# Qirad - Muwatta Malik - Sunnah.com - Sayings and Teachings of Prophet Muhammad (صلى الله عليه و سلم)

Malik related to me from Zayd ibn Aslam that his father said,  
"Abdullah and Ubaydullah, the sons of Umar ibn al-Khattab went out  
with the army to Iraq. On the way home, they passed by Abu Musa al-  
Ashari who was the amir of Basra. He greeted them and made them  
welcome, and told them that if there was anything he could do to help  
them, he would do it. Then he said, 'There is some of the property of  
Allah which I want to send to the amir al-muminin, so I will lend it  
to you, and you can buy wares from Iraq and sell them in Madina. Then  
give the principal to the amir al-muminin, and you keep the profit.'  
They said that they would like to do it, and so he gave them the money  
and wrote to Umar ibn al-Khattab to take the money from them. When  
they came to sell they made a profit, and when they paid the principal  
to Umar he asked, 'Did he lend everyone in the army the like of what  
he lent you?' They said, 'No.' Umar ibn al-Khattab said, 'He made you  
the loan, because you are the sons of the amir al-muminin, so pay the  
principal and the profit.' Abdullah was silent. Ubaydullah said, 'You  
do not need to do this, amir al-muminin. Had the principal decreased  
or been destroyed, we would have guaranteed it.' Umar said, 'Pay it.'  
Abdullah was silent, and Ubaydullah repeated it. A man who was sitting  
with Umar said, 'Amir al-muminin, better that you make it a qirad.  
'Umar said, 'I have made it qirad.' Umar then took the principal and  
half of the profit, and Abdullah and Ubaydullah, the sons of Umar ibn  
al-Khattab took half of the profit."

حَدَّثَنِي مَالِكٌ، عَنْ زَيْدِ بْنِ أَسْلَمَ، عَنْ أَبِيهِ، أَنَّهُ قَالَ خَرَجَ عَبْدُ اللَّهِ وَعُبَيْدُ اللَّهِ ابْنَا عُمَرَ بْنِ الْخَطَّابِ فِي جَيْشٍ إِلَى الْعِرَاقِ فَلَمَّا قَفَلاَ مَرَّا عَلَى أَبِي مُوسَى الأَشْعَرِيِّ وَهُوَ أَمِيرُ الْبَصْرَةِ فَرَحَّبَ بِهِمَا وَسَهَّلَ ثُمَّ قَالَ لَوْ أَقْدِرُ لَكُمَا عَلَى أَمْرٍ أَنْفَعُكُمَا بِهِ لَفَعَلْتُ ‏.‏ ثُمَّ قَالَ بَلَى هَا هُنَا مَالٌ مِنْ مَالِ اللَّهِ أُرِيدُ أَنْ أَبْعَثَ بِهِ إِلَى أَمِيرِ الْمُؤْمِنِينَ فَأُسْلِفُكُمَاهُ فَتَبْتَاعَانِ بِهِ مَتَاعًا مِنْ مَتَاعِ الْعِرَاقِ ثُمَّ تَبِيعَانِهِ بِالْمَدِينَةِ فَتُؤَدِّيَانِ رَأْسَ الْمَالِ إِلَى أَمِيرِ الْمُؤْمِنِينَ وَيَكُونُ الرِّبْحُ لَكُمَا فَقَالاَ وَدِدْنَا ذَلِكَ ‏.‏ فَفَعَلَ وَكَتَبَ إِلَى عُمَرَ بْنِ الْخَطَّابِ أَنْ يَأْخُذَ مِنْهُمَا الْمَالَ فَلَمَّا قَدِمَا بَاعَا فَأُرْبِحَا فَلَمَّا دَفَعَا ذَلِكَ إِلَى عُمَرَ قَالَ أَكُلُّ الْجَيْشِ أَسْلَفَهُ مِثْلَ مَا أَسْلَفَكُمَا قَالاَ لاَ ‏.‏ فَقَالَ عُمَرُ بْنُ الْخَطَّابِ ابْنَا أَمِيرِ الْمُؤْمِنِينَ فَأَسْلَفَكُمَا أَدِّيَا الْمَالَ وَرِبْحَهُ ‏.‏ فَأَمَّا عَبْدُ اللَّهِ فَسَكَتَ وَأَمَّا عُبَيْدُ اللَّهِ فَقَالَ مَا يَنْبَغِي لَكَ يَا أَمِيرَ الْمُؤْمِنِينَ هَذَا لَوْ نَقَصَ هَذَا الْمَالُ أَوْ هَلَكَ لَضَمِنَّاهُ ‏.‏ فَقَالَ عُمَرُ أَدِّيَاهُ ‏.‏ فَسَكَتَ عَبْدُ اللَّهِ وَرَاجَعَهُ عُبَيْدُ اللَّهِ ‏.‏ فَقَالَ رَجُلٌ مِنْ جُلَسَاءِ عُمَرَ يَا أَمِيرَ الْمُؤْمِنِينَ لَوْ جَعَلْتَهُ قِرَاضًا ‏.‏ فَقَالَ عُمَرُ قَدْ جَعَلْتُهُ قِرَاضًا ‏.‏ فَأَخَذَ عُمَرُ رَأْسَ الْمَالِ وَنِصْفَ رِبْحِهِ وَأَخَذَ عَبْدُ اللَّهِ وَعُبَيْدُ اللَّهِ ابْنَا عُمَرَ بْنِ الْخَطَّابِ نِصْفَ رِبْحِ الْمَالِ ‏.‏

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Malik related to me from al-Ala ibn Abd ar-Rahman from his father  
from his father that Uthman ibn Affan gave him some money as qirad to  
use provided the profit was shared between them.

وَحَدَّثَنِي مَالِكٌ، عَنِ الْعَلاَءِ بْنِ عَبْدِ الرَّحْمَنِ، عَنْ أَبِيهِ، عَنْ جَدِّهِ، أَنَّ عُثْمَانَ بْنَ عَفَّانَ، أَعْطَاهُ مَالاً قِرَاضًا يَعْمَلُ فِيهِ عَلَى أَنَّ الرِّبْحَ بَيْنَهُمَا ‏.‏

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Malik said, "The recognised and permitted form of qirad is that a  
man take capital from an associate to use. He does not guarantee it  
and in travelling pays out of the capital for food and clothes and  
what he makes good use of, according to the amount of capital. That  
is, when he travels to do the work and the capital can support it. If  
he remains with his people, he does not have expenses or clothing from  
the capital."  
  
  
Malik said, "There is no harm in the two  
parties in a qirad helping each other by way of a favour when it is  
acceptable to them both."  
  
  
Malik said, "There is no harm in  
the investor of the capital buying some of the goods from the agent in  
the qirad if that is acceptable and without conditions."  
  
  
Malik spoke about an investor making a qirad loan to a man and his  
slave, to be used by both. He said, "That is permitted, and there is  
no harm in it because the profit is property for his slave, and the  
profit is not for the master until he takes it from him. It is like  
the rest of his earnings."

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Malik said, "When a man owes money to another man and he asks him  
to let it stay with him as a quirad, that is disapproved of until the  
creditor receives his property. Then he can make it a qirad loan or  
keep it. That is because the debtor may be in a tight situation, and  
want to delay it to increase it for him."  
  
  
Malik spoke about  
an investor who made a qirad loan to a man, and some of the principal  
was lost before he used it, and then he used it and made a profit. The  
agent wanted to make the principal the remainder of the money after  
what was lost from it. Malik said, "His statement is not accepted, and  
the principal is made up to its original amount from his profit. Then  
they divide what remains after the principal has been repaid according  
to the conditions of the qirad."  
  
  
Malik said, "Qirad loan is  
only good in gold or silver coin and it is never permitted in any kind  
of wares or goods or articles."  
  
  
Malik said, "There are  
certain transactions which if a long span of time passes after the  
transaction takes place, its revocation becomes unacceptable. As for  
usury, there is never anything except its rejection whether it is a  
little or a lot. What is permitted in other than it is not permitted  
in it because Allah, the Blessed and the Exalted, said in His Book,  
'If you repent, you have your capital back, not wronging and not  
wronged. ' "  
  
  
32.4 Conditions Permitted in Qirad

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Yahya said that Malik spoke about an investor who made a qirad  
loan and stipulated to the agent that only certain goods should be  
bought with his money or he forbade certain goods which he named to be  
bought. He said, "There is no harm in an investor making a condition  
on an agent in qirad not to buy a certain kind of animal or goods  
which he specifies. It is disapproved of for an investor to make as a  
condition on an agent in qirad that he only buy certain goods unless  
the goods which he orders him to buy are in plentiful supply and do  
not fail either in winter or summer. There is no harm in that case."  
  
  
Malik spoke about an investor who loaned qirad money and  
stipulated that something of the profit should be his alone without  
the agent sharing in it. He said, "That is not good, even if it is  
only one dirham unless he stipulates that half the profit is his and  
half the profit is the agent's or a third or a fourth or whatever.  
When he names a percentage, whether great or small, everything  
specified by that is halal. This is the qirad of the muslims."  
  
  
He said, "It is also not good if the investor stipulates that one  
dirham or more of the profit is purely his, with out the agent sharing  
it and then what remains of the profit is to be divided in half  
between them. That is not the qirad of the Muslims."

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Yahya said that Malik said, "The person who puts up the principal  
must not stipulate that he has something of the profit alone without  
the agent sharing in it, nor must the agent stipulate that he has  
something of the profit alone without the investor sharing. In qirad,  
there is no sale, no rent, no work, no advance, and no convenience  
which one party specifies to himself without the other party sharing  
unless one party allows it to the other unconditionally as a favour  
and that is alright to both. Neither of the parties should make a  
condition over the other which increases him in gold or silver or food  
over the other party."  
  
  
He said, "If any of that enters the  
qirad, it becomes hire, and hire is only good with known and fixed  
terms. The agent should not stipulate when he takes the principal that  
he repay or commission anyone with the goods, nor that he take any of  
them for himself. When there is a profit, and it is time to separate  
the capital, then they divide the profit according to the terms of the  
contract. If the principal does not increase or there is a loss, the  
agent does not have to make up for what he spent on himself or for the  
loss. That falls to the investor from the principal. Qirad is  
permitted upon whatever terms the investor and the agent make a mutual  
agreement, of half the profit, or a third or a fourth or whatever."  
  
  
Malik said, "It is not permitted for the agent to stipulate  
that he use the qirad money for a certain number of years and that it  
not be taken from him during that time."  
  
  
He said, "It is not  
good for the investor to stipulate that the qirad money should not be  
returned for a certain number of years which are specified, because  
the qirad is not for a term. The investor loans it to an agent to use  
for him. If it seems proper to either of them to abandon the project  
and the money is coin, and nothing has been bought with it, it can be  
abandoned, and the investor takes his money back. If it seems proper  
to the investor to take the qirad loan back after goods have been  
purchased with it, he cannot do so until the buyer has sold the goods  
and they have become money. If it seems proper to the agent to return  
the loan, and it has been turned to goods he cannot do so until he has  
sold them. He returns the loan in cash as he took it."  
  
  
Malik  
said, "It is not good for the investor to stipulate that the agent pay  
any zakat due from his portion of the profit in particular, because  
the investor by stipulating that, stipulates fixed increase for  
himself from the profit because the portion of zakat he would be  
liable for by his portion of the profit, is removed from him.  
  
  
"It is not permitted for the investor to stipulate to the agent to  
only buy from so-and-so, referring to a specific man. That is not  
permitted because by doing so he would become his hireling for a  
wage."  
  
  
Malik spoke about an investor in qirad who stipulated  
a guarantee for an amount of money from the agent, "The investor is  
not permitted to stipulate conditions about his principal other than  
the conditions on which qirad is based or according to the precedent  
of the sunna of the Muslims. If the principal is increased by the  
condition of guarantee, the investor has increased his share of the  
profit because of the position of the guarantee. But the profit is  
only to be divided according to what it would have been had the loan  
been given without the guarantee. If the principal is destroyed, I do  
not think that the agent has a guarantee held against him because the  
stipulation of guarantees in qirad is null and void."  
  
  
Malik  
spoke about an investor who gave qirad money to a man and the man  
stipulated that he would only buy palms or animals with it because he  
sought to eat the dates or the offspring of the animals and he kept  
them for some time to use for himself. He said, "That is not  
permitted. It is not the sunna of the Muslims in qirad unless he buys  
it and then sells it as other goods are sold."  
  
  
Malik said,  
"There is no harm in the agent stipulating on the investor a slave to  
help him provided that the slave stands to gain along with him out of  
the investment, and when the slave only helps him with the investment,  
not with anything else."

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Yahya said that Malik said, "No one should make a qirad loan  
except in coin, because the loan must not be in wares, since loaning  
wares can only be worked in one of two ways:Either the owner of the  
wares says to the borrower, 'Take these wares and sell them. Buy and  
sell with the capital realized according to qirad.' The investor  
stipulates increase for himself from the sale of his goods and what  
relieves him of expenses in selling it. Or else he says, 'Barter with  
these goods and sell. When you are through, buy for me the like of my  
goods which I gave you. If there is increase, it is between you and  
me. 'It may happen that the investor gives the goods to the agent at a  
time in which they are in demand and expensive, and then the agent  
returns them while they are cheap and he might have bought them for  
only a third of the original price or even less than that. The agent  
then has a profit of half the amount by which the price of the wares  
has decreased as his portion of the profit. Or he might take the wares  
at a time when their price is low, and make use of them until he has a  
lot of money. Then those wares become expensive and their price rises  
when he returns them, so he buys them for all that he has so that all  
his work and concern have been in vain. This is an uncertain  
transaction and is not good. If, however, that is not known until it  
has happened, then the wage an agent in qirad would be paid for  
selling that, is looked at and he is given it for his concern. Then  
the money is qirad from the day the money became cash and collected as  
coin and it is returned as a qirad like that."

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Yahya said that Malik spoke about a man who made a qirad loan to  
a man and he bought wares with it and transported them to a commercial  
centre. It was not profitable to sell them and the agent feared a loss  
if he sold them, so he hired transport to take them to another city,  
and he sold them there and made a loss, and the cost of the hire was  
greater than the principal.  
  
  
Malik said, "If the agent can pay  
the cost of the hire from what the capital realized, his way is that.  
Whatever portion of the hire is not covered by the principal, the  
agent must pay it. The investor is not answerable for any of it. That  
is because the investor only ordered him to trade with the principal.  
The investor is not answerable for other than the principal. Had the  
investor been liable, it would have been an additional loss to him on  
top of the principal which he invested. The agent cannot put that on  
to the investor."

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Yahya said that Malik spoke about an investor who made a qirad  
loan to a man, who used it and made a profit. Then the man bought with  
all the profit a slave-girl and he had intercourse with her and she  
became pregnant by him, and so the capital decreased. Malik said, "If  
he has money, the price of the slave-girl is taken from his property,  
and the capital is restored by it. If there is something left over  
after the money is paid, it is divided between them according to the  
first qirad. If he cannot pay it, the slave-girl is sold so that the  
capital is restored from her price."  
  
  
Malik spoke about an  
investor who made a qirad loan to a man, and the agent spent more than  
the amount of the qirad loan when buying goods with it and paid the  
increase from his own money. Malik said, "The investor has a choice if  
the goods are sold for a profit or loss or if they are not sold. If he  
wishes to take the goods, he takes them and pays the agent back what  
he put in for them. If the agent refuses, the investor is a partner  
for his share of the price in increase and decrease according to what  
the agent paid extra for them from himself."  
  
  
Malik spoke  
about an agent who took qirad money from a man and then gave it to  
another man to use as a qirad without the consent of the investor. He  
said, "The agent is responsible for the property. If it is decreased,  
he is responsible for the loss. If there is profit, the investor has  
his stipulation of the profit, and then the agent has his stipulation  
of what remains of the money."  
  
  
Malik spoke about an agent who  
exceeded and borrowed some of what he had of qirad in money and he  
bought goods for himself with it. Malik said, "If he has a profit, the  
profit is divided according to the condition between them in the  
qirad. If he has a loss, he is responsible for the loss."  
  
  
Malik said about an investor who paid qirad money to a man, and the  
agent borrowed some of the cash and bought goods for himself with it,  
"The investor of the capital has a choice. If he wishes, he shares  
with him in the goods according to the qirad, and if he wishes, he  
frees himself of them, and takes all of the principal back from the  
agent. That is what is done with some one who oversteps."

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Yahya said that Malik spoke about an investor who made a qirad  
loan to a man.  
  
  
He said, "When the investment is large, the  
travelling expenses of the agent are taken from it. He can use it to  
eat and clothe himself in an acceptable fashion according to the size  
of the investment. If it saves him trouble, he can take a wage from  
some of the capital, if it is large, and he cannot support himself.  
There are certain jobs which an agent or his like are not responsible  
for, amongst them are collecting debts, transporting the goods,  
loading up and so forth. He can hire from the capital someone to do  
that for him. The agent should not spend from the capital nor clothe  
himself from it while he resides with his family. It is only permitted  
for him to have expenses when he travels for the investment. The  
expenses are taken from the capital. If he is only trading with the  
property in the city in which he resides, he has no expenses from the  
capital and no clothing."  
  
  
Malik spoke about an investor who  
paid qirad money to a man, and the agent went out with it and with his  
own capital. He said, "The expenses come from the qirad and from his  
own capital according to their proportions."

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Yahya said that Malik spoke about an agent who had qirad money  
with him and he spent from it and clothed himself. He said, "He cannot  
give away any of it, and neither a beggar nor anyone else is to be  
given any of it and he does not pay anyone compensation from it. If he  
meets some people, and they bring out food and he brings out food, I  
hope that that will be permitted to him if he does not intend to  
bestow something on them. If he intends that or what is like that  
without the permission of the investor, he must get the sanction of  
the investor for it. If he sanctions it, there is no harm. If he  
refuses to sanction it, he must repay it with like if he has something  
which is suitable as compensation."

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Yahya said that Malik said, "The generally agreed on way of doing  
things among us about an investor who pays qirad money to an agent to  
buy goods, and the agent then sells the goods for a price to be paid  
later, and has a profit in the transaction, then the agent dies before  
he has received payment, is that if his heirs want to take that money,  
they have their father's stipulated portion from the profit. That is  
theirs if they are trustworthy to take the payment. If they dislike to  
collect it from the debtor and they refer him to the investor, they  
are not obliged to collect it and there is nothing against them and  
nothing for them by their surrendering it to the investor. If they do  
collect it, they have a share of it and expenses like their father  
had. They are in the position of their father. If they are not  
trustworthy to do so, they can bring someone reliable and trustworthy  
to collect the money. If he collects all the capital and all the  
profit, they are in the position of their father."  
  
  
Malik  
spoke about an investor who paid qirad money to a man provided that he  
used it and was responsible for any delayed payment for which he sold  
it. He said, "This is obligatory on the agent. If he sells it for  
delayed payment, he is responsible for it."

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Yahya said that Malik spoke about an investor who gave qirad  
money to a man, and then the man sought a loan from the investor or  
the investor borrowed money from the agent, or the investor left goods  
with the agent to sell for him, or the investor gave the agent dinars  
to buy goods with. Malik said, "There is no harm if the investor  
leaves his goods with him knowing that if the agent did not have his  
money and he had asked a similar thing of him, he would have still  
done it because of the brotherhood between them or because it would  
have been no bother to him and that had the agent refused that, he  
would not have removed his capital from him. Or if the agent had  
borrowed from the investor or carried his goods for him and he knew  
that if the investor had not had his capital with him, he would have  
still done the same for him, and had he refused that to him, he would  
not have returned his capital to him. If that is true between both of  
them and it is in the way of a favour between them and it is not a  
condition in the terms of the qirad, it is permitted and there is no  
harm in it. If a condition comes into it, or it is feared that the  
agent is only doing it for the investor in order to safeguard the  
capital in his possession, or the investor is only doing it because  
the agent has taken his capital and will not return it to him, that is  
not permitted in qirad and it is part of what the people of knowledge  
forbid.' "

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Yahya said that Malik spoke about a man who loaned another man  
money and then the debtor asked him to leave it with him as a qirad.  
Malik said, "I do not like that unless he takes his money back from  
him, and then pays it to him as a qirad if he wishes or if he wishes  
keep it."  
  
  
Malik spoke about an investor who paid a man qirad  
money and the man told him that it was collected with him and asked  
him to write it for him as a loan. He said, "I do not like that unless  
he takes his money from him and then lends it to him or keeps it as he  
wishes. That is only out of fear that he has lost some of it, and  
wants to defer it so that he can make up what has been lost of it.  
That is disapproved of and is not permitted and it is not good."

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Yahya said that Malik spoke about an investor paying qirad money  
to an agent who made a profit and then wanted to take his share of the  
profit and the investor was away. He said, "He should not take any of  
it unless the investor is present. If he takes something from it, he  
is responsible for it until it is accounted for in the division of the  
capital."  
  
  
Malik said, "It is not permitted for the parties  
involved in a qirad to account and divide property which is away from  
them until the capital is present, and the investor is given the  
principal in full. Then they divide the profit into their agreed  
portions."  
  
  
Malik spoke about a man taking qirad money, and  
buying goods with it while he had a debt. His creditors sought and  
found him while he was in a city away from the investor, and he had  
profitable merchandise whose good quality was clear. They wanted him  
to sell the merchandise for them so that they could take his share of  
the profit. Malik said, "None of the profit of the qirad is taken  
until the investor is present. He takes his principal and then the  
profit is divided mutually between them."  
  
  
Malik spoke about  
an investor who put qirad money with an agent and he used it and had a  
profit. Then the principal was set aside and the profit divided. He  
took his share and added the share of the investor to his principal in  
the presence of witnesses he had called. Malik said, "It is not  
permitted to divide the profit unless the investor is present. If he  
has taken something here turns it until the investor has received the  
principal in full. Then what remains is divided into their respective  
portions."  
  
  
Malik spoke about an investor who put qirad money  
with an agent. The agent used it and then came to the investor and  
said, "This is your portion of the profit, and I have taken the like  
of it for myself, and I have retained your principal in full." Malik  
said, "I do not like that, unless all the capital is present, the  
principal is there and he knows that it is complete and he receives  
it. Then they divide the profit between them. He returns the principal  
to him if he wishes, or he keeps it. The presence of the principal is  
necessary out of fear that the agent might have lost some of it, and  
so may want it not to be removed from him and to keep it in his hand."

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Yahya said that Malik spoke about an investor who put qirad money  
with an agent who bought goods with it, and the investor told him to  
sell them. The agent said that he did not see any way to sell at that  
time and they quarrelled about it. He said, "One does not look at the  
statement of either of them. The people of experience and insight  
concerning such goods are asked about these goods. If they can see  
anyway of selling them they are sold for them. If they think it is  
time to wait, they should wait."  
  
  
Malik spoke about a man who  
took qirad money from an investor and used it and when the investor  
asked him for his money, he said that he had it in full. When he held  
him to his settlement he admitted that "Such-and-such of it was lost  
with me," and he named an amount of money. "I told you that so that  
you would leave it with me." Malik said, "He does not benefit by  
denying it after he had confirmed that he had it all . He is  
answerable by his confession against himself unless he produces  
evidence about the loss of that property which confirms his statement.  
If he does not produce an acceptable reason he is answerable by his  
confession, and his denial does not avail him."  
  
  
Malik said,  
"Similarly, had he said, 'I have had such-and-such a profit from the  
capital,' and then the owner of the capital asked him to pay him the  
principal and his profit, and he said that he had not had any profit  
in it and had said that only so it might be left in his possession, it  
does not benefit him. He is taken to account for what he affirmed  
unless he brings acceptable proof of his word, so that the first  
statement is not binding on him."  
  
  
Malik spoke about an  
investor who put qirad money with an agent who made a profit with it.  
The agent said, "I took the qirad from you provided that I would have  
two-thirds." The owner of the capital says, "I gave you a qirad  
provided that you had a third." Malik said, "The word is the word of  
the agent, and he must take an oath on that if what he says resembles  
the known practice of qirad or is close to it. If he brings a matter  
which is unacceptable and people do not make qirads like that, he is  
not believed, and it is judged to be according to how a qirad like it  
would normally be."  
  
  
Malik spoke about a man who gave a man  
one hundred dinars as a qirad. He bought goods with it and then went  
to pay the one hundred dinars to the owner of the goods and found that  
they had been stolen. The investor says, "Sell the goods. If there is  
anything over, it is mine. If there is a loss, it is against you  
because you lost it." The agent says, "Rather you must fulfil what the  
seller is owed. I bought them with your capital which you gave me."  
Malik said, "The agent is obliged to pay the price to the seller and  
the investor is told, 'If you wish, pay the hundred dinars to the  
agent and the goods are between you. The qirad is according to what  
the first hundred was based on. If you wish, you are free of the  
goods.' If the hundred dinars are paid to the agent, it is a qirad  
according to the conditions of the first qirad. If he refuses, the  
goods belong to the agent and he must pay their price."  
  
  
Malik  
spoke about two people in a qirad who settled up and the agent still  
had some of the goods which he used - threadbare cloth or a waterskin  
or the like of that. Malik said, "Any of that which is insignificant  
is of no importance and belongs to the agent. I have not heard anyone  
give a decision calling for the return of that. Anything which has a  
price is returned. If it is something which has value like an animal,  
camel, coarse cloth or the like of that which fetches a price, I think  
that he should return what he has remaining of such things unless the  
owner overlooks it."

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