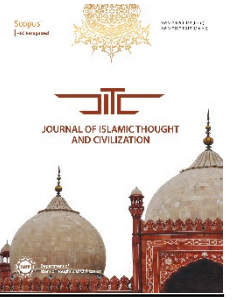
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Title: **Rethinking 'Interest' in Islamic Finance: A Critique of the Method of Fatwâ MUI and Its Legitimacy in Indonesia**

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Rethinking 'Interest' in Islamic Finance: A Critique of the Method of *Fatwâ* MUI and Its Legitimacy in Indonesia

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Abstract

This article explores the concept of interest as a fundamental issue in Islamic financial practice in Indonesia, with a particular focus on the *fatwa* issued by the Indonesian Ulema Council (MUI) No. 1/2004, which formalized the prohibition of interest in Islamic financial institutions as *harâm* activity. The *fatwa* has sparked criticism and debate among academics and scholars questioning its legitimacy. Also, the method of deriving laws is weak and less affirmative in addressing the socio-economic conditions of the Indonesian people who are used to conventional banks and have not recently intersected with Islamic banks, through a qualitative-normative approach and the collection of primary data from various academic sources that discuss the *fatwâ.* It was found that the MUI *fatwâ* relied heavily on normative postulates and used *qiyâs*, an analogical reasoning method based on legal *illat* (adequate cause), as its primary *ijtihâd* approach. However, the MUIs methods overlook the socio-economic context. Critical political indications specific to Indonesia can inform a more comprehensive and contextually relevant basis for expressing interest as *harâm* in financial institutions. The recommendation in this study is the need to review and reassess the arguments underlying the *fatwa* to align it more closely with the reality of the profit-taking system in financial institutions that is common to the national and global community.

***Keywords*:** Indonesia, interest, Islamic finance, MUI *fatwâ*, *ribâ*

Introduction

In Islam, a *fatwâ* refers to *iftā* , which is the act of providing information or clarification about Islamic law based on *dalîl-u-shari* (legal evidence from *Sharîa*). However, adherence to a *fatwâ* is not obligatory. A *mufti* (the party instituting the *fatwâ*) does not have the authority to require the *mustafti* (the party requesting the *fatwâ*) to follow the law of the *fatwâ.*[1] Nevertheless, *fatwâ* remains

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[1]Abu Ishaq Ibrahim Al-Shâtibi al-Andalusi, *Fatâwâ al-Imam al-Shâtibi* (Jakarta: Shirkah Dinamika Barokah Utama, 1985), 68.

an essential resource for the Muslim community, especially in the disclosure of new, complicated and unclear matters of law.[2]

In Indonesia, the *fatwâ* institution whose authority is recognized by the Muslim community, is the MUI (Indonesian Ulema Council)[3], along with some sectoral specific institutions such as the Muhammadiyah organization and Nahdlatul Ulama (NU).[4] Several MUI *fatwâ* have a strong binding force, particularly in regard to certain issues such as *fatwâ* on *Sharîa* finance issued by the National *Sharîa* Council (DSN), an organ within the MUI that specializes in handling *Sharîa* finance. The DSN oversees the *Sharîa* Supervisory Board (DPS) which is found in every *Sharîa* Financial Institution (LKS) throughout Indonesia.[5] The 2004 MUI *fatwa* prohibiting interest is binding on Islamic financial institutions; however, its legitimacy remains a subject of public debate and there are differing opinions within society.

The *fatwa* asserts that the practice of charging interest in financial institutions fulfills the criteria of *ribâ nasîah* , thereby deeming it *harâm* under Islamic law. The equivalence of interest with *ribâ nasîah* is drawn from the conclusion that the core element of interest lies in the 'addition' (*ziyâdah*) to the principal loan. This addition is imposed irrespective of the outcomes derived from the loans utilization and is determined beforehand using a percentage-based calculation, primarily tied to the extension of repayment time.[6]

Some scholars argue that the MUI *fatwâ* declaring interest as *harâm* is derived using the *istinbâṭ* or method of *ijtihâd-il-qiyâsîy*. The *qiyâs* method requires the complete fulfillment of its essential elements: *al-aṣl* (the original case with an established legal ruling), *al-far* (the new case without a direct legal ruling to be analogized to *al-aṣl*), *ḥukm-il-aṣl* (the legal ruling of *al-aṣl* based on its evidence), and *illat* (the underlying rationale linking the legal ruling to *al-aṣl*). In this context, *al-aṣl* is identified as *ribâ-il-nasîah* , interest is the *al-far* , *ḥukm-il-aṣl* is the ruling of *harâm*, but the *illat* is not established. Since *illat* is the central element in *qiyâs*, its absence renders the analogy incomplete and subsequently invalid. *Qiyâs* cannot be legitimately applied without identifying the *illat* , as analogies must be rigorously grounded and not made merely arbitrarily.

Many fatwas prohibiting interest lack a thoroughness, an adequate analogy process. Still, they are solely based on an extensive interpretation of *ribâ*, which is considered to include bank interest.[7]

[2]Al-Dawsakî, *Dawâbit al-Fatwâ Fî al-Sharî'ah al-Islâmiyyah,* 60.

[3]Ramdhan Muhaimin and JM Muslimin, "The Role of the Council of Indonesian Ulama (MUI) to the Development of a Madani Society in the Democratic Landscape of Indonesia", *Aspirasi: Journal of Social Problems* 14, 2 (2023): 225–39, https://doi.org/10.46807/aspirasi.v14i2.3368; Muhamad Ibnu Afrelian and Imahda Khoiri Furqon, "Legality and Fatwa Authority of the National Sharia Council of the Indonesian Ulema Council in the Operational of Islamic Financial Institutions," *Mizani Scientific Journal: Law, Economics and Religious Discourse* 6, no. 1 (2019): 1, https://doi.org/10.29300/mzn.v6i1.2195.

[4]Burhanudin Harahap and Tastaftiyan Risfandy, "Islamic Organization and the Perception of Riba (Usury) and Conventional Banks Among Muslims: Evidence From Indonesia," *SAGE Open* 12, no. 2 (2022), https://doi.org/10.1177/21582440221097931.

[5]Afrelian and Furqon, "Legality and Fatwa Authority of the National Sharia Council of the Indonesian Ulema Council in the Operational of Islamic Financial Institutions".

[6]Indonesian Ulema Council, MUI *Fatwa No. 1/2004 on Interest (Interest/Faidah),* MUI *Fatwa Association* (Jakarta: Indonesian Ulema Council, 2004), https://mui.or.id/produk/ *fatwa*/1011/bunga-interestfaidah/.

[7]Ashraf Muhammad Dawaba, *Fuad al -Bank: Mubarrat wa Tasaalt* (Kiro-Alexandria: Dar al-Salam, 2008), 147-180.

2. Literature Review

The literature in this article is divided into three distinct areas: epistemological, ontological and axiological. Epistemological studies focus on the methodology of *ijtihâd* and *istinbat-ul-fatwâ.* Among the studies included in this category are Muhammad Yasir Yusuf, "Dynamics of Bank Interest *Fatwâ* in Indonesia: A Study of *Fatwâ* MUI, Muhammaddiyah and Nahdhatul Ulama," (2012), Khotibul Umam, "Deconstruction of *Fatwâ* Regarding Bank Interest Ban: *Qiyâs* Vs *Istihsân*," (2023). Yusuf found the dynamics of *fatwâ* about interest from the three leading institutions of Muslims in Indonesia, namely Muhammadiyah, NU, and MUI. The dynamics of the *fatwâ* are evident in its evolving content, which initially exhibited a level of tolerance towards banking practices but gradually shifted towards a more definitive prohibition in response to changes within Indonesias Islamic financial ecosystem.[8] Umam criticized the use of *the qiyâs* method in almost all *fatwâs* about the prohibition of bank interest, including *the* MUI *fatwâ*. Umun argues the *qiyâs* method cannot provide satisfactory answers to actual societal problems and as a result, the *istihsân* method is more attuned to societal practices deeply ingrained concerning bank interest.[9]

Ontological studies focus on the implications and influence of MUI *Fatwa* No. 1/2004 on the performance of Islamic financial institutions. Muhammad Ghafur W (The Influence *of* MUI *Fatwâ* on the Prohibition of Interest/Interest on the Development of *Sharîa* Banking in Indonesia, 2008), Kamal Zubair (The Influence *of Fatwâ* Prohibition of Bank Interest on the Decision to Purchase *Sharîa* Bank Products, 2014), Lia Auliah Rachmah and Nisful Laila (Comparative Analysis of the Financial and Socio-Economic Performance of *Sharîa* Banks between Before and After the Establishment of the *Fatwâ* MUI on the *harâm* of Bank Interest, 2016). These three studies found no significant difference between before and after the issuance of *fatwâ* MUI No. 1/2004 related to the financial performance of Islamic banks and public interest.[10]

An axiological study is a study that focuses on the motives and objectives underlying the issuance of the *fatwâ.* Siti Nuraisyah Rahmawati (MUI *Fatwâ* on Bank Interest: A Review of the Sociology of Islamic Law, 2006), Ratna Endah Hidayati (MUI *Fatwâ* on the Prohibition of Bank Interest in the Views of *Sharîa* Students, 2005), Aidi Sugiarto (MUI *Fatwâ* on Bank Interest: A Study on the Views of the Mlangi Community, 2008), Sandi Saputra and Selviani (*Fatwâ* Indonesian Ulema Council Number 1 of 2004 concerning Bank Interest, 2021). These four studies highlight a motive to further boost public interest in utilizing Islamic banking while simultaneously reinforcing the presence of Islamic banks within the community.[11]

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[8]Muhammad Yasir Yusuf, "The Dynamics of *Bank Interest Fatwa* in Indonesia: A Study of *the* Fatwa of MUI, Muhammaddiyah and Nahdhatul Ulama," *Sharia Media: Wahana Studi Islamic Law and Social Institutions* 14, no. 2 (2012): 151, https://doi.org/10.22373/jms.v14i2.1872.

[9]Khotibul Umam, "Deconstruction *of Fatwa* on the Prohibition of Bank Interest (Qiyas Vs Istihsan)," *Veritas et Justitia* 9, no. 1 (2023): 108–37, https://doi.org/10.25123/vej.v9i1.6201.

[10]Muhmmad Ghafur Wibowo, "The Influence *of* MUI *Fatwa* on the Prohibition of Interest on the Development of Islamic Banking in Indonesia," *Journal of Religious Research* 17, no. 2 (2008): 335–71; M K Zubair, "The Effect *of Bank Interest Prohibition Fatwa* on the Decision to Buy Sharia Bank Products," *Kuriositas*, no. 21 (2014), https://www.academia.edu/download/55211747/02-KamalZubair.pdf; Lia Auliah Rachmah and Nisful Laila, "Comparative Analysis of Financial and Socio-Economic Performance of Sharia Banks Before and After the Establishment of *the* MUI *Fatwa* on the Haram of Bank Interest," *Journal of Sharia Economics Theory and Applied 3*, no. 12 (2017): 973, https://doi.org/10.20473/vol3iss201612pp973-988.

[11]Siti Nuraisyah Rahmawati, MUI *Fatwa on Bank Interest: A Review of the Sociology of Islamic Law* (Yogyakarta: UIN Sunan Kalijaga, 2006); Ratna Endah Hidayati, MUI *Fatwa on the Prohibition of Bank Interest in the Views of Sharia Students* (Yogyakarta: UIN Sunan Kalijaga, 2005); Sandi

The debate on the concept of *ribâ* includes various perspectives, such as that of Ali Rıza Gül, who opines that *ribâ* is *harâm* if it is practiced as it was during the time of Jahiliyah, particularly when certain elements ensnare the borrower.[12] Javad Fakhkhar Toosi, on the other hand, argued that using interest that was not required at the beginning could serve an alternative solution to the prohibition of *ribâ*.[13] Studies related to the views of mass organizations on the prohibition of loan interest include the opinions of Muhammadiyah elites on bank interest and interest written by Abd Hadi and Muhammad Arfan Muammar,[14] together with the views of members of Islamic organizations (Muhammadiyah and NU) on *Ribâ* and conventional banks in Indonesia, promulgated by Burhanudin Harahap and Tastaftiyan Risfandy.[15]

3. Research Methods

This qualitative research adopts a normative juridical approach through the lens of Islamic legal theory. The primary data source is *Fatwâ* MUI No. 1/2004 on *faidah* or interest. The secondary sources include scholarly works that examine the *fatwa*. Supporting sources include scholarly discussion on the theory of legal *istinbat*, especially about *qiyâs*. Given that this research is literary, the data collection technique employed documentation. The data is gathered and selected from written materials, primarily from library sources. The data analysis employs a qualitative approach with triangulation. The *ijtihad* method employed in the MUI *fatwâ* is analyzed through several established ijtihad methods in Islamic law, including *qiyâs*, *istih̲sân*, and *maslah̲ah al-mursalah*.

4. Discussion

4.1. Construct of the Argument *of Fatwâ* MUI No. 1/2004 on Interest

Fatwâ MUI No. 1/2004 concerning Interest (*Faidah*) is structured into four parts: weighing, remembering, paying attention and deciding. The key consideration in this discussion is that Indonesian Muslims continue to question the legality of interest in loan transactions (*qard*), both in financial institutions and among individuals. Consequently, the MUI needs to issue a *fatwâ* on interest to provide clear guidance for Muslims. The 'Remembering' section contains verses and *hadiths* of the Prophet about the prohibition of *ribâ* and *ijma* of scholars regarding the *harâm* nature of *ribâ*, which is considered a major sin. The 'Paying attention' section contains:

a. The opinion of *fiqh* scholars is that the interest charged on loan transactions *(qard)* has met the criteria of *ribâ*, which is prohibited in Islam;

Saputra and Selviani Selviani, "Fatwa of the Indonesian Ulema Council Number 1 of 2004 concerning Bank Interest," *Al-Muqayyad* 4, no. 1 (2021): 53–69, https://doi.org/10.46963/jam.v4i1.372.

[12]Ali Riza Gül, "The Concept of Jahiliyya Usury (Riba) as the Basis of Interest Prohibition in Islam," *Cumhuriyet Ilahiyat Dergisi* 21, no. 1 (2017): 701–48, https://doi.org/10.18505/cuid.307384.

[13]Javad Fakhkhar Toosi, "Ribā and Paying off Non-Stipulated Interest: The Capability to Become a Prevalent Custom (Urf) in Islamic Society," *Arab Law Quarterly* 36 (2022): 1–33, https://doi.org/10.1163/15730255-bja10118.

[14]Abd Hadi and Muhammad Arfan Mu'ammar, "The Variant of Thought of the Muhammadiyah Price Elites in Conducting Usury and Interest of Bank," *Humanities and Social Sciences Reviews* 7, no. 4 (2019): 997–1003, https://doi.org/10.18510/hssr.2019.74136.

[15]Burhanudin Harahap and Tastaftiyan Risfandy, "Islamic Organization and the Perception of Riba (Usury) and Conventional Banks Among Muslims: Evidence From Indonesia," *SAGE Open* 12, no. 2 (2022), https://doi.org/10.1177/21582440221097931.

b. The assertion is that loan interest is more severe than *ribâ*, which is prohibited in the Qur ān. The Qur'ān permits additional charges only for debts that cannot be repaid by their due date, whereas interest is predetermined at the outset of the agreement

c. Many *fatwa institutions* and international scholars have determined that interest is *harâm*

d. Mass organizations and National Ulema Forums have also emphasized that interest is *harâm*.

The 'Decide' section contains interest and *riba* limits, interest laws and laws of agreement with conventional financial institutions. The verses it is based on are Q.S. al-Baqarah (2): 275-80 and Q.S. Ali Imrân (3): 130, and several *hadiths*;

a. The Prophet cursed the eater of *ribâ,* the giver, the writer and the witness.[16]

b. There will come a time when people are accustomed to eating *ribâ* so that even those who do not eat it will be exposed to its dust.[17]

c. *Ribâ* is 70 sins, and the lightest is to marry his mother.[18]

d. *Ribâ* has 73 gates.[19]

e. The *hadith* whose redaction is almost the same as that narrated by the Muslim above.[20]

The ijmâ as the basis for this *fatwa*, is referred to *al-Majmû Sharh al -Muhazzab* by al-Nawâwî. It states that Muslims have *ijmâ* for the prohibition of *ribâ* and that it is one of the great sins. It is also said that *ribâ* is forbidden by all religious teachings.[21]

The MUI *fatwâ* also incorporates the opinions of classical scholars like al-Nawâwî, Ibn al-Arabi, al -Ayni, al -Sarakhsi, and al-Asfahani, and modern scholars like al-Sabuni, Abu Zahrah, al-Qarâdawî, and al-Zuhayli. Al-Nawâwî states that *ribâ* mentioned in the Qur'ān refers to the type of *ribâ* which was commonly practiced in the Jahiliyah era. In this practice when a debtor could not repay their debt by the due date, they were given an extension, but with an increase in debt, thus making it a form of interest added to the principal loan.[22] al-Arabi, al -Ayni, al -Sarakhsi, al-Asfahani, and al-Sabuni expound limits of *ribâ.* The *ribâ* limit is generally in addition to the principal of property that has no reward or not due to buying and selling, and it is collected based on the time of delay in payment.[23] Abu Zahrah stated that *ribâ* is that applied by banks today and is widely used by the community, and its law is undoubtedly *harâm*.[24] The opinion of al-Qarâdawî quoted in the

[16]Muslim, *Sahih Muslim,* Hadīth 1598.

[17]Abu Abd a l-Rahman Al-Nasâi, *Sunan Al-Nasâi Bisharh Al -Suyûtî Wa Hasyiyah Al-Sindi* (Beirut: Dâr al Marifah, n.d.), VII: 279.

[18]Muhammad Al-Qazwînî, *Sunan Ibn Mâjah* (Beirut: Dâr a-Fikr, n.d.), II: 764.

[19]Ibid., 764.

[20]Ibid., 764.

[21]Al-Nawâwî, *Al-Majmû' Syarh Al-Muhazzab* (Damascus: Dâr a-Fikr, n.d.), IX: 391.

[22]Al-Nawâwî, *Al-Majmû'*, IX: 391.

[23]Abu Bakr Muhammad Ibn Al-'Arabî, *Ahkâm Al-Qur`ān* (Beirut: Dâr al-Kutub al-'Ilmiyyah, n.d.), 321; Syams al-Din Al-Sarakhsi, *Kitâb Al-Mabsût* (Beirut: Dâr al Ma'rifah, n.d.), XII: 109; Abu al-Qasim al-Husayn Al-Asfahani, *Mufradat Fi Gharib Al-Qur`ān* (Beirut: Dâr al Ma'rifah, n.d.), 187; Muhammad 'Ali Al-Sabuni, *Rawa`i' Al-Bayan Tafsir Ayat Al-Ahkām* (Damascus-Beirut: Maktabah al-Ghazali-Mu`assasah Manahil al-'Irfan, 1980), I: 383.

[24]Muhammad Abu Zahrah, *Buhûs fî Al-Ribâ* (Cairo: Dâr a-Fikr al-Arabi, n.d.), 22.

addition of interest in banking is *harâm*.[25] Al-Zuhayli stated that bank interest is *harâm* because it includes *ribâ nasîah* , in small amounts or doubles.[26]

Some modern scholars have made distinctions between interest and *ribâ* (usury), such as Abd al-Aziz Shawish and Hafni Nasif (Egyptian scholars) and Muhammad Asad.[27] Shawish departs from the argument that the attribute of *alif lam ma'rifah* in the word *ribâ* in Qur'ān refers to a special agreement known among Arab society at that time with multiplied *ribâ al-nasîah*. Therefore, *ribâ* that is not multiplied like light debt interest is currently not included in the prohibition of *ribâ* in Qur'ān. He was only affected by the excesses of the prohibition of *ribâ al-nasîah* because of the rules of fiqh *i'ta' al-qalil hukm al-kasir saddan li al-zari'ah* (giving the law on something that is a little the same as the law on something many to close the way to the forbidden). According to Shawish, *ribâ* does not apply to low loan interest.[28]

Hafni Nasif's view is almost the same as Shawish's. One of the three alternative arguments for allowing interest that he offers is to return to the meaning of *jahiliyah* riba that Arabs commonly practiced before the descent of the Qur'ān. *Jahiliyah* riba illustrates that when a person owes another party a certain amount of property and cannot pay it off at maturity, the debt will double for the following year. If at the time of maturity in the following year, the debtor cannot pay off as well, then the debt will be doubled again. Thus interest accumulates over time and grows exponentially. Therefore, the verse was revealed: "Do not eat riba by multiplying."[29] It is not the debt with low interest known to the Arab community as the reason for the decline of the prohibition of usury in the Qur'ān. The word riba in the verses of the Qur'ān is still mutual, which needs to be limited to its meaning (taqlid) as per the rules in the fiqh proposal. Suppose the Arab people of jahiliyah practice debt with low interest. In that case, there is no need for a prohibition on legal tricks *(al-hiyal al-shar'iyyah)*, as mentioned by the jurists. Among those he mentioned was al-Khassaf, a scholar of the Hanafi School who is famous for his book, *al-Hiyal*.[30]

Abdullah Saeed criticized the view of most scholars (neo-revivalists) who equated interest with usury. According to him, this view has four main contents: the Qur'ān stipulates that only the principal debt is returned; any previously agreed addition to the principal debt will be considered riba. This view is based on a literal interpretation of Q.S. al-Baqarah (2): 279, which states that, "if you have repented of (collecting *ribâ*), then your rights are the principal capital that you lend." Principal capital *(ru'us amwal)* is interpreted as a sum of money in fiat money, as commonly used today in banks. Saeed emphasized that the word *ru'us amwal* in verse should be understood in the socio-economic context of the Arab community when this verse was lowered, especially in the Hijaz region (Makkah and Medina). Based on the number of hadiths of the Prophet, especially the hadīths about the 'six commodities of *ribawi',* it is concluded that they used to transact in barter. Therefore, if there is a debt and receivables transaction, the meaning is that the debt of goods will be returned with the same goods in the future. This kind of understanding is significantly essential if it is associated with the condition of society facing an inflationary economy. Inflation causes the purchasing power of money to weaken, so it takes a significant amount to buy the desired

[25]Yusûf Al-Qarâdawî, *Fawâ`id Al-Bunûk Hiya Al-Ribâ Al-Harâm* (Cairo: Dâr al-Sahwah li al-Nashr wa al-Tawzi', 1994).

[26]Al-Zuhayli, *Al-Fiqh Al-Islâmî Wa Adillatuh,* (Damaskus: Dar a-Fikr, 1985), IV: 682.

[27]Abdullah Saeed, *Islamic Banking and Interest: A Study of the Prohibition of Riba and Its Contemporary Interpretation* (Leiden-New York-Koln: E.J. Brill, 1996), 46.

[28]Jamal Albana, *Al-Riba Wa Alaqatuh Bi Al -Mumarasat Al-Masrafiyyah Wa Al-Bunuk Al-Islamiyyah* (Cairo: Dar al-Fikr al-Islami, 1986), 11-13.

[29]Al-e-Imran 3:130.

[30]Jamal Albana, *Al-Riba Wa Alaqatuh Bi A l-Mumarasat Al-Masrafiyyah Wa Al-Bunuk Al-Islamiyyah* (Cairo: Dar al-Fikr al-Islami, 1986), 11-13., 45-46.

commodities. Deflation causes the opposite, and it is not possible in an economy with a barter system.[31]

Thus, the current banking system with the type of fiat money they transact is different from the financial system practiced in the Hijaz Arab society when this verse is lowered. Giving absolute harâm law to "bank interest," causes injustice to one party because the money transacted usually continues to experience inflation, especially in developing countries. The purchasing power of money is decreasing as time goes by. Customers who keep their money in banks are actually 'decreasing in value' because they continue to be eaten away by inflation.

Even the interest the bank provides is insufficient to cover the loss due to inflation. In fact, in the Qur'ān it is explained in every muamalat affirmed with a verse; "You must not oppress others nor can you be oppressed".[32]

The differences and dynamics of fatwas on bank interest rates have indeed developed and become a debate in several countries, as in the following fatwas:

a. Institute for Islamic Studies *(Majma al -Buhus al-Islamiyyah)* in Cairo. At the 2nd Congress in 1965, which scholars from 35 Islamic countries attended, this institution decided that interest in all types of loans is *ribâ*, which is prohibited, both consumptive and productive loans because the Qur'ān and the Sunnah have strictly banned both.[33]

b. Islamic Fiqh Institute *(Majma al -Fiqh al-Islâmî)* of the Organization of the Islamic Conference (OIC). In 1985, this institution held a hearing in Jeddah, and one of its rulings was that any additional (interest) on a debt that had matured where the debtor had difficulty paying it, which was calculated according to the time of the delay, was *Ribâ*, which was forbidden. Similarly, the additional (interest) on the loan calculated from the beginning of the agreement is *ribâ* which is also prohibited.[34]

c. Islamic Fiqh Institute Rabitah al-Alam al -Islami which organized the 9th workshop in 1406 H/1986 in Makkah. The workshop determined, among other things, that loyal property derived from interest is *harâm* property. Every Muslim cannot use this property as private, but it must be spent for the general benefit of Muslims, such as schools and hospitals. However, this is not almsgiving, but solely to purify wealth from the unclean. In this case, they should not leave the interest in the bank to protect themselves from the impure. The reason is that usually, the wealth from the interest will be chanelled to non-Muslim foundations to buy weapons and then used to fight Muslims themselves.[35]

d. The interest limit in the content of the MUI *fatwâ* decision is "an additional charge in money loan transactions *(al-qardh)* that is taken into account from the principal of the loan without considering the utilization/principal yield, based on the period, calculated definitively in advance, and generally based on percentages." While *Ribâ* is defined as 'an additional (ziyadah) without reward (بلا عوض) that occurs due to a suspension in payment (زيادة الأجل) that was previously agreed upon (اشترط مقدما). And this is called *ribâ* nasiah '.

[31]Saeed, *Islamic Banking and Interest: A Study of the Prohibition of Riba and Its Contemporary Interpretation*, 119-120.

[32]Q.S. al-Baqarah 2:279.

[33]Al-Qarâdawî, *Fawâid al -Bunûk Hiya al-Ribâ al-Harâm,* 129-133.

[34]Ibid., 134-136.

[35]Al-Qarâdawî, 137-142; Dawabah, *Fawaid Al -Bunuk: Mubarrirat Wa Tasaulat,* 151-154.

After affirming the limit of interest and *ribâ*, this *fatwa* then decides on the law of interest, which is outlined in two points:

a. The practice of interest money today has met the criteria of *ribâ* nasiah. Namely, *ribâ* was practiced and then prohibited in the time of the Prophet (Peace be upon him).

b. The practice of interest on money is carried out by financial institutions, such as banks, insurance, pawnshops, capital markets, cooperatives, and other financial institutions, as well as individuals whose laws are *harâm*.

c. At the end of the *fatwa,* it is emphasized that Muslims whose territory has been reached by Islamic financial institutions should no longer use interest-based financial institutions. Meanwhile, those whose areas have not been reached by Islamic financial institutions are still allowed to use conventional financial institutions on an emergency basis.

4.2. Legitimacy of the Argument *of Fatwâ* MUI No. 1/2004

The MUI *Fatwa* No. 1/2004 has fulfilled the *fatwa* elements as explained in the abovementioned theory, including Mustafa questions, showing the postulates in sequence from the Qur'ān, hadith, *ijmâ* , and the opinions of previous scholars. The content *of* the *fatwa* is also stated firmly and clearly so that it does not cause ambiguity for *mustafti*. However, from a technical perspective, several errors are quite noticeable, including:

1. In the dictum, it is remembered that the first word of Allah, the second *hadith* of the Prophet (saw), and the third *ijmâ* ; but in the item of the word of Allah, it turns out that there is also a *hadith*.

2. The writing of verses and several *hadiths* is inappropriate because they are interchanged. It can cause misunderstandings in readers, especially laymen.

3. In the dictum, pay attention to item (i), which contains a quote from Wahbah al-Zuhaylis statement in al-Fiqh al-Islami.[36] Although the content is almost the same, this is unusual considering that the quote is a direct quote in an Arabic text that should be quoted exactly, even down to the punctuation.

There are several critical notes regarding the use of sharia evidence and the views of scholars as the basis for *fatwâ*. First, it does not focus on the issue of interest. It should be noted that generally, scholars or figures who view the Halal (permissibility) of interests have a paradigm that distinguishes between *ribâ* and interest. They also agree with the prohibition on *ribâ,* but do not agree with the ban on bank interest because the two are different. Using verses and *hadiths* about *ribâ* as the basis for the prohibition of interests without being accompanied by an explanation of their relevance to interests will give the impression that the fatwa giver does not understand the issue being debated. The verses and *hadiths* shown are all certainly related to *ribâ,* because the sharia about interests is impossible. However, these verses and *hadiths* should be complemented by *tafsir* or *sarah* from scholars that lead to the prohibition of interest.

Likewise, *ijmâ* , as the basis of *fatwâ*, does not focus on interest. *The ijmâ* presented is *ijmâ* against the *harâm* of *ribâ.* Even those who allow interest admit this. Therefore, this basis of *ijmâ* is not compelling enough for them to accept the view that interest is *harâm*. There is an *ijmâ* claim against the prohibition of interests by Yusuf al-Qaradawi. He accords there has been *an ijmâ* among world Islamic institutions against banning interest. The institutions he mentioned are the Cairo Institute for Islamic Studies, the Islamic Fiqh Institute under the OIC, and those under Rabitah al-

[36]Al-Zuhayli, *Al-Fiqh Al-Islâmî Wa Adillatuh,* IV: 682.

Alam al-Islami, as discussed above.[37] However, *this fatwa* does not quote him. It may be because the MUI itself did not recognize the claim. Theoretically, it is not easy, even almost impossible, that an ijtihad result is unanimously agreed upon by scholars worldwide today.[38] Especially in the issue of bank interest, whose debate has not ended.

Secondly, the use of *hadith* as a basis for banning interests is less selective. Of the six *hadiths* used above, only two are valid, namely *Muslim hadīth*[39] and *Ibn Majah hadīth*, whose redaction is similar to that of the *Muslim hadīth.*[40] The other four are weak *hadīths (daif),* namely one *hadith* of al-Nasâ i[41] and three *hadīths* of Ibn Majah.[42] Even though many valid *hadīths* can be used. It gives the impression that to punish the *harâm* of *ribâ* it is still necessary to be helped by *daif hadiths* . In fact, according to the majority of *hadith* scholars, *daif* cannot be used as a basis for establishing Halal and *harâm* laws. The *hadith* of *daif* can only be used for the basis of *fadâil al-amâl* and *al-targhîb wa al-tarhîb.*[43] Scholars have agreed upon the haram of ribâ itself, which has even been declared *ijmâ* .[44]

Thirdly, in the section on paying attention, the opinion of *fiqh* scholars who believe that interest in loan transactions meets the criteria of *ribâ*, which is prohibited, is discussed. The first fiqh scholar mentioned is al-Nawâwî who states in *al-Majmû Sharh al-Muhazzab* that the *ribâ* referred to in the Qur'ān is *ribâ*, that was practiced in the age of Jahiliyah, namely *ribâ nasa* and additional requests for property *(mal)* due to the addition of the debt repayment period. When the debtor is due to pay off the debt, the creditor will multiply the debt (ad*âfan)* as compensation for doubling the repayment period.[45] Al-Nawâwîs statement is not appropriate if it is directly applied to the case of bank interest because the concept of property *(mâl)* in the statement differs from money. *Mâl* at that time meant everything owned, especially animals, gold and silver.[46] In the context of debt, the meaning is a debt of goods back to goods, the debt of camels back to camels, and so on. As illustrated in the *hadiths* about the six *ribâwi commodities*, the barter system dominated the buying and selling transactions because money was not widely circulated and owned by the Arab people. Thus, if the debt is a sack of wheat, for example, it must also be paid with a grain sack. However, it is different if the debt is money in the bank. The value of funds may continue to change depending on whether or not there is inflation or deflation. Therefore, this verse cannot be applied to the case of bank interest.[47]

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[37]Al-Qarâdawî, *Fawâid al-Bunûk Hiya al-Ribâ al-Harâm,* 69-70.

[38]Ali Abd Al-Raziq, *Al-Ijma Fi Al-Shariah Al-Islâmîyyah* (Cairo: Dâr a-Fikr al-Arabi, 1947), 6-7; Shams al-Din Muhammad ibn Hamzah ibn Muhammad al-Fanari Al-Rumi, *Fusul Al-Badai Fi Usul Al-Sharai* (Beirut: Dâr al-Kutub al-Ilmiyyah, 2006), II: 285-286.

[39]Muslim, *Sahih Muslim,* Hadīth 1597.

[40]Al-Qazwini, *Sunan ibn Majah,* II: 764.

[41]Muhammad Nasir al-Din Al-Albani, *Daif Sunan Al-Nasai* (Beirut: al-Maktab al-Islami, n.d.), 4467.

[42]Muhammad Al-Maqdisi, *Al-Sunan Wa Al-Ahkâm 'an Al-Mustafâ 'Alayh Afdal Al-Salah Wa Al-Salâm* (Jeddah: Dâr Majid 'Usayari, 2004), IV: 392; 'Abd al-Rahman al-Suyûtî, *Al-Jami' Al-Saghir Fi Ahadis Al-Basyir Al-Nazir* (Beirut: Dâr al-Kutub al-'Ilmiyyah, n.d.), 4487; Muhammmad Nasir al-Dîn Al-Albani, *Da'îf Sunan Ibn Mâjah* (Beirut: al-Maktab al-Islami, 1987), 449.

[43]'Abd al-Karim Al-Khadir, *Al-Hadis Al-Da'îf Wa Hukm Al-Ihtijaj Bih* (Riyâd: Maktabah Dâr al-Minhaj, 2004), 272.

[44]Sa'di Abu Jayb, *Mawsu'ah Al-Ijmâ' fî Al-Fiqh Al-Islâmî* (Damascus: Dâr a-Fikr, 2011), 431-439.

[45]Al-Nawâwî, *Al-Majmû Syarh Al-Muhazzab*.

[46]Ibn Manzur al-Mishri, *Lisân al-Arab* (Beirut: Dâr al-Shadr, n.d.), XI: 635.

[47]Abdullah Saeed, *Islamic Banking and Interest: A Study of the Prohibition of Riba and Its Contemporary Interpretation*, 199-120.

Fourth, still paying attention to the opinion of al-Nawâwî, is the view of the classical scholars, namely Ibn al-Arabi, al -Ayni, al -Sarakhsi and al-Asfahani. The view quoted from them is only in the form of a definition of *ribâ*, which, if understood contextually, is undoubtedly a commodity, not fiat money, as used in banking today. There is no explanation of the relevance of the definition to the case of bank interest. The construction of this kind of argument has a less intense and convincing message, especially for those who have believed that interest is different from *ribâ* so that the law does not have to be *harâm*. Even the modern scholar quoted by al-Sabuni is still about the definition of *ribâ,* not the specific one that directly refers to interest. In his book of *tafsir* he also stated that *ribâ* al-nasiah is currently pr acticed in banks that charge 5%-10% (loan interest).[48] In this part of paying attention, the opinions of modern scholars who explicitly mention interests are Abu Zahrah, al-Qaradawi, and al-Zuhayli.

Table 1. The Numbers of Islamic banking institution Pre and Pasca Fatwa MUI 2004

Institutions	Years				
	2003	2004	2005-2010	2010-2020	2021-2024
Islamic Banks	2	2	3	13	13
Islamic banking Units	8	15	24	20	20
Islamic Rural Banks	83	88	88	173	173

Source: Data processed from various sources, Bank Indonesia, scientific journals, and mass media

The data above shows that there was a significant increase in the number of Islamic commercial banks after the MUI fatwa, especially in the 2010-2020 period, when many Islamic banking Units were spin-off from their conventional bank parents to become Islamic commercial banks from and the establishment of new Islamic commercial banks so that it was 13 to 3 in the 2005-2010 period.

However, according to Afdi Nizar's research, the increase is not the impact of the MUI Fatwa, but the policy of Bank Indonesia, which massively encourages the growth of Islamic banks in Indonesia.[49]

4.3. Criticism of the Argument of *Fatwâ* MUI No. 1/2004

The fundamental criticism of the MUI *fatwa* lies in its law-making method, which was seen as less methodological and less attentive to the social, economic, and political situation at that time. As mentioned above, the content of the *fatwâ* begins with a definitive explanation of the two concepts, interest and *ribâ.* Based on these two definitions, the fatwa concludes that the current practice of money interest had met the criteria of *ribâ nasiah* in the time of the Prophet (Peace be upon him), and therefore, it is declared *harâm*. The method of determining law by equating two concepts based on the exact definition is unknown in the theory of Islamic law determination. Among the disadvantages of establishing a law based on a precise definition is that it can be composed based on a particular subjective perspective. One or more properties of a defined object may not be brought up if it is considered inconsistent with the desired direction of the definition.

The MUI *fatwâ* on the prohibition of interest has developed into a paradigm in developing Islamic bank products in Indonesia. [50] However, this condition is also problematic for Islamic banks

[48]Al-Sabuni, *Rawai Al -Bayan Tafsir Ayat al-Ahkām,* I: 392.

[49]Muhammad Afdi Nizar, "Analisis Kinerja Perbankan Syari'ah Paska Fatwa MUI Tentang Keharaman Bunga," (Analysis of Islamic Banking Performance After the MUI Fatwa on the Prohibition of Interest), *Kajian Ekonomi Dan Keuangan (Economic and Financial Studies)* 11, (4), (2007): 1–28.

[50]Zainul Arifin, *Understanding Sharia Banks: Scope, Opportunities, Challenges, and Prospects* (Jakarta: Alvabet, 1999), 198.

to be expansive and competitive with conventional banks. The proof is that although the number of Islamic banks continues to grow (see Table 1), the market share is not more than 6%, below Bank Indonesia's target of 10 percent. [51]

Hart, Professor of Economics from Columbia University, stated that interest rates can be described as the price of economic services shown by savers. As a price, interest is taken to balance the current savings offer with the demand to save for financial investment.[52] Meanwhile, according to the Indonesian Financial Services Authority (OJK) interest is 'a repayment for services provided by banks to customers who buy or sell their products.' Deposit interest is a reward from the bank to the customer for the service of the customer saving his money in the bank. Meanwhile, the loan interest is repayment of services the bank sets to the borrower for the loan received.[53] In OJKs view, interest is the selling or buying price of banking products. Its main banking products are savings and loans (credit). The selling price is manifested in loan (credit) interest, while the purchase price is manifested in savings interest. The definition of interest by the MUI in its *fatwa* certainly does not include the benefit aspect contained in this OJK definition.

In the theory of determining Islamic law, determining the law for a new event with no underlying law is mainly by *qiyâs, istislah, istihsan*, and *istishab*. In the case of prohibition, the commonly used method is *qiyâs* like in prohibition of liquor and drugs refer to *khamr* prohibition in Qur'ān.[54] In the tradition of Islamic legal thought, the stage of prohibition *of ribâ* is usually identified with the stage of prohibition of *khamr*.[55] The other three methods are commonly used in the case of accommodation of something new. As mentioned above, when *qiyâs* is used, it turns out that there is an ambiguity of *illat* . Most fiqh books only explain *ill at ribâ* in buying and selling, namely *ribâ*, which is based on the *hadith* of the Prophet (Peace be upon him).[56] Even in the *ijmâ* list, the agreed *illat ribââ* is only related to the six *ribâwi commodities*, namely food, beverages, means of exchange (gold and silver), measured commodities, and weighed commodities.[57] *Illat* of *ribâ* in debts and receivables, neither *ribâ* of *Jahiliyyah* nor *ribâ al-qard*, it does not appear in the *ijmâ* list of *ijmâ* of the books of *ijmâ* jurisprudence. The two types of *ribâ* in debt and receivables are often used as a model *(al-asl)* in the allusion of interest to *ribâ.*

If the "interest" in bank is considered *illat* , then it will give rise to many problems. Firstly, the basis of rationality is difficult to understand. Secondly, it collides with the Prophets practice.

[51]M. Nur Rianto Al Arif and Yuke Rahmawati, "Determinant Factors of Market Share: Evidence from the Indonesian Islamic Banking Industry," *Problems and Perspectives in Management* 16, no. 1 (2018): 392–98, https://doi.org/10.21511/ppm.16(1).2018.37; Dyan Fauziah Suryadi et al., "The Role of Religion and Social Capital on Employees' Performance: An Empirical Study Post Indonesia's Islamic Bank Merger," *Cogent Business and Management* 10, no. 2 (2023), https://doi.org/10.1080/23311975.2023.2207676; T.A. Hati, S.R.H., Dayana, "A Qualitative Study of Islamic Bank Patronage," in *30th International Business Information Management Association Conference, IBIMA 2017* (Madrid: IBIMA, 2017), 4996-4999.

[52]Albert Gailord Hart, *Money, Debt, and Economic Activity*, sixth (New Jersey: Prentice-Hall, Inc., 1960), 232.

[53]Taufiqurrochman,"Getting to Know the Types of Bank Interest Rates."

[54]Wael B. Hallaq, *A History of Islamic Legal Theories: An Introduction to Sunni Usul Al-Fiqh*, first edition (Cambridge: Cambridge University Press, 1997), 101-102.

[55]Rafiq Yunus Al-Misri, *Al-Jâmi' Fî Usûl Al-Ribâ* (Damascus-Beirut: Dâr al-Qalam, al-Dâr Al-Syamiyyah, 1991), 27.

[56]Ibn Rushd, *Bidâyah Al-Mujtahid Wa Nihâyah Al-Muqtasid* (Beirut: Dâr Ibn Hazm, 1995), 656-660; Al-Sayyid Sâbiq, *Fiqh Al-Sunnah*, cet. 1 (Cairo: al-Shirkah al-Dawliyyah li al-Tiba'ah, 2004), 931; Al-Zuhayli, *Al-Fiqh Al-Islâmî,* IV: 681.

[57]Jayb, *Mawsuah Al -Ijma in Al -Fiqh Al-Islâmî,* 432.

However, it is undeniable that the Prophets practice of prov iding additions to repay such debts shows that not every addition is terrible and forbidden. Thirdly, is the problem of not meeting the qualifications of *illat* . Among the conditions for a trait to be *illat* is that it is definitive (accurate and precise) and guided by the wisdom of the law.[58]

In addition, there are also several irregularities in the *fatwâ.* Among them is the reduction of the meaning of *ribâ* in regard to the principal debt without compensation. This reduction of meaning makes *ribâ* not appear bad, which should be forbidden and condemned. In addition, it is illogical and realistic because not all additions free of reward are forbidden in Islam, and some are even praised by the Prophet (Peace be upon him).[59]

Also, there is a lack of clarity on the method of equating bank interest as *harâm*. The interest rate set by the central bank must pay attention to the communitys economic condition. The theory is that if the interest rate is too high, entrepreneurs are reluctant to borrow from banks, and people prefer to keep their money in banks rather than invest because they earn considerable interest. The impact of this behavior in the broader economy will be disrupted because entrepreneurs cannot develop their businesses due to capital difficulties. On the other hand, if the interest rate is too low, people are reluctant to keep their money in the bank, so there will be a lot of money in circulation, and the impact is inflation, characterized by an increase in the price of goods.

There is also the Financial Services Authority (OJK), which will reprimand banks that set interest rates outside the central banks provisions and will close banks that are uncooperati ve and violate banking regulations. The condition differs from the "interest" for arbitrary personal loan services or loan sharks and, in the case of online loans (*pinjol*), which multiplies when determining interest due to fines. Thus, the keyword "interest" becomes prohibited when there is exploitation and taking of amounts or penalties due to multiple delays and does not cause misery to the debtor.

Thus, the legitimacy of the MUI *fatwa* does not consider strong legal and jurisprudence interests, especially regarding *qiyâs theory*. Legal equity, which is based solely on the similarity of definitions between the two concepts *of rib* and interest, is unknown in Islamic legal theory. Also, the definition of interest is made subjectively by emphasizing only the aspects that can be considered the same as *riba.* Even factors considered the same as *rib do* not always have to be destructive, detrimental, or harmful to the other party. The nature of interest as additional without compensation ', agreed at the beginning of the agreement', and related to the payment period , does not always have to be detrimental to the customers best interests. Many bank debtor customers can develop their businesses because of this interest-based loan. If the interest charged by each bank, especially those charged by the legal banks mentioned above, is damaging and harmful to customers, it is unlikely that it will continue to be maintained by almost all countries worldwide. Suppose there is no definite danger, even if it is *harâm*. In that case, it is contrary to the principle of prohibition in the field of *muamalat*, which is always based on specific danger.

Similarly, the paradigm and legal basis of *qard* as a *tabarru c ontract*, which has the consequence of additional prohibitions in its payment if agreed at the beginning of the contract, is a weak basis. A *hadith* allows for addition, although, by the majority of scholars, it is then reduced only

[58]Muhammad al-Shawkani, *Irshad al-Fuhul ila tahqiq al-haqq min ilm usûl* (Egypt: Mustafa al-Babi al-Halabi, 1937), 207; Abd al -Wahhab Khallaf, *ilm usûl al -Fiqh* (Kuwait: Dâr al-Qalâm, 1978), 69-70.

[59]Muslim, *Sahîh Muslim*, Muhmmad Fuad Abd al -Baqi (Ed.) (Beirut: Dâr Ihyâ al -Turâs al-Arabi, n.d.), III: 1224. It is said that the Prophet (Peace be upon him) once owed a young camel to someone, and then he paid for it with an older camel (more expensive). He then stated that you are the best at paying your debts. It shows that giving excess in paying debts is good and even praised by the Prophet (Peace be upon him).

in cases where the addition is an initiative of the debtor and was not agreed upon at the beginning of the agreement. This kind of mindset is not in line with the theory of *taarud al -adillah.*

MUI Fatwa No. 1/2004 on flowers has not thoroughly followed the precise rules of istinbat or ijtihad. The process of taking *fatwâ (ifta')* is almost the same as ijtihad, so the reason and method should also be the same as the reason and method of ijtihad. A legal conclusion produced without going through a straightforward ijtihad process will certainly doubt its validity. If the object is a new event that has not yet been written in verses and hadiths, the method can be qiyas, istihsan, istislah, or other *ijtihâd waqi'i* methods. The most appropriate method in this fatwa on flowers is *qiyâs* because the direction wants to equate it with *ribâ* in the Qur'ān. If this is the case, it is necessary to clarify the elements of *qiyâs*, especially the ' Allah, so that *qiyâs* can be done correctly. Just showing the similarities between interest and *ribâ* cannot necessarily be considered the same, especially if it cannot show the similarity of Allah.

In Malaysia there is a centralized fatwa system where the National Fatwa Council issues binding fatwas on Islamic financial matters. Malaysia also prohibits interest in Islamic financial transactions, adhering to Sharia principles. The country has developed a robust regulatory framework to ensure compliance with these principles. Pakistan's *fatwâ* administration is more traditional and less centralized compared to Indonesia and Malaysia. Individual scholars or madrasas often issue fatwas. Apart from the conventional approach, Pakistan also prohibits interest in Islamic financial transactions, which is consistent with the general prohibition of Islamic ribs. Sudan has a centralized system similar to Indonesia and Malaysia, where national bodies issue fatwas. Sudan strictly prohibits interest in financial transactions, in line with Sharia principles.[60]

5. Conclusion

MUI Fatwa No. 1/2004 has not fully addressed the concerns of certain circles about the rationality of the banking interest. The lack of clarity of this rational argument ultimately leads to the observance of ta'abbudiyyah (unintelligible) on the basis of ihtiyat (prudence). In fact, according to the rules of fiqh, halal and haram in the realm of mu'amalat are ma'qulah al-ma'na (intelligible). Placing the law of loan interest in the realm of unintelligible (ghayr ma'qulah al-ma'na) is not by the general theory in Islamic law.

The construction of fatwas on bank interest that lack adequate explanation of the ijtihad process is not limited to MUI fatwa alone. Many fatwas issued by international fatwa institutions also do not show the ijtihad process. For example, the fatwas from Majma' al-Buhus al-Islamiyyah (Institute for Islamic Studies) al-Azhar Cairo, al-Majma' al-Fiqhi (Institute of Fiqh) Rabitah al-'Alam al-Islami Makkah, and Majma' al-Fiqh al-Islami (Islamic Fiqh Institute) of the Organization of the Islamic Conference (OIC) Jeddah. If you look closely, the fatwa texts of these institutions are not as complete as the MUI fatwa in presenting the postulates from the Qur'ān and Hadīth. These fatwas sentenced bank interest as an illegal activity without a clear argument. Therefore, further research can also be carried out on fatwas regarding bank interest issued by such institutions. The irrationality of the prohibition of flowers has become an unwritten paradigm in the fatwas of the bank interest in modern times.

The recommendation for the MUI is that the fatwas issued should also contain the *istinbât* or *ijtihâd* method as theorized in the books of jurisprudence. If a new process is used, the footing of the

[60]F.A.H.M. Asni and J. Sulung, "The Analysis of Practices and Methods of Fatwa Standardisation in Malaysia and Pakistan," *Islamic Quarterly* 61, no. 2 (2017): 155–85; H. Suhendar, O.S. Mukhlas, and A.A. Hakim, "Legal Politics of the Existence of Fatwa in Islamic Financial Institutions: Evidence from Indonesia," *Jurnal Hukum Islam* 21, no. 2 (2023): 279–308, https://doi.org/10.28918/jhi_v21i2_03.

technique from the theory in the *fiqh* proposal will still be shown. It is insufficient to merely present the postulates related to the issues discussed and then jump to legal conclusions. In addition, this *fatwâ* on interest also needs to engage in dialogue with various views developed among Muslim scholars and scholars so that the legal conclusions address the multiple arguments they present regarding the law on loan interest. Ignoring differing views would only diminish the authority and strength of the MUI fatwa itself.

Conflict of Interest

The authors of the manuscript have no financial or non-financial conflict of interest in the subject matter or materials discussed in this manuscript.

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