

The Engineering of the Maqasid Shariah Theory through the Scientific Methodology of Al-Quran and Al-Sunnah in Islamic Finance

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Abstract: The fundamental objectives of the *Shari'ah* or *maqasid al-Shari'ah* are to ensure the well-being and welfare of mankind (*maslahah*; Pl. *masalih*), both in this world and the hereafter. Significantly, *maqasid al-Shari'ah* can be seen as a comprehensive legal framework to unify the divergence of Islamic legal opinion (*ijtihad*) among the Muslim jurists (*Usuliyyun*) of different schools of law by using Islamic methodology or *usul Fiqh*. *Usul al-fiqh* provides the available method of Islamic legal opinion (*ijtihad*) and their proper use of *Maqasid al-Shariah*. It is, in fact, the heart of the *Shari'ah* for it tells us how rule is derived. It also explains why each Muslim schools, namely Hanafis, Malikis, Shafi'is and Hanbalis have a different system of Islamic legal opinion (*ijtihad*) that influences by using Islamic methodology. Therefore, this study has discussed on the engineering of the *maqasid shariah theory* through the scientific primary methodology of al-Quran and al-Sunnah in Islamic finance.

Key words: *Engineering of the Maqasid Shari'ah, Islamic finance, Scientific methodology.*

INTRODUCTION

In defining *Shari'ah*, a few Muslim scholars have attempted to relate it to the objectives of the *Shari'ah* (*maqasid al-Shari'ah*). For example, Ibn Qayyim defined *Shari'ah* as a basis for wisdom and achieving people's welfare in this world and the hereafter. *Shari'ah* is all about pure justice, pure mercy, pure benefit, pure wisdom [1]. This definition is quite similar by al-Shatibi's writing in "*al-muwafaqat*" in which he defined *Shari'ah* is all about ascertain the public interest (*maslahah*) or welfare of mankind and preventing them from evils either at the present or in the future [2]. Indeed, all the provisions and ordinances of any divine laws prescribed for the seeking of benefit and repelling of harm (*jalb al-manfa'ah wa daf' al-madarrah*) of human-beings with a general and specific objectives of *Shari'ah* [3]. This is because Allah (s.w.t.) does not act in vain, as manifested in the Quran: "*For [thus it is:] We have not created the heavens and the earth and all that is between them in mere idle play. None of this have We created without [an inner] truth: but most of them do*

not understand it" (The Quran, 44:38-39) and, "*Did you, then, think that We created you in mere idle play, and that you would not have to return to Us?*" (The Quran, 23:115).

Usul al-fiqh

Usul al-fiqh or Islamic Legal Methodology lays down the methodology that must be used for discovering and applying the *Shari'ah*, as well as the objectives of *Shari'ah* (*maqasid al-Shari'ah*). According to Nyazee, Islamic legal methodology (*usul al-fiqh*) is the queen of Islamic sciences [4]. The theory and application the objectives of the *Shari'ah* or *maqasid al-Shari'ah* started to develop after the era of Prophet's Companions [5]. Significantly, during the first three centuries, the idea of *maqasid* have been discussed and developed by the four Muslim jurisprudents, Hanafi (d. 150 AH/ 767 CE), Maliki (d. 179 AH/ 795 CE), Shafi'i (d. 204 AH/ 819 CE) and Hanbali (d. 241 AH/ 855 CE), in their legal judgments and writings by using different modes of reasoning methodology (*ra'y-ijtihad*), such as analogical reasoning (*qiyas*), juristic preference

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(*istihsan*), presumption of continuity (*istishab*), public interest (*masalih al-mursalah*), blocking the means (*Sadd al-Dhara'i*), companion's opinion (*Qawl al-sahabi*), earlier scriptures (*Shar' man Qablana*) and custom (*'urf*). In fact, the *maqasid al-Shari'ah* has portrayed several objectives and purposes to be pursued by Muslims in their daily activities which cover many areas of life activities (*mu'amalat*). It has become increasingly significance especially for the purpose of transforming the conventional research methodology to the Islamic legal methodology which covered all human activities into positive and normative dimensions in this worldly life and the life in the hereafter.

THE SCIENTIFIC AL-QURAN AS THE METHODOLOGY

Technically, Muslim jurists consults (*Usuliyyun*) define al- Qur'an as "the book revealed to the messenger of Allah, Prophet Muhammad (saw) by Gabriel as written in the masahif in Arabic language and transmitted to us by authentic continuous narration (*tawatur*), throughout the generations begins with al-fatihah and ends with al-nas" [6].

As a divine revelation, the Qur'an is verses consist of the verbatim word of Allah (swt) communicated to the Prophet Muhammad (saw) through an agent named Gabriel. The Prophet Muhammad (saw) only conveys the message from Allah (swt) to mankind. Allah (swt) says: "And truly this is a revelation from the Lord of the mankind (*al-alamin*)". (The Quran, 32: 2). The wisdom behind this verse is reflected in the form of revelation as the verbatim word of Allah (*kalamullah*), which excludes the possibility of including the words of the Prophet Muhammad (saw) to be part of the Qur'an. Being a divine origin, the Qur'an affirms: "This revelation of the scripture (*al-kitab*) wherein there is no doubt is from the Lord of the world" (The Quran, 32: 2). Hence, each provision and ordinance of any divine laws of the Qur'an instituted for human-being aimed at attaining objectives intended by Allah (swt), without any vain. Allah says: "We have not created the heavens and the earth and all that between them in mere idle play. None of this has We created without [an inner] the truth: but most of them do not understand it" (The Quran, 44: 38-39) and "Did you, then, think that We created you in mere idle play, and that you would not have to return to Us" (The Quran, 23: 115). The verses of the Qur'an were revealed in stage to meet the requirements of evens in the society. Therefore, these events were called occasion of revelation, to which certain verses of the Qur'an was

revealed in specific place and space of time [7]. This verses contain the principles, rules and regulations whether in the form of general or specific objectives of Shari'ah (*maqasid al-Shari'ah*) needed by human-being for the purpose of achieving benefits and preventing harms.

The Qur'an is concerned with the purposes and objectives (*maqasid*) for correction of errors in the traditional religious duties. All these purposes can only be accomplished through the promotion of life (*hayah*), goodness (*Khayr*), enjoying the good (*ma'ruf*) and the forbidden of evils (*munkar*). The Muslim jurists have classified the objectives of Shari'ah (*maqasid al-Shari'ah*) into three descending categories, namely the necessities (*daruriyyah*), the needs (*hajiyyah*) and the embellishments (*tahsiniyyah*) [8]. The necessities of maqasid are enumerated as five, namely, the preservation of religion (*muhafazah 'ala al-din*), the preservation of life (*muhafazah 'ala al-nafs*), the preservation of progeny (*muhafazah 'ala al-nasl*), the preservation of intellect (*muhafazah 'ala al-'aql*) and the preservation of wealth (*muhafazah 'ala al-mal*).

THE PRESERVATIONS THROUGH QURANIC METHODOLOGY IN ISLAMIC FINANCE

With respect to preservation of religion, a clear example could be observed in which the Qur'an has given permission to take up arms to those (Muslims) who are attacked (by the aggressors), because they have been oppressed. (The Quran, 22:39). This verse clearly indicates the general objectives are to protect religion which involves defending Islamic faith particularly if attacked by the enemy of Islam.

Regarding to preservation of life, the Qur'an has decreed the retaliation (*qisas*) in murder cases. (The Quran, 2:178). When the Qur'an prescribed there is life behind the ruling of *qisas* (The Quran, 2:179), it explicitly stated the purposes and objectives of the rulings are to prevent further killing in society.

Islam has also regulated the relationship between man and women in order to protect their progeny or dignity. As for preservation of progeny, the Qur'an explicitly stated the prohibition of adultery, (The Quran, 17:32) with punishment for those involves in adultery with a hundred lashes to the adulterer and the adulteress. (The Quran, 24:2).

With regards the preservation of intellect, the Qur'an prohibited from wine (*khamr*), because it's intoxicating, and abomination devised by Satan. (The Quran, 5:90). It also hinders drunk from remembrance of Allah and from prayer. (The Quran, 5:91). Hence, the purpose behind prohibition of wine is to protect good behavior.

The preservation of Property (or wealth) is considered as one of the most valuable things for the life and welfare of human-beings. For this reason, the Qur'an strongly emphasizes on the preservation of property, with a very strong prohibition of eating and taking another's property unjustly (*batil*), in any illegal way, e.g. stealing, robbing, and deceiving. (The Quran, 2:188). Reflected from this verse, the Qur'an has clearly described the punishment to the man and women who is guilty of theft by cutting off their hands and punishment was enjoined by Allah as a deterrent. (The Quran, 5:38).

Based on those examples, the Qur'an highlights some important objectives of Shari'ah (*maqasid Shari'ah*), which can be discovered in each ruling of the Lawgiver. Therefore, al-Ghazali, al-'izzi Abdul Salam and al-Shatibi have unanimously agreed and affirm that the Qur'an is the first source to reveal the objectives of Shari'ah.[9]

However, some of the Qur'anic words convey a definitive meaning, which is not subject to interpretation, while others convey probable meanings, that is, there can be two meanings for a word. For the definitive meaning, Allah says: "Allah intends for you ease, and He does not want to make things difficult for you". (The Quran, 2: 185). Allah says in another verse: "Allah does not want to place you in difficulty, but He wants to purify you and to complete His favour to you that you may be thankful". (The Quran: 5:6). These types of texts are also known as explicit texts (*nass*). The objectives of *Shari'ah* extracted from the two verses are consisted of definitive meanings, which provide facilities and to remove difficulties from human conduct (*mukallaf*). An example for the probable meaning, Allah says: "Truly Allah and His angles shower blessings on the Prophet (giving him honour and graces)". (The Quran: 33:56). The word 'yusalluna' [9] in this verse not intended by the legitimate meaning of common worship (*solah*), but the truly meaning is shower blessings are upon the Prophet Muhammad (saw).

The objectives of *Shari'ah* by some verses of the Qur'an are also concerned with financial activities and transactions, which include all aspects of permissible financial activities of commercial transactions. For example, the contracts of sale and other contracts of safekeeping such as *al-rahn*, which Allah says: "And if you are in journey and cannot find a scribe (to record the debt), then a pledge (should be taken)" (The Quran: 2:283).

Another example, usury (*riba*) is forbidden in Islam, which Allah (swt) says: "Those who eat *riba* will not stand (on the Day of Resurrection) except like the standing of a person beaten by Syaitan leading him to insanity". That is because they say: "Trading is only

like *riba*," whereas Allah (swt) has permitted trading and practical solutions to new mu'amalat cases in Islamic banking and finance practice. Forbidden *riba*. So, whosoever receives and admonition from his Lord and stops eating *riba*, shall not be punished for the past; his case is for Allah (swt) (to judge); but whoever returns to *riba*, such are the dwellers of the fire-they will abide therein forever. Allah (swt) will destroy *riba* and will give increase for sadaqah (deeds of charity, alms). And Allah (swt) likes not the disbelievers, sinners. Truly, those who believe, and do deeds of righteousness, and perform al-salah (the prayers), and give zakat (obligatory charity), they will have their reward with their Lord. On them shall be no fear, nor shall they grieve" (The Quran, 2:275). From this verse, usury (*riba*) is considered major deterrence of the achievement of the objectives of the Shari'ah in financial activities.

Kahf's in his article, entitled, "*Maqasid al-Shari'ah* in the Prohibition of *Riba* and Their Implications for Modern Islamic Finance", was an established the prohibition of *riba* from the objectives of *Shari'ah* (*maqasid al-Shari'ah*) perspective, as follows: (i) Upholding the sanctity of property rights and respecting the consistency of entitlements with the rights of ownership. (ii) Affirming the *Shari'ah* characteristic of realism and maintaining its internal consistency in not allowing any transaction that is not a real life activity. (iii) Disallowing debts trade and exchange along with similarly unrealistic purely speculative transactions that are not based on real production or exchange such as creating unreal assets like index units' properties because these activities do not create value and only transfer wealth between individuals. According to Kahf, there are two important results that arise from the objectives "*maqasid*" of the prohibition of *riba*: 1) A loan is a means of providing personal finance and it should remain "personal" and, 2) any efforts that aim at creating new Islamic financial hybrids should observe the *maqasid* in the process of developing new contracts. [10] In essence, the main objectives of *Shari'ah* from the prohibition *riba* are to brings welfare, benefit and preventing evil to mankind.[11] The explanations of the *maqasid* thru al-Qur'an are presented in greater detail through Rashid Rida writing's. [12] He is one of the Muslim Jurists who have comprehensively dealt with the subject objectives of the Qur'an (*Maqasid al-Qur'an*). Rida believes that providing directions for financial transaction is one of the objectives of the Qur'an revelation. Rida is of the opinion that verses of the Qur'an in this regard focus on seven concepts. According to Rida, the first basic concept of wealth in the Qur'an is that it is an object of trial for mankind in their mundane life to see who uses it properly to improve his eternal life in the Hereafter and who spends it on lustful desires of his worldly self and earns

the wrath of Allah (swt). As wealth is equally effective in doing welfare as well as committing evil, it could be a means of reformation, benevolence, welfare and well-being; at the same time a key to corruption, evil, discord, injustice, unhealthy competition and erroneous luxury. [13]

The second, censuring tyranny and arrogance of wealth as wealthy people mostly violate the limits of law and justice. Allah says: "Nay! Verily, man does transgress all bounds (in disbelief and evil deed)," "When he becomes rich". (The Quran: 33:56). The richest community during the time of the Prophet Muhammad (saw) had been antagonistic to him and his mission and they refused to obey him because of their affluence in wealth. In another verse, Allah says: "Leave Me alone [to deal] with him whom I have created alone, and to whom I have granted resources vast, and children as [love's] witnesses, and to whose life I gave so wide a scope: and yet, he greedily desires that I give yet more! Nay, verily, it is against Our messages that he knowingly, stubbornly sets himself [and so] I shall constrain him to endure a painful uphill climb!". [The Quran: 74:11-17].

The fourth, praising wealth and financial prosperity as it is a divine reward in return for faith and good deeds. Allah says: "And I said: Ask your Sustainer to forgive you your sins - for, verily, He is all-forgiving! He will shower upon you your heavenly blessings abundant, and will aid you with worldly goods and children, and will bestow upon your gardens, and bestow upon you running waters." (The Qur'an: 71: 10-12). Since the believers are thankful to the graces of Allah (swt), they are most eligible candidates for the bounties of the world rather than the unbelievers. In addition, the believers use their wealth in the way of justice, charity, truth and development of civilization unlike the unbelievers who use their wealth in corruption, injustice, wrong path, wasteful means and deviation.

The fifth, obligation to abstain from wasteful spending and to be economical in it: Allah says: "And those, who, when they spend, are neither extravagant nor niggardly, but hold a medium (way) between those (extremes)." (The Qur'an: 25: 67).

The sixth, spending wealth in the way of God is a sign of faith (*iman*). It is also a means to honor and pleasure human beings. Allah says: "Only those are the believers who have believed in Allah and His Messenger, and afterward doubt not but strive with their wealth and their lives for the Cause of Allah. Those! They are the truthful." (The Qur'an: 49: 15). The seventh, the rights of needy people in property and financial reformation in Islam, which Allah says: "Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it and invoke Allah for them. Verily! Your invocations are a source of security

for them, and Allah is All-Hearer, All-Knower." (The Qur'an: 9: 103).

Rida regards these seven principles or general rules as part of the *maqasid* of the Qur'an through his quotations of verses that deal with specific issues. However, there are several verses which related to universal purpose of the Qur'an, such as to removal of hardship (*raf' al-haraj*) (The Qur'an: 2: 185; 5: 6; 22: 78), fulfillment of a contracts (*al-wafa' bi al-'uqud*) (The Qur'an: 5: 1), be fair and benevolent (*al-'adl wa ihsan*) (The Qur'an: 16: 90; 6:152; 5: 8; 4: 3) and prohibited from the destruction and damage (*al-nahy 'an al-fasad wa al-ifsad*) (The Qur'an: 5: 33; 7: 56, 85).

It is apparent that as the prime sources of Shari'ah, the Qur'an, with its infinite comprehensiveness, enables the Muslim jurists (*al-fuqaha'*) to deduce the legal value from the phenomena of human existence. Above all, it enables the Muslim juristsconsults, fiqh scholars (*al-fuqaha'*) and Shari'ah advisors to deduce practical solutions to new mu'amalat cases in Islamic banking and finance practice.

THE PRESERVATIONS THROUGH SUNNAH METHODOLOGY IN ISLAMIC FINANCE

The Muslim juristsconsults (*Usuliyyun*) and *fiqh* scholars unanimously agreed that the Sunnah of the Prophet Muhammad (saw) as a second source of Shari'ah. The Sunnah of the Prophet Muhammad (saw) is a proof of *Shari'ah*, and attests to the Qur'an's authority. As the Qur'an indicates the Prophet's teachings are also divinely inspired, which Allah (swt) says: "Nor does he speak of (his own) desire; it is only a revelation revealed" (The Qur'an: 53: 3-4). Therefore, the Prophet's words, deeds and his tacit approval are evidence and proof (*hujjah* and *dalil*) for practical solutions of the problems faced by the Muslims; and it has the authority for any rulings and legislations like as prescribed in the Qur'an. The Qur'an also commands submission to the Prophet and makes it an obligatory duty for Muslims to comply with its judgment and its authority without question. As is indicated in the Qur'an: "And whether the Messenger (Muhammad) give you, take it and whatever he forbids you, abstain" (The Qur'an: 59: 7). In another verse, Allah (swt) says: "He who obeys the Messenger (Muhammad), has indeed obeyed God" (The Qur'an: 4: 80). In another hadith, the Prophet is reported to have said, "I left two things among you. You shall not go astray so long as you hold on them: The Book of Allah and my Sunnah".

In its literal meaning, the word Sunnah is derived from the root verb s-n-n, which the Arabs used to describe the continuous and gentle flow of water; the water flows so gently it appears as one cohesive body. [14] They also used to describe a clear path or to imply a customary practice or established course of conduct. It may be a good example or a bad, and it may be set by an individual or a community. It is also in pre-Islamic Arabia, they used the word Sunnah to denote the model behavior inherited from their forefathers, as a basis of their identity and pride.

The technical meaning of the narrators (*Muhaddithin*), Sunnah refers to all that is narrated from the Prophet Muhammad (saw), his act, his sayings and whatever he has tacitly approved, plus all of the reports describing his physical attributes and characters before and after revelation. Suyuti (d. 911/1505) reports Ibn Hanbal (d. 241/855) as saying "For us the Sunnah refers to impressions or impacts (*athar*) of the Prophet (saw), the interpretation (*tafsir*) and it is indications or proofs (*dala'il*) of the Qur'an". [15]

In the context of Muslim jurists consults (*Usuliyun*), the main concern is to search for a legal proof (*dalil shar'i*) with respect to the juristic rulings (*ahkam al-Shar'iyah*). Their search into the life of the Prophet (saw), whether in his utterances (*aqwal*), the model actions (*af'al*) and the tacit approval (*taqrir*). Hence, the Sunnah refers to whatever came from the Prophets (saw) in the form of an utterances, model actions or tacit approval, other than the Qur'an. [16] Based on this fact, Al-Mahmasani has classified the Sunnah into three categories: (1) *Al-Sunnah al-Qawliyah* which reflects the utterances (*aqwal*), of the Prophet (saw). (2) *Al-Sunnah al-Fi'liyyah* which reflects the model actions (*af'al*) and (3) *Al-Sunnah al-Taqririyyah* which constitutes his silent or tacit approval of certain deeds. [17]

The Qur'an also uses the word "hikmah" (lit. wisdom) as a source of guidance that accompanies the Qur'an itself. Al-Shafi'i quotes at least seven instances in the Qur'an where "hikmah" occurs next to *al-kitab* (the book). For example, Allah says: We read that God Almighty sends a Messenger to educate and to purify the people by teaching them the, Book and the hikmah. According to al-Shafi'i's interpretation, which also represents the view of the majority, the word "hikmah" in this context means the Sunnah of the Prophet. [18]

Viewed from the objectives of Shari'ah (*maqasid al-Shari'ah*) perspective, the example of the first category may be taken from the saying of the Prophet (saw), "Deeds are (judged) by the intentions (behind them)". [19]. It is certain that the hadith explains the essential objectives of Shari'ah (*maqasid al-Shari'ah*), and each of human acts and deeds are reflecting their genuine intention to worship Allah (swt). Shatibi observes that these are *maqasid* that mark the distinction between

'adat and 'ibadah. Masud writing's "Shatibi's Philosophy of Islamic Law" was stated, the seeking for (jalb) *al-maslahah* within the limits of the Shari'ah is a necessary requirement of intention (*niyyah*). [20] Whereas the example of the model actions of the Prophet (saw) is illustrated in his saying: "Pray the way you see I am praying". [21] With the respect to the third category, the Prophet's approval of the story of Muaz bin Jabal can serve an example. When Muaz bin Jabal was sent to Jand, a part of Yeman as a Qadi, the Prophet asked him how he would adjudicate. He replied in accordance with the Qur'an. He was asked, if the answer was not available in the Qur'an? He replied according to the Sunnah of the Prophet. He was asked, if he did not find the guidance even there? He replied in that case he would use his own discretion (*ra'y*). On hearing this, the Prophet thanked God who had guided his messenger to a course of which he approved.

In addition, in his book, Ibn Ashur [22] mentioned that there are different intention and purposes of the words, the actions and the tacit approval of the Prophet (saw), which determines the quality of his sayings or actions. For examples, the dispatching of armies, the allocation and spending of the wealth of the Treasury (*baitu al-mal*) in its proper departments and its collection from the correct sources, the appointment of governors and the distribution of booties. These kinds of actions were accomplished in his capacity as head of the state, not in any other capacity [23]. It is also when arbitrating between any two people in matters of property claims or partnerships entailing physical participation by partners (*ahkam al-abdan*), with evidences, oaths and retractions; it was performed in his capacity as judge rather than as head of the state. By the same token, anything in which he engaged concerning devotional matter of worship (*ibadah*) whether in words, deeds or as answers to questions on religious matters was done in his capacity as delivery of a Islamic legal opinion (*fatwa*) to convey the Divine Message.

There was another hadith, which emphasised of *maqasid al-Shari'ah* in wealth by recognizing private property rights through contracts and their fulfillment was for the protections of wealth. In hadith, a companion asked the Prophet (saw) if some person come to him in order to take his possession (i.e. aggressively by force). The Prophet (saw) said: "Do not surrender your possession to him". The companion enquired; if he fights with me? The Prophet (saw) remarked: "Then fight with him". The companion then asked to suppose he killed me? And the Prophet (saw) answered: "you will be a martyr" [24]. From the hadith, the protection of wealth is one of the objectives of Shari'ah and obligations that should be preserved even if they have to defend by life and blood.

Furthermore, this is the hadith, which emphasised of the objectives of Shari'ah (*maqasid al-Shari'ah*) in the giving of zakat for continuity of circulation of wealth among the private and public sectors. The Prophet (saw) said: "Every day two angels come down from Heaven and one of them says, 'O God! Compensate every person who spends in Your Cause,' and the other [angel] says, 'O God! Destroy every miser'" [25]. Thus, whatever one spends for God's sake will be compensated, whereas one is warned against

CONCLUSION

As conclusion, both the Qur'an and the Sunnah emphasize on flexibilities and leniency in the principles that guides human life. The Prophet Muhammad (saw) used to choose the easiest between two matters, if both are permissible. The Prophet (saw) said, "Make things easy and do not make it difficult and give good news and do not make people run away from you" [26]. Therefore, taking into consideration the meaning of the above hadith, the contracts in Islamic banking and finance should be concluded with terms and conditions in other to make life easy to people and facilitate the ever-changing needs in the Islamic financial industry. This will definitely fulfill the objectives of the Shari'ah. Another example of contract which does not explicit mentioned in the Qur'an is the contract of mudarabah. However, its permissibility is derived from implicit statement of the Qur'an and the Sunnah as narrated by Ibn Abbas who said, "Abbas bin Abdul Muthalib used to stipulate a condition whenever he gave his money in a mudarabah that the entrepreneur will not take his money across any sea, into any valley, or buy any animal with a soft belly, and if the entrepreneur were to do any those actions, then he be given compensation. The Prophet (saw) heard of this practice and permitted it" [27].

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- [22] Ibn Ashur, (2006), *Ibn Ashur Treatise on Maqasid al-Shari'ah*, (Tran.) by El-Mesawi, IIIT, p. 28
- [23] *Ibid*, p. 29
- [24] Bukhari, *Sahih*, Mazalim, hadith 2480, p. 401; Muslim, *Sahih*, Iman, hadith 226, p. 70
- [25] Bukhari, *Sahih*, Zakah, hadith 1442, p. 233; Muslim, *Sahih*, Zakah, hadith 1010, p. 363
- [26] See *Sahih al-Bukhari* and *Sahih Muslim*
- [27] Hadith narrated by al-Tabrani