Book Reviews


*Interpreting the Qur’an* explores the possibilities of interpretation of the “ethico-legal” content of the Qur’an with an eye to the ever-changing nature of the modern world. The book is divided into 12 chapters. The first chapter is ‘Introduction’ and the last is ‘Epilogue.’ The rest of the chapters are organised in terms of the Content of the Debate on Interpretation, Revelation and Interpretation, Interpretation Based on Reason, Flexibility in Reading the Text, Abrogation and Interpretation, the Meaning of the Text as an Approximation, Recognition of the Complexity of Meaning, Socio-Historical Context and Interpretation, Ethico-Legal Texts and a Hierarchy of Values. A glossary of Arabic terms with full transliteration is provided at the end.

In the “Introduction” Abdullah Saeed outlines the rationale of his approach and its significance to the concerns and requirements of the modern times which have significantly changed from those of the past. He argues that any interpretation of the Qur’an, no matter who made it, including the Companions of the Prophet, is a human effort which can not be equivalent to revelation and therefore cannot be regarded as sacred. Commenting on the shortcomings of the traditional approaches to the interpretation of the Qur’an Saeed categorically states: “Muslim exegetes and jurists often relied on linguistic criteria only to interpret the ethico-legal content and to determine whether a particular ruling in the Qur’an is to be universally applicable or not” (p. 1). He, however, makes a case for considering social and historical context in which the ruling was given at the time of revelation of the Qur’an.

Overviewing the development of the interpretation of the Qur’an from the formative period to the modern times, Saeed classifies different approaches into three major categories: first, the textualists, who do not want to see any change in tradition; secondly, the semi-textualists, who think that opposition to change is “unwise and counterproductive”; and third, the contextualists,
who want to represent Islam by questioning key aspects of the tradition, ignoring what is not relevant to the modern period.

Exploring the traditional Muslim understanding of revelation, Saeed propounds an alternative model of understanding based on the thinking of some of the modern Muslim scholars of modern times such as Fazlur Rahman (d. 1408/1988) who emphasize assigning a greater role to the Prophet (peace be on him) in the genesis of revelation: “The close connection between the Qur’an as Word of God, the Prophet and his mission, and the socio-historical context in which the Qur’an was revealed” (p. 27). In Chapters Four and Five, Saeed discusses the interpretation of the Qur’an based on tradition or what he calls the “textualist” interpretation and the interpretation based on reason which he terms the “contextual view.”

Reading the Qur’an with flexibility and varied readings was allowed during the time of Prophet (peace be on him) but somehow it was restricted to only one reading afterwards. Saeed argues that if flexibility was allowed in reading the text of the Qur’an, it can, by analogy, be extended in the interpretation and understanding of the word of God to the requirements of the contemporary Muslims. “... a degree of flexibility was entertained by the Prophet to meet the needs of his time. ... the same flexibility should be available in understanding and interpreting the Word of God in line with the needs of Muslims today” (p. 76).

The theory of abrogation (naskh) provides a rationale for reinterpreting some Qur’anic verses in accordance with the evolving needs of Muslims. The fact that some of the rulings were modified during the time of Prophet (peace be on him) and even later during the time of ‘Umar (r. 13–23/634–644) offers an important tool by applying which the Qur’an can be made relevant to people’s current needs and circumstances: “I believe that Naskh provides a strong basis for the interpretation of some texts of the Qur’an... in order to best link the Qur’an to the needs of the Muslims today” (p. 77). Saeed explains three types of texts in the Qur’an: first, texts that are related to the Unseen (concerning God and His attributes); secondly, texts which are historically oriented (related to the past nations); and finally, parables (stories and accounts through which certain lessons can be learned). These types show that all Qur’anic texts should not be treated exactly the same way. For example, the first type of texts is concerned with beings that are beyond human experience and comprehension. On the basis of this interpretation, Saeed argues that if some part of the Qur’an can only be interpreted in approximate terms then an approximate understanding of the Qur’an as a whole can also be done: “if a substantial part of the Qur’an can only be interpreted in an “approximate”
fashion, then it is possible to argue that an approximate understanding of the Qurʾān as a whole is valid” (p. 90).  

The concept of “meaning” is another area which is fraught with indeterminacy and complexity and provides scope for the importance of context and validity of multiple understandings. All understandings are shaped by pre-existing ideas and experiences. And the meaning of a word is never static; it changes with developments in linguistic and cultural environment of the community. With reference to Tzvetan Todorov’s theory of two levels at which a text can be looked at—i.e., its language and discourse—Saeed argues that many textualists, both classical and modern, have treated the Qurʾān as language and not discourse (p. 107). He makes a case for interpreting the Qurʾān not just as language but as discourse, too.  

Saeed, however, is cognizant of the possible pitfalls of such an approach and suggests some limits to understanding the text in order to protect the Qurʾān from being used in an unprincipled manner: “as it implies permission to construct meanings in accordance with individual desires and whims in a totally subjective manner” (p. 108). Any reading of the Qurʾānic text should take into account the textual, historical and contextual aspects of the text in order to lead to a balanced understanding.

Saeed highlights the need to emphasize the social-historical context of the Qurʾān in its interpretation to make the ethico-legal text of the Qurʾān meaningful and relevant to the contemporary Muslims. He argues that the socio-historical context of the Qurʾān in the pre-Islamic and early Islamic periods should not be ignored. Rather connections should be made between the Qurʾānic text and the environment that gave rise to the revelation. About the language of the Qurʾān, he states that it is primarily “ethical, not legal” (p. 122). However, this ethical language was later transformed into a legal language as Islamic law was developed in the first century of Islam. For Saeed, the reduction of the language of the Qurʾān to the purely legal is “a disservice to the language and spirit of the Qurʾān” (p. 123). Saeed also offers a framework for thinking about the ethico-legal content of the Qurʾān. He identifies five levels of Qurʾānic values: obligatory, fundamental, protectional, implementational and instructional. He explains each level in Chapter Eleven, with particular focus on the instructional values, which seems the most problematic as far as the concepts of mutability and immutability are concerned.

Saeed is clearly aware of the scholarly objections to such an approach. That is why he defends it in the following words: “It is the prerogative of the Muslim community to explore, accept, modify or even reject the ideas” (p. 7).
The book is presented in a scholarly manner and is well documented. Many will find it a useful teaching and learning aid whose contents are clear, concise and eminently readable. The approach adopted is promising and the book is a welcome addition to the field of Qur’anic studies.

Ayaz Afsar


There has lately been a proliferation of literature on the novel experiment of Islamic financing generally in the form of articles, booklets, notes and news stories. This experiment, as we know, started modestly in the 1980s but has gradually gained momentum. Thanks to the growing importance of Islamic finance, some universities are now offering academic courses on the subject. Thus while a great deal of material on Islamic finance had accumulated, it had largely remained scattered and was hardly accessible to teachers and students, let alone interested general readers. Muhammad Ayub has rendered a great service to all those interested in Islamic finance by bringing together almost every relevant material of any significance. He has tried to encompass all possible details of the practices adopted by Islamic financial institutions in all parts of the world. His effort also proves as to how, by paying attention to a few verses of the Qur’ān and a few āḥādīth of the Prophet (peace be on him) touching on the subject, bases were found for establishing a parallel financial system in the twenty-first century with the help of the insights provided by Islam’s jurists and scholars.

This publication is not only the first comprehensive treatment of the functioning of the present day Islamic financial institutions but is also an attempt to present an overview of the Islamic economic system. The book is divided into three parts. Part I deals with the fundamentals and is comprised of identifying the distinguishing features of Islamic economics and finance, including its main dos and don’ts. Part II consists of a discussion of the legal aspects of Islamic finance and trade. The last part deals with Islamic finance products and procedures such as mark-up in credit sale, deferred delivery sale,