

Qirā'āt Shādhah in Legal Verses: A Study of Usury in the Interpretation of Abū Ḥayyān

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Abstract

This study aims to highlight the impact of *qirā'ah* on Islamic law. This study also explains Ibn Ḥayyān's interpretation in interpreting the verse on usury so that it has an impact on Islamic law. This research is descriptive-analytic research using a literature study. This study describes the interpretation put forward by Abū Ḥayyān, which is then analysed by using *qirā'āt shādhah* in interpreting legal verses, which is devoted to the verse that discusses usury. The findings of this study indicate that Abū Ḥayyān's interpretation of QS. al-Baqarah: 279-280 emphasises the compatibility between one verse and another, by understanding the causes of the revelation of the verse, and referring to the principle of *al-'ibrah bi-'umūm al-lafzi lā bi-khuṣūṣ as-sabab*. Differences in *qirā'ah* enrich the understanding of the verse linguistically. This study concludes that *qirā'āt shādhah* can be used to support or strengthen legal understanding, thus adding depth to linguistic legal interpretation.

Abstrak

Penelitian ini bertujuan untuk menggarisbawahi dampak *qirā'ah* terhadap hukum Islam. Penelitian ini juga menjelaskan penafsiran Ibn Ḥayyān dalam menafsirkan ayat tentang riba, sehingga berdampak pada hukum Islam. Penelitian ini merupakan penelitian deskriptif-analitis dengan menggunakan kajian pustaka. Penelitian ini mendeskripsikan penafsiran yang dikemukakan oleh Abū Ḥayyān, yang kemudian dianalisis dengan menggunakan *qirā'āt shādhah* dalam menafsirkan ayat-ayat hukum, yang dikhususkan pada ayat yang membahas tentang riba. Temuan dari penelitian ini, penafsiran Abū Ḥayyān terhadap QS. al-Baqarah: 279–280, menekankan pada kesesuaian antara satu ayat dengan ayat yang lain, dengan memahami sebab-sebab turunnya ayat tersebut, dengan merujuk pada prinsip *al-'ibrah bi-'umūm al-lafzi lā bi-khuṣūṣ as-sabab*. Perbedaan bacaan tersebut justru memperkaya pemahaman ayat secara kebahasaan. Kesimpulan dari penelitian ini adalah bahwa *qirā'āt shādhah* dapat digunakan untuk mendukung atau memperkuat pemahaman hukum, sehingga menambah kedalaman penafsiran hukum secara kebahasaan.

Keywords

Abū Ḥayyān; Qirā'āt Shādhah; Ribā.

Introduction

The study of *qirā'āt*, or variant readings of the *Qur'ān*, finds a compelling intersection in the works of Abū Ḥayyān al-Andalusī, particularly in his interpretation of QS. al-Baqarah: 279–280, which addresses the prohibition of usury (*ribā*). This verse is pivotal in the development of Islamic legal and economic frameworks, and Abū Ḥayyān's engagement with it through the lens of *qirā'āt shādhah*, non-canonical readings, offers a unique perspective on the influence of linguistic variation in *Qur'ānic* legal



interpretation.¹

Qur'ānic interpretation is a multifaceted field encompassing disciplines such as language, history, and Islamic law.² Within this field, *qirā'āt* plays an important role not only in pronunciation but also in legal reasoning and jurisprudential application. The traditional recognition of *qirā'āt* by scholars with strong *sanadic* support has led to a focus on canonical variants.³ However, scholars like Abū Ḥayyān have expanded the discussion by incorporating less conventional readings to explore deeper linguistic and contextual meanings.⁴

Abu Ḥayyān al-Andalusī, a renowned *mufasssīr*, presents a unique methodological stance in his acceptance of *qirā'āt shādhah* when interpreting legal verses in the Qur'ān, particularly those related to usury in QS al-Baqarah: 279–280.⁵ This position, while enriching the exegetical tradition, raises important scholarly concerns. *Qirā'āt shādhah*, by definition, lacks strong *sanadic* continuity and is generally excluded from liturgical use and legal derivation by the majority of scholars.⁶ Classical scholars such as Ibn al-Jazarī and al-Nawawī have criticised the use of *shādhah* readings in legal contexts, arguing that their weak transmission undermines their reliability as sources of law.⁷ However, Abū Ḥayyān's inclusion of these readings demonstrates an alternative epistemological approach valuing their linguistic and interpretive contributions over strict *sanadic* authentication.⁸ This divergence points to a deeper academic value of *qirā'āt shādhah*: they provide insight into variant semantic possibilities and rhetorical structures of the Qur'ān that may have otherwise been neglected. Yet, this approach remains controversial, as it challenges mainstream principles of legal hermeneutics.⁹ Abū Ḥayyān's methodology thus invites critical reflection on the boundaries of legitimate interpretation in Islamic jurisprudence, exposing tensions between linguistic analysis and juridical authority in the use of *qirā'āt*.

¹ Makhliulil Kirom, 'Barikan, Islamic Values and Social-Religious Life Integration: A Living Quran and Hadith Study', *Al-Tahrir: Jurnal Pemikiran Islam* 25, no. 1 (3 May 2025): 41–56, <https://doi.org/10.21154/altahrir.v25i1.10212>.

² Ayşe Aytakin, 'An Analysis on the Orientalists' Early Studies on the Qur'ān', *Yakın Doğu Üniversitesi İslam Tetkikleri Merkezi Dergisi* 9, no. 1 (30 June 2023): 1–14, <https://doi.org/10.32955/neu.istem.2023.9.1.01>.

³ Adrien Chauvet, 'Cosmographical Readings of the Qur'an', *American Journal of Islam and Society* 40, no. 1–2 (3 July 2023): 8–38, <https://doi.org/10.35632/ajis.v40i1-2.3175>.

⁴ Arrasyid Arrasyid, Toni Markos, and Siti Aqilah, 'Concepts of Translation of Takwil, Tafsir, and Hermeneutics in the Science of the Al-Qur'an', *Jurnal Kawakib* 4, no. 1 (21 June 2023): 1–12, <https://doi.org/10.24036/kwkib.v4i1.130>.

⁵ Ayşe Aytakin, 'An Analysis on the Orientalists'.

⁶ Zubair Rahman Saende, Lomba Sultan, and Abdul Syatar, 'Ijtihad Ulama Dalam Merumuskan Metode Memahami Maqāsid Al-Syarī'ah', *Indonesian Journal of Shariah and Justice* 3, no. 1 (30 June 2023): 73–94, <https://doi.org/10.46339/ijis.v3i1.43>.

⁷ Abdul Rohman, Eni Zulaiha, and Wildan Taufiq, 'Analisis Tafsir Maqāsidī Muḥammad Ṭāhīr bin 'Āsyūr Pada Ayat Qiṣāṣ', *Al-Dzikra: Jurnal Studi Ilmu al-Qur'an dan al-Hadīts* 17, no. 1 (30 June 2023): 1–22, <https://doi.org/10.24042/al-dzikra.v17i1.13195>.

⁸ M. Fahri Hozaini and Mat Sari, 'Tafsir Otentik Dan Tafsir Infiltratif: Studi Kritis Dalam Metodologi Tafsir', *REVELATIA Jurnal Ilmu Al-Qur'an Dan Tafsir* 4, no. 1 (24 May 2023): 55–66, <https://doi.org/10.19105/revelatia.v4i1.6736>.

⁹ Hussein Hatem Hussein and Fatima Mohamed Mahmoud, 'Quranic Readings Contained In The Interpretation Of (Revealing The Facts And Explaining The Minutes Of The Interpretation Of The Words Of God Almighty) By Imam Burhan Al-Din Al-Nasafi (D. 687 Ah) Surat An-Nahl As A Model (Presentation And Analysis)', *Russian Law Journal*, 11, no. 6S (2023): 629–34.

In his exegetical works, Abū Ḥayyān investigated multiple *qirā'āt* variants, including *qirā'āt shādhah*, which, despite lacking robust *sanadic* backing, hold academic merit in the study of *tafsīr*. His interpretation of QS. al-Baqarah: 279–280 illustrates how differences in recitation can influence the understanding of legal verses. By comparing the canonical and non-canonical readings, he highlights how the Qur'ān's legal directives can be interpreted with greater nuance, particularly when considering the broader linguistic and historical context of revelation.

However, despite this potential to enrich legal interpretation, the role of *qirā'āt shādhah* in shaping Islamic legal thought remains underexplored in contemporary scholarship. Current *tafsīr* and legal studies tend to prioritise canonical readings with established transmission chains, often overlooking the interpretive contributions of non-canonical variants, especially in legal verses like those concerning usury. This oversight reflects a significant academic gap and raises critical questions about the limitations of modern methodological approaches to *Qur'ānic* legal hermeneutics.¹⁰

This study introduces a novel perspective by critically examining Abū Ḥayyān's engagement with *qirā'āt shādhah* in the interpretation of legal verses, particularly in the context of usury in QS. al-Baqarah: 279–280. Unlike previous scholarship that predominantly focuses on canonical *qirā'āt* with strong *sanadic* support, this research underscores the interpretive potential of marginalised readings in shaping legal hermeneutics.¹¹ By highlighting how *qirā'āt shādhah* can serve as linguistic and conceptual tools in legal reasoning, this study contributes a fresh analytical framework to the discourse on Islamic legal theory.¹² It positions alternative readings not merely as philological variants, but as sources that can offer profound insights into the structure and adaptability of *Qur'ānic* legal principles, thereby enriching both classical and contemporary interpretations of Islamic law.¹³

This study uses a qualitative method with a content analysis approach to examine the variety of *qirā'āt* in the interpretation of legal verses in the Quran, especially in the context of Islamic law based on the work of Abū Ḥayyān al-Andalusī.¹⁴ The analysis focuses on the variety of readings (*qirā'āt*) that have an impact on the understanding of sacred texts, especially in legal issues such as the prohibition of usury in QS. al-Baqarah: 279-280. The selection of this verse is based on its rich variety of *qirā'āt* as well as its *fiqh* significance, which has been the subject of much debate among scholars of Islamic law.¹⁵

The author in this case takes a position as a researcher of Islamic law with a linguistic approach,

¹⁰ Mohammad Latief et al., 'Analyzing the Concept of Basyar as Human: A Semantic Study of The Qur'an', *Al-Tahrir: Jurnal Pemikiran Islam* 25, no. 1 (3 May 2025): 57–72, <https://doi.org/10.21154/altahrir.v25i1.9935>.

¹¹ Arzam Arzam, 'Riba Dalam Perspektif Al-Qur'an Dan Hadis', *Al-Qisthu: Jurnal Kajian Ilmu-Ilmu Hukum* 6, no. 2 (2011): 60–78, <https://doi.org/10.32694/qst.v6i2.1229>.

¹² Saiddaeni Saiddaeni, 'Meninjau Kembali Definisi Riba Era Modern, Pinjaman Uang Kartal (FIAT) Perspektif Studi Islam Fiqih Kontemporer', *Madinah: Jurnal Studi Islam*, 10, no. 1 (12 June 2023): 58–69, <https://doi.org/10.58518/madinah.v10i1.1549>.

¹³ Abdul Rohman, Eni Zulaiha, and Wildan Taufiq, 'Analisis Tafsir Maqāsidī Muḥammad Ṭāḥir bin 'Āsyūr Pada Ayat Qiṣāṣ'.

¹⁴ *Ibid.*"

¹⁵ *Ibid.*"

which acts as a critical reviewer of classical tafsir.¹⁶ Thus, the author does not act as a *mufassir* who composes a new tafsir, but as a researcher who reinterprets classical tafsir texts (especially *Tafsir al-Bahr al-Muḥīṭ*) through analysing the variety of readings and their impact on legal *istinbāt*.¹⁷

The research involved an in-depth literature review on the theory and methodology of *qirā'āt*, identification of the forms of *qirā'āt syādhdhah*, and analysis of its influence on the construction of the law in Abū Ḥayyān's tafsir. The data were analysed through content analysis techniques to classify *qirā'āt* variations and evaluate their legal implications.¹⁸

Source triangulation was conducted by comparing the results of the analysis against several commentaries and scholarly opinions to increase the credibility and dependability of the interpretation results. This approach allows for a more comprehensive understanding of how *qirā'āt* influences legal interpretations in the Quran. The research findings are presented in a descriptive-analytical manner, emphasising the contribution of *qirā'āt* to the enrichment of legal exegesis discourse, as well as revealing the complexity of the relationship between alternative readings and the establishment of Islamic law.¹⁹ This research is expected to expand the discourse of *fiqh* and Quranic hermeneutics by emphasising the importance of rereading classical texts through contemporary linguistic and legal perspectives.

Results

A Hermeneutical Analysis of QS. al-Baqarah: 279-280 in Abu Hayyān's Tafsir: A Study of *Munāsabah*, *Qirā'āt*, Legal Aspects, and *Qirā'āt Shādhdhah*. In interpreting QS. al-Baqarah: 279-280, Abu Ḥayyān al-Andalusī demonstrates a comprehensive approach that includes contextual dimensions (*munāsabah*), variant readings (*qirā'āt*), legal implications, and the role of *qirā'āt shādhdhah*. This tafsir reflects a complex method but raises several methodological issues that are important to review.

1. Aspects of *Munāsabah* and *Sabab Nuzūl*

Abu Ḥayyān establishes a connection between this verse on usury and the previous verse that condemns the practice of usury morally and spiritually. Although he mentions several narrations of *sabab nuzūl*, his interpretation emphasizes the principle of *al-'ibrah bi 'umūm al-laḥz lā bi khuṣūṣ al-sabab* (what is taken is the generality of the text, not the specificity of the cause). This shows his textual-

¹⁶ Nur Aziz et al., 'Application of the Requirements in Qiraat Mutawatirah as a Method in Determining the Validity of Data in Islamic-Based Research Methodology', *International Journal of Academic Research in Business and Social Sciences*, 10 (29 November 2020), <https://doi.org/10.6007/IJARBS/v10-i12/8216>.

¹⁷ Christopher Melchert, 'The Variant Readings in Islamic Law', *Journal of the International Qur'anic Studies Association* 7, no. 1 (2022): 7–25, <https://doi.org/10.5913/jiqsa.7.2022.a001>.

¹⁸ Maghfirah Maghfirah and Zulkifli Zulkifli, 'The Relevance of the Interpretation of The Qurān with Qaul Al-āqā'ā bah as a Source of Islamic Law in the Current Era', *AL QUIDS: Jurnal Studi Alquran Dan Hadis* 6, no. 1 (27 March 2022): 279–94, <https://doi.org/10.29240/alquds.v6i1.3269>.

¹⁹ Unggul Purnomo Aji, Kerwanto, and Nurbaiti, 'Diskursus Paradigma Makroekonomi Inklusif Dalam Perspektif Al-Qur'an: Tinjauan Tafsir Kontekstual Pada Ayat-Ayat Mata Uang Dalam Paradigma Ortodoks Dan Heterodoks', *Al Burhan: Jurnal Kajian Ilmu Dan Pengembangan Budaya Al-Qur'an*, 25, no. 1 (4 April 2025): 16–46.

philosophical position, but potentially ignores the historical context on which many legal interpretations are based.

2. Classification of *Qirā'āt*: *Mutawātir* vs. *Shādhah*

Abu Ḥayyān documents the variation of readings in QS. al-Baqarah: 279-280 in considerable detail, as seen in the following table:

<i>Qur'anic</i> Keywords	<i>Mutawātir</i> Recitation	Recitation of <i>Shādhah</i>	Difference in Meaning
مَا بَقِيَ	<i>mā baqiya</i> (stay)	<i>mā baqā</i> (that remains)	Differences in verb vs. noun tenses
الرِّبَا	<i>ar-ribā</i> (General)	no <i>syādhah</i> is recorded for this lafaz	-
فَأَذِّنُوا	<i>fa'dhanu</i> (open threat)	<i>fa-ādhinū</i> (direct order to announce)	More explicit nuances of violence and assertiveness

Abu Ḥayyān prefers Imam Hamzah and Abū Bakr Shu'bah's reading of *fa-ādhinū*, which he believes is more indicative of a strict threat to the usurer. He places this reading as an affirmation of God's legal threat, not just a linguistic choice. However, his approach has been criticized for not distinguishing the authority of *mutawātir* and *shādhah* readings in the context of legal *istinbāt*.

3. Legal Implications and *Istinbāt* Reasoning

In his explanation, Abu Ḥayyān argues that the recitation of *shādhah* can be an indicator of legal meaning although it cannot be used as an independent *shar'i* argument. He cites the meaning of "*fa-ādhinū bi ḥarb*" as a form of *i'lām* (announcement) of war, not just a declaration. This shows that he supports the *qirā'āt* approach as a corroboration, not as a primary source of law - a controversial point among *fuqahā'*.

4. A Critique of Abu Ḥayyān's Approach

Although Abu Ḥayyān was known to be very meticulous in linguistic aspects and had a high commitment to *qirā'āt*, his approach equated the linguistic dimension with the normative authority of the recitation. The main criticism against him is using *qirā'āt shādhah* without strictly filtering sanadic authority. Some scholars, such as Ibn al-Jazarī, asserted that the *syādhah* recitation cannot be used in *shar'i* aspects because it is not *mutawātir*. This is where it is important to distinguish between descriptive and normative roles in *qirā'āt*.

A study of QS. al-Baqarah: 279-280 shows that Abu Ḥayyān combines *munāsbah*, *qirā'āt*, legal reasoning, and *qirā'āt shādhah* in one hermeneutical construction. Although his approach enriches linguistic and exegetical understanding, his position in treating non-*mutawātir* readings as part of legal construction needs to be methodologically criticized and differentiated. This study demonstrates the importance of building a methodology of legal interpretation that can filter between the authority of

readings, linguistic meaning, and legal validity in a disciplinary manner.

Ribā in Multiple Interpretations

Qur'an Surah al-Baqarah: 279–280 outlines stringent provisions concerning the prohibition of usury in economic transactions. The term *ribā* (رِبَا) originates from the word *rabā* (رَبَى), meaning “to increase”, and terminologically refers to an unjust excess stipulated in an exchange by one party over another.²⁰

Before interpreting these verses, Abū Ḥayyān outlines the *munāsabah* (contextual correlation) between these verses and the preceding one, which describes the condition of those who engage in *ribā* as akin to those possessed by devils.²¹ The earlier verse is directed at the disbelievers who persist in practising usury, which is considered to undermine the social order.²² Verses 279–280, however, are addressed to the believers, serving as a stern warning to abandon all remaining involvement in usurious practices.²³

In his interpretation of the historical context (*asbāb al-nuzūl*), Abū Ḥayyān cites several *riwāyāt* that mention individuals such as Banū ‘Amr ibn ‘Umayr, ‘Uthmān, as well as al-‘Abbās and Khālid ibn al-Walīd, who were known to be involved in *ribā* practices during the pre-Islamic period.²⁴ Nevertheless, Abū Ḥayyān refrains from privileging any particular narration as the most authentic, and instead adopts the methodological principle of *al-‘ibrah bi ‘umūm al-lafẓi lā bi khuṣūṣ as-sabab* that is, deriving legal and moral insight from the generality of the wording rather than the specificity of the occasion of revelation.²⁵

The verse *يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا* is explicitly directed at those who believe, urging them to demonstrate the authenticity of their faith by fully relinquishing usurious practices.²⁶ According to Abū Ḥayyān, the phrase *alladhīna āmanū* refers not only to the followers of the Prophet Muḥammad but also to the believers among previous prophetic communities. This interpretation implies that the prohibition of *ribā* is a universal moral injunction embedded in the teachings of all prophets and reaffirmed in the Islamic legal tradition.²⁷

This understanding aligns with the principle of *shar‘u man qablana*, which asserts that the laws of previous prophetic communities remain valid so long as they have not been abrogated by Islamic

²⁰ Departemen Agama RI, *Alqur‘an Dan Tafsirnya (Edisi Yang Disempurnakan)* (Jakarta: Widya Cahaya, 2011), 394.

²¹ Abdul Rahman Ahmed and Youssef Hamad, ‘Introducing Usury of the Six Principals and the Contemporary Issues Arising from It’, *Islamic Sciences Journal* 12, no. 7 (2021): 1–24, <https://doi.org/10.25130/jis.21.12.7.1>.

²² Ibid.

²³ Maulana Yusuf Alamsyah and Khaleel Al-Obaidi, ‘Muhammad Sayyid Tantawi’s Interpretation of the Verses of Riba’, *Hanifiya: Jurnal Studi Agama-Agama* 6, no. 1 (10 April 2023): 65–72, <https://doi.org/10.15575/hanifiya.v6i1.17821>.

²⁴ Abu-Hayyān, *Al-Bahr Al-Muhīth*, 711.

²⁵ Abu-Hayyān, 713.

²⁶ L. Howes, “‘Divided against Itself’? Individual Maxims and the Redaction of Q’, *Acta Theologica* 35, no. 1 (2015): 96–114, <https://doi.org/10.4314/actat.v35i1.6>.

²⁷ Hoda Oyarhoseyn and Younes Karamati, ‘The Persian Redaction of ‘Alā‘ī Maghribī’s Taqwīm al-‘Adwiyah and Its Parallel Texts’, *A Quarterly Journal of Historical Studies of Islam* 14, no. 53 (10 July 2022): 5–29, <https://doi.org/10.52547/pte.14.53.5>.

law. Therefore, the prohibition of *ribā* is an enduring legal principle and constitutes a foundational element in the development of Islamic economic ethics. This perspective highlights how religious texts and theological principles serve as critical underpinnings for legal and social interpretations within various faith traditions.

Ribā in Various Qirā'āt as a Legal Foundation

Abū Ḥayyān discusses two key variations in the recitation of the verse *mā baqiya* (مَا بَقِيَ) in QS. al-Baqarah: 279.²⁸ The first involves three *qirā'āt*: (1) the majority of the seven Imāms of *qirā'āt* recite it with *fathah* on the *yā* (يَا); (2) al-Ḥasan reads it as *mā baqā* (مَا بَقَا), replacing the *yā* with *alif*, consistent with the *Ṭayy* dialect and others; and (3) a variant recitation also attributed to al-Ḥasan involves a *sukūn* on the *yā* (يَا). Abū Ḥayyān justifies the latter through reference to the poetry of *Jarīr*, affirming its linguistic plausibility.²⁹

Regarding the recitation of *al-ribā* (الرِّبَا), three primary readings are presented: (1) the majority, including the seven and ten canonical reciters (except for Ḥamzah and al-Kisā'ī), read it with *kasrah* on *rā* and *fathah* on *bā*; (2) Ḥamzah and al-Kisā'ī pronounce it similarly but apply *imālah* to the *alif* after the *bā*; and (3) Abū al-Samāl al-'Adawī reads it with *kasrah rā*, *ḍammah bā*, and *sukūn wāw* (الرِّبَا).³¹ Although this last recitation was criticised by Abū al-Faḥ as linguistically unsound (*shādhah*),³² Abū Ḥayyān defends it using principles of Arabic phonology and morphology, including *ḥarakat 'arīd* (temporary vowel changes in *waqf*) and examples from *asmā' al-sittah*.³³

Despite variations in *qirā'āt*, the essential meaning of the verse remains intact, demonstrating the scholars' meticulous attention to the linguistic and grammatical integrity of the *Qur'ān*.³⁴ Including diverse recitations enriches exegetical understanding and reflects the depth of classical Arabic linguistic theory.³⁵ Vittorio Sangermano, in his study, underscores the importance of grasping the *Qur'ān's* universal message across languages, highlighting the complexities translators face in rendering its

²⁸ Abu al-Qasim Mahmud ibn Amr ibn Ahmad al-Zamakhshari, *Al-Kasyasyaf 'an Haqaiq al Tanzil Wa 'Uyun al-Qawail* (Bairut: Dar al-Ma-'arif, n.d.), 245; Abu-Hayyān, *Al-Bahr Al-Muhith*, 712.

²⁹ Ocad/Ocam Outreach, 'Redactieraad', *Radices* 3, no. 1 (23 June 2023), <https://doi.org/10.21825/radices.87247>.

³⁰ Nama Lengkapnya Qa'nab Ibn Abi Qa'nab Abu Al-Samāl Al-'Adawī Al-Basri, Dia Banyak Meriwayatkan *Qirā'at Syādzdzah* Dari Beberapa Ulama', Di Antara Orang Yang Meriwayatkan *Qirā'at* Darinya Adalah Abu Zaid Sa'īd Ibn Aus. Lihat Ibn Al-Jazari, *Ghāyah Al-Nihāyah*, Juz II, 27

³¹ 'Abd al-Fattāh Abd al-Ghanī al-Qādhi, *Al-Wāfi Fi Syarh al-Syāthībiyyah* (Madinah: Maktabah al-Dār, 1411), 145.

³² Abu Ḥayyān, *Al-Bahr Al-Muhith*, Juz II, 713. Ibnu 'Athīyyah, *Muharrar Al-Wajīz*, Juz, I, 349, Ibnu Khālawaih Menyebut Satu Bacaan Lagi Yaitu Bacaan Al-Ḥasan Membaca Dengan Hamzah (الرِّبَا) Ibnu Khalawaih, *Mukhtshar Fi Syawādz Al-Qur'an Min Kitāb Al-Badī'*, 17.

³³ Abu-Hayyān, *Al-Bahr Al-Muhith*, 713; Ibnu 'Athīyyah, *Muharrar Al-Wajīz*, Juz I (Beirut: Dar al-Kutub al-'Ilmiyah, 1422), 349.

³⁴ Marijn van Putten, 'Are These Nothing but Sorcerers? – A Linguistic Analysis of Q Ṭā-Hā 20:63 Using Intra-Qur'ānic Parallels', *Journal of the International Qur'anic Studies Association* 8, no. 1 (15 December 2023): 100–114.

³⁵ Ali Albashir Mohammed Alhaj, 'Exploring Syntactic And Cultural Problems Faced By Translators In Translating The Quranic Arabic Hope Word لَمَّا In Surahs Al-Hijr And Al-Kahf Into English', *QiST: Journal of Quran and Tafseer Studies* 2, no. 2 (10 March 2023): 116–33, <https://doi.org/10.23917/qist.v2i2.1679>.

profound terminology faithfully.³⁶

Abū Ḥayyān, along with linguists such as Ibn Khālawayh and Ibn Āthiyyah, strongly defends the authenticity and grammatical legitimacy of Abū al-Samāl's *qirā'ah*, showing that it does not contravene the rules of Arabic linguistics nor the orthographic conventions of the 'Uthmānī *rasm*. The unique use of *wāw* in *al-ribuwā* (الرَبْوَا),³⁷ as opposed to *alif*, aligns with the orthographic traditions of *al-Ḥirah*³⁸ and aims to distinguish it from similar words like *al-zinā*,³⁹ especially given the absence of diacritical marks in the earliest codices.⁴⁰

Qirā'āt, though differing,⁴¹ were not invented by various reciters but divinely sanctioned to allow flexibility within regulated bounds.⁴² They play a significant role in legal exegesis and represent a historical window into early Arabic linguistic thought.⁴³ Critics of *shādhah qirā'āt*,⁴⁴ according to Abū Ḥayyān, often lacked a full understanding of Arabic eloquence and grammar.

Finally, the verse concludes with *in kuntum mu'minīn*⁴⁵ ("if you are believers"), indicating that persistence in *ribā*⁴⁶ contradicts true faith. Abū Ḥayyān cites al-Rāzī's interpretation of *fa-in lam taf'alū*⁴⁷ ("if you do not do so") as *tatrūkū*⁴⁸ "if you do not abandon"⁴⁹, implying that denial of this divine prohibition may equate to apostasy.⁵⁰ This underscores the moral and theological severity of engaging in *ribā* within the Islamic worldview.⁵¹

³⁶ Fuad Ni'mah, *Mulakhash Qawā'id al-Lughah al-'Arabiyyah* (Damaskus: Dār al-Hikmah, 2011), 109.

³⁷ Abu-Hayyān, *Al-Bahr Al-Muhīth*, 713.

³⁸ Ahmad Fihri et al., 'The Rules of The Dhahb of The Quran and The Law of Writing in The Mushaf of The Qur'an', *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies* 19, no. 2 (27 December 2023): 199–216, <https://doi.org/10.18196/afkaruna.v19i2.20077>.

³⁹ Abu-Hayyān, *Al-Bahr Al-Muhīth*, 704.

⁴⁰ Abu Abdullah Muhammad Ibn Ahmad al-Anshari Al-Qurthubi, *Al-Jami' Li Ahkam Al-Qur'an*, n.d., 353; Hana Natasya, 'Manhaj Asy-Syaikh Nawawi Al-Bantāni Fi 'Ardh Al-Qirāāt', *Al-Fanar* 5, no. 1 (2022): 29–56, <https://doi.org/10.33511/alfanar.v5n1.29-56>.

⁴¹ Ghozi Febra, Iiril Admizal, and Suriyadi, 'The Influence of Qira'at Variants in Interpretation Ayat-Ayat Al-Qur'an', *Indonesia Journal of Engineering and Education Technology (IJEET)* 2, no. 2 (11 May 2024): 267–73, <https://doi.org/10.61991/ijeet.v2i2.49>.

⁴² Mohamed Fathy Mohamed Abdelgelil, 'Grammarians' Critique of Qur'anic Qira'at', *International Journal of Academic Research in Business and Social Sciences* 10, no. 11 (26 November 2020): 1225–31.

⁴³ Abu-Hayyān, *Al-Bahr Al-Muhīth*, 711.

⁴⁴ Mustafa Shah, 'The Case of Variæ Lectiones in Classical Islamic Jurisprudence: Grammar and the Interpretation of Law', *International Journal for the Semiotics of Law - Revue Internationale de Sémiotique Juridique* 29, no. 2 (June 2016): 285–311, <https://doi.org/10.1007/s11196-016-9461-1>.

⁴⁵ Syahrul Rahman, Afrizal Nur, and Arsyad Abrar, 'Studi Aplikasi Metode Kemiripan Redaksi Perspektif Fadel Saleh As Samarrai: Tafsir Surah Al-Tin', *TAJIDID: Jurnal Ilmu Ushuluddin* 21, no. 2 (30 December 2022): 412–34, <https://doi.org/10.30631/tjd.v21i2.264>.

⁴⁶ Natasya, 'Manhaj Asy-Syaikh Nawawi Al-Bantāni Fi 'Ardh Al-Qirāāt'.

⁴⁷ Ahmad Royani et al., 'The Role of Arabic Poetry in Nahwu Rules', *Jurnal Al Bayan: Jurnal Jurusan Pendidikan Bahasa Arab* 14, no. 1 (1 June 2022): 79–94, <https://doi.org/10.24042/albayan.v14i1.9592>.

⁴⁸ Abdullah Rauf and Nur Qomari, 'Asalibu Istidlal An Nuhat Fi Kitab Syarah Alfiyah Ibnu 'Aqil', *Lingua: Jurnal Ilmu Bahasa dan Sastra* 16 (January 6, 2022): 215–224.

⁴⁹ Ihdī Aini, 'Wawasan Al-Qur'an Dan Hadis Tentang Riba', *Nahdatul Iqtishadiyah: Jurnal Perbankan Syariah* 1, no. 1 (August 24, 2020): 1–23.

⁵⁰ Ian Alfian and Nursantri Yanti, 'Konsep Undiah Berhadiah Dalam Q.S Al-Maidah Ayat 90 Menurut Tafsir Al-Misbah', *HUMAN FALAH: Jurnal Ekonomi dan Bisnis Islam* 9, no. 2 (December 8, 2022): 104–113.

⁵¹ Meriyati Meriyati and Sarah Lutfiyah Nugraha, 'Konsep Al-Quran Dan Hadist Tentang Riba Dan Bunga Bank', *Jurnal Justisia Ekonomika: Magister Hukum Ekonomi Syariah* 6, no. 1 (20 June 2022): 379–89, <https://doi.org/10.30651/justeko.v6i1.11209>;

Qirā'āt Shādhah in Legal Interpretation

Abū Ḥayyān discusses the qirā'āt of the phrase *fa-adhinū bi-ḥarbin*, outlining three recitations: (1) Ḥamzah, Abū Bakr Shu'bah, and Ibn Ghālib recite it as *fa-ādhinū bi-ḥarbin*,⁵² in the form of *fi'l rubā'ī* from *ādhana* (أَذَّنَ) meaning "to announce";⁵³ (2) the other seven canonical qirā'āt recite *fa- 'dhinū* in the trilateral form *fi'l thulāthī* from *adhina* (أَذَّنَ),⁵⁴ also in the imperative; (3) al-Ḥasan recites it as *fa-ayqanū bi-ḥarbin*. The first two are considered *mutawātir*, while the third is a *qirā'ah shādhah*.⁵⁵

This variation reflects the linguistic richness and complexity of the *qirā'āt* tradition.⁵⁶ Though both primary recitations derive from the same root ('dhn), the *rubā'ī* form (*ādhana*) implies a stronger, more formal announcement. According to Abū Ḥayyān, this suggests a more intense tone of warning directed at those who persist in usury despite knowing its prohibition.⁵⁷ This interpretation aligns with the *maqāsidī* approach, as promoted by Ibn 'Āshūr, which emphasizes the protection of core values such as religion and property, both threatened by the injustice of usury.⁵⁸ Pre-Islamic cultural practices, including vocal traditions linked to locust symbolism, further underscore the significance of tone in communicating divine threats.⁵⁹

Al-Rāzī interprets the command as a directive to make the punishment known, not merely to oneself, but publicly. Similarly, al-Zamakhsharī views it as an act of *al-idhn* (permission) or *al-istimā'* (attentive hearing),⁶⁰ both of which imply communication and warning.⁶¹ M. Quraish Shihab renders the verse metaphorically, interpreting "a war from Allah and His Messenger" not as physical combat, but as a metaphor for determined opposition to usury, an act seen as defiance against divine authority.⁶² Thus, the verse conveys not literal warfare but a firm divine stance to eliminate usury. The diversity of *qirā'āt* enriches this interpretation, contributing to a nuanced understanding of legal and ethical imperatives in Islam.⁶³

Abu-Hayyān, *Al-Bahr Al-Muhīth*, 713–14.

⁵² al-Qādhī, *Al-Wāfi Fi Syarh al-Syāthībiyyah*, 228.

⁵³ Abu-Hayyān, *Al-Bahr Al-Muhīth*, 714; al-Zamakhshari, *Al-Kasyasyaf 'an Haqaiq al Tanzil Wa 'Uyun al-Qawail*, 245.

⁵⁴ Dede Suryani and Asep Ahmad Fathurrohman, 'The Significance of Qiraat to Legal Istibat', *Gunung Djati Conference Series 4* (5 May 2021): 662–73.

⁵⁵ Abu-Hayyān, *Al-Bahr Al-Muhīth*; Abdul Rohman, Eni Zulaiha, and Wildan Taufiq, 'Analisis Tafsir Maqāsidī Muḥammad Ṭāḥir bin 'Āsyūr Pada Ayat Qiṣāṣ', *Al-Dzikra: Jurnal Studi Ilmu al-Qur'an dan al-Hadits* 17, no. 1 (30 June 2023): 1–22, <https://doi.org/10.24042/al-dzikra.v17i1.13195>.

⁵⁶ Nur Rofiq and M. Zidny Nafi Hasbi, 'A New Paradigm In Economy About Maqashid Al-Sharia Theory: Reformulation Of Ibn-Asyur', *PAMALI: Pattimura Magister Law Review* 2, no. 1 (19 March 2022): 77–85, <https://doi.org/10.47268/pamali.v2i1.817>.

⁵⁷ Al-Rāzī, *Mafātīh Al-Ghaib* (Dār al-Fikr, n.d.), 40.

⁵⁸ Abu-Hayyān, *Al-Bahr Al-Muhīth*, 715.

⁵⁹ al-Zamakhshari, *Al-Kasyasyaf 'an Haqaiq al Tanzil Wa 'Uyun al-Qawail*, 46.

⁶⁰ M. Quraish Shihab, *Tafsir Al-Misbah: Pesan, Kesan, Dan Keserasian al-Qur'an*, vol. 1 (Tangerang: Lentera Hati, 2005), 558.

⁶¹ Abu-Hayyān, *Al-Bahr Al-Muhīth*, 714.

⁶² Saiddaeni, 'Meninjau Kembali Definisi Riba Era Modern, Pinjaman Uang Kartal (FIAT) Perspektif Studi Islam Fiqih Kontemporer'.

⁶³ Maulana Yusuf Alamsyah and Khaleel Al-Obaidi, 'Muhammad Sayyid Tantawi's Interpretation of the Verses of Riba', *Hanifiya: Jurnal Studi Agama-Agama* 6, no. 1 (10 April 2023): 65–72, <https://doi.org/10.15575/hanifiya.v6i1.17821>.

Qirā'āt Shādhah as a Tool in Interpreting *Qirā'āt Mutawātirah*

Al-Shukānī interprets the phrase *fa-adhinū bi-ḥarbin* (QS. al-Baqarah: 279)⁶⁴ as a command to “announce war” not only to those who practice usury (*ribā*) but also to others, urging collective action against its continuation.⁶⁵ This interpretation resonates with contemporary anti-usury movements in Indonesia, influencing the ethical stance of Muslim banking professionals.⁶⁶ Ali Shariati further underscores the role of *tawḥīd* in eradicating economic injustice, advocating a faith-based resistance to exploitation and the monopolization of resources for personal gain.⁶⁷

The *Qur'ānic* prohibition of *ribā*,⁶⁸ emphasized across numerous classical commentaries,⁶⁹ plays a foundational role in promoting just economic systems grounded in Islamic principles.⁷⁰ Scholars such as Abū Ḥayyān explain that the reading of *fa-adhinū* (فَأَذِنُوا)⁷¹ is a command form derived from the triliteral root *'adhina* (أَذِنَ), meaning to permit or announce.⁷² This is the majority reading among the seven canonical reciters. Conversely, Ḥamzah and Abū Bakr Shu'bah read it as *fa-ādhinū* (فَأَذِنُوا),⁷³ derived from the quadriliteral root *ādhana* (أَذَّنَ), connoting a more forceful proclamation or ultimatum.⁷⁴

Ibn 'Aṭiyyah suggests that either recitation entails an authoritative announcement, yet *ādhana* implies heightened urgency and clarity.⁷⁵ Al-Rāzī, following this line, distinguishes between war as a literal armed conflict and war as a metaphorical warning or legal opposition.⁷⁶ He cites precedents, such as Abū Bakr al-Ṣiddīq's campaign against those who withheld *zakāh*, to argue for the government's role in enforcing economic justice.⁷⁷

⁶⁴ Muhammad bin 'Alī al-Syaukânī, *Fath Al-Qadīr, Juz II* (Beirut: Dar al-Kalam al-Thib, 1414), 404; Fajar Alvia Hasyim and Redi Hadiyanto, 'Analisis Praktik Tabungan E-Mas Dan Gadai Emas Bank S Menurut Pemikiran Imam Syafi'i', *Jurnal Riset Perbankan Syariah*, 22 December 2022, 125–30, <https://doi.org/10.29313/jrps.v1i2.1576>.

⁶⁵ Achmad Irwan Hamzani et al., 'Tauhid as a Solution to Economic Injustice: Review of Ali Syariati's Thoughts', *International Journal of Research in Human Resource Management*, 4, no. 1 (1 January 2022): 25–29, <https://doi.org/10.33545/26633213.2022.v4.i1a.84>.

⁶⁶ Abdul Gaffar and Muhammad Hasdin Has, 'Economic Disability Discourse: A Critical Analysis of the Reception of Riba Hadith on Social Media', *Al-Izzah: Jurnal Hasil-Hasil Penelitian*, Vol. 18 no. 1 (June 25, 2023): 31–49.

⁶⁷ Nibras Mahmoud Abdel Razzaq and Sohaib Abbas Odeh, 'The Impact of the Significance of the General Pronunciation on the Rule of Usury Through the Book of Interpretations of the Ahmadiyya Lamla Jeon "T 1130 AH"', *KnE Social Sciences*, 13 March 2023, 100–122, <https://doi.org/10.18502/kss.v8i6.13106>.

⁶⁸ Al-Rāzī, *Mafātīh Al-Ghaib*, 40.

⁶⁹ 'Athiyyah, *Muharrar Al-Wajīz, Juz I*, 332.

⁷⁰ Shyfa Yostiroh and Rachmad Risqy Kurniawan, 'Dampak Memakan Harta Riba', *OSF Preprints*, OSF Preprints, 10 November 2022, <https://ideas.repec.org/p/osf/osfxxx/qa8rh.html>; 'Athiyyah, *Muharrar Al-Wajīz, Juz I*, 332.

⁷¹ Fa'iq Mousa Ibrahim, 'The Most Reliable (Authentic) At Al- Malikiyah Doctrine In Two Issues: Obligatory Time For The Payer Of Fitr And The Ruling On Eating Something From The Vermin Of The Ground A Comparative Jurisprudential Study', *Researcher Journal For Islamic Sciences* 2, no. 2 (2022), <https://www.iasj.net/iasj/article/254043>.

⁷² Abu-Hayyān, *Al-Bahr Al-Muhīth*, 714; al-Rāzī, *Mafātīh Al-Ghaib*, 40.

⁷³ Al-Rāzī, *Mafātīh Al-Ghaib*; Humaid Nasser, Mualimin Mochammad Sahid, and Mohd Soberi Awang, 'حماية المال العام: دراسة تحليلية: واجب شرعي: Protecting Public Money Is a Legitimate Duty: An Analytical Study', *Journal of Fatwa Management and Research*, 28, no. 2 (May 22, 2023): 175–192.

⁷⁴ Abu-Hayyān, *Al-Bahr Al-Muhīth*, 714; Fairuz A. Adi, Adnan Mat Ali, and Rosli Mokhtar, 'Hadith Dan Peranannya Sebagai Hujah Dalam Ikhtiyar Al-Qira'at', *HADIS* 8, no. 15 (30 June 2018): 1–17, <https://doi.org/10.53840/hadis.v8i15.12>.

⁷⁵ Abu-Hayyān, *Al-Bahr Al-Muhīth*, 473–74.

⁷⁶ Abu-Hayyān, *Al-Bahr Al-Muhīth*; Al-Rāzī, *Mafātīh Al-Ghaib*.

⁷⁷ Krueger Tumiwa, Rüdiger Lohker, and Telsy Samad, 'The Discourse Of Usury In The Views Of Islam And Christianity', *Tasharruf: Journal Economics and Business of Islam* 7, no. 2 (31 December 2022): 185–97,

Abū Ḥayyān favors the *mad* form (*fa-ādhinū*)⁷⁸ do to its rhetorical intensity, asserting that it carries a stronger implication of threat and announcement (*i' lām*).⁷⁹ This interpretation supports broader involvement in eradicating usury, including legal enforcement and community mobilization.⁸⁰ Al-Ṭabarī, however, supports the majority's recitation (*fa-adhinū*)⁸¹ as more directly targeting the perpetrators of usury. He interprets the extended reading as addressing third parties to take action against them.⁸²

While al-Ṭabarī views the majority reading as more *rājih* (stronger),⁸³ Ibn 'Aṭīyah contends that both recitations convey similar commands of opposition.⁸⁴ Al-Zamakhsharī describes the perpetrators as violators of divine command,⁸⁵ while Abū Ḥayyān and al-Rāzī⁸⁶ align more with Ḥamzah's version and recognize the interpretive value of *shāhdhah qirā'āt*⁸⁷, such as al-Ḥasan's variant *fa-ayqinū bi-ḥarbin*.⁸⁸

This scholarly discourse reveals the depth of Qur'ānic interpretation and the functional use of *qirā'āt shāhdhah*.⁸⁹ Though not recited in ritual prayer,⁹⁰ these readings enrich the semantic field and legal applications of *mutawātir qirā'āt*.⁹¹ Differences in readings of the phrase *wa-in tubtum fa-lakum ru'usu amwālikum lā tazlimūna wa-lā tuzlamūn* (QS. al-Baqarah: 279)⁹² further illustrate these interpretive

<https://doi.org/10.30984/tjebi.v7i2.2314>.

⁷⁸ Abu Ja'far Muhammad ibn Jarīr al-Thabari, *Jāmi' al-Bayān 'an Ta'wil Āyi Al-Qur'ān* (Beirut: Dār al-Ma'rifah, 1403), 24.

⁷⁹ Boihaqi bin Adnan, 'Imam Abu Jaafar At-Thabary: Mufassir's Scholar', *Jurnal Ilmiah Al-Mu'ashirah: Media Kajian Al-Qur'an Dan Al-Hadits Multi Perspektif* 20, no. 1 (6 February 2023): 138–45, <https://doi.org/10.22373/jim.v20i1.16282>.

⁸⁰ Khusnul Abdiyah et al., 'The Position of Women in The Public Space: Quran and Cultural Perspective', *Proceeding of Saizu International Conference on Transdisciplinary Religious Studies*, 1 September 2023, 73–88, <https://doi.org/10.24090/icontrees.2023.291>.

⁸¹ al-Zamakhshari, *Al-Kasyasyaf 'an Haqaiq al Tanzil Wa 'Uyun al-Qawail*, 245; Solehodin, 'Pemikiran Al-Zamakhshari tentang Qira'at pada QS. Al Fatihah: Tinjauan Tafsir Al-Kashaf', *Al-Ubudiyyah: Jurnal Pendidikan dan Studi Islam* 4, no. 1 (4 June 2023): 14–23, <https://doi.org/10.55623/au.v4i1.147>.

⁸² Hozaini and Sari, 'Tafsir Otentik Dan Tafsir Infiltratif'.

⁸³ Ali Nihad Khalil and Ammar Waheed Abd Shaboot, 'Discrepancies of Hadith and Methods of Reconciling it Between Sheikhs Ibn Qutaybah (276AH) and Tusi (460AH) A Balancing Study', *Journal of Namibian Studies : History Politics Culture* 33 (16 May 2023): 1142–60, <https://doi.org/10.59670/jns.v33i.486>.

⁸⁴ Farīda Amīnī and Bibi Sādāt Raḍī Bahābādī, 'The Examination of the Absence of the Statement "In the Name of God, the Compassionate, the Merciful" at the Beginning of the Repentance Chapter', *Journal of Contemporary Islamic Studies* 2, no. 2 (1 July 2020): 387–406.

⁸⁵ Yunus Chairul Azhar, "Perspektif Shalawat Di Dalam Al-Qur'an Dan Al-Hadits Serta Implikasinya Di Dalam Penafsiran Dan Penetapan Hukum," *Jurnal Pendidikan BASIS* 1, no. 1 (November 13, 2017), accessed June 8, 2024, <https://ojs.uninus.ac.id/index.php/BASIS/article/view/95>.

⁸⁶ Ahmad al-Bīli, *Ikhtilāf Bain Al-Qirā'āt* (Beirut: Dār al-Jail, 1408), 415.

⁸⁷ Abu-Hayyān, *Al-Bahr Al-Muḥīth*, 741; Al-Husain ibn Ahmad ibn Khalawaih Ibn Hamdān, *Mukhtashar Fi Syawādz Al-Qur'an Min al-Kitāb al-Badī'* (Kairo: Maktabah al-Mutanabbi, n.d.), 17.

⁸⁸ Zuhaira Nadiyah Binti Zulkipli, 'Late Payment Penalty: Ta'widh And Gharamah Imposed To Debtor From The Shariah Perspective', *Yuridika* 35, no. 1 (2020): 187–210, <https://doi.org/10.20473/ydk.v35i1.15620>.

⁸⁹ Hamid Pongoliu, 'The Existence of the Statement of the Companions (Fatwā Ṣaḥāba) and Its Ḥujjah in Islamic Legal Thoughts', *Al-Ahkam* 29, no. 2 (7 November 2019): 189–202, <https://doi.org/10.21580/ahkam.2019.29.2.4281>.

⁹⁰ Charlotte Witvliet et al., 'Responding to Our Own Transgressions: An Experimental Writing Study of Repentance, Offense Rumination, Self-Justification, and Distraction', *Journal of Psychology and Christianity* 30 (1 January 2011).

⁹¹ Abu-Hayyān, *Al-Bahr Al-Muḥīth*, 716.

⁹² Howes, "'Divided against Itself"?

nuances.⁹³ One variant emphasizes not wronging others, while another emphasizes not being wronged, highlighting both lender and borrower rights.⁹⁴

Abū ‘Alī and Abū Ḥayyān analyze these *qirā’āt* based on syntax and theological implications, with Abū Ḥayyān noting that the phrase may function independently (*khābar musta’naf*)⁹⁵ or contextually as *ḥāl* of the preceding prepositional phrase.⁹⁶ While refraining from judgment on superiority, he acknowledges the interpretive weight of both readings.⁹⁷

Differences in *mufassir* interpretations often stem from their engagement with varying *qirā’āt*. Although some scholars, like al-Rāzī, typically avoid using *shādhah qirā’āt* as legal proof, they may incorporate them to reinforce interpretive conclusions. As scholars state, “each *qirā’ah* is like a verse on its own,” underscoring the role of variant readings in shaping jurisprudential and theological discourse.

Among seven *qirā’āt* referenced by Abū Ḥayyān in his analysis of transactional verses, four support his interpretation, while the remaining three are dialectal variants. Although not legally authoritative, these contribute linguistically and rhetorically to a deeper understanding of the divine text. This reflects the rigor and depth of *Qur’ānic* exegesis, where even non-canonical readings play a meaningful role in legal, theological, and ethical deliberations.

Abū Ḥayyān shows an inclusive tendency towards *qirā’āt shādhah*, not in its capacity as a *qat’i* proposition, but as a *qarīnah ta’yīdiyyah* that is, a supporting clue to expand the dimensions of interpretation of the text. He does not reject the grammatical and phonological validity of these readings, as long as they are by *qawā’id al-‘arabiyyah* and do not deviate from the *‘Uthmānī rasm*. This can be seen in his defence of *qirā’ah al-ribuwā* (الرَبْوَا) and *fa-ayqinū* (فَأَيَّقِنُوا), which, although classified as *shādhah*, are considered linguistically and semantically valid.

This methodology rests on the principle of *al-‘ibrah bi ‘umūm al-laḥz lā bi khuṣūṣ as-sabab*, which allows for universal and contextual interpretations that go beyond the specific reason for the verse's revelation. In *ushul fiqh*, *qirā’āt shādhah* is not included in the *qat’i dalīl*, but is often categorised as a secondary *qarīnah* or *istidlāl* that can strengthen legal understanding in the context of *dalālah al-laḥz or siyāq*.

Although not used as the main basis for legal *istinbāt*, *qirā’āt shādhah*, which features semantic variations such as *fa-ādhinū* (an intensive form of ‘proclaim firmly’) and *fa-ayqinū* (an

⁹³ Osom Festus and Festus Omosor, ‘Biblical Redaction and the Emergence of Absolute Monotheism: Implications for Religious Dialogue and Socio-Political Stability’ 5 (8 December 2021): 129–39.

⁹⁴ Muhammad ‘Alī al-Shābūnī, *Al-Tibyān Fi ‘Ulūm Al-Qur’ān* (Makkah: Dār al-Kutub al-Islāmiyyah, 1424), 176.

⁹⁵ Ahmad Ibn ‘Abd Al-Halīm Ibnu Taimiyyah, *Majmū’ Al-Fatāwa*, Juz XIII (Riyādh: Ra’Āsah Al-‘Ammah Li Al-Ifṭā’, n.d.), 391.

⁹⁶ Muhammad Addien Nastiar, ‘Unsur Balaghah Dalam Surah Al-Qari’ah (Telaah Kitab Safwah al-Tafasir)’, *Jurnal Ilmu Agama: Mengkaji Doktrin, Pemikiran, Dan Fenomena Agama* 24, no. 1 (10 June 2023): 1–19, <https://doi.org/10.19109/jia.v24i1.16320>.

⁹⁷ Dadang Darmawan, ‘Changes in the Interpretation of The Hadith of Anti-Tafsir Ra’yi and Its Impact on The Way Mufassirs Interpret the Qur’an’, *Diroyah: Jurnal Studi Ilmu Hadis* 7, no. 2 (28 April 2023): 207–20, <https://doi.org/10.15575/diroyah.v7i2.25172>.

internalised form of 'be sure of war'), enriches the understanding of the legal threat against the perpetrators of *ribā*. This raises the possibility of a more multidimensional interpretation: from a mere legal prohibition to a theological warning involving moral conviction and commitment.

However, the narrative has not spelled out the practical implications for fiqh in concrete terms. For example, in the context of modern fatwas such as the DSN-MUI, the *maqāṣidī* approach becomes relevant to see the prohibition of *ribā* as a form of protection of *māl* and *dīn* in *maqāṣid al-sharī'ah*. Here, *qirā'āt shādhah* can serve as a reinforcement of normative arguments, especially in complex contemporary financial conditions, such as microfinance, Islamic finance margins, or disguised interest practices.

Compared to thematic interpretations (*mawḍū'ī*) or *maqāṣidī* interpretations such as Ibn 'Āshūr, Abū Ḥayyān is still very strong in *lughawī* grammatical interpretations, but opens up space for ethical interpretations through various readings. *Qirā'āt shādhah* here is not just an alternative reading, but an additional source in extracting legal meanings and moral values that can be integrated in the practice of *ijtihād mu'āṣir*.

This study is important for contemporary legal interpretation, especially in Islamic financial institutions. Understanding the plurality of *qirā'āt* can help fatwa formulators respond to new economic practices such as digital lending, *murābahah* contracts, or *sukuk*, where the substance of economic justice must be maintained even if the form changes. *Qirā'āt shādhah* can be a moral *ta'yīd*, reinforcing the ethical message of rejecting economic exploitation by underlining the universal and transhistorical meaning of the prohibition of *ribā*.

Conclusions

This study demonstrates that Abū Ḥayyān made a significant contribution to the study of *qirā'āt* and Qur'anic exegesis, particularly in interpreting legal verses on *ribā*, such as QS. al-Baqarah: 278–279. Through analysis of variant readings like *fa-dhanū* (فَأَذْنُوا) in the canonical *qirā'ah* versus *fa-yqinū* (فَأَيِّقُوا) in the *qirā'ah shādhah*, and the term *ribā* (رِبَا) versus *al-ribuwā* (الرِّبْوَا), Abū Ḥayyān illustrates that such variations are not merely phonetic deviations but serve as semantic tools that enrich legal interpretation. Rather than dismissing *qirā'āt shādhah*, Abū Ḥayyān positions them as *qarīnah ta'yīdiyyah* (supporting indicators) within a broader framework of linguistic, grammatical, and contextual analysis. This approach reflects his integration of *tafsīr lughawī*, *tafsīr al-tafsīr*, and *tafsīr bi al-ma'thūr*, showcasing an openness to the interpretive potential of non-canonical readings in understanding the multilayered meanings of the *Qur'ān*.

Theologically, the variant *fa-yqinū bi-ḥarbin min Allāh* (فَأَيِّقُوا بِحَرْبٍ مِنَ اللَّهِ) underscores the spiritual gravity of violating the prohibition against *ribā*, reframing it not only as a legal transgression but as

disbelief in divine warning. This perspective advances a holistic understanding of *ribā* as a legal, ethical, and theological concern. Theoretically, the findings underscore the interpretive value of *qirā'āt shādhah* in legal exegesis not as independent legal sources, but as complementary perspectives that deepen ethical nuance. Practically, the study offers implications for curriculum development in legal exegesis, the contextualization of fatwas, and pedagogical approaches that reflect the *Qur'ān's* semantic flexibility within the bounds of linguistic authenticity and *maqāṣid al-sharī'ah*. Future research may further explore *qirā'āt shādhah* in legal contexts such as inheritance (*farā'id*), criminal law (*hudūd*), and financial transactions (*mu'āmalāt*), using interdisciplinary methods that integrate linguistics, philology, and contemporary Islamic legal theory to address modern jurisprudential challenges while rooted in classical tradition.

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