qur’an Al-Wasiqa al-Aula’ Fi Al-Islam* (Beirut: Menshurat Dar ul ‘Afaq Al Jadeeda, 1981), 140,
Al-Sabuni, Muhammad Ali, *Al-Tabyan Fi Ulum-ul-Qur’an* (Beirut: Dar ul Qur’an al Karim, N.D), 245
 - (5) Ibrahim Abyari, *Tarikh Al-Qur’an* (Beirut: Dar ul Qalam, 1965), 90,
 - (6) Al-Jazri, Abi AlKhair, Muhammad bin Muhammad Al Damisqi, *Al-Nashar fil Qir’at al Ashar* (Cario: Matba al Sadat), 1/15

according to Grammar, Script should be according to Uthmanic Codex. It should be proved constantly or correctly from Hadith of Hazrat Muhammad (ﷺ).⁽¹⁾ After this, every recitation, which was vacant even from one condition, was declared false and unacceptable.⁽²⁾ Jeffery declared these recitations as the various readings of the Qur'an and according to Scholars, these recitations could be false or "Shaz". The first writers who have written books on this topic immediately are Abu Ubaid Qasim bin Salam Al- Harwi, Qazi Ismail, Imam Abu Hatim Al-Sajastani and Imam Abu Jaffer Al-Tabri.⁽³⁾ Then Allama Abu Baker Ahmed bin Musa bin Abbas Ibne Mujahid D 321 A.H., wrote a book in which he had gathered recitations of just Seven Qur'as, his written work was popular with the name of "Al-Saba'Fi Al-Qira't". All these methods were formed on the basis of dictation of Uthmanic codic and these Qur'as were interested only in the problem that how the questions of accent/script and waqf during the recitation of the Qur'an, can be solved.⁽⁴⁾ Scholars have condemned Ibn e Miqsim and Ibne Shanabudh because not that they consider other recitations correct instead of seven recitations rather it is necessary for the correction of each recitation to have three aspects which have been described earlier and on which all the scholars agreed. Ibn e Miqsim and Ibn e Shanabudh had deteriorated this rule by saying that it was enough for the correctness of some recitation to have accordance with recitation and Arabic of Uthmanic script whether it had guarantee, or not. On the contrary, Ibn e Shanabud had said that if a recitation should have guarantee of being correct, it must be accepted whether it had no aspect of Uthmanic codex. That's why, a scholar disagreed with them and punished them, and never accepted Shaz recitations.⁽⁵⁾ At last both of them turned to the views

-
- (1) Al-Dani, Abu Umer bin Saeed, *Al-Ta'rif Fi Ikhtilaf Al-Rawat Un Naf'e'* (Beirut: Dar e Ihia al Turas ul Arabi al Islami, 1982), 78,
Ahmed Saad Muhammad, *Al-Tujihe Al-Blaghi Li Qir'a't ul-Qur'ania* (Cairo: Maktba al Adab, 1997), 26,
Al-Ra'ini, Muhammad bin Sharih Al-Undlasi, *Al-Kafi Fi Al-Qir'a'at Al-Saba* (Beirut: Dar ul Kutab al Ilmia , N.D.),10-11
- (2) Abu Shama, *Ibraz ul-Mu'a'ni* (Cairo: Mustafa Al Babi al Halbi wa Uladuho, 1349), 1/4
- (3) Abu Shama, *Al-Murshad Al-Wajiz*, 166
- (4) M.A. Chaudhary, "Orientalism" *American Journal of Social Sciences*, (1995), 173, Al-Jazri, *Al-Nasher*, 1/34
- (5) Al-Syutti, *Al-Itqan fi Uloom ul Qur'an* (Mecca al Mukarrma: Maktaba Dar al Baz,1996), 1/19,
Al-Kuthari, Muhammad Zahid, *Muqalat-e-Al-Kuthari* (Pakistan: H.M Saeed Company Karachi, E: 1st. 1372), 20,
Al-Syutti, *Al-Muzhar Fi Ulim al-Lughal wa A' nw'a'uha* (Cairo: Irsaal Babi al Halbi wa Uladuho, E: 2nd N.D), 1/57,
Lubib Al-Saeed, *Difa' Un Al-Qir'a't Al-Matwatra Fi Mawajha al-Tabri Al-*

of Jurists.⁽¹⁾ the published versions of Hafs and Asim became popular due to the same reason.⁽²⁾

Conclusion

In short, if there would be any minor difference between the recitation of the present day and in time period of Hazrat Muhammad (ﷺ), the recitation of the Holy Qur'an could never be continued. In the Islamic heritage, the "every Khabr e Ahaad" which inherited from one person to other, cannot be preferred on continuous recitation. The official version, which is known historically "Al-Mushaf-al-Imam", had been sent to different areas and all the companions and successors have unanimously agreed upon the authenticity of Uthmanic Mushaf as the recitation of Hazrat Muhammad (ﷺ). The origins of difference of Qur'anic recitations which Jeffery has confidently referred e.g., Ibn e Abi Dawud D, 316 A.H., Ibn e Al-Anbari D, 328 A.H., and Ibn e Al-Ashta D, 360 A.H. All these Scholars copied the difference of recitations in fourth century of Hijra, their traditions are contemporary and their references are not trustworthy. The basis of Uthmanic Mushaf is on codices compiled by Hazrat Abu Baker Saddique (R.A.). Jeffery and A.T. Welch during the discussion of the Holy Qur'an and its different recitations, ignores the views of other Orientalists who declared that these traditions are the invention of experts of philology and grammar. As John Burton and Montgomery Watt think that the variant readings is an invention of later experts of Ilm-ul-usul (Jurists) and ilm-u'l-lisan (Philology). The Orientalist, could not conceive this unassailable fact that the script (of the Holy Qur'an) compiled by Hazrat Usman (R.A.) through Ijma was based on the script composed by Hazrat Abu Baker Saddique (R.A.). Moreover they were, also, unable to conceive the difference of dialects, facts of preservation of Holy Qur'an and the influences of publication.

Recommendations

Mufasir (Cairo: Dar ul Mu'arif, N.D), 27,
Al-Qunji, Sadiq bin Hassan, *Abjad Ul-Uloom* (Lahore: Al Maktaba al Qudusia, 1983), 429,
Al-Jazri, *Al-Nasher*, 117-20

(1) Al-Jazri, *Al-Nasher*, 1/38

(2) Ibid, 1/119

In the end, it is appropriate to give suggestion to those orientalist who have been busy whole heartedly in the completion of mission of ignoring the uniqueness of the Holy Qur'an being non-deteriorate and unchangeable in the Divine Books, that they must observe the authenticity of the claim of the Holy Qur'an i.e.

“If it had been from [any] other than Allah, they would have found within it much contradiction”.⁽¹⁾

and,

“Indeed, it is We who sent down the Qur'an and indeed, We will be its guardian.”⁽²⁾



(1) Surah Al-Nisa:82

(2) Surah Al-Hijr:9

The Role of Islamic Beliefs in the Evolution of Human Culture and Civilization

Dr. Bashir Ahmed Rind *

Dr. Basheer Ahmed Dars **

ABSTRACT

Before the advent of Islam, the world was scientifically and rationally in darkness. Humanity was following polytheism and superstitions. Phenomena of nature were worshipped as gods. Ancient and established objects were considered a gift of gods. Novelty and acceptance of any different belief than those of their forefathers was considered taboo. That resulted in stagnation in the scientific and cultural development. The system was set to provide authority to some humans over the others. The process of teaching and learning, the matters of state and politics, the handling of commerce and business were deemed for some particular elite and upper-class people; whereas begging, slavery and humiliation were declared the fate of poor and weaker members of the society. The concept of human equality was far from existence. There was a ban on religious and intellectual speech. The world was far away from civilization and humanity.

In the seventh century, Islam came and it drastically changed the human thought, reflection and beliefs from its very outset. Islam taught the human that what his real position in the universe is and what is the position of the universe in relation to him. Why is this universe created and what relation a human should keep with it? Who is the creator of man as well as this universe? What are His attributes and what does He demand from the man? These were some of the answers that Islam provided to mankind and brought to end its long-standing quest for their answers. When we look at the history of human being, we know that these Islamic beliefs have left their significant and profound impact on human thinking, the process of character and human civilization. Whatever academic, scientific, social and developmental progress of world civilization is seen today, it is, directly or indirectly, an outcome of Islam and its golden civilization.

The above aspects are discussed in this article. We have elaborated how Islam has revolutionized the thinking of the man and what role its belief system plays in the evolution of human civilization.

Keywords: *Civilization, Beliefs, Humanity, Culture, Societal Values*

* Associate Professor, Department of Comparative Religion and Islamic Culture, University of Sindh, Jamshoro, Pakistan

** Faculty member, Department of Basic Sciences & Related Studies, Mehran University, SZAB Campus Khairpur Mir's

Introduction

The civilization and development in today's world are the results of a process and as an exercise of the law of nature. This law of nature was put forward fourteen hundred years ago. Why was the world not implementing the law of nature before this? The real reason was that the world was suffering from polytheism and superstition. The world was given the status of a sacred nature and made status the owner of good and evil; nature was considered to be god, so it was arrested in phenomenal worship or nature worship.

It is obvious that those who worshipped the sun, the moon, stars, rivers, forests, mountains, and animals as their gods and regarded them as responsible for their good and evil and made their places, the places of the sanctity; how could they be so 'disrespectful' to their gods to do research and exploration in the matter of beliefs. From where the concept of sacredness comes, the domain for exploration ends. According to the divine law, the development of the world's civilization and nature depends on research and exploration. Without exploration and research world cannot achieve any development.

When Islam arrived in the seventh century, first it changed people's thinking and their beliefs. The man found the right guidance and understood the difference between the Creator and the created. Islam gave the concept of monotheism, and polytheism and superstition were subdued. People started to view things in the universe as commodities. Hence, they started the exploration and used them for their benefit. They began to understand the rank and status of humanity, and the exact knowledge of each other's rights began to develop into an outstanding culture and civilization across the world. This revolution first came in Arabia and then traveled to Asia, Africa, Europe and then crossed the Atlantic to America. Eventually, growth came in the modern world in all walks of life.

In this article, we are discussing the fundamental beliefs and ideals of Islam, which have brought such a big revolution in the human world.

The Core Beliefs of Islam that paved the way to change the world

According to the study of Islamic teachings, Islam taught the following beliefs as the core of humanity; they paved the way for a revolution in the world:

1. Monotheism or the belief about One Creator of the universe.
2. The belief of Apostleship.
3. Belief in hereafter
4. The reason for the creation of the universe
5. Man's place in the universe.

6. Man's relationship with his creator
7. Man's relationship to the universe.
8. Human behavior among each other

1. **Monotheistic belief about the Creator of the universe.**

Islam, which gave the education on the basic beliefs explained first that the Creator of this world, is not something which should be felt with outward senses; He is not a seeing thing for the dwellers of this world but He is free of feel and look: the world has no reference and understanding of him⁽¹⁾, and for Him, no examples can be given⁽²⁾ that can perfectly describe him. There is none like Him or succeeding to Him⁽³⁾.

By looking at the creation of the universe and reflecting on its management is something that can be done with our bodily sense. This ability to observe paves our way for the understanding of our Creator. The Qur'an says:

“Indeed, in the creation of the heavens and the earth; the alternation of the day and the night; the ships that sail the sea for the benefit of humanity; the rain sent down by Allah from the skies, reviving the earth after its death; the scattering of all kinds of creatures throughout; the shifting of the winds; and the clouds drifting between the heavens and the earth—‘in all of this’ are surely signs for people of understanding.”⁽⁴⁾

The man himself was invited to consider thinking in his mind as if he is a person apart from the universe itself; ponder upon his own life, his digestive systems, blood system, brain processes, cardiovascular activity, body messaging system, birth and reproductive system, death, development of cells that provide thoughtfulness and so on; by doing so, he will be able to observe the influence of a force which owns perfect knowledge, great wisdom and insight, and power. So, the Quran says:

“We will show them Our signs in the universe and within themselves until it becomes clear to them that this ‘Quran’ is the truth. Is it not enough that your Lord is a Witness over all things?”⁽⁵⁾

Then it was taught about the Creator's attributes:

-
- (1) Surah Al-Shoora:11
 - (2) Surah Al-Nahal:74
 - (3) Surah Al-Ikhlâs:4
 - (4) Surah Al-Baqrah:164(The translations used in this article have been taken from Al-Khattab)
 - (5) Surah Haa-Meem Sajdah:5

“Say, ‘O Prophet,’ ‘He is Allah—One ‘and Indivisible’; Allah—the Sustainer ‘needed by all’. He has never had offspring, nor was He born. And there is none comparable to Him.’”⁽¹⁾

It is to be noted that there is only one God, Allah. Had there been two Gods, they would have tried to overcome each other⁽²⁾. If more than one Allah would have been there, the earth’s system would have got destroyed.⁽³⁾ He is the Creator of the universe and keeps it in order.⁽⁴⁾ If He wants to give you harm, no one can remove it. If He wants good for you, then no one can devoid you of this good; he gives good to whom He wills⁽⁵⁾.

It was also taught that the right to worship and devotion is only for Him, and no anyone else is worthy of it:

“Worship Allah ‘alone’ and associate none with Him.”⁽⁶⁾

This belief gave this thinking that your Creator is only One – the One that you cannot encompass with your physical senses. The things that are going to feel by physical senses, or which you can discover through your experience and observation, they aren’t Allah and do not have the attributes of God. Nor is your good and bad in their hands.

2. The Belief on prophethood (*Risalat*)

Islam emphasis more on the second belief, that is the belief on prophethood (*Risalat*). That means that Allah has chosen some people to guide other people. These chosen people have high qualities and abilities than the rest of the people. They brought revelations (*Wahi*) of Allah, at different times, to the people. They were sent to tell Allah’s message to the people and according to the instructions of Allah, they continued to guide them through the deeds, actions, and sayings. These selected people are called Allah’s messengers (*Rasool*) and the process of messaging is called *Risalat*.⁽⁷⁾

According to the Islamic teachings, Allah gave existence to the world to meet the physical needs of humans. A series of messengers were sent to meet their psychological and spiritual needs in order to fulfill their requirements in every way. And then the selected persons were sent to

(1) Summary of Surah Al-Ikhlās

(2) Surah Al-Mominoon:91

(3) Surah Al-Anbiya:22

(4) Surah Al-Aaraf:54

(5) Surah Younus:107

(6) Surah Al-Nisa:36

(7) Jurjani Ali Bin Muhammed Syed Shareef, *Kitab Al Tareefaat*, (Beruit: Darul Kutub Al Ilmiah, Ed.1,1983),110

people in their own language so that they get the message in a language that they associate with. The messengers commanded their people to obey Allah's commands. Those who obey, Allah has promised them the success in the hereafter. Allah also declares the importance of belief in the former prophets. The Holy Quran says:

“There is no community that has not had a warner”⁽¹⁾

“And every people had a guide. (the Prophet).”⁽²⁾

“We have not sent a messenger except in the language of his people to clarify the message for them.”⁽³⁾

“We only sent messengers to be obeyed by Allah’s Will.”⁽⁴⁾

“Whoever obeys the Messenger has truly obeyed Allah..”⁽⁵⁾

“who were all of the righteous.”⁽⁶⁾

“We chose them and guided them to the Straight Path..”⁽⁷⁾

“These prophets were rightly guided by Allah.”⁽⁸⁾

“Indeed, in the Messenger of Allah you have an excellent example.”⁽⁹⁾

“Then when guidance comes to you from Me, whoever follows My guidance will neither go astray in this life nor suffer in the next.”⁽¹⁰⁾

“Say, O believers, “We believe in Allah and what has been revealed to us; and what was revealed to Abraham, Ishmael, Isaac, Jacob, and his descendants; and what was given to Moses, Jesus, and other prophets from their Lord. We make no distinction between any of them. And to Allah we all submit.”⁽¹¹⁾

The aim of this belief was that all the prophets came for the guidance of humanity are to be recognized, followed and respected; their teachings should be followed so that humanity be safe from the beliefs, thoughts and actions which ultimately hinder the welfare of humanity.

(1) Surah Al-Fatir:24

(2) Surah Al-Ra’d:7

(3) Surah Ibraheem:4

(4) Surah Al-Nisa:64

(5) Surah Al-Nisa:80

(6) Surah Al-Anaam:85

(7) Surah Al-Anaam:87

(8) Surah Al-Anaam:89

(9) Surah Al-Ahzab:21

(10) Surah Taha:123

(11) Surah Al-Baqarah:136

3. Belief in the hereafter

Islam emphasizes on the belief in the Hereafter. This refers to the belief that one day the world will end, then the other world will establish, in which every man will be rewarded or punished for their actions. According to this belief, some can or can not see other men, but Allah sees everything and His angels are noting each process. So every human's thoughts and actions are saved for the future. Therefore the Holy Quran says:

“and fear Allah, and know that ye will (one day) meet Him.”⁽¹⁾

“and who believe in what has been revealed to you ‘O Prophet’ and what was revealed before you, and have sure faith in the Hereafter.”⁽²⁾

“This worldly life is no more than play and amusement. But the Hereafter is indeed the real life.”⁽³⁾

“But the reward of the Hereafter is far better, if only they knew.”⁽⁴⁾

“while you are certainly observed by vigilant, honourable angels, recording ‘everything’.”⁽⁵⁾

“not a word does a person utter without having a ‘vigilant’ observer ready ‘to write it down’”⁽⁶⁾

“So whoever does an atom’s weight of good will see it. And whoever does an atom’s weight of evil will see it..”⁽⁷⁾

This belief is meant to awaken the human heart and conscience so that they understand Allah and his protector angels in front of them. For this, every human should be conscious of the deeds that one is doing; the sense of the presence of Allah and the watchful angels should keep him from straying away from path. This belief advocates that one day the man be held accountable. This belief makes people feel that the way of life is not the end of life's journey but the journey continues in the hereafter. This world is the place to play its part and seed, the fruit of which will be in the hereafter. This faith plays a very important role to make human sensitive, responsible and pious.

(1) Surah Baqarah: 223

(2) Surah Al-Baqarah:4

(3) Surah Al-Ankaboot:64

(4) Surah Al-Nahal:41

(5) Surah Al-Infitar:10-12

(6) Surah Qaaf:18

(7) Surah Al-Zilzal:7-8

4. The purpose of creation of the universe

Islam has quoted the purpose of the creation of the universe that the whole universe has been created for the advantage of man. Man's work is the exploration and use of it to fulfil his needs and necessities and acquire adornments and services from it. The Holy Quran says:

“He is the One Who created everything in the earth for you. Then He turned towards the heaven, forming it into seven heavens..”⁽¹⁾

“He also created` horses, mules, and donkeys for your transportation and adornment. And He creates what you do not know.”⁽²⁾

“It is Allah Who created the heavens and the earth and sends down rain from the sky, causing fruits to grow as a provision for you. He has subjected the ships for your service, sailing through the sea by His command, and has subjected the rivers for you. He has `also` subjected for you the sun and the moon, both constantly orbiting, and has subjected the day and night for you. And He has granted you all that you asked Him for. If you tried to count Allah’s blessings, you would never be able to number them.”⁽³⁾

“O humanity! Eat from what is lawful and good on the earth and do not follow Satan’s footsteps. He is truly your sworn enemy.”⁽⁴⁾

“Ask, `O Prophet,` “Who has forbidden the adornments and lawful provisions Allah has brought forth for His servants?” Say, “They are for the enjoyment of the believers in this worldly life, but they will be exclusively theirs on the Day of Judgment. This is how We make Our revelations clear for people of knowledge.”⁽⁵⁾

5. Man's place in the universe

Islam is rightly proud of it that has the concept of human dignity and called it a masterpiece of creation of nature - “We have created the man in the best case”⁽⁶⁾ And Islam teaches that Allah not only created the human in terms of creation and appearance form to be the best of the universe but it has also given it superiority over the entire universe; the universe indirectly or directly is in the service and for the entertainment of him. In

(1) Surah Al-Baqarah:29

(2) Surah Al-Nahal:8

(3) Surah Ibraheem:32-34

(4) Surah Al-Baqarah:168

(5) Surah Al-Aaraf:32

(6) Surah Al-Teen:4

other words, the human is a master and universe his servant, who is the service of man by the will of Allah swt. Allah says:

“Indeed, We have honoured the children of Adam, carried them on land and sea, granted them good and lawful provisions, and privileged them far above many of Our creatures..”⁽¹⁾

6. What type of person should liaise with their creator

In this regard, the teachings of Islam are that since Allah is the true Creator and Lord of the universe, He has created all the supports for the human being. No one can relieve any difficulty or provide assistance to man, because they are created; they too need Allah for their needs and sustenance for He alone is the Lord and Creator and Cherisher of all human beings and every creation, and He should be the nucleus of all the prayers, respect and dignity, full attention and deep feelings. The man should live his life according to His instructions and way of life of the messengers sent by Him. This is the saying of Allah:

“To Allah ‘alone’ belongs the kingdom of the heavens and the earth. He creates whatever He wills.”⁽²⁾

“‘He is’ the Creator of all things, so worship Him ‘alone’. And He is the Maintainer of everything..”⁽³⁾

“But those ‘idols’ they invoke besides Allah cannot create anything—they themselves are created.”⁽⁴⁾

“Your Lord has proclaimed, “Call upon Me, I will respond to you. .”⁽⁵⁾

“When My servants ask you ‘O Prophet’ about Me: I am truly near. I respond to one’s prayer when they call upon Me. So let them respond ‘with obedience’ to Me and believe in Me, perhaps they will be guided ‘to the Right Way’”⁽⁶⁾

“Worship Allah ‘alone’ and associate none with Him.”⁽⁷⁾

“For whoever associates ‘others’ with Allah is like someone who has fallen from the sky .”⁽⁸⁾

-
- (1) Surah Al-Israa:70
 - (2) Surah Al-Shoora:49
 - (3) Surah Al-Anaam:102
 - (4) Surah Al-Nahal:20
 - (5) Surah Al-Ghafir:60
 - (6) Surah Al-Baqarah:186
 - (7) Surah Al-Nisa:36
 - (8) Surah Al-Hajj:31

7. What kind of person should be concerned with the universe

The purpose of the universe, according to Islamic belief, is to serve man, directly or indirectly. It has been in the service of man; the universe has been given under the control of man, or designed to serve him, so that the man can use it for his needs, facilities, and conveniences. But in any case, it is not sacred for man nor it deserves his prostration, worship, honor, full attention, the focus of deep feelings and prayers. Allah says in the Quran:

“Among His signs are the day and the night, the sun and the moon. Do not prostrate to the sun or the moon, but prostrate to Allah, Who created them ‘all’, if you ‘truly’ worship Him ‘alone’”⁽¹⁾

Further in this regard given verses in the “the purpose of creation of the universe” should be reviewed.

8. How people should treat with one another

In this regard, Islam, against the terms of Darwin's theory, gave this thought and belief that all humans are descendants of Adam and Eve. Their parents are the same. The complete human race is their progeny. Therefore, all human beings are brothers. Their family and tribes are different so that they could recognize each other. Color, race, language, land, wealth, and gender is not above anyone. This is the reason that Islam associates superiority with faith, piety, morality and character rather than these aspects. That then results in the logical result and requirement of faith that one should not hate another as we are all one brethren. Every person must have religious freedom. No one will interfere in any religious affairs unless it is to stop the evil in the land or bringing the other towards goodness. Repulsive thoughts should not be said about the holy figures of any religion and no one should be forced to believe. The Holy Quran says:

“O humanity! Be mindful of your Lord Who created you from a single soul, and from it He created its mate, and through both He spread countless men and women.”⁽²⁾

“O humanity! Indeed, We created you from a male and a female, and made you into peoples and tribes so that you may ‘get to’ know one another. Surely the most noble of you in the sight of Allah is the most righteous among you. Allah is truly All-Knowing, All-Aware”⁽³⁾

In the Last farewell Sermon the Prophet of Islam said:

(1) Surah Ha Meem Sajdah:37

(2) Surah Al-Nisa:1

(3) Surah Al-Hujurat:13

Stay informed! Neither an Arab over foreigner (Non-Arab), nor a non-Arab over an Arab one, neither a white one over black and nor a black over the white one has any superiority. Standard of virtue is piety. ⁽¹⁾

Similarly, it is said:

“Let there be no compulsion in religion, for the truth stands out clearly from falsehood”. ⁽²⁾

“You have your way, and I have my Way.” ⁽³⁾

“And say, ‘O Prophet,’ ‘This is the truth from your Lord. Whoever wills let them believe, and whoever wills let them disbelieve.” ⁽⁴⁾

“O believers!’ Do not insult what they invoke besides Allah or they will insult Allah spitefully out of ignorance. This is how We have made each people’s deeds appealing to them. Then to their Lord is their return, and He will inform them of what they used to do..” ⁽⁵⁾

The Impact of Islamic Thought

Islamic beliefs have left significant impacts on human civilization. Some of its salient aspects are summarized below:

Belief in monotheism has provided a favorable environment for intellectual and scientific development

Allama Waheeduddin Khan says about it: In the ancient polytheistic times, the environment across the world, was tailored to spread superstitious ideas. In this period of superstitious thoughts, poetry, literature and the arts, could receive some sort of development but for the academic and scientific ideas, it was quite an unfavourable situation. That is the reason that no development of knowledge and science in any country in ancient times could reach remarkable level. Greek civilization is one of the well-known civilizations of ancient times. But even it could not begin the process of science in Europe. This work began when the scientific approach reached Europe through Muslim lands. The concept of polytheism was a constraint to development theory; monotheism became

-
- (1) Baihaqi, Ahmed bin Hussain, *Shiab Al Eiman*, Hadith No:5137 (Al-Riadh: Maktabat ul Rushd, Ed.1, 2003), 4/289, Abu Naeem Ahmed bin Abdullah Al-Asbahani, *Hilyat Ul Aoliya w Tabqaat Ul Asfiya*, (Bairut: Dar ul Kitab Al Arabi, 1409AH), 3/100, Ibn Hanbal Abu Abdullah Ahmed Al- Shaibani, *Musnad e Ahmed*, Hadith No: 22391, (Beriut, Moassasat ul Risalat, Ed.1, 2001AD),
 - (2) Surah Al-Baqarah:256
 - (3) Surah Al-Kafiroon:6
 - (4) Surah Al-Kahf:29
 - (5) Surah Al-Anaam:108

the winner of the doctrine of development. ⁽¹⁾ The doctrine of polytheism is contraceptive to development because through this, the man takes unholy as holy. This is the basic doctrine that became the base of the sanctity holiness of material objects. The spirit of holiness is itself a natural passion. But when one believes in other than Allah, it is actually against natural passion. That is the root of all evils. When one considers the unholy as holy, he locked the door to the development of every kind. There are two forms of 'unholy to holy' faith. One is to believe nature holy; and the other one is to believe that certain humans are holy too in terms of their share in divinity. Both evils were found in one form or the other in the world in ancient history. This was the major cause which hindered progressive thinking. This was the mistake of considering the other things besides Allah that stopped the progress in science for thousands of years. If only Allah is considered holy, this creates no academic and intellectual problem. Allah is beyond our jurisdiction - where we cannot pass intellectually or physically. The other things that are assumed holy things are very much in our jurisdiction. Their exploration is the beginning of science. When they are considered holy, they exit from the box of pregnable and get transferred to the worship box. In this world, the things that we see around are all creatures. They are the ones who are commonly called phenomena of nature. These phenomena of nature are the field of the scientific process. To study the phenomena of nature and control them, is called science. It is only now that all nations understand the phenomena of nature that in ancient times were considered as holy and were subject of worship. They couldn't become the subject of exploration for them. It was this intellectual error which prevented mankind for thousands of years from the scientific research in ancient times. The door to revolution opened only when the revolution of monotheism changed the mind and nature of human and removed phenomenon of nature from holiness. Islam has conducted two important works in this regard. One was to remove the mental blocks which were stopping the progress and the other that it started a period of practical development. ⁽²⁾

Advent of science

From the time of the sixth century to the tenth century European history is called the Dark Ages - when Europe was far away from culture and civilization. This was a period of intellectual darkness and fright in Europe. But this dark period was not experienced by the rest of the world at that time. Just at the time when the darkness covered the whole of

(1) Surah Al-Baqarah:42

(2) Waheed uddin Khan, *Islam The Creator of Modern age*, (Karachi: Fadhli sons Urdu Bazaar, Ed.1,1990),51-52

Europe, Islamic world was shining in the complete brightness of civilization and experienced its golden age where the science and technology was booming. Bertrand Russell confesses that this brilliant civilization of Islam flourished from India to Spain.⁽¹⁾

Development of astronomy

Abu Ishaq bin Jundub (died 767 AD) was the first to study the skies. He had drawn some rules to see distant objects and invented a telescope accordingly. Galileo (died 1642 AD) did the further development of this initial telescope.⁽²⁾ This art further progressed until it reached the age of electronic telescopes of the present time. Abu Abdullah Jabir Albnany (died 929 AD) was the first Muslim scientist who told the result of his research, that the earth revolves around the sun in an elliptical shape, which is known as Kepler's third law.⁽³⁾

Knowledge advances in medicine

Before the advent of Islam, the disease was considered the influence of the gods. For the treatment, burning off and donation to gods was considered necessary. Prophet of Islam ﷺ ended this. He said:

“Allah did not send down any disease but that he also sent its cure.” In another narration, the Prophet said, “One who has knowledge of it knows it, and one ignorant of it is ignorant.”⁽⁴⁾

For example, take smallpox disease. The disease was found in BC 1122 in China. The Egyptian pharaoh Rameses V (died 1150 BC) was also suffering from this disease; the traces of this disease have been found in the mummy corpse. It's was the Muslim physician Abu Bakr al-Razi (868 as 925 AH) who researched and wrote a book "Aljdry Walhsbh", in which he described the effects of the associated virus and the discovered its treatment. After this book reached Europe and got translated into Latin, Edward Jenner invented the vaccine for it in 1796 AD that resulted in its pacification and finally almost finished the disease from the world.⁽⁵⁾

Knowledge of Statistics and Math

Before Islam, the practice of statistics (number) and Math in each country was considered a gift of the gods. Accordingly, no shortcoming in the approach or understanding could be associated with them. These were, accordingly, not developed. The counting method of the present primarily

(1) Ibid, 56

(2) Nadvi, Ibraheem Imadi, *Muslim Scientists and their Contributions*, (Lahor:Islamic Publishers,E:4, 1996),18

(3) Waheed uddin Khan, *Islam The Creator of Modern age*, 57

(4) Sunan Ibn Mājah 3438

(5) Waheed uddin Khan, *Islam The Creator of Modern age*, 75

there are 9 counts (1,2,3,4,5,6,7,8,9) was invented by some Indian people initially. In Multan, Brahma Gupta (598-660 AD) did the initial attempt to set the way to zero, then Bhaskar (1114-1185 AD) who was born in Bijapur, India, wrote a book in Sanskrit "Lilavati" by name, in which the principle of zero was described in the most simple and easy manner. However, at that time, every new idea was seen the with eye of suspicion. So this concept of numbers could not get implemented in India at that time. It was just found in the books of some individuals. Contrary to this, with the strengthening of the Muslim caliphate in Iraq, new things were seen off by the sight of the value. The Prophet of Islam that had taught the Muslims that:

“Knowledge and believing the wisdom is the missing entity of a Muslim, where it is found he (Muslim) is the most deserving of it.”⁽¹⁾

This news when reached to the Indians, an Indian priest went to Baghdad in the time of Abbasid caliph Al-Mansur's government. The priest gave his two books as gift to Al-Mansur; One was about History and the other was about Mathematics. Al-Mansur did their translation. Khawarizmi (780-850 AD) read the books of Mathematics in Arabic. He accustomed himself with the science of Hindi Numbers. And then he stated in his book that how will the number increase to tenfold when zero will be added from 1 to 9. And then he appealed people to adopt the same Hindi way along with his own invention of multiplicative theory using the zeros. The same method was applied throughout the Arabia. In the twelfth century AD, Al-Khawarizmi's book "Al-Hisab" came to Europe translated into Latin. Europe, then, adopted the same approach too. Before that, Roman numerals were common in Europe. This method was very difficult for calculations. For example, 88 was written in Roman in this way (LXXXVIII). Dealing with large numbers was almost impossible⁽²⁾

❖ Wilfred Blunt wrote the important of this number that came from Arabia:

And supposing the tide of Islam had not been stemmed? Nothing delayed the advancement of science in the west then the clumsiness of the Roman numerals. Had the Arabic numerals, which had reached Baghdad from India towards the end of the eighth century, not been soon afterwards introduced into and adopted by Western Europe as a whole, much of that

-
- (1) Tirmizi, Abu Eisa, Muhammed Bin Eisa, *Sunan Tirmizi*, Kitabul Ilm, Bab ma jaa fi Fadhl al Fiqh Ala al Ibadat, Hadith No:2687,(Riyaz: Darul Salam,E:1,1999),610
- (2) Waheed uddin Khan,*Islam The Creator of Modern age*, 80.81

scientific progress which we associated with the Renaissance in Italy might have been achieved several centuries later.⁽¹⁾

It is obvious that when Islam eliminated the environment of polytheism and superstition, importance was given to other new things. The concept of Zero was welcomed too. The seed of India received the favorable treatment from the fertile ground in Baghdad. There it became tree and reached Spain by Muslims later to spread throughout Europe.⁽²⁾

Agriculture and Irrigation

In ancient times, as the other things of nature were considered holy, the rivers were also considered sacred. It was believed that the divine spirit rested within them. Believing the rivers sacred meant that they had to be worshipped. They were offered with presents and food. This concept of holiness prevented any attempts to conquer the rivers or to construct dams for agriculture. That is why the agricultural use of rivers in ancient times was extremely limited. Advancement in irrigation belongs surprisingly to the very modern history of the human. When the unity of the revolution of Islam came, and it made implicit to the human that the river is a creation, not the creator. It is an object that worships God, and is not a god itself. It was then when it became possible that a person could think of rivers for large-scale uses for their advantage. That is why we read in history that a large-scale irrigation system existed in Muslim Spain the like of which did not exist anywhere else. Spanish Muslims brought so much development to agriculture that it became a complete art. They studied trees and explored the properties of sands and lands. Millions of square miles of desert in Spain had been turned to the fruit-bearing gardens and flourishing fields. Rice, cotton, saffron, pomegranates, peaches, etc. were found abundantly in Spain. They were gifted to Spain by Muslims. Muslims made tremendous progress in the cultivation of olives and dates in the Andalusian and Ashbayliyah provinces of the caliphate. Grapes production began in large scale areas of Granada and Malqa. They devised various plots of land in terms of division of water. Large streams of water for irrigation were excavated in Spain and small branches were taken out of them for delivery to areas farther away. Arid plains of Valencia became green due to this. They established a permanent department of the canals. Mentioning the development to Spanish Agriculture by Arabs, wrote the professor Philip K. Hitti writes: "The agricultural development was one of the outstanding achievements of Muslim Spain. It was a permanent gift of the Arabs for the country. Spanish Gardens are also safe today as their mark." The Arabs who were desert-men got revolutionized through the

(1) Wilfrid Blunt, *The Times*, (London: April 2, 1976)

(2) Waheed uddin Khan, *Islam The Creator of Modern age*, 83-84

concept of monotheism at the hands of most noble of the Prophets and best of the creation of Allah, may Allah's countless peace and blessings be upon him ﷺ⁽¹⁾

Development in multilingual knowledge

In ancient times, it was believed that writing was a grant of the gods. And as gods' knowledge was considered sacred, so every nation considered their language as a sanctuary and believed that it was the best and its speaker was the best. In India, "Barham font" was considered sacred, in the same way as China, Egypt, Rome, Greece, etc. considered their own languages sacred. Jewish and Christian world, for centuries, believed that Hebrew was the language of Allah and called it the first language. Among the Christian authors too, this belief was dominated strongly in the second renaissance: "All languages came into being from Hebrew". When a language was considered sacred or divine, it meant that it was to be respected and the writings in it were not a subject of research or verification. That meant that no nation could think of amalgamation of research in their own language. Therefore, literature and language were not developing. It was such is 'sacred' belief that hindered their development. Belief in the monotheism of Islam ended thinking of sacredness in everything except God. The Prophet Muhammad ﷺ, a man of practical, ordered His companion Zayd ibn Thabit Ansari to learn Persian and Hebrew; in a short span of time, he learned both languages concurrently. The result of the research was that other than universal objects the research of language and literature flourished and language and literature developed. This revolution that began in Arabia eventually toppled the darkness of Europe when it entered there through Islamic Spain. It overwhelmed the doctrine of the sanctity of languages in Europe and development work in lingual knowledge of the various languages began in Europe and other parts of the world at the same time.⁽²⁾

The knowledge of History (Chronology)

Method of historical study in present times is that the nations are taken as a unit to study history. This means that history should not be the subject of a single individual, but rather as a subject of study of the activities of the community. In contemporary history, the study of scientific, economic, social, political and cultural conditions is carried out. As in ancient times, history was a chronology of only kings, their personal circumstances and their wars etc. This change in knowledge of history came into existence within the last few hundred years. It can be said in other words that the current study of history is the history of human beings

(1) Waheed uddin Khan, *Islam The Creator of Modern age*, 85-86

(2) Waheed uddin Khan, *Islam The Creator of Modern age*, 77-78

whereas what was studied before was only the history of kings. The reason for this was that the King was given the absolute right to rule over the people and because of the prevalent misguidance, he was often consider the Rab or the god or His deputy. So to include another one in history with him was consider blasphemous. The subjects were not thought to be able to remember their exploits in history. There was also no place for the great spiritual figures of Prophets in human history. That was the situation in the world in ancient times before the advent of Islam. In known human history, Abdul-Rahman Ibn Khaldun (1332-1406 AD) is the first person who changed the art of history and expanded the writing of history away from that of the king alone; common man became a topic of discussion in the study of history too. It made history something other than the sociology and history of kings alone. The founder of today's era of knowledge called Sociology is Ibn Khaldun. The fact is that Ibn Khaldun has given the modern art to the West. Ibn Khaldun brought that change to the theory of history that the famous British historian Arnold Tyne B remembers in the the following words:

“Ibn Khaldun has created a philosophy of history. It is indeed a great scientific work of its nature that is ever created by one mind in a time or at some point.” Similarly, Robert Flint has admitted the dignity of these extraordinary endeavours in the following words: Ibn Khaldun's as the ideologist of history maker does not keep his subsequent of any age or in any country, even Giambattista Vico was born three years later. Plato, Aristotle, Augustine were not in his position.”⁽¹⁾

Ibn Khaldun presented for the first time on the notion that the climate and the knowledge of the physical facts of geography are essential aspects of the study of history. He expounded that the spiritual and moral leaders with influence also deserve an elaboration in the books of history. As the discoverer of the rules of the rise and fall of nations, Ibn Khaldun is called the father of this science. In his history book, Ibn Khaldun has written pretext in which he mentions a foundation of the his view of the history of knowledge which is not based on the circumstances of kings but encompasses a wider historical perspective covering national politics, economy, culture, education, religion, morality, and civilization. Therefore researchers of history generally recognize that until the era of Ibn Khaldun,

(1) WaheeduddinKhan, *Islam The Creator of Modern age*, 90

the art of history was in AN undeveloped state. Ibn Khaldun was the first person who started the modern history as a proper field of study. ⁽¹⁾

But the question is that how was it possible for Ibn Khaldun to start something that the mankind was unaware of before? The answer is that other historians were born before the Islamic revolution and Ibn Khaldun was born after the Islamic Revolution. Ibn Khaldun was a product of the revolution. And that is what made Ibn Khaldun Ibn Khaldun. In fact, what was coming in the way of the development of art history, we call it polytheism or superstition. Before Islam, the king was understood as Rab or God's deputy and he had absolute and innumerable powers on people. Therefore the same deserved that history would only revolve around him and would only comprise of his mention. Islam abolished the doctrine of the divinity of kings and did make them equal to other men by highlighting their common ancestry from Adam and Eve. After the great revolution of human equality, it was now possible that Ibn Khaldun could bring in common public as the centerpoint of thinking instead of thinking of the king alone; this formed the basis of the new knowledge of history. ⁽²⁾

Human Equality

Islamic beliefs that brought a revolution in human civilization advocate for human equality as a cornerstone of the Islamic civilization.

The desired dream of all philosophers and thinkers is the formation of human equality. But we do not see equality in ancient times. Due to the fact that under the influence of polytheism, superstition were the common commodity in everyone's thoughts. These were unrealistic ideas about physical phenomena. The same way in the world no true views were available to humans; what they saw from their forefathers over the ages became part of the traditions of nations. For example, under the same effect, the doctrine of caste system made people believe that there were some people who were born from the head of God (*Nauzobillah*), and some from the feet of God (*Nauzobillah*). ⁽³⁾ Thus the prevailing distribution of high and low caste came into being. Similarly, there was a belief that kings are the descendants of gods. And the people are there to serve them. There was also a prevailing view that some people are inherently superior races and others are inherently inferior races. This racial division was advocated and applied under the supervision of polytheism and established after the continued brainwashing of humanity over the centuries.

(1) Waheed uddin Khan, *Islam The Creator of Modern age*, Summary of the page 88-96

(2) Ibid

(3) Manu, Dharam Shaster, *Urdu Translation Arshad Razi*, (Lahore:Nigarshat Publishers, 2007), 31

Islamic belief in monotheism and the concept of human equality demolished this idol of false pride and sanctity. Quran gives the verdict that all humans are the children of a man and a woman, Color, differences of race, language, etc are only the sources of the identification. Prophet of Islam declared human equality in His famous last Farewell Sermon and practically established a system of equality and justice. In the reign of the second caliph Umar Farooq, son of the governor of Egypt once flogged a Coptic. on his petition, Umar ordered Coptic to whip the governor's sons in front of his father. This is an example of the morality and equality and justice of the Muslims. He said these historic words:

“When you have begun to enthrall people, while their mothers gave birth to them free.”⁽¹⁾

The revolution first came to Arabia, then crossed into Asia and Africa, and finally entered in Europe. The majority of Europeans do not accept Islam by the religious view, but the concept of universe and human equality over there took the full Islamic perspective and took full advantage of it. It can be said that the Western Republic and scientific revolution is the secular edition of the Islamic revolution of unity. By segregating the Islamic revolution's last part, and adopting its worldly part is the second name of the modern revolution of West.⁽²⁾

Religious Freedom

Before Islam, the people did not have religious freedom. If a person adopted a religion other than the national and regional religion, he was persecuted; it was very often that such a person was burned alive in the fire, or was expelled. Ibrahim A.S's example is clear that He was persecuted because of the doctrine of monotheism; he was thrown into the fire initially and then eventually extradited. This chain had been in the cycle for thousands of years. Quran has described it this way:

“They (atheists) had been torturing Muslims because they believed in God, who is worthy of power and praise.”⁽³⁾

Hazrat Bilal, Khubaib, Khubab, Yasser, Sumaiya were persecuted and tortured by Meccans are clear examples of religious persecution. Not only did the Prophet of Islam (PBUH), preached "There is no compulsion in religion"⁽⁴⁾, and "Your religion for you, and my religion for me"⁽⁵⁾, but also he implemented it in practice. The Charter of Madinah, Najran, Treaty

(1) Shibli Nomani, *Al Farooq*, (Karachi: Darul Isha't, Ed:1, 1991), 332

(2) Waheed uddin Khan, *Islam The Creator of Modern age*, 99-103

(3) Surah Al Burooj:8

(4) Surah Al-Baqarah:256

(5) Surah Al-Kafiroon:6

of Hudaibya are practical examples that people had the right to religious freedom.⁽¹⁾

Allama Waheeduddin Khan comments on UN Charter and on Islamic religious freedom and tolerance Revolution and writes:

“The United Nations Charter was adopted in 1948 known as the Universal Declaration of Human Rights. This is said in Article 18 that "Everyone has the right for idea, conscience, and religious freedom. It is also included in this charter that one can change own religion secretly or openly and express their faith or to give its teaching" this UN's Charter of the United Nations did not really matter, but it is also a gift of the Islamic Revolution, before the appearance of the United Nations in more than a thousand years. The Islam finished polytheism first time in history which had kept in mind the discrimination between human and human beings. The result of the unnatural distribution has been found in constantly fluctuation of society, which was present in all the ancient times. The Islam has changed the human mind in this matter aside, the other side has started a new round of practical revolution against human freedom and human dignity in a wide scale. The journey continues in the history, until finally got into Europe the caused a new revolution in freedom and democracy. Modern Europe political revolution is a secular version of this Islamic revolution, which was established in Arabia in the seventh century before.”⁽²⁾

❖ Western intellectual DE GOBINEAU writes commenting on the attitude of Islamic religious freedom:

“If we separate the political needs from religious principle, those who in the name of religion is taken work from hand and language , no other religion than Islam will be like tolerant and peaceful religion. Which gave the such religious freedom to others. But their absolute faith was not a concern. Except in cases of Muslim empires have used every method to take care of the interests of religious unity. Religious tolerance is a strong character and complete freedom of disposition of the Muslim rules of their religion.

(1) Mehmood Sultan & Rind Bashir Ahmed, “Analytical Study on Religious Tolerance in the light of the teachings of Islam” , *PJIR,BZU Multan, Dec-2015*, 105-108

(2) Waheed uddin Khan, *Islam The Creator of Modern age*,111

So let's focus should not be limited to acts of oppression and aggression, which occurred somewhere.”⁽¹⁾

❖ Professor Arnold has offered many examples of freedom of thought and opinion in the Muslim reign; he writes:

The provinces of the Roman Empire which were conquered by Muslims fast, they suddenly found themselves in a tolerant environment that remains unknown to them many centuries.... So striking in the history of the seventh century!

Conclusion

Before Islam, the world was in polytheism and superstition. Nature was worshiped and considered sacred. Traditional and conventional things limited in their understanding were considered a donation of gods and deities. New things and new ideas were not accepted. As a result, the world was lying in darkness. There was not any scientific, cultural and social development. Islam broke this superstitious, polytheistic and idolatrous system. The true belief in the Creator of the universe, the right thoughts about the creation of the universe, set the correct position of man in the universe. How should one behave with the Creator of the universe, the universe itself, and others become crystal clear, which in turn defeated the polytheism and superstition. People's view of universal objects changed from the view of the sanctity to the view of usable things made for the benefit of the mankind.

Thus, the beginning of the exploration started. As a result, people started to conquer skies, the winds, rivers, seas and mountains. Today, after conquering moon people have reached up to Mars. The type of human freedom, the religious and intellectual freedom, the equality of all human beings, which we have, are the gifts of Islamic faith and the Islamic revolution. Thus, the beliefs of Islam bring out the world from darkness to the light.



(1) Ashrafi Hafiz Tahir Mehmood, *Tolerance in the light of Seerat e Tayebah*, 38

The Application of Qawā'id Fiqhiyyah in Stem Cell Research

Fahd Anwar *

Prof. Dr. Mohyuddin Hashimi **

ABSTRACT

Stem cells are the undifferentiated primary cells which can differentiate in to the specialized cells. This ability may be utilized to replace the lost or damaged organs. Hence the relief can be provided in diseases like Parkinsonism, Diabetes Mellitus etc. Stem cells may be taken from the embryos or the adult human beings. The legal status and the religious rulings of the stem cell research must be analyzed in the light of the sharī'ah maxims (Qawā'id Fiqhiyyah). The five universal qawā'id should be studied in correlation with stem cell research. Their practical application helps in deriving the legal status of the research. The intention of the researcher, the supposed benefits, the terms and conditions on which the research is carried out, the removal of the harms, the financial benefits gained through such kind of research and the responsibility of the physician in case of unfavorable results are the issues which will be seen in the light of qawā'id Fiqhiyyah

Key-words: *Stem Cells, Qawā'id Fiqhiyyah, Intention, Harm*

* PhD Research Scholar, AIOU, Islamabad

** Chairman, Department of Islamic Thought History and Culture, AIOU, Islamabad

1. Stem Cells: An Introduction

The human-body is made of tissues and organs which are in turn made up of different types of cells. These differentiated cells are originated from the precursor cells which are labeled as “the stem-cells”. Dorland’s Medical Dictionary defines the stem cell as:

“A generalized mother cell that has pluripotentiality (descendants may specialize in different directions), such as an undifferentiated mesenchymal cell that is progenitor of both red and white blood cells.”⁽¹⁾

The American National Bioethics Advisory Commission declares the stem cells as those cells that can develop in to different kinds of cells.⁽²⁾

As established, the human beings start their growth process as a single fertilized egg or zygote. The zygote divides and re-divides and converts into embryo to fetus and eventually to a full-term baby. Initially, each cell of the embryo possesses the capability to make all the cells in the body.

With the passage of time, these cells start to specialize. These new cells are specialized for a particular tissue or organ, e.g. kidney, pancreas, liver tissue etc.

Stem-cells are those that have not yet differentiated. These can divide in to specialized cells.⁽³⁾ They can be utilized, therefore, to have the specialized cells of specific tissue.

2. Different Types of Stem Cells

Four different types of stem-cells are categorized by their range of flexibility. This categorization has been done because the stem-cells vary from each other in their ability to differentiate into variety of specialized cells.

These four types are as under:

- 1- Totipotent stem cells
- 2- Pluripotent stem cells
- 3- Multipotent stem cells
- 4- Unipotent stem cells⁽⁴⁾

(1) Dorland’s Pocket medical Dictionary. W.B. Saunders Company: 2001, P.158

(2) Ethical Issues in Human Stem Cell Research, National Bioethics Advisory Commission, Rockville: 2000. 1/32.

(3) Qaisar Shahzād. Biomedical Ethics. Islamabad: Islamic Research Institute, 2009. P.219

(4) Joseph Hernandez & Kevin Locke, Stem Cells, Worcester Polytechnic Institute, August 23, 2006. P.9

2.1- Totipotent Stem-Cells:

They can differentiate into the widest variety of cells. Human cells are only totipotent during the first few divisions of a fertilized egg, afterwards they become the pluripotent cells.

2.2- Pluripotent Stem-Cells:

Pluripotent stem-cells or simply the stem-cells can give rise to all the different types of cells in the human body.

2.3- Multipotent Stem-Cells:

These cells are not able to grow into the specialized cells other than a specific tissue. These cells are also present in different places in the body of adult human including the skin and bone-marrow.

2.4 -Unipotent Stem-Cells: (Precursor/Pre-specialized cells).

These are more differentiated than multipotent stem cells and are least flexible cells. They are able to specialize to a few specific cell-types

3. Sources of Stem-Cells

Stem-cells are derived from different sources depending upon their type: pluripotent stem-cells are derived from the embryo while the multipotent stem-cells can be taken from the adults.

“Adult stem-cells may be pluripotent, multipotent and progenitor stem cells found among the differentiated cells of a particular tissue or organ in the human body. These cells are used either to replace or to repair the tissue or organ in which they are found.”⁽¹⁾

4. Stem-Cell Research

Stem-Cell Research (SCR) is considered amongst the burning topics of the modern medical science related to embryo and fetus. Stem-cell research involves the use of the embryonic and adult stem cells for research and therapeutic purpose. There are multiple dimensions of stem-cell research which are:

- i- Derivation of stem-cells from the embryo or adult
- ii- Providing them a special environment that enables them to divide and redivide and the formation of differentiated cells
- iii- Grafting of these cells or tissues (the cluster of cells) into the recipient. These grafted cells then help in curing of some otherwise incurable diseases.

The research on the stem cells can help in the prevention of the cancerous diseases and genetically transmitted diseases by answering how the cells undergo the abnormal development during the process of differentiation

(1) Ibid., P.13-16. Also see More, Keeth & Persaud, T.N. *The Developing Human* (Philadelphia: W.B. Saunders Company. E:6th 1998),225

From the research point of view, stem-cells give more accurate results as compared to the research on animal objects.⁽¹⁾

5. Major Uses of Stem-Cells

1. The stem-cells can add healthy pancreatic cells that produce the insulin (a hormone that causes the absorption of glucose from the blood into the cells). In this way Stem Cells can help in curing Diabetes.
2. Replacement of Cardiac-Cells and Vessels
3. The stem-cells may provide healthy new skin tissues for Burn cases.
4. The stem cells help in improving the tremors of Parkinson's disease. The cause is the deficiency of the nerve cells that secrete dopamine. The stem-cells help in replacing the damaged cells.
5. Alzheimer's disease is characterized by memory disturbances. The stem-cells can replace the damaged nerve cells thus improving the patients of Alzheimer's disease.

6. Stem Cell Research and Qawā'id Fiqhiyyah

The Islamic view of the Stem Cell Research can be understood in the basic sources of shari'ah and the shari'ah maxims (qawā'id fiqhiyyah) derived in the light of these sources. Qawā'id Fiqhiyyah help in establishing the religious ruling of the Stem Cell Research and the associated issues. Firstly the relevance of five universal qawā'id (al Khams al Kubrā) with Stem Cell Research will be studied followed by the application of other qawā'id in Stem Cell Research.

6.1. The Five Most Comprehensive Qawā'id and their Application in Stem Cell Research

1.

"الأمر بمقاصدها"^(*)

*Matters are judged in the light
of intention behind them*

This is the first of all qawā'id. It stresses on the intention with which the matters are done. It means the intentions of the doers affect the religious rulings in the sense that the reward is given according to the intention. The qā'idah takes its roots from the verse of the Holy Quran:

﴿لَا خَيْرَ فِي كَثِيرٍ مِنْ نَجْوَاهُمْ إِلَّا مَنْ أَمَرَ بِصَدَقَةٍ أَوْ مَعْرُوفٍ أَوْ إِصْلَاحٍ بَيْنَ النَّاسِ وَمَنْ يَفْعَلْ
ذَلِكَ ابْتِغَاءَ مَرْضَاتِ اللَّهِ فَسَوْفَ نُؤْتِيهِ أَجْرًا عَظِيمًا﴾^(*)

(1) Ethical Issues in Human Stem Cell Research, National Bioethics Advisory Commission, Rockville: 2000, 1/20 - 23

(2) Ibn Nujaym, Zain al Dīn (Ibrāhīm bin Mūsā), *Al Ashbāh wal Nazāir*, (Dār al Kutub al 'Ilmiyyah, 1419AH), 1/23

(3) Surah Al-Nisa: 114

There is no good in most of their whisperings, unless one bids charity or a fair action, or reconciliation between people. The one who does this, to seek Allah's pleasure, We shall give him a great reward.

The famous Hadīṣ of the Prophet (PBUH) is quoted in favour of qā'idah which is: Deeds are determined by the intentions⁽¹⁾

Intention values the deeds. An ordinary act gains value because of intention. However it must be kept in mind that a bad act cannot become good by mere intention.

Application

The Stem Cell Research must be oriented to gain the targets like the good health and to provide ease for the society within the permissible limits of sharī'ah.e.g. Diabetes Mellitus is a disease in which the pancreas does not release the sufficient quantity of insulin. This is a hormone required for the regulation of sugar-levels in the blood. The deficiency of insulin leads to increase sugar level in blood and this adversely affects the functioning of multiple organs of the body. The implantation of stem cells from a donor can provide the relief to the sufferer as these transplanted stem cells can grow to the healthy pancreatic tissue. Thus the life of a person can be balanced by the stem cell therapy. If the stem cell research and related discussions are carried out with this intention of decreasing the sufferings of the human beings, it will deserve the reward by Allah Almighty.

2.

"اليقين لا يزول بالشك"⁽²⁾

*Certainty is not dispelled
by doubt*

The Holy Qurān rejects the conjectures and supposition in the matter of truth as is stated in the following verse:

﴿وَمَا يَتَّبِعُ أَكْثَرُهُمْ إِلَّا ظَنًّا إِنَّ الظَّنَّ لَا يُغْنِي مِنَ الْحَقِّ شَيْئًا إِنَّ اللَّهَ عَلِيمٌ بِمَا يَفْعَلُونَ﴾⁽³⁾

Uncertainty or doubt is the opposite of yaqīn. It can be :

Zann (Supposition)

Shakk (Doubt)

Wahm (Delusion)⁽⁴⁾

Doubt is the balanced possibility in both directions. Supposition is an imbalanced possibility in either direction. Delusion is the less likely possibility. None of them is sufficient to prove the opposite of certainty.

(1) Al-Bukhārī, Muḥammad b. Ismā'īl. *Al-Sahīḥ*. Bāb Bad al Waḥyī, (DārTauf al-Najāh, 1422 AH.)

(2) Ibn Nujaym, *Al Ashbāh wal Nazāir*, 1/47

(3) Surah Yunus:36

(4) Ibn Nujaym, *Al Ashbāh wal Nazāir*, 1/63

The stem cell research may be seen in the light of a subsidiary qā'idah of this second universal qā'idah which is:

"لا عبرة للتوهم"⁽¹⁾

*No consideration
is given to the
delusion*

It implies that religious rulings cannot be derived on the basis of mere delusions. Rather authenticity is rendered to the absolutely proven things.

Application

Stem cell research must not be based on the mere probabilities; rather it should be based on such hypothesis which is supported by the solid facts and figures.⁽²⁾

3.

"المشقة تجلب التيسير"⁽³⁾

Difficulty begets ease

The legal system of sharī'ah is based upon ease and mercy. Numerous verses of the Holy Qur'ān provide the base for it.e.g:

﴿يُرِيدُ اللَّهُ بِكُمْ الْيُسْرَ وَلَا يُرِيدُ بِكُمُ الْعُسْرَ﴾⁽⁴⁾

*Allah Almighty intends ease for you and
does not intend difficulty for you.*

Narrated 'Āisha (Allah be pleased with her) that whenever the Prophet (PBUH) had a choice between two things, he used to choose the easiest one unless it was an act of sin.⁽⁵⁾

According to the jurists all the concessions (rukhas) and reduction (takhfif) of sharī'ah are derived on the basis of this qā'idah.⁽⁶⁾

Application

Stem Cell Research is generally oriented towards the remedy of the ailments like Diabetes Mellitus, Parkinsonism. The stem cells from healthy donor are implanted in the ill person to replace the affected cells e.g. The stem cells can differentiate in to the pancreatic cells and replace the

-
- (1) Al Zuḥailī, Muḥammad Mustafā, *Al Qawā'id al Fiqhiyyah wa Taṭbīqātuhā*, (Dār al Fikr, Damascus), 1/170
- (2) Al-Shaṣrī, Sa'd b. Nāsir. *Al-Qawā'id al-Fiqhiyyah wa'lusūliyyah wa Maqāsid al-Sharī'ah Zāt al Silah bi Buhūṣ al-Khalāyā al-Jizriyyah*. (Majallah Majma' al-Fiqh al-Islāmī 18, 1425AH), 236
- (3) Ibn Nujaym, *Al Ashbāh wal Nazāir*, 64/1
- (4) Surah Al-Baqarah: 185
- (5) Al BuKhārī, *Al-Sahih*, Kitāb al Adab, Bāb Qaul al Nabī Yassirū wa lā Tu'assirū, Hadīṣ No: 6126
- (6) Suūfī, Jalāl al Dīn, Imām. *Al Ashbāh wal Nazāir*, (Maktabah Nazār al Bāz, 1997), 1/131

damage pancreatic cells of the patient. The Pancreas secretes insulin which regulates the level of blood sugar. In this way Diabetes can be cured or minimized. As mentioned above the diseases severely affect the life of the patients, therefore, seeking their treatment through stem cell therapy will be permissible.

4.

"العادة محكمة"⁽¹⁾

*Custom is an
arbitrator*

Custom is used for the English translation of the terms 'Ādah and 'Urf. Both are used in place of others. However, some scholars differentiate between them. 'Ādah according to 'Allama Ibn Nujaym (d.970H) is:

*Recurring practices which are acceptable to the people of
sound nature*⁽²⁾

Many rulings of shaī'ah are associated with the custom. The custom which is common or specific plays the role of the mediator for the establishment of the religious ruling against which no textual injunction is present. The Holy Qur'ān uses the term ma'rūf for the good prevalent customs in the society. In the context of the women rights, the Holy Qur'ān declares the rights of the wives similar to the men in a recognized matter as stated in the following verse:

﴿وَهُنَّ مِثْلُ الَّذِي عَلَيْهِنَّ بِالْمَعْرُوفِ وَلِلرِّجَالِ عَلَيْهِنَّ دَرَجَةٌ﴾⁽³⁾

*And for women are the rights similar to what they owe
in a manner which is recognized although there is a
step above them for men.*

*The Prophet (ﷺ) allowed Hind (Allah be pleased with her)
to take the money of her husband what would be sufficient
for her and her children according to the custom.*⁽⁴⁾

Application

The terms and conditions which are well established amongst the people should be observed in stem cell research. This is elucidated by a subsidiary qā'idah which is:

"المعروف عرفا كالمشروط شرطا"⁽⁵⁾

*What is known by the custom is like
what is conditioned religiously*

(1) Ibn Nujaym, *Al Ashbāh wal nazāir*, 1/79

(2) Ibid,100

(3) Al-Baqarah:228

(4) Al BuKhārī, *Al Sahih*, Kitāb al Nafaqāt, Bāb Izā Lam Yunfiq al Rajul, Hadīṣ: 5364

(5) Al Zarqā, Aḥmad bin Muḥammad, *Sharḥ al Qawā'id al Fiqhiyyah*, (Dār al Qalam, Dimashq, 1989), 1/237

The centers for stem cell research must perform the research process keeping in view the sanctity, respect and dignity of the person who is providing his stem cells. Similarly, those which are allowed in custom will be allowed in stem cell research until and unless it opposes any religious ruling. However, in order to avoid any unpleasant situation it is good to take a particular as well as a general consent from the participants.

5.

"الضرر يزال"⁽¹⁾

Harm is to be removed

The qā'idah is based on the the concept of the removal of harm. The famous prophetic tradition states

"لا ضرر ولا ضرار"⁽²⁾

Neither harm nor reciprocation of harm.

This tradition has been narrated by a chain of narrators which is broken but the narrators are authentic as mentioned by Sheikh Fawād 'Abd al Bāqī in his foot notes.⁽³⁾

This tradition elucidates the fact that a person should not impose harm to his fellow human being neither in the beginning nor in return. The qā'idah stresses on the removal of harm.

Application

The Stem Cell Research aims towards the eradication of the existing or future harm. The life quality is severely affected by the patients of Parkinsonism or diabetes etc. Thus, the stem cell therapy is permissible.

The research on stem cells will be impermissible if it imposes harm to the group of people. e.g. Taking the stem cells of the developing fetus for research purpose will be impermissible as it endangers the life of the fetus.

The stem cell research may be understood from the sharī'ah perspective with the help of following subsidiary qawā'id:

"الضرر لا يزال بالضرر"⁽⁴⁾

Harm is not removed by another harm

As it is established that harm must be removed, therefore, if it is removed by another harm, it will be generally incorrect.

Application

If the Stem Cell Research is endangering the life of the donor e.g. if the embryo are utilized as donor, the research will be impermissible.

(1) Ibn Nujaym, *Al Ashbāh wal nazāir*, 1/ 72

(2) Ibn Mājah, Muḥammad bin Yazīd, *Sunan*, Kitāb al Aḥkām, Bāb Man Banā fi Ḥaqqih Mā Yaḍr bi Jārih, Hadīṣ No:2340, (Dār al iḥyā al Kutub al 'Arabī, Faisal 'Isā al Bābī al Ḥalabī, N-Y)

(3) Ibid

(4) Ibn Nujaym, *Al Ashbāh wal nazāir*, 1/ 74

Another subsidiary qā'idah is:

"يختار أهون الشرين"⁽¹⁾

The easier of the two evils is preferred.

This qā'idah is also mentioned in the books as:

"الضرر الاشد يزال بالضرر الاخف"⁽²⁾

Severe injury is removed by the lesser one

It implies that when a person confronts the two unavoidable evils, he should choose the lesser one. It is based on the following verse of surah al-Baqarah:

﴿يَسْأَلُونَكَ عَنِ الشَّهْرِ الْحَرَامِ قِتَالٍ فِيهِ قُلْ قِتَالٌ فِيهِ كَبِيرٌ وَصَدٌّ عَن سَبِيلِ اللَّهِ وَكُفْرٌ بِهِ
وَالْمَسْجِدِ الْحَرَامِ وَإِخْرَاجُ أَهْلِهِ مِنْهُ أَكْبَرُ عِنْدَ اللَّهِ وَالْفِتْنَةُ أَكْبَرُ مِنَ الْقَتْلِ﴾⁽³⁾

The companions asked the Prophet about the fight in the Sacred Month. The Prophet was directed to answer them that Fighting in it is grave, but it is much more grave, in the sight of Allah, to prevent (people) from the path of Allah, to disbelieve in Him, and in Masjid al Haram, and the expulsion of people and to create disorder is more grave than killing.

Application

The stem cell research can result in use of human tissue for financial incentives which is against the dignity of the embryonic tissue and hence an evil. However, this evil is greater than the harm suffered by the patients (like Alzheimer,s disease, Parkinsonism etc. as mentioned earlier) who can be augmented by the Stem Cells. Therefore, Stem Cell Research will be permitted according to this qā'idah. However, strict monitoring policy will be designed to avoid any misuse.

"درءالمفاسد اولى من جلب المصالح"⁽⁴⁾

*Repelling an evil is preferred
over securing the benefit*

Sharī'ah is more inclined towards the removal of evil than the gain of benefit. Therefore, whenever a benefit and an evil of the same intensity confront each other, repelling of the evil will be given priority over the benefit.

Application

Stem cells, as mentioned earlier, can be obtained from the fetus and the adult human being. Transplantation of the Stem Cells from the developing fetus may lead to the following evils:

-Destruction of embryos for the suspected benefit of other ill persons

(1) Al Zaraqā, Aḥmad bin Muḥammad, *Sharḥ'IQawā'id al Fiqhiyyah*, (Dār al Qalam, Dimashq, 1989)1/203

(2) Ibid, 1/199

(3) Surah Al-Baqarah:217

(4) Ibn Nujaym, *Al Ashbāh wal nazāir*, 1/ 78

-Creations of embryos in laboratories (as in test tube procedures) for destruction

-Donation of embryos for financial incentives

These evils are significant and avoiding them will be preferred over securing the benefits of the Stem Cell Research.

"ما أبيع للضرورة بقدرها"⁽¹⁾

Necessity is estimated by the extent thereof

As it is established that

-Difficulty begets ease

But it is also very important that the permission of Shari'ah in case of extreme need should be limited. e.g. Wine and pork meat are strongly prohibited under ordinary circumstances. However, if a starving man has nothing to eat and drink except pork meat and wine, he is allowed to take them in order to save his life. However, he is only allowed to use the amount which can save his life as mentioned in the following verse:

﴿إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدَّمَ وَلَحْمَ الْخِنْزِيرِ وَمَا أُهِلَّ بِهِ لِغَيْرِ اللَّهِ فَمَنْ اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ﴾⁽²⁾

He (Allah) has only prohibited for you carrion, blood, the meat of swine and that upon which has been invoked a name of someone other than Allah. Then, whoever is compelled by necessity, neither intending pleasure nor transgressing, there is no sin on him.

Also as soon as he gets the permissible food, the wine and pork meat will again become impermissible for him.

Application

Stem Cell Research is limited to the patients who have no other permissible alternative treatment.

In the presence of the effective therapy by the use of the stem cells of adults, the embryonic stem cells will not be permitted to use.

6.2. Application of Other Qawā'id Fiqhiyyah in Stem Cell Research

1.

"الأصل في الأشياء الإباحة"⁽³⁾

Permissibility is the basic principle in things

The qā'idah implies that the acts are generally permitted except when they are declared impermissible by shari'ah.

Application

(1) Ibid, 1/73

(2) Surah Al-Baqarah: 173

(3) Al Mujaddidī, Muḥammad'amīm al Iḥsān, *Qawā'id al Fiqh*, (Sadaf Publishers, Karachi, 1407 AH), 1/59

Stem Cell Research is permitted in general as it is according to one of the principles of sharī'ah which is Protection of life. It will become impermissible if it leads to the opposition of any other religious ruling.

2

"ما حرم أخذه حرم إعطاءه"⁽¹⁾

*What is impermissible to be taken,
is impermissible to be given*

Application

It is impermissible to take the embryonic stem cells from the embryo within the womb of the mother as it poses harm to the embryo. Therefore, it is also impermissible to voluntarily donate the embryonic stem cells from the embryo within the womb of the mother

3

"الجواز الشرعي ينافي الضمان"⁽²⁾

*Legal permission is incompatible with
the penalty*

The Stem Cell Research when carried out according to the permissible techniques will not pose any penalty on the Physician if the results are not favorable or if the adverse affects occur. The treating person must be competent as is the condition for every physician.

4.

"ما يجرم نفعه يجرم الإعتباض عن منفعتة"⁽³⁾

*One cannot take in exchange of
impermissible things*

Wine has some benefits and great harms but as The Holy Qur'ān says its sin is greater than benefits.⁽⁴⁾

As the sharī'ah has not permitted to gain the apparent benefits of wine, therefore, sale and purchase of wine is not allowed. A starving person is allowed to drink the quantity of wine that can save his life. But even then one cannot take money in exchange of it.

Application

It is not allowed to utilize the stem cells from the embryo and also to use the stem cells of a person without his consent. According to the qā'idah, no fees can be charged on sale or purchase of these stem cells.

5.

(1) Al Zarqā, Aḥmad bin Muḥammad, *Sharḥ 'lQawā'id al Fiqhiyyah*.1/215

(2) Ibid,1/449

(3) Al-Shaṣṣrī, Sa'd b. Nāsir. *Al-Qawā'id al-Fiqhiyyah wal usūliyyah wa Maqāsid al-Shrī'ah Zāt al Silah bi Buhūṣ al-Khalāyā al-Jizriyyah*, (Majallah Majma' al-Fiqh al-Islāmī 18,1425AH),243

(4) Surah Al Baqarah:219

"التصرف على الرعية منوط بالمصلحة"⁽¹⁾

The management of the public affairs is conditioned with the welfare

The qā'idah defines the limits of the government upon the public affairs. The government and also the people appointed by it for the public affairs should care for the benefit of the public in every matter. If their disposal is associated with the benefit of the people under their custody, it will be obligatory to act upon their commandments until and unless it is not against any textual injunction of Qur'ān and Sunnah. The qā'idah is based on the prophetic teaching which is :

"Anybody who has been made the care-taker of the citizens by Allah almighty and he dies in a condition that he betrays the citizens, Allah has made jannah ḥarām (impermissible) for him"⁽²⁾

The custodians may be those who have assigned duties by the government related to the public affairs.

Application

The Stem Cell Researchers and therapists must be well wishers for their patients and society in general. The process should not be purely oriented towards the economic incentives. The public in general does not know the pros and cons of Stem Cell Research. So, the concerned authorities must be well wishers for the public

7.

"يلزم مراعاة الشرط بقدر الامكان"⁽³⁾

A condition must be fulfilled as far as possible

To fulfill the terms and conditions is the responsibility of a Muslim in every field of life. The Prophet (ﷺ) directed:

"The Muslims are on their conditions (in their dealings), except the condition that permits the impermissible or impermits the permissible thing"⁽⁴⁾

It is, therefore, necessary to take care of the conditions.

Application

The Stem Cell Research must be carried out keeping in view the consent, the confidentiality etc. If a person while becoming a part of the research process puts the condition that his name will be kept in

(1) Al Zarqā, Aḥmad bin Muḥammad, *Sharḥ al Qawā'id al Fiqhiyyah*, 1/309

(2) Muslim b. al-Hajjāj, Imām. *Al-Sahīḥ, Al-Mukhtasar*. Kitāb al Amārah, Bāb Faḍilah al Imām al 'Ādil, (Beirut: 'DārIhyā al-Turāth 'al-Arabī, Year not metioned)

(3) Al Zarqā, Aḥmad bin Muḥammad, *Sharḥ al Qawā'id al Fiqhiyy*, 1/419

(4) Al 'Asqalānī, Ibn Ḥajar. *Fath al Bārī*, Qauluh Bāb al Shurūṭ allatī lā Taḥil fī al Nikāḥ, (Beirūt: Dār al-Ma'rifah, 1379 AH), 9/219

confidentiality then the researcher or the physician is bound to keep it in secret.

Conclusion

Qawā'id Fiqhiyyah help in establishing the religious rulings of the stem cell research and associated issues. The five universal qawaid imply that stem cell research will be appreciated if carried out with intention to provide the relief to the sick people. Because the harm is to be removed and relaxation is given in difficulty, therefore, transplantation of stem cell from healthy donors to the ill persons is allowed. The terms and condition on which a person donates his sample for stem cell research must be followed. The research process must be carried out on the basis of solid facts and figures not on mere delusions.

Qawaid Fiqhiyyah help us in establishing that no fees can be charged on sale or purchase of the embryonic stem cells. No penalty will be imposed on the physician in case of the adverse affects if the adult stem cells are used after the consent. The stem cell researchers and therapists should fulfill the conditions like the confidentiality etc. as far as possible.



The Concept of Qarz-ul-Hasan and its Practices in Islamic Banking Industry of Pakistan

Dr. Muhammad Mushtaq Ahmed *
Dr. Syed Naeem Badshah Bukhari **

ABSTRACT

Qarz-ul-Hasan is considered as one of the main features of Islamic economics system. In the banking sector, scholar recommends that it could be utilized for the betterment of the economy and reduction of poverty as it will accommodate the need of the poor without extra burden of interest. In this paper the utilization of Qarz-ul-Hasan is examined in the perspective of Islamic Banks in Pakistan. It is observed that keeping in view the limitations of the industry; presently no Islamic bank is offering Qarz as a product. However in some products, like Current account, Margin Deposits, Letter of Guarantee and Documentary Credit, Qarz-ul-Hasan is being used. Structure of those products is also studied and corrective measures are suggested in the light of sharia. The study suggests that Qarz-ul-Hasan should be used as a tool of poverty alleviation to achieve the objective of socio economics system of Islam. The study also adds original value to the quantity of contemporary literature on Qarz-ul-Hasan.

Keywords: *Qarz-ul-Hasan, Current Account, Letter of Guarantee, Security Deposits, letter of Credits.*

* Assistant professor in Islamic studies, University of swat

** Chairman, Department of Islamic Studies, Agriculture University Peshawar

Introduction

Islamic Economic System is diverse from the conventional systems. It discourages the disputes between the parties of contracts by eliminating *Gharar* (ambiguity), uncertainty and encourages that contract should be beneficial for the society by prohibiting interest. It also promotes zero return financing like *Qarz-Hasana* to decrease poverty in the society and accomplish the requirement of the needy as accentuated in the Quran:

“If you loan ALLAH a goodly loan, He will multiply it for you and forgive”⁽¹⁾

Qarz-ul-Hasan is among the obligatory Charity (Zakat) and Waqf which are the tools for redistribution of wealth in the society. Qarz-ul-Hasan shows the spirit of cooperation and Quran induces its followers by cooperating each other's in the righteousness and piety (5:2). The socio economics objectives of Islam may be achieved through utilization of Qarz-ul-Hasan.

In present day economics system, The real impact of Qarz-ul-Hasan on the society may also be achieved by implementing it as a mode of financing by Islamic financial institutions, however, it is important that in overall Islamic banking system of Pakistan, apart from being a mode of finance, Qarz-ul-Hasan come into force and play wide role in different products, like security deposits, Bank guarantee, letter of Credit etc, which also need to be discussed.

Literature review

Qarz-ul-Hasan is discussed by several scholars while discussing the sharia position of current accounts, Umar conversed current account and the case of wadiah and Qarz-ul-Hasan⁽²⁾. Nadwi analyzed the moral aspect of Qarz-ul-Hasan from sharia perspective and illustrate the term Qarz and Qarz-ul-Hasan from different angles⁽³⁾. Hanif presented time multiple counter loans product (TMCL) for Islamic banks based on the concept of Qarz⁽⁴⁾. Husain and Giashi discussed the Qarz-ul-Hasan in the perspective

(1) Surah Al-Taghaban:17

(2) Farooq, Mohammed Omar. "Qard Hasan, Wadi'ah/Amanah and Bank Deposits: Applications and Misapplications of Some Concepts in Islamic Banking." *Arab LQ* 25 (2011),115

(3) Abdullah, Mohammad, "Analysing the moral aspect of qard: a shariah perspective." *International Journal of Islamic and Middle Eastern Finance and Management* 8, no. 2 (2015),171-184

(4) Hanif, Muhammad. "Cash Loans under Islamic Financial System: A Workable Solution." *Available at SSRN 1979970*(2012). (Retrieved on 91,march,2019 <https://www.researchgate.net/publication/228241668>)

in Iran⁽¹⁾. Zamir and Bushra examined the case of Akhuwat micro finance of Pakistan, based on Qarz-ul-Hasan and its impact on social finance⁽²⁾.

AZ abidin et al reviewed implementation of Qarz-ul-Hasan as a financing product in Malaysian banks, however the study was limited to the employees of the bank and did not cover the impact and utilization of Qarz-ul-Hasan as a product for general public⁽³⁾. Bello and Rusni, analyze the sharia position of saving and current account, they are of the view that current accounts are based on wadiah and trust keeping⁽⁴⁾. Usmani however preferred that basis of current accounts are Qarz-ul-Hasan.⁽⁵⁾

Bank Negara Malaysia, The central Bank of Malaysia issued concept paper as regards to Qarz contract for financial institutions in Malaysia, inviting feed backs and suggestions of the stake holders. The paper contains the proposed governance, structure and risk management of the contract if executed by the Islamic financial institutions⁽⁶⁾.

Literature on Qarz-ul-Hasan focusing on Islamic banking industry is limited; particularly the operational area of IFI's is not discussed. This study attempts to discuss Qarz-ul-Hasan in contract/products where the original contract is not Qarz, for instance, conversion of the amount of securities from amanah to Qarz, similarly the amount paid by IBI;s in the case of guarantees etc. The study also highlights various sharia issues and its possible solutions, Further the study attempts to add value to the literature of Qarz-ul-Hasan.

The Concept of Qarz and its position in Shariah

Qarz literally meaning "to cut" and this contract is called Qarz as the creditor cuts some portion of money and give it to the needy person⁽⁷⁾. In Shariah, Qarz is defined as giving something to another person with the

-
- (1) Ashraf, S. Husain, and Ali AlizadehGiashi. "Islamic Banking in Iran: Progress and Challenges." *Kuwait Chapter of Arabian Journal of Business and Management Review* 33, No. 830 (2011), 1-28
 - (2) Zamiriqbbal, Bushra, "Islamic finance and the role of qarz-ul-hasan (benevolent loans) in enhancing inclusion:A case study of Akhuwat", *oxford journal of finance and Risk Prespective* Vol, 04 issue 04, oct 2015.
 - (3) Abidin, Ahmad Zainal, et al. "A case study on the implementation of Qardhul Hasan concept as a financing product in Islamic banks in Malaysia." *International Journal of Economics, Management and Accounting* 19, No. 3 (2011).
 - (4) Bello, Shafi'I. Abdul Azeez, and RusniBt Hassan. "Saving and Current Account in the Context of Shari 'ah Contract." *Nigerian Chapter of Arabian Journal of Business and Management Review* 62, no. 1099 (2014), 1-10
 - (5) Uusmani, Muhammad Taqi, and MuḥammadTaqī'Uṣmānī. *An introduction to Islamic finance*. Vol. 20. Brill, 2002.
 - (6) (Accessed at 21 march,2019 http://www.bnm.gov.my/guidelines/05_shariah/CP_Qarz-ul-Hasan_Final.pdf)
 - (7) Sharbeeni, alkhateeb ,*Mughni al muhtaaj*, 12/117

condition that he will repay similar thing to the creditor⁽¹⁾. Shariah scholars are unanimous on the justification of Qarz contract, it is narrated from Hazrat Abdullah Al-Makhzumi that prophet Muhammad (ﷺ) himself took forty thousand as loan.⁽²⁾ Qarz is considered as half of sadaqah.⁽³⁾ (Charity)

However, some saying of the Holy prophet is also quoted in which the prophet seek protection of Allah from Qarz,⁽⁴⁾ due to which, some vagueness is created regarding the actual position of Qarz in Shariah.

Hafiz ibn hajar writes while commenting on the issue that the protection of the prophet is related to the Qarz (loan) which is taken for illegal activates, or taken by someone without having sufficient sources of repayment⁽⁵⁾. While Allama Badruddin Aini explains that dissuasion is with regards to loans without any necessity or intentions of repayment⁽⁶⁾.

Basic rules of Qarz-ul-Hasan

According to Hanafi school of interpretation, the subject-matter of the contract of Qarz should be known and fungible (misli) marketable wealth. While other scholars are of the view that Qarz is allowed in everything which can be made a subject matter of Salam (a contract in which payment is made in advance for the subject matter to be delivered latter)⁽⁷⁾. While it is also debatable among the scholars that whether Qarz can be deferred by fixing the time of repayment or not? Majority of Shariah Scholars are of the view that it could not be deferred and the creditor have the full right to demand the repayment of the Qarz while Imam Malik are of the view that Qarz accepts deferment⁽⁸⁾ and legal course of action may be commenced against the person who does not repay the Qarz⁽⁹⁾. The amount of Qarz shall be paid before the initiation of the distribution of the inheritance of a deceased. It is allowed for the creditor to demand security in the shape of mortgage, personal guarantee etc for his satisfaction and repayment of Qarz.⁽¹⁰⁾ It is stipulated that no additional money or benefits shall be taken against Qarz, as every Qarz which attracts any benefit is Riba.

(1) Ibn hazm, *Al Muahhalla* , 8/462

(2) Nasai, Ahmed ibn shoaib, *sunan*, baabulistiqaaz, Hadees No:2424

(3) Ibn Maja, Muhammad ibn yazeed, *sunan ibn maaja*, 2/56

(4) Al bukhari, Muhammad ibn ismail, *Saheh Bukhari*, kitabulistiqaaz, Hadees No: 2387 and Nasai, ,ahmed ibn shoaib, *sunannasai*, 3/113

(5) Al-asqalani, ibn hajar , *FathulBaari*., 2 /319

(6) Aini, Badruddin, *Umdat-ul-qari*, 2011, 6/117

(7) Zuhayli, wahba, *Alfiqhu Al- islami wadillauthu* 2005, 4/723

(8) Zuhayli, wahba, *Alfiqhu Al- islami wadillauthu*, 4/726

(9) AAOIFI, 2010

(10) Surah Al-Baqarah:283

"كل قرض جر نفعا فهو ربا"⁽¹⁾

extra payment shall not be charged on Qarz however actual service charges may be demanded as Accounting and Auditing Organization of Islamic Financial Institution said "Actual expenses related to lending of Qarz may be charged however it is not permitted to charge an amount in excess of actual expenses"⁽²⁾. All charges in excess of the actual amount spent *are* prohibited, and it is necessary to ensure precision in the determination of the actual charges so it may not lead to an excess that can be deemed a benefit. However, indirect expenses shall not be included in actual expenses, like the salaries of the employees, the rentals of space, assets etc.⁽³⁾

Islamic banking in Pakista

In 1947, while inaugurating the state bank of Pakistan. The leader of the nation, Muhammad Ali jinnah emphasized on the islamization of the economic system of Pakistan, formal work started after issuance of presidential order in 1979 on elimination of riba from the economy, Islamic ideology council also started work on presenting an alternative to the conventional system, In the light of recommendations given by the CII, the State Bank of Pakistan in 1983-84 issued notification regarding Islamic modes of financing to be adopted by the banks. The mark-up based practice adopted by the banks were declared un-Islamic by the federal Shariah court in 1991. In 1999 Shariah appellate bench of the supreme court of Pakistan also issued similar verdict about Riba based banking⁽⁴⁾.

In 2002, the State Bank of Pakistan issued detailed notification regarding setting up a full-fledged Islamic Banks and windows of Islamic banking by conventional banks in the country⁽⁵⁾. Since then, Islamic banking in the country grows day by day. Presently five full-fledged and sixteen windows of Islamic banks opened by conventional banks are operating in the Pakistan with 14.7% share in the overall banking industry⁽⁶⁾.

Performance of Islamic banks as provider of Qarz-ul-Hasan

Despite the importance of Qarz-ul-Hasan as wealth provider for the needy people of the society and encouragement of the sharia, Qarz-ul-

(1) Shaami, ibn e abideen, *Radd-ul-MuhTaar*, 1992, 4/182

(2) Aaoifi Sharia Standards, #19, clause 9/1 AAOIFI, 2010

(3) Resolution No. 13 (1/3) was issued by the International Islamic Fiqh Academy (OIC) regarding the recovery of actual costs"

(4) Retrieved on 20 march 2019, (http://www.supremecourt.gov.pk/web/user_files/file/jr_detailed_judgment_in_riba_case.pdf)

(5) Retrieved on 21 march 2019, (<http://www.sbp.org.pk/bpd/2003/C1.htm>).

(6) Retrieved on 22 march 2019 (<http://www.sbp.org.pk/ibd/bulletin/2018/Sep.pdf>)

Hasan is the product which has been disregarded so far by the Islamic Banking industry in Pakistan. The Islamic banks offered variety of products like Murabaha, Ijara, Running Musharaka, Istisna etc. Qarz-ul-Hasan may also be used by the Islamic financial institutions for reducing poverty ratio in the society, however apart from experience of micro finance institution “*Akhuwwat*” no IBI has entered in this area to utilize this product.

Summary and comparison of products being used by IBIs in Pakistan (Previous three years)⁽¹⁾

No	Name of Product	Dec 16	Dec 17	Sep 18
1	Murabaha	15.8	13.2	12.8
2	Ijara	6.8	6.4	6.6
3	Musharaka	15.6	22.0	21.5
4	Diminishing Musharaka	34.7	30.7	33.4
5	Salam	4.4	2.8	2.3
6	Istisna	8.4	6.2	7.6
7	Others	14.3	17.5	15.8
8	Total	100%	100%	100%

Current Account, Qarz-ul-Hasan or Wadiah

There is a difference of opinion among the sharia scholars regarding the position of deposits accepted under the category of non-remunerative Current accounts. (remunerative current accounts are considered the current account which are accepted by the bank with paying extra payment on them but cannot attract minimum payment of minimum return⁽²⁾). Some scholars are of the view that the deposits in these account are accepted under the wadiah and safe keeping contract⁽³⁾. The word Wadi‘ah derived from the word wada‘a, which means to ‘leave’. al-Wadi‘ah means, “to keep something with a person for safe keeping,”. The real owner is called al mouddii, the person who keeps it, is called Moodaa while this contract is called wadiah⁽⁴⁾.

However on the other hand, majority of the sharia scholars are of the view that these accounts shall be considered as Qarz, They argue that the amount kept under current account is guaranteed, to be given back to the

-
- (1) Retrieved on 22 march 2019 <http://www.sbp.org.pk/ibd/bulletin/2017/Dec.pdf>, <http://www.sbp.org.pk/ibd/bulletin/2018/Sep.pdf>, <https://www.ceicdata.com/en/pakistan/loans-islamic-banks/loans-islamic-banks-Qarz-or-Qarz-e-hasna>.
- (2) SBP, IBD Circular no03 of 2012,
- (3) Bello, Shafi‘I. Abdul Azeez, and Rusni Bt Hassan. "Saving and Current Account in the Context of Shari ‘ah Contract." *Nigerian Chapter of Arabian Journal of Business and Management Review* 62, vol,1 no.12 (2014),1-12
- (4) Zuhayli ,wahba, ,al-fiqhuIslami wadillauthu,vol4, p 726, 2005

account holder on demand and if the amount is stolen or any harm is happen to it, the bank will be liable to bear the losses and the amount will be returned in full, similarly if banks invest the same in any profitable venture, the account holder will not have any right in the share of the profit so earned which are the characteristic of Qarz-ul-Hasan. This view is accepted by the AOOIFI⁽¹⁾. Islamic fiqh academy Jeddah also have the same view on current account, resolution no 86/3/95 of the academy says “Current accounts are considered as a loan from sharia perspective.

Current Account: Qarz to Bank or Mudarba Pool

The question arises that if amount of Current accounts is Qarz, then who take Qarz and who is the debtor of the Qarz? Presently, the Islamic Banks in Pakistan are treating current accounts as Qarz for the Mudarib only i.e. Islamic financial institution. They argue that the Bank is responsible for any harm or loss to the amount of current account hence the bank can utilize the same for its benefit and the profit earned by the amount of current account may be added to the bank's portion of profit. The Bank of Punjab Taqwa Islamic bank's Account opening form states that

“no profit shall be payable on Current Account and the deposits received by the Bank under Current Account can be used by the Bank as its equity at its sole discretion for its business purposes including investments and financings under Shariah compliant modes in any manner the Bank considers appropriate after approval of its Shariah Advisor”⁽²⁾.

For instance if the bank equity is 25% of the investment and current account is also 25% of the total investment and 50% come from the investment account holders, the bank share in the investment shall be considered 50% as the current account will be added to the equity.

Application of sharia rules on current accounts as Qarz

While agreeing on the fact, that current accounts are accepted on the basis of Qarz-ul-Hasan, sharia rules of Qarz shall be applicable on non-remunerative current accounts. The principle amount will be guaranteed and the bank will be bound to repay the borrowed amount in full. Accounting and auditing organization of Islamic financial institutions also makes it binding on the bank to return a similar amount on demand for the current deposit further it is also stated that being a Qarz, no extra amount, material gift, Financial incentives, services shall be presented to the owner of current account⁽³⁾. AAOFI also put exemption from credit card

(1) AOOFI:2010

(2) Retrieved on, 23 March 2019 <https://www.bop.com.pk/islamic%20banking%20-%20terms%20and%20conditions>

(3) Sharia Standards, by Accounting and auditing organization for Islamic financial institutions. Page 351, :2015

charges, transfers charges, deposit box charges in the said category. State bank of Pakistan have the same observations about value added services offered to current account holders by IBI; s, However SBP states that it is allowed if these services are offered on the basis of relationship to all account holder across the board.⁽¹⁾

Amount kept under Security and Qarz

An asset/cash pledged or kept in the account with lien marked on it, to guaranty the repayment of a loan or satisfaction of an obligation, or in compliance of an agreement is called security⁽²⁾. Islamic banks also take securities from their clients like mortgage, pledge and lien on account which is called Hamish jiddiya⁽³⁾.

From sharia perspective, any collateral or mortgage which is kept under security is called Rahn. Shari'a permits that a creditor may stipulates that borrower shall put up rahn or secure repayment as Al-Quran States: If you are on a journey, and cannot find a scribe, then a security deposit should be handed over (quran:2:283) the subject matter of rahn should be kept in safe custody by creditor and could not utilize it for his benefits as the subject matter of rahn is considered as Amanah (safe keeping) and the creditor is with whome the subject matter is kept is ameen (safe keeper).⁽⁴⁾

Concept of yad-ul-amanah and yad-ul -zamaan

Possession of a person on asset is divided into two basic categories in sharia, possession of amanah and possession of Zaman, which is called yad-ul-Amanah and yad-ul-Zamaan. In possession of zaman the possession holder is liable and responsible of the loss or damage of the possessed assets whether the damage is due to negligence or without any intention, like possession of stealer, owner etc as they will born all the losses. While in the possession of amanah he is only liable in case of deliberate loss, negligence or misconduct like possession of mortgage with the mortgagee or possession of lease corpus with the leasee. The possession of amanah and trust is converted into zamaan if negligence or misconduct from trustee is proven⁽⁵⁾.

Conversion of amount of security into Qarz:

In Sharia, all securities with the bank are considered as amanah and bank is trustee and ameen. However it is a proven fact that bank does not keep the amount of security separately, instead it is mixed with other amounts with the bank and bank utilizes it for its own benefit.

(1) Retrieved on 24 march 2019 - <http://www.sbp.org.pk/ibd/2014/C1.htm>

(2) Retrieved on 24 march 2019
<http://www.businessdictionary.com/definition/security.html>

(3) AAOIFI Sharia Standards, Sharia Standard # 05, Clause 7/8/2, 2010

(4) Zuhailay, wahba, *al-fiqh-al-islami wadillathu*, 5/179

(5) Encyclopedia of fiqh, ministry of auqaf Kuwait, 28/258

As mentioned earlier, the amount of amanah is converted into Qarz due to intentional utilization by the trustee and all rules of Qarz will apply on the securities kept with the bank⁽¹⁾.

Application of Rules of Qarz on Security amounts with the bank

Being a Qarz, all rules of Qarz shall be applicable on this amount, hence advantages given on the basis of this amount is not appreciated in sharia, for instance, as a matter of practice, IBI;s take the security deposit from a customer who intend to inter into vehicle ijara with the bank and calculate the rental schedule considering the security amount , the increase and decrease of this amount of security effects the monthly rental schedule of the client, if the client increase the security amount, the monthly rentis decrease and vis a verse. Sharia scholars categorically discourage this practice⁽²⁾. Increase in the amount of Qarz effect the rental amount of ijara which may come under the rule

“every Qarz which attract benefits is riba”⁽³⁾.

Hence it should be avoided.

Some sharia scholars suggested that the objection may be eliminated by accepting this amount in mudarba based accounts in investment pool instead of current account and profit may be paid on the amount kept in this type of accounts as remunerative current accounts. In this case, the customer amount/account shall not be treated as current instead another category of mudarba account shall be created with nominal wightages and the amount in the account will be considered as capital of rabbulmal, hence IBI will be allowed to utilize the amount and customer shall also be given his due share in mudarba, similarly, IBI may decrease or increase the rent of the ijara vehicle depending upon the situation of the deposit. Lien may also be marked on this account for the purpose of security.

State Bank of Pakistan also issued following clause regarding treatment of the security amount:

“If the customer pays any security deposit in cash to the IBI, the same shall be placed in a PLS account under lien of the IBI. Customer shall be entitled to receive the profit from such PLS account against the security deposit. However, in case of default by the customer, the IBI is allowed to adjust the security deposit to the extent of customer’s liability”⁽⁴⁾.

-
- (1) Retrieved on 25 march 2019 <http://www.darulifta-deoband.com/home/ur/Interest-Insurance/156817>
 - (2) Mansoor, salman, *kitabulmasaial* , 2/143
 - (3) Al baihq, abubakar , *sunanbaihaqi*, 5/350
 - (4) annexure-1 of IBD Circullar #02 of 2008 instruction for sharia compliance in islamic financial institutions.

However some sharia scholars have reservations on assignment of nominal and lower weightage to this category of deposit.

Qarz and Bank Guarantee

Banks facilities are divided into fund based and non-fund based. Fund based facilities involves banks cash while non fund based faculties does not involve cash from day first, however it may require cash on some letter stages in some case. Some of non-fund based facilities are letter of guarantee and letter of credit.

Bank guarantee is defined as acceptance of responsibility of an obligation of the third party, if that party does not meet the obligation, The guarantor will be responsible to the liabilities of debtor, In other words, if the debtor fails to perform as per understanding or settle a debt, the bank will be liable for the repayment of debt or the loss accrued⁽¹⁾. Islamic banks also issue guarantee on the request of the client in favor of the beneficiary against the performance or debt created or to be created against the customer, the letter which contains guarantee from the institution is called L.C or letter of guarantee⁽²⁾. Similarly a documentary credit or letter of credit is also issued on the request of buyer/seller insuring performance, quality or quantity of the assets purchased or payment of the assets to be delivered .incase of failure of performance from the seller or failure in payment of price by the buyer the bank will pay the amount⁽³⁾. Bank guarantees and letter of credit are issued on customer request however banks charge certain amount on the issuance of such guarantee further bank keep security from the customer in the form of immovable properties or fixed deposits. When the margin is provided by the borrower by means of fixed deposit, it is called as cash margin. The margin is defined as contribution to be borne by the borrower while availing fund based or non-fund facility from the bank⁽⁴⁾. In this case if the letter of guarantee or letter of credit is issued by the bank on less than 100% for instance on 70% and the customer fails in his obligation the bank will pay the amount of guarantee as per its commitment. In this case, the customer's account will be debited by 70% of the amount of guarantee and 30% will be paid by the bank. the non-fund based facility will be converted into fund based facility after payment by the bank and interest will be charged from the customer immediately after banks account is debited.

(1) Retrieved on 25 march 2019 <http://www.sbp.org.pk/cpd/cpd-bank.asp>

(2) Retrieved on 25 march 2019. <https://www.abl.com/business-banking/trade-services/guarantees/>

(3) Retrieved on 26march 2019. <https://www.investopedia.com/terms/l/letterofcredit.asp>

(4) Retrieved on 26 march 2019 <http://sbp.org.pk/bpd/2004/C23.htm>.

Letter of Credit and Letter of Guarantee

The product of kafala and kafala plus wakala is used for LG and LC. kalafah is defined as a guarantee contract on asset, usufruct etc the guarantor is called kafeel the creditor is called makfool-lah and the principle debtor is called makfool-anh while the contract is called kafalah⁽¹⁾. Once the kafala contract is concluded the creditor has established the right to claim the debt from the guarantor he has also the right to demand the payment from the principle debtor as well. Taking part as a guarantor by the Islamic bank in prohibited contract or interest based transaction is not allowed in sharia. The issue of taking remuneration on issuance of guarantee is allowed by some sharia scholars based on maslahah (public benefit) and necessity⁽²⁾. However, majority of the scholars are of the view that charging fee on kafala is not allowed if the remuneration is intended as consideration⁽³⁾. However AAOIFI allows Islamic banks to ask the applicant of the guarantee to bear administrative cost incurred in issuance of guarantee. It's also stipulate that such expense should not exceed the commission the other banks charges on such service⁽⁴⁾. The issue of documentary credit is different from pure guarantee as the product of documentary credit is not purely based on kafala instead it is wakala plus kafala model (Agency and Guarantee) and charging fee on wakala is allowed unanimously by sharia scholars⁽⁵⁾. They permitted the islamic financial institutions to charge fees for providing documentary credit, whether it is in the form of a lump sum or a certain percentage of the credit amount, but the duration of the facility should not be considered while determining the commission.

Conversion of LC and LG into Qarz

When the creditor does not fulfill his commitment and guarantee is called, the Islamic financial institution has to pay the amount of guarantee to the beneficiary. If the letter of Guarantee or Letter of Credit had issued on 100% cash margin the bank will debit the account of the principle debtor and pay the amount of guarantee to the creditor. However if the LG or LC has issued on less than 100% margin, the remaining amount shall be paid by the Islamic financial institution. In this case the conventional banks charge interest on daily basis by converting the non-fund based facility into

-
- (1) Zuhaili, wahba, *alfiqhul Islamic waadillatuhu*, 5/130
 - (2) Sharifah et al ,a few methods in charging fees for kafalah bank guarantee- among islamic banks in Malaysha, ISRA, International Journal of Islamic Finance • Vol. 6 • Issue 1 • 2014, 51
 - (3) Resolutions of Islamic Fiqh Academy, Resolution no 12(12/2)
 - (4) AAOIFI:2015
 - (5) BNM:2015, wakala concept, paper, (http://www.bnm.gov.my/guidelines/05_shariah/Wakalah.pdf)

fund based facility. In Islamic Banking System, because of involvement of cash the non-fund based facilities .i.e. LC and LG will become fund based facilities as well, However Islamic banks will create Qarz against the debtor and it cannot charge over and above the amount paid to the creditor from the debtor as it leads into riba based transaction.

To cover the risk and avoid this situation, Islamic banks normally deal in LG with 100% cash margin and Murabaha or Ijara Based transaction are preferred in the case of LC .Agency agreement is signed with the customer intends to open an LC. After arrival of documents, payment is made by the bank, the asset is offered to the customer , if he has enough liquidity, he purchase the asset on cash payment in case he is unable to pay the LC amount in total, he is offered deferred sale with profit margin for the bank.

Conclusions and Recommendations

The purpose of the study was to discover the practice of Qarz-ul-Hasan in the Islamic Banking system of Pakistan. Different products of Islamic Banks are discussed and it is recommended that provisions of sharia regarding Qarz-ul-Hasan must be adhered while offering the products containing Qarz-ul-Hasan-e-Hasana principally or within the products line to ensure sharia compliance which is the main pillar of Islamic Banking system.

It is also recommended that sharia Boards of the Islamic banks shall also emphasize while approving the products and the products development department shall make it part of the audit plan to check on a regular basis that whether provision and rules of Qarz-ul-Hasan is followed or not.

The importance of Qarz-ul-Hasan and its impact on distribution, circulation of wealth and decrease in poverty ratio cannot be undermined. Utilization of Qarz-ul-Hasan as tool for providing finance to the needy people in the Islamic banking industry in Pakistan is at a very minimum level. To achieve the goals of socio economic system of Islam and discharge its corporate social responsibility the Islamic Banking industry may develop Qarz-ul-Hasan based product. The central bank should come forward and issue guidelines with regards to the product. The share holders/Board of Directors of the banks may also take initiative to allocate sum for the Products which will encourage the product development department of the bank to introduce Qarz-ul-Hasan based product which may be offered to the needy students, farmers, patients or according to the criteria made by the bank. This will have an effect on the whole economy in a very positive way.

