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Allegorical Interpretation

This chapter extensively uses the methodology of intertextual polysemy to identify inner-Qur'anic allusions. It is a working example of the extent of allegory that can be found in the Qur'an. Allegory, here, is defined as a narrative with parallels using figurative and symbolic language as in metaphors to convey a teaching. In the context of the example in the chapter, allegory is a device to convey a moral and spiritual teaching.

Given Muḥammad's state of mind and his capacity to create metaphors and double meanings, while mastering the art of symbolism, we must seek further to understand inner-Qur'anic allusions along with the double meanings that Muḥammad might have intended. An allegory can be considered as an extended metaphor,¹ and as such, those capable of creating metaphor may also be able to create allegory. It is through the meanings of the root terms, their polysemy and morphologies, and by intertextualizing these terms within the Qur'an, that an allegorical interpretation may be found.

Forbidding usury (*ribā*)²

In the current age of globalization, world economies have intermingled. The downturn of an economy in any part of the world results in a domino effect, affecting many sectors and societies worldwide. Within the context of this global economy emerge two main branches of banking systems, conventional banking and Islamic banking.³ Conventional banking is based on the adoption of an ancient method of lending and handling money with interest. This ancient method was transformed into a systematic method, shaping modern banking.⁴

Islamic banking is based on the notion of forbidding the use of usury (*ribā*). Instead, Islamic banking seeks methodologies that would coincide with conventional banking as long as it continues to be based within the framework of Shari'ah principles. Nonetheless, as those methods of banking find themselves sometimes at odds with each other and competing to do business in a global economy, many researchers, bankers, and theologians have attempted to find ways for those two systems of banking to work coherently together within the global economy and to be as competitive with each other.⁵

However, as theologians, bankers, and researchers have delved into finding methods to make the two banking systems work together in the modern age, they have immersed

themselves in the methods of Islamic banking and answering the question “how.” In reality, one must try to answer the question “why” are such rulings part of Islamic Shari’ah beyond the context of morality? In other words, what was Muḥammad’s intent in making such laws presented in the Qur’an, knowing his creative capacity in using Arabic words, as seen from the previous examples? Many theologians and researchers, when asked the reasons behind the Islamic method of banking, try to answer the question on the basis of ethics and philosophy.⁶ They imply that the conventional method is unethical, which is a controversial statement to generalize all conventional financial institutions.⁷

Many jurists find the prohibition of usury (*ribā*) is mainly due to its exploitive nature.⁸ However, when faced with questions of opportunity loss and inflation, their answer goes into morality and ethics of finance. Traditional scholars reason that the purpose for the prohibition is that it seeks the greater good of the community.⁹ Siddiqi considers the purpose of the Shari’ah (*maqāṣid al-Shari’ah*) on the issue of usury (*ribā*) as Ibn al-Qayyim explains it: preserving people’s rights, saving them from harm, and ensuring the welfare of society.¹⁰

However, the end-user, whether they opt to use a conventional method of banking for their finances or the Islamic method, faces similar frustrations. It does not matter what people call it, with different names, the actual financial obligations and implications experienced by the end-user do not differ much between the systems. The majority of Islamic banking customers choose this method solely for the purpose of consciousness toward religious obligations, but they are otherwise ignorant of Islamic financing methods.¹¹ Although Islamic banking allows defaulting due to poverty, the financial institution in such cases may retain the control of assets except in certain extreme circumstances of distress (i.e., Qur’an 2:280). Nonetheless, conventional banking also allows the same through a legal procedure of bankruptcy or bankruptcy protection. Although the methodology may seem dissimilar, the end result usually requires foreclosure of the asset.¹² Although the end-user may not feel the difference between the services provided by Islamic banking and conventional banking, the main differences between the two lay in the investment opportunities taken. Islamic banking does not allow the banks to participate in risk trading activities. Hence, the difference is found in the investment operations of the banks, while the end-user may not feel any difference in the services provided.¹³

Today, and due to the ignorance of the majority of customers and bankers, Islamic banking has become more of a brand name and less of what the essence of Islamic banking is supposed to be. This chapter attempts to dive deep into Muḥammad’s psyche through the method of intertextual polysemy to understand the inner-Qur’anic allusions that Muḥammad might have intended.

Definitions of *ribā* and *ḥarām*

The root of the word (*ribā*) means to increase, to grow in size, and to raise (especially children as in *tarbiyah*).¹⁴ It also means interest or a usurer.¹⁵ Also, it means magnanimity, greatness,¹⁶ or a hill (raised ground).¹⁷ The terms “*rby*” and “*rbb*” may have more than

just wordplay in their meanings.¹⁸ As “*rby*” means to increase or to be great, “*rbb*” also means abundance, multitude, someone who is of a high (great) status, or rabbi, which is a teacher who raises (*yurabbi*) students.¹⁹ Also, it means a master, a lord (or the Lord).²⁰ Since the roots “*r b y*” and “*r b b*” both hold meanings of increase, abundance, or greatness, then there is perhaps a relationship between them through their meaning. From a different root, but with transposed letters, the word “*ryb*” means to doubt or to bring a case against someone.²¹ Nonetheless, as discussed under methodology, this relationship between words with transposed letters would not be found very often in the allusions.

In the Islamic context, the usage of the word “*ḥalāl*” has become to mean permitted, while the usage of the word “*ḥarām*” has become to mean forbidden. It is very important to understand the meanings of these words from a linguistic point of view. Linguistically, “*ḥarām*” means sacred,²² just like the Sacred Mosque (*al-Masjid al-ḥarām*). Also, as pilgrims wear the “*ihram*,” they enter into a sacred state. However, “*ḥalāl*” means profane, or simply something that is not sacred.²³ An occupation is called “*iḥtilāl*” from the same root, as it is considered a desecration. The Qur’an forbids “*ribā*,” and specifically, eating (*akl*) “*ribā*.” The Qur’an in another verse uses the root of the word “*ribā*” (as a hill), when discussing money matters alongside with a root for eating, and increase: “And the parable of those who spend (*yunfiqūn*) their wealth (*amwālahum*) seeking God’s Good Pleasure, and out of a confirmation in their souls, is that of a garden upon a hill (*rabwa*): a downpour strikes it, and brings forth its fruit twofold. And if a downpour strikes it not, then a soft rain. And God sees whatsoever you do.”²⁴

This verse is compared with the verses that forbid “*ribā*,” specifically through the keywords of the roots “*n f q*,” “*a k l*,” and “*r b y*”:

²⁷⁴ Those who spend (*yunfiqūn*) their wealth by night and by day, secretly and openly, shall have their reward with their Lord (*rabbihim*). No fear shall come upon them, nor shall they grieve. ²⁷⁵ Those who devour (*ya’kulūn*) usury (*al-ribā*) shall not rise except as one rises who is felled by the touch of Satan. That is because they say, “Sale (*al-bay’*)²⁵ are simply like usury (*al-ribā*),” though God has permitted (*aḥall*) sale (*al-bay’*) and forbidden (*ḥarrām*) usury (*al-ribā*). One who, after receiving counsel from his Lord (*rabbih*), desists shall have what is past and his affair goes to God. And as for those who go back, they are the inhabitants of the Fire, abiding therein. ²⁷⁶ God blights (*yamḥaq*) usury (*al-ribā*) and causes acts of charity to grow (*yurbī*). And God loves not any sinful ingrate. ²⁷⁷ Truly those who believe, perform righteous deeds, maintain the prayer, and give the alms shall have their reward with their Lord (*rabbihim*). No fear shall come upon them, nor shall they grieve. ²⁷⁸ O you who believe! Reverence God, and leave (*dharū*) what remains (*baqiya*) of usury (*al-ribā*), if you are believers. ²⁷⁹ And if you do not, then take notice of a war from God and His Messenger. If you repent, you shall have the principal of your wealth, and you shall neither wrong nor be wronged.²⁶

The usage in the verses above for people not fearing and not grieving (*lā khawfun ‘alayhim wa-lā hum yaḥzanūn*) is a statement that is found several times in other verses

in the Qur'an, including many times about people who spend (*yunfiqūn*) their money for the sake of God (e.g., Qur'an 2:112, 2:262).

Other verses also forbid eating (*akl*) "*ribā*" (i.e., Qur'an 3:130, 4:161). In Qur'an 3:130, "*ribā*" is forbidden to be doubled doubled (*ad'āfan muḍā'afa*). Interestingly the root of the word "*ḍa'if*" not only means to double, but also means weakness (e.g., Qur'an 2:161, 9:91, 14:21, 30:54, 40:47).²⁷ In another verse, the Qur'an shows that the real doubling are those who spend for the cause of God and give alms; they are the ones whose rewards are truly doubled (i.e., Qur'an 30:39): "That which you give in usury, that it might increase (*ribā liyarbuwa*) through other people's wealth, does not increase (*yarbū*) with God. But that which you give in alms, desiring the Face of God—it is they who receive a manifold increase (*al-muḍ'ifūn*)."²⁸

This verse emphasizes that it is not even lending money without interest that gets multiplied (or rewarded) with God, but specifically giving alms and charity, since in giving alms and charity, the money is not lent, but is given freely without expecting even the capital to be repaid. The same reasoning also exists in Christianity against usury (*ribā*) or lending for repayment in general.²⁹

³⁴ And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. ³⁵ But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because He is kind to the ungrateful and wicked.³⁰

Analyzing verses Qur'an 2:274–279 shows that there is a difference between "*ribā*" and sale (*bay'*). To understand what is "*ribā*," sale (*bay'*) must also be understood. "*Bay'*" does not really mean trade. Trade is "*tijārah*," and the Qur'an uses both words together in one verse implying that they are not necessarily synonymous (i.e., Qur'an 24:37). Also interestingly as the Qur'an asks to give up (*dharū*) what remains of "*ribā*" (i.e., Qur'an 2:278) in the same manner it asks to give up (*dharū*) sale (*bay'*), when prayer on Friday is called (i.e., Qur'an 62:9).

"*Bay'*" also means to attest, to delay, and to rejoice.³¹ The root of the word also means to give allegiance (*bay'ah*), as those who gave allegiance to the Prophet and to God (i.e., Qur'an 48:10, 48:18). "*Bay'*" is not trade, but more specifically sale, although it may sometimes mean buying; they are generally taken as opposites.³² Buying is "*shirā'*," while "*bay'*" is sale and the action of both is called "*tijārah*" (trade), which is an action of both buying and selling.³³ It is noteworthy that the Qur'an specifically permits sale with "*bay'*" and does not use the term for trade (*tijārah*) when forbidding usury (*ribā*).

God's business deal

The Qur'an does not allow "*ribā*," but allows specifically sale (*bay'*). The Qur'an uses the word for sale (*bay'*) and not trade as "*ḥalāl*," because sale is not sacred or divine. In Muḥammad's allegorical usage of words, God does not sell. It is people who sell

themselves to God. God is the buyer, Who buys the souls of the believers who sell their souls to God, as according to the following Qur'anic passage:

Truly God has purchased (*ishtara*) from the believers their souls and their wealth in exchange for the Garden being theirs. They fight in the way of God, slaying and being slain. [It is] a promise binding upon Him in the Torah, the Gospel, and the Quran. And who is truer to His pact than God? So rejoice in the sale (*bi-bay'ikum*)³⁴ you have sold (*bāya'tum*). That indeed is the great triumph.³⁵

Since God is the buyer, the Qur'an uses the word "*ḥalāl*" specifically for sale (*bay'*) and neither for trade nor purchase. Since God never sells, but lends and buys, then it is only sale that is "*ḥalāl*," meaning not sacred.

Hence, in Muḥammad's perhaps linguistic creativity, the Qur'an portrays that those who give allegiance (*bay'ah*) to God have sold themselves to God (i.e., Qur'an 9:111, 48:10, 48:18). Since they sell themselves to God, He provides them with doubles of doubles of what they have bargained for (i.e., Qur'an 2:276). For that reason, when God fulfills the duty of the souls of the people whom He purchased, they are given their right in full (i.e., Qur'an 2:281).

To understand it from the Qur'anic context according to Muḥammad's assumed psyche, people are not the owners of their souls, but God owns them. When is "*ribā*" in the picture? It occurs when people take loans for a period of time. Hence, immediately after the Qur'an steadfastly talks about "*ribā*" being sacred that only God is allowed to do, it discusses loans (*dayn*) in a verse known to be the longest verse in the Qur'an (i.e., Qur'an 2:282). Being the longest verse in the Qur'an may also provide it with some significance. Since loans are given for a period of time and then are repaid, perhaps Muḥammad had in mind to keep it a very long verse, because the period of time needs to be long giving extensions to the borrower.

In this verse, the Qur'an uses the words if you loan a loan (or judged a judgment) (*tadāyantum bidayn*) for a period of time (*ila ajalin musammā*), then it needs to be written in a book (or contract). The phrase "*ila ajalin musammā*" is found in the Qur'an plenty of times. Each person's soul is given also for a period of time (*ajalin musammā*) (i.e., Qur'an 30:8, 35:45, 39:42, 40:67–68, 42:14–15, 71:4): "that He may forgive you some of your sins and grant you reprieve until a term appointed (*ila ajalin musammā*). Truly when the term (*ajal*) of God comes, it will not be delayed, if you but knew."³⁶

Therefore, people take a loan (*dayn*) from God by taking their souls for a period of time (*ila ajalin musammā*). Consequently, souls are loaned from God, as people are not the owners. People need to sell (*bay'*) it back to God before the period of time comes, so that people gain the necessary interest (*ribā*) on the loan (*dayn*) (i.e., Qur'an 2:276). Perhaps in Muḥammad's symbolic usage of polysemous terms, the day the loan (*dayn*) is given back to God (*al-Dayyān*) is *Yawm al-Dīn* (Judgment Day), because the word for "*dayn*" and "*dīn*" share the same root word. It could mean religion, but it truly means judgment, similar to "*qaḍa*."³⁷ Hence, when the soul is taken for a period of time (*ila ajalin musammā*), the word "*qaḍa*" sometimes is found nearby in the Qur'an (e.g., Qur'an 39:42, 40:67–68, 42:14). When the Qur'an discusses the Day of Judgment (*Yawm al-Dīn*) and the explanation of what *Yawm al-Dīn* is, it specifies that souls are

not owned by the selves, but it is God Who is the owner, and therefore it is to be understood that it is the day this debt (the soul) is repaid.

“¹⁷ And what will apprise thee of the Day of Judgment (*Yawm al-Dīn*)? ¹⁸ Then what will apprise thee of the Day of Judgment (*Yawm al-Dīn*)? ¹⁹ A day when no soul will avail another soul in any way, and the Command that Day is God’s.”³⁸

The Day of Judgment (*Yawm al-Dīn*) is also called by the Qur'an the Day of Reckoning (*Yawm al-ḥisāb*). The word “*ḥisāb*” means accounting, as it is the day the soul is accounted for. It is when the soul's final account and debt is settled (i.e., Qur'an 21:48). Deconstructing Muḥammad's mind needs to be further investigated to understand the verse of the loan (*dayn*):

O you who believe! When you contract a debt (*tadāyantum bidayn*) with one another for a term appointed (*ila ajalīn musammā*), write it down (*fa-ktubūh*). And let a scribe (*kātib*) write (*liyaktub*) between you justly (*bil-'adl*), and let not any scribe (*kātib*) refuse to write (*yaktub*) as God taught him (*'allamahu*). So let him write (*fa-liyaktub*), and let the debtor dictate, and let him reverence God his Lord (*rabbah*), and diminish nothing from it. And if the debtor is feeble-minded or is weak, or is unable to dictate himself, then let his guardian dictate justly (*bil-'adl*). And call to witness two witnesses from among your men, and if there are not two men, then a man and two women from among those whom you approve as witnesses, so that if one of the two errs, the other can remind her. Let not the witnesses refuse when they are called, and be not averse to write it down (*taktubūhu*), small or great, with its term (*ila ajalīh*). That is more equitable with God, more sure for the testimony, and more likely to keep you from doubt (*tartābū*). Unless it is trade (*tijārah*) of present goods that you transact between yourselves: then there is no blame upon you not to write it (*taktubūhā*). And take witnesses when you sell between yourselves (*tabāya'tum*).³⁹ And let neither scribe (*kātib*) nor witness be harmed. Were you to do that, it would be iniquitous of you. And reverence God. God teaches you, and God is Knower of all things.⁴⁰

The keywords (i.e., *dyn*, *ajl*, *musammā*, *ktb*, *rbb*, *'adl*, and *ryb*) in this verse need to be compared with the following verses. The verse above appears to discuss commercial transactions and contracts that need to be written down in a book. The verses below use the same keywords, in which the Qur'an is being described as the Book. Hence, Muḥammad might be alluding to the fact that the Qur'an is the commercial transaction between God and souls.

¹³ He has prescribed for you as religion (debt) (*al-dīn*) that which He enjoined upon Noah, and that which We revealed unto thee, and that which We enjoined upon Abraham, Moses, and Jesus, that you uphold religion (debt) (*al-dīn*) and not become divided therein. Grievous for the idolaters is that to which thou callest them. God chooses for Himself whomsoever He will and guides unto Himself whosoever turns in repentance. ¹⁴ They did not become divided till after knowledge had come unto

them, out of envy (*baghyan*) among themselves. And were it not for a Word that had preceded from thy Lord (*rabbika*) unto a term appointed (*ila ajalīn musammā*), judgment (*laquḍiyya*) would have been made between them. Yet truly those who were bequeathed the Book (*al-kitāb*) after them are indeed confounded by doubt (*murīb*) regarding it.¹⁵ Therefore, summon (*fad'ū*), and stand firm as thou hast been commanded. Follow not their caprices, and say, "I believe in that which God has sent down as a Book (*kitāb*), and I have been commanded to establish justice (*li-a'dīla*) among you. God is our Lord and your Lord (*rabbuna wa rabbukum*). Unto us our deeds, and unto you your deeds; there is no argument between us and you. God will gather us together (*yajma'u*) and unto Him is the journey's end."⁴¹

These verses are then also compared with the following using the keywords (i.e., *bghy*, *rbb*, and *qḍy*): "And We gave them clear proofs from the Command. And they differed not till after knowledge had come unto them, out of envy (*baghyan*) among themselves. Thy Lord (*rabbaka*) will surely judge (*yaqḍī*) between them on the Day of Resurrection regarding that wherein they used to differ."⁴²

In the verse of *dayn*, the Qur'an emphasizes that any loan taken for a period of time (*ila ajalīn musammā*) has to be written in a book (or contract) by someone faithful (*bil-'adl*). In Qur'an 42:14–15, the verses specify that a Word from God is brought down for a period of time (*ila ajalīn musammā*) to judge (*qaḍa*) matters between them and that the Book brought by God is believed by someone commanded to be faithful and just (*li-a'dīla*). The similarities are interesting. In Qur'an 42:15, it says that God will bring people together (*yajma'u*), which shares its root word with Friday (*al-Jumu'a*). The Qur'an forbids selling when the call for prayer on Friday (*al-Jumu'a*) is made, until it is fulfilled (or judged) (*quḍiyat*) as in "*qaḍa*" (i.e., Qur'an 62:9–11).

In the verse of *dayn*, the Qur'an seems to be talking about commercial contracts as a metaphor (*tashbīh*) and a similitude to the transaction that God makes with the souls. If we look at the usage of precise terminologies, the verses seem to allude to each other. As the Qur'an commands that a book is written in such transactions, God has made covenants with people by revealing to them a book (*kitāb*), according to the Qur'an. Also, the reason that the verse of *dayn* emphasizes having a book is that people may forget or have doubts (*tartābū*). In Qur'an 42:14, it states that those who inherited the Book (*al-kitāb*) have become suspicious with doubts (*murīb*); which the Qur'an many times reject that there is any doubt in the Book (i.e., Qur'an 2:2, 10:37, 32:2).

According to the Qur'an, people can make commercial transactions at any time except during the call of prayer for Friday (*al-Jumu'a*). Hence, allegorically, when it is time for God to judge the people on that which they are in dispute, there is no selling (*bay'*), for that is the Day of Judgment (*Yawm al-Dīn*), the day that the loan (*dayn*) is returned back to God. It is that Day, according to the Qur'an, that is called the Day of the Gathering (*Yawma al-Jam'*), which there is no doubt about (*la rayb*) (i.e., Qur'an 3:9, 3:25, 4:87, 6:12, 18:21, 22:7, 40:59, 42:7, 45:26, 45:32): "Our Lord (*rabbana*), Thou art the Gatherer (*jāmi'*) of humankind⁴³ unto a Day about which there is no doubt (*la rayb*). Truly God will not fail the tryst."⁴⁴

Also, in the verse of *dayn*, it talks about the scribe to write as God taught him to write, and that God is the teacher. This is similar to the description of the Qur'an,

which once Muḥammad recited according to traditional accounts, which stated that God teaches by the Pen, teaching the human that which he knew not. Perhaps Muḥammad is trying to remind people that the Qur'an is a book without a doubt (*la rayb*) and that the Qur'an is the commercial transaction between God and souls, for it is God who teaches writing as stated in the verse of *dayn*.

“⁴¹ Recite (*Iqra'*) in the Name of thy Lord Who divided (created),⁴⁵ ² divided (created) man from a clinging (*'alaq*).⁴⁶ ³ Recite! (*Iqra'*) Thy Lord is most noble, ⁴ Who taught (*'allam*) by the Pen, ⁵ taught (*'allam*) the human⁴⁷ that which he knew not.”⁴⁸

Paying the debt

In Muḥammad's creative mind, using symbolism and the art of allegory, it may be understood that the commercial transaction between people is a mirror of how God deals with souls. It is important to understand how people repay their debt to God, according to the Qur'an. People do not own their souls, for the soul has been loaned to them by God for a period of time (*ila ajalīn musammā*). To repay the debt is to surrender (*islām*) the debt back to God. Since the words “*dīn*” and “*dayn*” are from the same root, the Qur'an states that the debt (*dīn*) to God is “*islām*” (surrender) (i.e., Qur'an 3:85). Hence, for people to repay their debts back to God, they need to surrender their souls to God, and God is quick to do the accounting (*ḥisāb*) of that soul and settle its debt: “Truly the religion (debt) (*dīn*) in the sight of God is *islām* (submission). Those who were given the Book differed not until after knowledge had come to them, out of envy (*baghyān*) among themselves. And whosoever disbelieves in God's signs, truly God is swift in reckoning (*al-ḥisāb*).”⁴⁹

Most jurists claim that there are two types of verses “*muḥkam*” and “*mutashābih*” (i.e., Qur'an 3:7).⁵⁰ It may be understood that, in Muḥammad's mind, the verses of *muḥkamāt*, as in the verses against *ribā*, have a *ḥikmah* (wisdom), and the end of it is *mutashābih* (*wa ukhar mutashābihāt*). Muḥammad seems to allude to allegorical interpretations of the Qur'an, in which he was mastering the art of symbology using linguistic means in his recitation.

We need to understand the allegory in Muḥammad's mind while having verses allude to each other. Are the commercial transactions between people, as portrayed in the Qur'an, the metaphor for the commercial transaction between God and souls, or is the commercial transaction between God and souls the metaphor for the commercial transactions between people? It seems likely that the Qur'an is portraying the commercial transaction between people as the metaphor (*mutashābih*) for Muḥammad's reality, which is the commercial transaction between God and souls.

The verse, which discusses rulings and metaphors using the root of the word “*ibtighā*,” suggests that some people seek discord and schisms. This is the same root word used when describing that some people have selfish envy (*baghyān*) with the Qur'an as the Book (commercial contract) in the verses previously discussed (i.e.,

Qur'an 3:19, 3:85, 42:14, 45:17). Compare the following passage's keywords with aforementioned passages (i.e., *bghy*, *rbb*, *ryb*, *jm'*).

⁷ He it is Who has sent down the Book upon thee; therein are signs determined (*muḥkamāt*); they are the Mother of the Book, and others symbolic (*ukhar mutashābihāt*). As for those whose hearts are given to swerving, they follow that of it which is symbolic (*tashābah*), seeking (*ibtighā'*) temptation and seeking (*ibtighā'*) its interpretation. And none know its interpretation save God and those firmly rooted in knowledge. They say, "We believe in it; all is from our Lord." And none remember, save those who possess intellect. ⁸ "Our Lord (*rabbānā*), make not our hearts swerve after having guided us, and bestow upon us a mercy from Thy Presence. Truly Thou art the Bestower. ⁹ Our Lord (*rabbānā*), Thou art the Gatherer (*jāmi'*) of humankind⁵¹ unto a Day about which there is no doubt (*la rayb*)." Truly God will not fail the trust.⁵²

Forgiveness of debts

The commercial contracts between people, according to the Qur'an, seem to allude to the commercial contract that God has with souls. The Qur'an perhaps portrays that God has given people their souls as a loan for a period of time, and He wrote a commercial transaction, the Qur'an, to remind the people such that they may not fall into suspicion, similar to how the verse of *dayn* describes the commercial transaction of loans (i.e., Qur'an 2:282). Souls need to be sold (*bay'*) back to God to gain the necessary profit in complete surrender of that debt to God's will (i.e., Qur'an 3:19). If Muḥammad wants his audience to see the connection on how dealing between people is mirroring how God deals with souls, then it should be understood that if souls seek to be forgiven by God for their own debts, the souls should also forgive the debts of each other.