

Book Reviews

Approaching the Sunnah: Comprehension & Controversy, By Dr. Yusuf Al-Qaradawi, London, UK & Washington, USA: International Institute of Islamic Thought (IIIT), 2006, Pp: xviii+215, ISBN: 1-56564-418-2.

Reviewer: Md. Mokhter Ahmad, Associate Professor, Islamic University of Tecnology (IUT), Gazipur, Dhaka. E-mail: *mokhterahmad@gmail.com*

There is a great news for the Bangla-speaking people that BIIT, a name associated with research and publication for more than a decade, has published the Bangla translation of Dr. Yusuf Al-Qaradawi's monumental work '*Approaching the Sunnah: Comprehension and Controversy*'. Dr. Qaradawi does not need any introduction. He is the most widely respected and most prolific living scholar of the Muslim world. He is best known for his modern, moderate and original approaches to every issue facing the Muslim Ummah while remaining within the very parameters of Islam. He is the creator of a large number of masterpieces with different titles including the world-class '*Islamic Awakening between Rejection and Extremism*' and '*The Lawful and the Prohibited in Islam*'. He has been voted to be the third most influential living public scholar of the world.¹

Dr. Qaradawi's book '*Approaching the Sunnah: Comprehension and Controversy*' is a masterpiece in the study of the Sunnah² of the Prophet Muhammad (SAAS). The author, himself an authority in this field, has extensively dealt in this book with the issue of the Sunnah of the Prophet and discussed almost everything related to its proper study. This was a timely presentation by Dr. Qaradawi, for the Ummah has long been confronted with many challenges and objections, borne sometimes out of sheer misunderstanding, misrepresentation, and ignorance, and sometimes out of prejudice, ulterior motives and enmity, against the Sunnah of the Prophet (SAAS). The author established very vehemently that the Sunnah still provides the stable moral framework—the grammar—that enables Muslims, by formal rules and inward sense, to know the right from the wrong. This book explains how the Sunnah can function as the grammar of a living, adaptive language, capable of guiding the mainstream.

The Sunnah occupies a great status in Islam. This is the only valid explanation of the *Qur'an* and the second source of Islamic *Shari'ah*. It promulgates rules often

independently and often dependently. The *Qur'an* has categorically ordained the believers to offer their unconditional and unqualified obedience to the Prophet and made it to be an integral part of their faith.³ Still there is growing tendency among many people to deny the authority and authenticity of the Sunnah of the Prophet on various pleas. The development of the menace was well-predicted by the Prophet (SAAS) when he said:

I have indeed been given the *Qur'an* and something similar to it besides it. Yet, the time will come when a man leaning on his couch will say, "Follow the *Qur'an* only; what you find in it as *hal l*, take it as *hal l*; and what you find in it as *har m*, take it as *har m*." But truly, what the Messenger of God has forbidden is like what God has forbidden.⁴

The author most conveniently apportioned the book into three chapters. The first chapter sets out the qualities that characterize authentic application of the Sunnah: universality, coherence (so that different spheres of human responsibility are not split), compassionate realism, moderation, and humility. The second explains standards and procedures for determining the Sunnah in the fields of jurisprudence and moral instruction. The third chapter illustrates through detailed examples common errors in understanding the Sunnah reading hadiths singly without sufficient context, confusing legal and moral injunctions, means and ends, figurative and literal meanings... and it proposes remedies for these errors.

According to the author, the Sunnah is distinguished by comprehensiveness and completeness in its length, breadth, and depth. It is comprehensive in length because it covers vertically every dimension from birth to death, indeed even what comes after death, and comprehensive in breadth because it comprehends horizontally all spheres of life, while in length because it covers even the deeper dimensions of human life like thought and intentions. The Sunnah also characterized with a balanced and moderate attitude towards everything. It does not put more emphasis on one aspect of life at the cost of another. Islam does not recognize any dichotomy between various aspects of human life dividing those between secular and religious, and this philosophy of Islam is expounded by the Sunnah. For example: on seeing the excess of 'Abd Allah ibn 'Amr in fasting, keeping vigil, and recitation of the *Qur'an*, the Prophet returned him to moderation, saying: "indeed, your body owns a right over you, your eyes own a right over, and your family owns a right over you..." (p. 3). It is also integrated, realistic and easy. Neither does the Sunnah regard people as if they are winged angels, nor does it consider them to be originally/intrinsically sinners.⁵ It

made the lifestyle easy and convenient. The Prophet said: “assuredly God did not commission me for affliction, nor for bringing affliction to others; on the contrary, He commissioned me as an educator and as means of ease for others” (p. 9).

Dr. Qaradawi, who wrote extensively on every issue facing the Ummah ranging from educational to jurisprudential to cultural to preaching of Islam, this time he picked up the issue of the crisis facing the Muslim. He said: ‘the foremost crisis facing the Muslims in this time is the crisis in thought. According to Dr. Qaradawi, what most clearly represents that crisis in thought is the crisis in insight into the Sunnah and its application of it (p. 11). Thus it is incumbent on Muslims to learn how to become proficient in insight into the Sunnah, how to apply it. But he warned of three evils which did the Prophet indicate in one of his statements: “from every generation its just and upright ones will carry this knowledge, expelling from it the distortion of the extremists, the deviation of the falsifiers, and the interpretation of the ignorant.”

The author then expounded a few fundamental principles for the application of the Sunnah, so that one can purge it of the deviations of the falsifiers, the distortions of the extremists, and the interpretations of the ignorant. Firstly, one should verify the proof of the Sunnah and its soundness in terms of *sand* and *matn* according to the scientific methodology established by the pious predecessors. Secondly, one should be proficient in understanding the Prophetic text in harmony with the meanings indicated by the language. In this case, one should know the particular circumstance of any hadith, the totality of the purposes of Islam, the general intent of the hadith, the distinction between a legislative and a non-legislative Sunnah etc. (p. 20). Thirdly, one should assure himself of the safety of the text from contradiction by what is stronger than it from the Qur’an and other hadiths which are more abundant in number of sources, or sounder in proof of their authenticity, or more consonant with original principles, or more fitted to the purpose of the Legislative measures. He then mentioned that one should ensure the authenticity of Sunnah of both legislation and guidance. But, surprisingly, many people are seen to be more concerned with the authenticity of legislative Sunnah and do not care for the authenticity of Sunnah for guidance. This is why the books of preaching and what softens the hearts, and the books of Sufism abound in false hadiths. He refuted the proposition of some people that they mention false and fabricated hadiths even knowingly with the objective of promoting good among people. He expressed his consternation saying that these people dared presumably to correct God or strengthen His Messenger through

manufacturing hadiths as if God did not or could not perfect the religion, and thus it needs their help!!

According to the author, this is another dangerous tendency seen among many people to reject sahih hadith, out of caprice or pride or presuming to know better than God and His Messenger. Rejection of Sunnah is not a new phenomenon. Since ancient times, heretics and innovators have raised doubts and allegations in refutation of the Sunnah. In our times, the missionaries and the orientalist or people tutored and/or influenced by them, directly or indirectly are raising doubts about the Sunnah. Sometimes the enemies use subtle arguments to reject the Sunnah saying that the Qur'an is sufficient as the guide (and hence no need for Sunnah), considering the fact that there is detailed exposition in it of everything. Sometimes, sahih Sunnah is denied because of miscomprehension, like poor understanding or reckless haste in explaining any hadith. For example: many people rejected the hadith narrated by 'A'ishah, "*He would command me to put on iz r, then would be intimate with me, while I was having my monthly period*", on the plea that this is at variance with the Qur'anic verse,⁶ or the hadith from Ab Hurayrah from the Prophet: "*God will send to this Community at the head of every century one who will renew for it its religion*", on the plea that religion is not subject to renewal, it is firmly established and does not change, or the hadith narrated by Ibn 'Umar and others, "*Islam is founded on five (foundations)*", on the plea that the hadith does not mention jihad, despite its great importance in Islam. But these people failed to understand the first hadith in fact provides commentary on the Qur'an, because the Qur'an prohibited bodily intimacy of sexual intercourse while the Sunnah clarifies that mutual pleasure between husband and wife other than that is not prohibited during menstruation though it is also prohibited to the Jews. Likewise, renewal of religion in the second hadith does not mean alteration or bringing a new edition of it, but it means returning it to its original status and freeing it from all superstitions and bad elements penetrated into it over time. As well the third hadith is misunderstood, because though jihad is important and obligatory but is not upon everyone always except in special circumstances for most particular considerations, while the five foundations are imposed on the generality of all people (p. 30-37).

Dr. Qaradawi also explained the stance of 'A'ishah on certain hadiths and he termed her rejection of those hadiths based on mere conjecture'. Take for example the hadith narrated by Ahmad ibn Hanbal from 'Alqamah, he said: "We were with 'A'ishah. Then Abu Hurayrah entered, so she said: Are you the one who narrated the hadith –

that a woman tormented a cat, confining her and then not feeding her, not giving her water?" Then he said: "I heard it from him" meaning the Prophet. Then she said: "Do you know what the woman was? At the time she did (that) she was an unbeliever. Indeed the believer is more noble with God, the All-Powerful and Sublime, than that He would punish him for a cat! So when you narrate a hadith from the Messenger of God, then watch how are doing so." According to Qaradawi, 'A'ishah misunderstood the hadith, because the woman was to suffer for the hardness of her heart and cruelty to God's weak creatures, and the conspicuous absence of a greatest human value in her character, that is compassion towards the weak'.

Dr. Qaradawi arranged chapter two of his book with two sub-headings where he discussed a large number of issues. He said that the Sunnah is a source for both Jurisprudence and Preaching. Imam Al-Awz ' even said, "the book is more in need of the Sunnah than is of the book." Though there are many exaggerations on this point, the author referred us to Al-Shawk n who said: "The conclusion is that the need for the Sunnah is established, and its independence [as a source] for the legislation of the injunctions is a religious necessity. No one disagrees on that except one who has no share in the religion of Islam." Qaradawi says that the books of Jurisprudence abound in hadiths with which the scholars of different schools of thought, whether those are affiliated to the school of *ra'y* or to the school of hadith, reached to their conclusions. He then vehemently refuted a false propaganda that Imam Ab Han fa,⁷ the well-famous *Im m A'zam*, affirmed the authenticity of only seventeen hadiths. The author then discussed the necessity of linking hadith and fiqh in a way that the hadith specialists should master the science of fiqh and vice versa the absence of which had done a great damage to both of these sciences. Most hadith practitioners are not good in fiqh and its principles and the same is applied to the fiqh practitioners. This is why the books of fiqh are replete with weak and fabricated hadiths, and according to him, it does not only apply for the so-called *ahl al-ra'y*, it is also applied for all the surviving schools of Law (p. 50). He says: "I myself have noted, while researching the fiqh of zakat, a number of hadiths that scholars of fiqh of still-followed schools rely on, and which have been challenged by the leading scholars of hadith. For example: "There is no *sadaqah* on vegetables", "*Ushr* and *khar j* do not combine", "There is no duty (right) on wealth besides zakah" (p. 48). So the duty of the learned scholars of our time is to review the legacy of fiqh with the objective of sorting out any injunctions based on weak hadiths; for example, the hadiths regarding bloodwit for non-Muslims, bloodwit for the women.

The author says the Sunnah is equally important as a source in Preaching and Guidance. The religious teachers, preachers and guides can and should draw on the Sunnah for their lessons and sermons. In this case, they should rely on the authentic sources of hadiths including the *sahih* of al-Bukhārī and the *sahih* of Muslim. According to Qaradawi, the scholars of hadith should make source critique and exposition of the rank of all hadiths mentioned in different hadith books so that these people may rely on them. In the meantime, a lot has been done in this regard; still many things are yet to be accomplished soon. Though everyone is under obligation to check out the authenticity and import of a given hadith before its presentation, but in many cases it is not done by the preachers and admonishers. Thus sometimes they mumble from the hadiths what moves people, has touching effect on them and creates emotion and sensation among them, while these hadiths are either feeble or rejected or fabricated. By way of example, he mentioned the hadiths: “the first [entity] that God created is the light of the Prophet”, “whoever is called by the ‘Muhammad’, intercession for him is obligatory”, “the scholars of my Community are like the prophets of the Israelites”.

Dr. Qaradawi does not support the opinion of some people that weak hadiths may be accepted in case of admonition and stimulation (*targhīb* and *tarhīb*). He says that Allah and His apostle are independent of leaving any vacuum to be fulfilled by someone. Islam is complete and does not need anything extra. He then draws our attention to some certain realities: Firstly, rejection of weak hadiths even on *targhīb* and *tarhīb*; Secondly, non-adherence to the conditions stipulated by the majority (i. e., a weak hadith will be accepted on fulfilling three conditions: the hadith is weak but not extremely weak, it conforms with the established legal principles, and not attributing it to the Prophet); thirdly, prohibition of narrating in a style of certainty (narrating a weak hadith in the style of a positive, definitive statement saying that ‘God’s Messenger said this and this’); Fourthly, the sufficiency of the *sahih* and the *Hasan* hadiths; Fifthly, warning against unbalancing the order among the deeds (as giving to some righteous deeds a value greater than their due, or giving to some bad deeds a punishment greater than is proper to them); Sixthly, a weak hadith cannot itself establish an injunction. For example, a well-circulated fabricated hadith ‘whoever is generous in giving to his kith and kin on the day of ‘ashūr’, God will be generous to him for the rest of his years’, and it is seen that people make much of those day throughout the Muslim world, sacrificing animals, considering it to be an ‘Eid or a day fixed for regular annual remembrance, whereas it is certain that some ignorant Sunnis fabricated this hadith to rebut the exaggerations of the Shi’a. And

finally, two complementary conditions for the acceptance of a weak hadith, (a) the hadith should not contain exaggerations offensive to reason or law or language, (b) the hadith should not contradict a legal proof stronger than itself, for example the so-called hadith, ‘Abd al-Rahmān ibn ‘Awf entered Paradise on all fours on account of his wealth’, whereas he is one of the ten given glad tidings of Paradise.

Dr. Qaradawi says the preachers should not transmit anything that is ambiguous or unclear to people. He then mentions a hadith for detailed examination and showed that how people were absorbed in absurdities concerning a hadith due to misunderstanding. The hadith is the one narrated by Anas, that he heard the Prophet saying, ‘every age is worse than what preceded it.’ Some people have taken this hadith to justify sitting back from taking action, from striving for reform, change and deliverance. While some others held back from or refuted accepting this for a number of reasons. First, it encouraged hopelessness and despondency. Second, it urged negativism in facing up to oppression from deviant rulers. Third, it opposed the idea of progress. Fourth, it moved away from the historical reality of the Muslims. And fifth, it opposed the habits that have come on the appearance of *khali fa* who will fill the earth with justice...

Dr. Qaradawi extensively deals with the issue of principles for correct understanding of the Sunnah in the third chapter which is the most important part of the book. He discussed here eight principles and offered many hadiths under each principle for the sake of elaboration and clarification. Fortunately this chapter of the book solves a lot of problems regarding understanding many hadiths and against which objections were raised by many quarters including the enemies and the orientalisists. These principles are:

Firstly, understanding the Sunnah in the light of the Qur’an. It is because the Sunnah is the exposition of the Qur’an. That is why the *sahih*, established Sunnah is not found to contradict the injunctions of the Qur’an. If people have supposed such contradiction to exist, then it must be a *sunnah* that is not *sahih*, or the understanding of which is not *sahih*, or it may be that the contradiction is not real but merely conjectured. Thus the hadith about the alleged ‘*ghar n q*’ is undoubtedly rebutted because it is contradictory to the Qur’an. Similarly the hadith about women – “Consult with them and then oppose them” – is invalid and false because it contradicts a verse of the Qur’an: ‘And if the two of them desire [to engage a wetnurse] by mutual consent and consulting one another, then it is no sin for either of them’ (*Qur’an*, 2: 233). Again if there is any apparent contradiction between the

Qur'an and the Sunnah, then Qur'an should be preferred over the Sunnah. For example, the following hadiths – “There is no *sadaqah* on vegetables”, “The one burying alive and the one buried are [both] in the Fire”, “Indeed your father and my father are in the Fire”, are rejected or refrained away from because they contradict respectively the following Qur'anic verses – “...and yield up its due on the day of its harvesting” (*al-An' m*), “And when the infant girl buried alive is asked for what sin she was slain” (*Qur'an*, 81: 8-9), and “And they are not punished until We have sent a messenger” (*Qur'an*, 17: 15).

Secondly, gathering relevant [*sahih*] hadiths on a subject together and juxtaposing the ambiguous alongside the explicit, the absolute alongside the restricted, the general alongside the particularized with the objective of interpreting one with the other making the intended meaning plain and clear. For the example, the hadiths on wearing the *iz r* (the lower garment) long where the treat against doing so is made severe, like the one narrated by Muslim on the authority of Ab Darr, “[There are] three to who God will not speak on the Day of Resurrection: the benefactor who does not give anything except as a favor; the quick profiteer whose commodity is [sold] by a lying oath; and the one who wears his *iz r* long.” If all the relevant hadiths are put together is will be evident that the implication of this hadith is not general or absolute, but is restricted, as is clear from many hadiths, like the following one narrated by Muslim from Ibn Umar, “ I heard God’s Messenger, with these my two ears. Saying: ‘one who trails his *iz r* not meaning by that [anything] but conceit, then indeed God will not look at him on the Day of Resurrection.’” Similarly, the hadith in al-Bukh r that Ab Um mah saw an implement of tillage (a plow) and said: “I heard God’s Messenger, saying: ‘This does not enter the house of a people except that God causes disgrace to enter it [also].’” Apparently the hadith portrays Islam to be averse to agriculture, which is also exploited by the Orientalists. Whereas if the relevant group of hadiths are put together, it will be plain that the aforementioned hadith is confined to a particular context, and that Islam simulates agriculture and cultivation and promises splendid virtues for this. Take for example the following hadith, “[There is] not one from the Muslims who plants a plant or sows a seed, then a bird eats from it, or a person, or a animal, except that there is from it an act of charity [recorded] for him.” Umar even asked a person who was in his death-bed to plant his land before death embraces him.

Thirdly, Dr. Qaradawi prefers reconciliation and combination (*Tawf q*) between two apparent contradictory *sah h* hadiths rather than recourse to preference (*tarj h*). For

example, the hadiths on restraining women from visiting the graveyards like the one – ‘God’s Messenger condemned women visitors (*zaww r t*) to the graves’, and the hadiths on permitting them like the one – ‘I had forbidden you to visit graves, but [now I say:] visit them.’ This apparent contradiction between these two categories of hadiths may be resolved through combination and reconciliation that is that the ‘condemnation’ mentioned in the hadith – as al- Qurtub said – as referring to over-frequent visiting, which is the connotation of (the intensive form of) *al-zaww r t*, the expression used in the hadith. Similarly, the hadiths on ‘*Azal*⁸ (*coitus interruptus*): ‘from J bir, he said, ‘we used to practice withdrawal with the knowledge of God’s Messenger, while the Qur’an was being revealed (agreed upon),’ and, Muslim and Ahmad narrated from J bir, ‘practice withdrawal from her if you wish. But indeed there would come to her what is decreed for her,’ and the hadith mentioned in Muslim and Ahmad that when the Prophet was asked about it he said, ‘that is a hidden [form of] burying alive, and she ‘when the infant girl buried alive shall ask...,’ and the hadith in Ahmad from Ibn Abb s, ‘he forbade withdrawal from a free woman except with her permission.’ It would appear from the group of hadiths cited that they demonstrate the acceptability of withdrawal. That is the position of the majority of jurists, except that one may not practice withdrawal from a free woman without her permission and consent in view of her right of enjoyment of the act.

The author then discussed the issue of abrogation in hadiths and termed some people’s recourse to it hastily without much consideration. He then mentioned a statement of Im m al-Sh fi’ to clarify its policy: ‘whenever it is feasible of two hadiths that they be acted upon together, let them be acted upon together, and [let] not one of the two be suspended [for] the other. If nothing is feasible of the two hadiths except [their] difference, then the difference in them [can be regarded from] two distinctions: (a) that one of the two [hadiths] is abrogating, and the other is abrogated, so one acts according to the abrogating, and one leaves the abrogated, (b) or that the two differ and there is no evidence as to which of the two is abrogating, and which is abrogated. In this case we are to go for one and leave the other when that one is stronger than the other, or that one is more established than the other, or more comfortable with the Book of Allah, ...or what the greater number of the Companions of God’s Messenger were on.

Fourthly, the Sunnah is to be understood alongwith the causes, associations, and objectives of a given hadith. According to al-Qaradawi, as one is obligated to know the background of revelation for a proper understanding of the Qur’an, one is also

required to know particular circumstances which the hadith text addresses. A penetrating observer will find that many hadiths are based upon particular reasons, or associated circumstances, or aimed to specific intentions. When one is equipped with these knowledge, one will not mix up between what is particular and what is general, what is temporal and what is eternal, what is partial and what is all-comprehensive. For example, the following hadiths: ‘You know better the affairs of your worldly life’, ‘I am quit of any Muslim who settles [among] the associationists,’ ‘A woman may not travel except a *mahram* is accompanying her,’ ‘The leaders are from the Quraysh.’ Many people misunderstood the hadiths whereas these are associated with certain reasons, circumstances and objectives. The first hadith is mistaken by many to be free license to formulate rules on the issues of economics, civic, and political duties, and the like, because these are of their worldly concerns, whereas these are related with a specific occasion/incident of the pollination of date-palm. Accordingly, the second hadith is mistaken by many to mean prohibition of settling in any non-Muslim country, whereas it is absolutely related to the obligation of *Hijrah* from the land of the Associationists to the Prophet in order to help him. The same is also applied for the third and the fourth hadiths.

The companions of the Prophet and their successors also investigated the underlying reasons and circumstances of the texts and acted accordingly. The instance of different attitudes shown by the Prophet and the first two caliphs, and by ‘Uthm n, and ‘Ali towards some ‘stray camels’ is a case in this regard. The Prophet and the first two caliphs ordered for leaving the stray camels alone in their ways, whereas ‘Uthm n ordered them to be sold and the price be given to the owners, and on the contrary, ‘Ali ordered them to be rounded up and kept safe for their owners. ‘Ali and ‘Uthm n did not in fact oppose the Prophet, but they looked at the purpose, that is protecting the owners from any eventual loss, and then they acted accordingly. The same is applied for the traditional measures of the prophetic period replaced by volume or weight in our time, the traditional two *nis bs* of gold and silver for calculating *zak t* replaced by money in our days, and despite the hadiths on *zak t al-fitr* to be given in between *fajr* and Eid prayer, and to be given in foodstuffs, the ruling is now changed to be allowed to make the payment anytime before Eid days and in money, etc.

Fifthly, one is to distinguish between changeable means and stable ends. Failing to do so is one of primary causes for confusion and error in the understanding of Sunnah. Some people focus their energy and concern upon the medicines, nutriments, herbs, grains, and other things to be Prophet’s prescribed medication for certain bodily

diseases, whereas, Qaradawi thinks, these prescriptions and their like are not of the spirit of the Prophetic medicine, rather its spirit is preservation of the life and health of the human being. The same is applied to the hadiths – ‘The weight is the weight of the people of Makkah, and the measure is the measure of the people of Madinah’, and – ‘Fast upon sighting the crescent and stop fasting upon sighting it’. In the first hadith the Prophet prescribed the weight of Makkah and the measure of Madinah for the sake of standardization and unification with much more precision and because those were the most progressive in that era. Today we may use any other standard rather than those which will ensure the desired objectives. In the second hadith the Prophet prescribed such a method that is sighting the crescent with the eyes, which was practical and available to the majority of people, one that does not put extra hardship or impediment on them. Qaradawi says that today we have a better alternative at our disposal which is the use of definitive mathematical and astronomical calculation and it will better realize the objective of the hadith remaining further from erroneous interpretation or conjecture or falsehood in determining the opening and end of the month.

Sixthly, distinction should be made between literal and figurative expressions in the hadiths. The author says that in Arabic there is plentitude of figurative expressions. Being the most expressive in spoken Arabic, the Prophet also made extensive figurative expressions. Some of these figurative expressions convey information while some other conveys injunctions. Thus a distinction is to be demarcated between these two, failing which made some people even in our time prone to prescribe the forbidden and vice versa, making the supererogatory obligatory and vice versa. Dr. Qaradawi says that closing the door to figurative expression in understanding the hadiths has led to many contemporary misunderstandings of the Sunnah by Muslims and non-Muslims. According to Qaradawi, the following hadiths which were exploited by the enemies to trivialize and vilify Islam are to be understood figuratively: ‘the Black Stone is from the Garden’, ‘know that the Garden is under the shade of the sword’, ‘the Nile and the Euphrates are from the Garden’. Similarly, the author warns against latitude in leaving the literal meaning. For example, the hadiths on Anti-Christ (*Mas h al-Dajj l*) are interpreted by some people to symbolize the now dominant Western civilization.

Seventhly, a proper distinction is to be made between the Unseen and the Visible. The hadiths contains information regarding the Seen and the Unseen world. Qaradawi says that the affairs of the Unseen world should not be interpreted on the basis of the Seen

worldly affairs. This is where the Mu'tazilis, the so-called school of rational theology, stumbled.

Finally, Dr. Qaradawi suggests that the Sunnah is to be understood in most of the cases in light with the lexical meanings of the words in which the Sunan has come. For words surely change in their connotations from one epoch to another, which is known to every student of the evolutions of language and vocabularies. Thus people should not read current terms into old texts. A pertinent word in this case is *taswir* (image) which has come in many *sahih* hadiths and about those who make image (*musawwir*) the Prophet threatened them with the severest torment. According to Qaradawi, many people preoccupied with hadiths and fiqh include under the category of *musawwir* the so-called operators of the electronic device called 'the camera' in our age. These people tend to forget that 'copying a form' (*shakl*) through a device is quite different from 'making/curbing an image' (*taswir*), and that the Arabs did not coin the word *taswir* to mean this.

In conclusion, through this short synopsis on this great book of Dr. Yusuf al-Qaradawi I would love to urge every one including the general Muslims and the Islamic scholars, educationists and intellectuals to study the book. In this epoch of human civilization when the attack on Islam is all-round and all-comprehensive, especially centering the Sunnah of the Prophet, this book will help us a great deal to understand the Sunnah, to resolve the contemporary crises, and to rebut the machinations and false propaganda made by the internal and external enemies against Islam, especially, against the Sunnah of the Prophet.

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1. The list was unveiled by Foreign policy, the award-winning magazine of global politics, and Britain's Prospect magazine on Monday, June 23. The two magazines have conducted a global public poll to pick the world's top intellectuals and thinkers who are shaping the tenor of our time with their ideas. More than 500,000 people voted for their top choices from the original long list of 100 figures, and the results came out with ten Muslims from all walks of life atop 20-figure list. For more details, see: www.islamonline.net/multimedia/library/newsanalysis/2008/06/07.shtml.
 2. Sunnah of the Prophet (SAAS) is his sayings, actions and tacit approval.
 3. For more details, see: Kamali, Muhammad Hashim, Principles of Islamic Jurisprudence, Second Revised Edition, ILMIAH Publishers, Malaysia, p. 48-50.
 4. The Hadith is reported on the authority of Al-Miqdam ibn Ma'di Karib and is mentioned in Sunan Ab Dawud and Darim.

5. According to Christianity, human beings are originally sinners because of the sinfulness of Adam. This doctrine is known as “Original Sin” in Christianity.
6. Allah says: ‘They ask you about menstruation. Say: it is a hurt; so keep apart from the women in menstruation, and do not go near them until they are cleansed (of it)’ (*Qur’an*, 2: 222).
7. Imam Ab Hanfa is the founder of Hanfi school of thought. He is better known as the greatest Imam (al-Imam al-A’zam). He is the first in terms of taking any systematic research for Islamic Jurisprudence. Today nearly 70% Muslims the world over are followers of his school of thought.
8. ‘Azal is the withdrawal of the man from his woman during intercourse, whereby he casts the sperm outside the vulva so that she does not conceive by him.

Bangladesh Studies, By Md. Thowhidul Islam, Md. Enayet Ullah Patwary and Md. Cholem Ullah, Dhaka: Bangladesh Institute of Islamic Thought (BIIT), 2017, Pp. 355. ISBN: 978-984-8471-59-3.

Reviewer: Ahsan Habib, Department of Sociology and Anthropology, Faculty of Arts and Social Sciences, Green University of Bangladesh, Dhaka- 1207, E-mail: *ahbd44@gmail.com*

1

The book focuses on the overview of some basic issues related to Bangladesh. It is the only complete book which has yet appeared on comprehensive understanding of Bangladesh from its’ many corners. It is a bird’s eye view of Bangladesh history, society and culture. The attention has been devoted by many social scientists, researchers, historians, policy makers to Bangladesh society during the century. The book ‘Bangladesh Studies’ under review is a good contribution to this subject. Three contributors, all are university teachers and researchers, analyse in depth. The book contains ten chapters. Of them, eight are written by the first author of the book Md. Thowhidul Islam and rest two chapters are written by two others. Chapter four is written by Md. Cholem Ullah and chapter eight is by Professor Dr. Md. Enayet Ullah Patwary.

The study of national history, heritage, culture and society has been taught as a compulsory academic course in both graduate and/or undergraduate level in many countries like Chinese Studies, Japanese Studies, Indian Studies, etc. Learning Bangladesh Studies has not been given that much importance in academic practice in

Bangladesh. After the adopting of National Education Policy- 2010, the University Grants Commission (UGC) Bangladesh and the Ministry of Education have taken initiative for introducing Bangladesh Studies Course at both public and private university undergraduate level. In June 2016, The commission took the decision at its 144th Full Commission meeting held on June 9, to introduce two courses on the country's history and Bangla literature at the under graduate level at their institutions. The Commission thinks 'students should have an extensive knowledge about the Liberation War and History, Culture of Bangladesh and Bangla language'.

Acquiring basic knowledge on national history and culture should not be listed for students only. Every conscious citizen should have some basic and comprehensive knowledge and information in this regards. Unfortunately, there is not a single book that can provide all-inclusive idea about national culture, history, politics, society, etc. about Bangladesh despite many books on specialized issue like economy, industry, liberation war and ethnic groups, and so on. This book could be the replacement of the vacuum on the issue to wide range of academics, scholars, researchers, teachers, students and conscious citizens as well. Bangladesh Studies enables readers to acquire a sound knowledge and a balanced understanding of the history and culture of Bangladesh, and of the land, people, politics and economy of the country.

According to the publisher's statement 'the main objective of this book is to acquaint the readers with a wide range of knowledge for graduate and post-graduate students, researchers and academics and to satisfy the inquisitiveness of the advanced readers and professionals'. This book will particularly be useful for the students of many universities more especially students of 'Bangladesh Studies' course. Despite the fact that some useful issues like the economy of Bangladesh, food and food habits, sports, fashions, dresses and clothes, women related topics, agriculture and industry are not discussed adequately.

2

The book tries to incorporate many things under ten heads. The first chapter entitled 'Bangladesh at a Glance' discussed about basic information and statistics about primary concepts of Bangladesh such as demography, geography, education, source of economy, health, government, communication and transportation. The following chapter named 'The Geography of Bangladesh' gives us a glimpse on both geographical and physiographical features of Bangladesh. This chapter shows the

importance of geographical location of Bangladesh both economically and strategically.

Chapter three and four are under 'The peoples of Bangladesh' and 'History and Society of Ancient Bengal' heads respectively. This two chapters focus on population distribution in different parameter like age, sex, rural-urban and other; ethnic origin and racial complexion of Bengali people; history and development of Bengali civilization especially in ancient period. The main argument of the author is to show Bengal as socio-politically, economically and culturally successive from the Neolithic age here.

Chapter five talks about Muslim rule in Bengal with the arrival of Islam primarily introduced by Arab-Persian Muslim traders which reached its culmination through the political conquest of Bengal by Bakhtiyar Khilji in 1204 A. D. The main focus of the chapter is that Bengal had been ruled by the Muslim rulers for 550 years to different dynasties and origins, the Muslim rule brought revolutionary changes in almost every aspect of society and culture including social values, religious condition, educational structure, administration, language and literature, etc. all around Bengal.

'Bengal under the British Rule (1757-1947)' is the name of Chapter six. The section discusses about how socio-cultural transformation has taken place during the British rule within the politics and society. Land of Bengal was ruled by British people for two centuries. Within this period, communalism was developed. As a result, the subcontinent was divided into two countries named India and Pakistan, and later, Bangladesh got independence from Pakistan. Chapter seven is very important for readers to know the brutality of Pakistan army and administration. The formation, context and happening of liberation war of Bangladesh are discussed in chapter six.

According to the author, 'The Independence of Bangladesh was the result of the transformation of the political struggle of the people of the land to attain their due rights into the national struggle to resist the genocidal actions of the Pakistani army. The economic exploitation of East Pakistan stimulated the radicalization of Bengali politics. As a result, the Awami League emerged as the popular alternative political platform for the people of East Pakistan throughout 1950s and 1960s. Even after the landslide victory of the Awami League in 1970 elections, the Pakistani ruling elite failed to recognize the Bengali demands. The Pakistani ruling elite could not visualize that the conditions in East Pakistan had reached the point where the masses would not accept West Pakistani hegemony and, in the event of military crackdown, the masses would risk their lives to challenge West Pakistani hegemony. The indiscriminate

attacks killings and attempts to retain Bengalis by military means further escalated the Bengalis' bid to independence. The qualitative change of the autonomy movement into a liberation struggle led to the independence of Bangladesh in 1971'.

After the independence, Bangladesh has experienced different military, autocratic, democratic and caretaker government regimes. But, still Bangladesh is fighting with political and constitutional instability. Following the independence, the constitution was adopted in 1972. Till now, the constitution of Bangladesh has been amended for 16 times. Chapters eight and nine talk about these issues. And, the final chapter named 'Foreign Policy and the International Relations of Bangladesh' focuses on affiliation and role of Bangladesh with different countries and international organizations. It also discusses about the status, achievement and challenges on Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs).

3

I know of no other reference work that provides such substantial state of the Bangladesh reviews of the major issues, findings and directions. This is not a book for readers who lack formal knowledge about Bangladesh. The chapters are pitched at a sophisticated level and dissect research studies in such detail that the general reader will find at least several rough going. But that will not, I hope, deter those interested in Bangladesh culture and cross-cultural studies generally from working their way through this important collection. For, there is much to be garnered from other books or need to be improved in later edition.

It is difficult not to like the authors with their unpretentious forgiving style. To be sure, there are some weaknesses in the book. As the publisher said "BIIT took a project named 'Text Book Writing Project' in 2010 with a policy of producing 'one book for one course' ...the book entitled 'Bangladesh Studies' is one of its outcomes". Readers expect that the authors and the publisher are aware about balancing various issues as there is another mandatory course named 'History of the Emergence of Bangladesh' pushed by University Grants Commission of Bangladesh. The book mostly focuses on history, more specifically political history of Bangladesh. For text book, it is also always expected to use wide range of references, but this book has no reference inside the text. It would be better to use some footnotes. The structure is a little unpolished (some later sections would be better as appendices). Nevertheless, the book provides a valuable and absorbing information and interpretation of many issues in Bangladesh that is for most of us inaccessible.

Hajj: Journey of a Lifetime, By Shah Abdul Halim, Dhaka: Islamic Information Bureau Bangladesh, 2015, p. 64.

Reviewer: Muhammad Foizul Kabir, Advocate, Social Worker and Researcher, E-mail: *huq.mahbubul@yahoo.com*

The name of the book under review is '*Hajj: Journey of a Lifetime*'. The first part of the name 'Hajj' has been attributed and solemnized by the second part 'Journey of a Lifetime' which is a mystical metaphor uniquely used by the writer with a mind always alive in meditative thoughts. This has added a new dimension of spiritual as well as divine sublimity to the hajj congregation. Apart from being a distinguished writer and thinker, Shah Halim's prolific pen is also inspired with wisdom and devotion to Allah and His Messenger, peace and blessings be upon him, as has been reflected in his writings.

Like other writers of hajj, pilgrimage, the writer of this book has also symmetrically made a table-talk narration of apparent hajj formalities, procedures and performances in thirty eight unmarked classifications. These deserve special appreciation, because unlike other conventional writers he, in his lucid articulation, has presented the intricate ritualistic rites of the sacred congregation in such simple utterances that even a non-conversant reader will feel homely with the book.

A brilliant exposition of his mind and thought was effected when the writer's heart was made to talk to him about the "most important thing" about the hajj congregation and his heart echoed silently "compassion and fellow feeling" and also the universal "brotherhood" as the American Muslim leader Malcolm X confessed in the similar situation. In fact, the essence and significance of the words are the revealed truth and basis of the unity of the Muslim Ummah, the Muslim community or nation worldwide wherever they are.

Writer's inspired heart also finds the incredible beauty and eternal grandeur in unparallel simplicity with the architecture of the Kaaba which even the pomp and magnificence of Gothic, Ionian, Corinthian, Roman and modern architecture are no match for it and writer's observation is unique in discovering inimitable eternal and matchless grace, beauty and purity in divine simplicity of the House of Allah. Yet with so many narratives of religious fervor and solemnity the writer as a Muslim has not hesitated to specify serious lapses in the hajj managements which require prompt correction for the benefit of hajj pilgrims in future.

But the incomparable excellence of the book is its metaphoric name as “Journey of a Lifetime” amazingly fitted with the human life which is eternal and hence the metaphor simply means eternal journey of life. It is also miraculously coincided with the circular journey or circumambulation, tawaf, around the sacred Kaaba and the circular journey is an endless journey. This unique metaphor remarkably used by the writer squarely appears to have extended hajj pilgrimage journey eternal to the symbolic House of Allah, Kaaba, on earth to His real House, beyond the earth, in heaven. This divine elevation of excellence and sublimity of hajj congregation is the marvel of this book whose words and expressions, in the context of life being eternal, reveal the mind and thought of the writer to be minutely inspired with spiritual, metaphysical and mystical phenomena which are the elements of divinity.

ইসলামী ব্যাংক ব্যবস্থা, লেখক: প্রফেসর ড. মাহফুজুর রহমান, ঢাকা: বিআইআইটি, দ্বিতীয় সংস্করণ মে ২০১৭, পৃ. ২২৪, আইএসবিএন: ৯৭৮-৯৮৪-৮৪৭১-০৭-৪।

Reviewer: মুহাম্মদ মাহফুজুর রহমান, সেক্রেটারী, ইসলামিক ব্যাংকস্ কনসালটেটিভ ফোরাম, সাবেক মহাপরিচালক, ইসলামি ব্যাংক ট্রেনিং একাডেমি। ই-মেইল: mahfuzur.ibbl@gmail.com

কুষ্টিয়া ইসলামি বিশ্ববিদ্যালয়ের প্রফেসর ড. মাহফুজুর রহমানের “ইসলামী ব্যাংক ব্যবস্থা” গ্রন্থটি ইসলামি ব্যাংকিং তথ্যভান্ডারে এক নবতর সংযোজন। গ্রন্থটির দ্বিতীয় সংস্করণ প্রকাশিত হলো পরিমার্জিত ও পরিবর্তিত আকারে। গ্রন্থটির নামকরণেও আনা হয়েছে নতুনত্ব। এতে নামটি শ্রুতিমধুর হয়েছে। তিন বছরে গ্রন্থটির প্রথম মুদ্রণ শেষ হওয়ায় প্রমাণিত হয়েছে গ্রন্থটি পাঠক মহলে বেশ সমাদ্রিত।

গুরুত্বপূর্ণ এই গ্রন্থটিকে লেখক মোট চারটি অধ্যায়ে বিভক্ত করেছেন প্রথম অধ্যায়ে তিনি কুরআন হাদিসের আলোকে ইসলামি ব্যাংকের পরিচয়, সংজ্ঞা, লক্ষ্য ও উদ্দেশ্য, প্রয়োজনীয়তা, ইসলামি ব্যাংক ও সুদি ব্যাংকের পার্থক্য, ইসলামি ব্যাংক ব্যবস্থার বৈশিষ্ট্য এবং এর জন্য প্রয়োজনীয় সুপারভাইজারি বোর্ডের রূপরেখাগুলোর বর্ণনা দেন। তার সঠিক ভাবনায় শুধু মুনাফা অর্জন এবং গ্রাহক সেবাই ইসলামি ব্যাংকের উদ্দেশ্য নয়। দারিদ্র বিমোচন, বিনিয়োগ, গণমুখী নীতি প্রবর্তন ও কল্যাণ তহবিল প্রতিষ্ঠা করাও এর উদ্দেশ্য।

দ্বিতীয় অধ্যায়ে তিনি ইসলামি ব্যাংকসমূহের তহবিলের উৎস নিয়ে আলোচনা করেন। এখানে প্রথমে উদ্যোক্তা শেয়ার হোল্ডারদের যোগান দেওয়া মূলধনের উপর আলোকপাত করেন। তিনি ইসলামি শরিয়াহর আলোকে মুশারাকার ভিত্তিতে পরিচালকবৃন্দের যোগান দেওয়া অর্থের অবস্থান সম্বন্ধে স্পষ্ট বক্তব্য তুলে ধরেন। তিনি আল ওয়াদিয়া চলতি হিসাব ও মুদারাবা হিসাবের দীর্ঘ আলোচনা করেন। কারণ মুদারাবাই হচ্ছে প্রচলিত সুদ প্রথার ইসলামি বিকল্প। তিনি ইসলামি, সোস্যাল ইসলামি এবং আল আরাফা ইসলামি ব্যাংকসমূহের মুদারাবা হিসাবসমূহের বর্ণনা তুলে ধরেন যা নবীন ব্যাংকার ও গ্রাহকদেরকে ইসলামি সঞ্চয় পদ্ধতির নানা দিক জানতে সহায়তা করবে।

তৃতীয় অধ্যায়ে লেখক ইসলামি ব্যাংক ব্যবস্থায় অনুসৃত বিনিয়োগ পদ্ধতি নিয়ে বিশদ আলোচনা করেন। এ অধ্যায়ে মুশারাকা, মুদারাবা, বাই মুয়াজ্জাল, বাই তাকসিত, বাই মুরাবাহা, বাই সালাম, বাই ইস্তিসনা, ইজারা, ইত্যাদি বিষয়ে কুরআন ও হাদিসের আলোকে দলিল ও যুক্তিভিত্তিক ব্যাপক আলোচনা রয়েছে।

এ গ্রন্থে ইসলামি ব্যাংকিং সম্পর্কে কতিপয় ভুল ধারণার অপনোদন করা হয়েছে বলিষ্ঠভাবে কুরআন ও হাদিসের আলোকে। বাই মুয়াজ্জালে পণ্যের দাম বাজার দরের চেয়ে বেশি ধার্য করা ইসলামে দৃষ্টিতে বৈধ। মহানবি ও সাহাবিদের যুগে বাকি বিক্রয়ের ক্ষেত্রে বাজার দরের চেয়ে বেশি মূল্য ধার্য করা হতো (ইমাম মুয়ত্তা, পৃ. ২৭১, বায়হাকি, খণ্ড ১, পৃ. ৩১৯)। সৌদি গ্র্যান্ড মুফতি শায়খ আব্দুল্লাহ বিন বায এ প্রসংগে বলেন, বিক্রেতা যখন বাকিতে পণ্য বিক্রয় করে তখন সে বেশি মূল্য পেয়ে লাভবান হবে বলেই বাকিতে বিক্রয় করতে রাজি হয়। আর ক্রেতা তার কাছে নগদ মূল্যে নেই বলে মূল্য পরিশোধে সময় পাবে বলেই কিনতে রাজি হয়। কাজেই এ ধরনের লেনদেনে উভয়ই লাভবান হয়। ফিকহুস সুন্নাহ গ্রন্থে বলা হয়েছে কেনা বেচা নগদ মূল্যে যেমন বৈধ, তেমনি বাকি মূল্যেও বৈধ। এটাই হানাফি, শাফেয়ী, যাইদ ইবন আলি, মুয়াইযেদ বিল্লাহ এবং অধিকাংশ ফকিহর অভিমত। এটি ইজমা মতেও বৈধ।

রসুল সা. বাই মুরাবাহা পদ্ধতিতে কেনা বেচা না করলেও সাহাবিগণ মুরাবাহা পদ্ধতিতে কেনা বেচা করেছিলেন তার প্রমাণ পাওয়া যায়। আবু বাহার থেকে বর্ণিত। তিনি তাদের এক শায়খ থেকে বর্ণনা করেন যে, তিনি বলেন, আমি আলি রা. কাঁধের উপর একটি মোটা চাদর দেখতে পেলাম। তখন আলি রা. বললেন, আমি এটা পাঁচ দেহহামে কিনেছি। যে আমার ক্রয় মূল্যের ওপর এক দিরহাম লাভ দেবে আমি তার কাছে তা বিক্রয় করে দিব। (বায়হাকি) বাই মুরাবাহা পণ্যের মূল্য বাজার দরের চেয়ে বেশি নির্ধারণ করা যায়। ইসলামি শরিয়ায় এতে কোনো আপত্তি নেই। সারা বিশ্বের ইসলামি ব্যাংক বিশেষজ্ঞ ফকিহগণ বর্তমান যুগে ইসলামি ব্যাংক ব্যবস্থায় বাই মুরাবাহাকে বৈধ বলে মত দিয়েছেন। সকল মাযহাব মতেই বাই মুরাবাহা বৈধ।

চতুর্থ অধ্যায়ে তিনি প্রচলিত কিছু আয়ের খাত ইসলামি ব্যাংকিং পরিপ্রেক্ষিতে নিয়ে আলোচনা করেন। এর অধিকাংশ প্রাত্যহিক লেনদেন সংক্রান্ত তাই অতি প্রয়োজনীয়। যেমন: বৈদেশিক মুদ্রা, বেচাকেনা, এলসি, এটিএম কার্ড, লকার ভাড়া সেবার কমিশনসহ আরো অনেক বিষয়। এখানেও তিনি কুরআন, হাদিসভিত্তিক আলোচনা করে ফিকহি গভীরতার পরিচয় দিয়েছেন।

লেখক উপসংহারে যথার্থই বলেছেন, “এ ব্যবস্থায় আল্লাহ তায়ালা ব্যবসা হালাল করেছেন আর সুদ হারাম করেছেন। কুরআনের এ বাণীকে সামনে রেখে সামাজিক সুবিচার ও ন্যায়-নীতি প্রতিষ্ঠার লক্ষ্যে সুদি কারবারকে সম্পূর্ণ বর্জন করে ব্যবসা বাণিজ্যকে পুঁজি ও উপজীব্য করে সারা দুনিয়ার ইসলামি ব্যাংকসমূহ প্রতিষ্ঠিত হয়েছে। ইসলামি ব্যাংকব্যবস্থা গোটা মানব জাতির জন্য বিশেষত মুসলিম জাতির জন্য এ যুগে আল্লাহর এক বড় রহমত কারণ এ ব্যাংক ব্যবস্থা তাদেরকে সুদের মতো এক মারাত্মক গুণাহ ও পাপের ছোবল থেকে রক্ষা করছে। শুধু তাই নয় এ ব্যবস্থা ধীরে ধীরে হলেও মানবজাতি ইসলামি অর্থ ব্যবস্থার সুফল বুঝতে সক্ষম হচ্ছে। তাদেরকে পুঁজিবাদী অর্থনীতির বিকল্প হিসেবে একমাত্র ইসলামি অর্থনীতিই মানবজাতিকে অর্থনৈতিক শোষণ বঞ্চনা থেকে মুক্তি দিতে পারে, আর সুষম অর্থ বন্টনের ব্যবস্থা হতে পারে বলে মুক্তির পথ দেখাচ্ছে। হয়ত সেদিন বেশি দূরে নয় যেদিন গোটা মানব জাতি ইসলামি অর্থ ব্যবস্থা প্রতিষ্ঠার সংগ্রামে নেমে পড়বে। আজকে মুসলিম রাষ্ট্র আর

অমুসলিম রাষ্ট্রে ইসলামি ব্যাংক ব্যবস্থা প্রতিষ্ঠার প্রতিযোগিতা আমাদের এ কথা বিশ্বাস করতে উৎসাহিত করছে। এমনকি সুদি ব্যাংকগুলোর ধীরে ধীরে ইসলামি ব্যাংকে রূপান্তরিত হওয়ার প্রতিযোগিতার ফলেও এ বিশ্বাস আমাদের হৃদয়ে প্রবল থেকে প্রবলতর হচ্ছে”।

লেখক এ পুস্তকে দেখিয়েছেন যে, “ইসলামি ব্যাংকগুলো তার শেয়ার হোল্ডার ও গ্রাহকদের কাছ থেকে ইসলামি শরিয়াহর মুশারাকা, আল-ওহিদাহ, ও মুদারাবার ভিত্তিতে তহবিল সংগ্রহ করে। যা ইসলামি শরিয়াহর নীতিমালার আলোকে সংগৃহীত তহবিলের টাকায় ইসলামি ব্যাংক ব্যবস্থায় যে সব বিনিয়োগ পদ্ধতি অবলম্বন করে বিনিয়োগ করা হয়, যথা মুশারাকা, মুদারাবা, বাই মুরাবাহা, বাই মুয়াজ্জাল, বাই ইসতিসনা, বাই সরফ, বাই তাকসিত, ইজারা আল- ইজারা, আল মুনতাহিয়া বিল বাই ইত্যাদিও ইসলামি শরিয়াহর নীতিমালার সম্পূর্ণ অনুসারী। এসব পদ্ধতিতে ইসলামি শরিয়াহর নীতিমালা অনুসরণ করে যেসব অর্থ ইসলামি ব্যাংকগুলো রোজগার করে তা সম্পূর্ণ হালাল। ইসলামি ব্যাংক সাধারণ গ্রাহকদের নানা সেবা দিয়ে যেসব সার্ভিস চার্জ আদায় করে, তাও ইসলামি শরিয়াহর আলোকে বৈধ এবং হালাল”।

“মুসলিম উম্মাহ যেদিন সুদি ব্যাংক ব্যবস্থা সম্পূর্ণ নিষিদ্ধ ঘোষণা করে ইসলামি ব্যাংক ব্যবস্থা প্রতিষ্ঠার দৃঢ় সংকল্প ঘোষণা করবে সেদিন তারা দুনিয়া ও আখিরাতে সম্পূর্ণ সফল হবে। আর আমরা বাংলাদেশে সেদিনের অপেক্ষায় রইলাম যেদিন ইরান, মালয়েশিয়া, সুদান, ও পাকিস্তানের মতো সুদি ব্যাংক ব্যবস্থা সম্পূর্ণভাবে নিষিদ্ধ ঘোষণা করে ইসলামি ব্যাংক ব্যবস্থা প্রতিষ্ঠার উদ্দেশ্যে বাংলাদেশ জাতীয় সংসদে আইন পাশ করবে। সে দিন হয়ত বেশি দূরে নয়। কারণ বাংলাদেশের ইসলামি ব্যাংকগুলোর উত্তরোত্তর অগ্রগতি ও উন্নতি, আর সুদী ব্যাংকগুলোর পর্যায়ক্রমে ইসলামি ব্যাংকে রূপান্তরিত হওয়ার প্রবণতা, আমাদেরকে সেদিনের অপেক্ষায় থাকার স্বপ্ন দেখায়। অতএব আমরা সেদিনের অপেক্ষায় রইলাম”।

পরিশেষে বলা যায়, ইসলামি ব্যাংকব্যবস্থা বর্তমানে এক কঠিন বাস্তবতা। এটি শরিয়াহভিত্তিক কল্যাণমুখী ব্যাংকিং, নৈতিক ব্যাংকিং। বাংলাদেশে মোট ব্যাংকিং এর শতকরা ২৩ ভাগ ইসলামি ব্যাংকিং এর মাধ্যমে চলছে। প্রতি বছর এর সমৃদ্ধি অন্যদের নিকট ঈর্ষণীয়। গ্রহুটি ব্যাংকার, গ্রাহক, গবেষক, সাধারণ পাঠকসহ সকল মহলের প্রয়োজনীয় ও সুখপাঠ্য এক অনন্য সাধারণ গ্রন্থ। নিজ সংগ্রহশালাকে সমৃদ্ধ করার মতো একটি গ্রন্থ। গ্রন্থটির বহুল প্রচার কাম্য।