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Mutuality in Islamic Finance: A Linguistic Study of *Mufā'alah* Forms in Classical Fiqh

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Abstract. Islamic financial contracts are fundamentally grounded in the principles of reciprocity, mutual consent, and shared responsibility between contracting parties. Interestingly, many terminologies used in classical fiqh *al-mu'āmalāt* follow the Arabic morphological pattern *mufā'alah*, a linguistic form that generally denotes reciprocal interaction and participation between two actors. Despite extensive studies on Islamic financial contracts from legal and economic perspectives, the linguistic dimension of contract terminology has received limited scholarly attention. This study examines the relationship between Arabic morphological structures and the conceptual foundations of Islamic contractual theory by analyzing contract terms derived from the *mufā'alah* pattern in classical jurisprudential literature. Employing a qualitative linguistic–juristic approach, the research analyzes selected contracts—*mushārakah, muḍārabah, muzāra'ah*, and *musāqāh*—through the frameworks of Arabic morphology (*ṣarf*) and Islamic legal theory. The findings indicate that the *mufā'alah* pattern does not merely function as a grammatical structure but also reflects the normative principles underlying Islamic economic relationships, particularly reciprocity, partnership, and cooperative agency. The linguistic form reinforces the legal philosophy of Islamic commercial transactions in which economic activity is structured through mutual participation and equitable risk sharing. This study demonstrates that the terminology of classical Islamic contracts embodies deeper conceptual meanings embedded in Arabic linguistic structures. By bridging Arabic linguistics and Islamic commercial jurisprudence, the research contributes an interdisciplinary perspective to the study of Islamic finance and offers new insights into the epistemological foundations of Islamic contractual institutions.

Abstrak. *Kontrak keuangan Islam pada dasarnya berlandaskan prinsip timbal balik, persetujuan bersama, dan tanggung jawab bersama antara pihak-pihak yang berkontrak. Menariknya, banyak terminologi yang digunakan dalam fiqh al-mu'āmalāt klasik mengikuti pola morfologi Arab mufā'alah, suatu bentuk linguistik yang umumnya menunjukkan interaksi dan partisipasi timbal balik antara dua aktor. Meskipun telah banyak penelitian tentang kontrak keuangan Islam dari perspektif hukum dan ekonomi, dimensi linguistik terminologi kontrak hanya mendapat perhatian terbatas dari para peneliti. Studi ini meneliti hubungan antara struktur morfologi Arab dan landasan konseptual teori kontrak Islam dengan menganalisis istilah-istilah kontrak yang berasal dari pola mufā'alah dalam literatur yurisprudensi klasik. Dengan menggunakan pendekatan linguistik-yurisprudensi kualitatif, penelitian ini menganalisis kontrak-kontrak terpilih—mushārakah, muḍārabah, muzāra'ah, dan musāqāh—melalui kerangka kerja*

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morfologi Arab (ṣarf) dan teori hukum Islam. Temuan menunjukkan bahwa pola mufāʿalah tidak hanya berfungsi sebagai struktur tata bahasa, tetapi juga mencerminkan prinsip-prinsip normatif yang mendasari hubungan ekonomi Islam, khususnya timbal balik, kemitraan, dan kerja sama. Bentuk linguistik tersebut memperkuat filosofi hukum transaksi komersial Islam di mana aktivitas ekonomi distrukturkan melalui partisipasi bersama dan pembagian risiko yang adil. Studi ini menunjukkan bahwa terminologi kontrak Islam klasik mengandung makna konseptual yang lebih dalam yang tertanam dalam struktur linguistik Arab. Dengan menjembatani linguistik Arab dan yurisprudensi komersial Islam, penelitian ini memberikan perspektif interdisipliner pada studi keuangan Islam dan menawarkan wawasan baru tentang landasan epistemologis lembaga kontraktual Islam.

INTRODUCTION

Islamic finance is fundamentally grounded in ethical principles that emphasize justice, transparency, and mutual consent in economic transactions (Iqbal & Mirakhor, 2017). Within the framework of *fiqh al-muʿāmalāt*, contracts (*ʿuqūd*) are not merely legal instruments but also moral agreements that reflect cooperation, partnership, and reciprocal responsibility between contracting parties (Nouman et al., 2021). The Qur'anic command to "fulfill contracts" underscores the normative importance of contractual commitments in Islamic economic life (Sehabudin et al., 2024). Consequently, Islamic financial transactions are structured to ensure fairness and mutual participation, distinguishing them from purely profit-driven contractual systems (Mukhlisin et al., 2022).

Interestingly, the terminology used to describe many classical Islamic contracts reflects these underlying ethical principles (Ahmed, 2025). A significant number of contract names found in the classical jurisprudential literature - such as *mushārakah*, *muḍārabah*, *muzāraʿah*, and *musāqāh* - (Alharbi, 2015) are derived from the Arabic morphological pattern known as *mufāʿalah* (Ramli, 2018). In Arabic linguistics, this morphological form generally conveys the meaning of reciprocity, interaction, or mutual engagement between two parties (El-Sadany & Hashish, 1989). The semantic implication of this pattern suggests that the linguistic structure of these contract terms may embody deeper conceptual meanings related to mutual participation and shared agency within Islamic economic transactions (Al-Qazwīnī, 2017).

The selection of the four contracts is theoretically significant because they represent some of the clearest examples of contractual relationships built upon cooperation and reciprocal participation within classical *fiqh al-muʿāmalāt* (Ibn Abidin, 1997; Ibn Qudamah, 2000; Ibn Taimiyah, 2000). While *mushārakah* and *muḍārabah* are widely discussed in contemporary Islamic finance as partnership-based financial instruments, *muzāraʿah* and *musāqāh* historically illustrate analogous principles of shared contribution, risk, and benefit in agricultural economic activities. Collectively, these contracts provide a representative framework for examining how the *mufāʿalah* pattern linguistically and conceptually reflects the normative principle of mutuality across different sectors of Islamic economic life (Alam et al., 2017).

Despite the growing body of literature on Islamic finance and its legal foundations, most existing studies have primarily focused on the juridical, economic, or institutional aspects of Islamic contracts (Chong & Liu, 2009). Research has extensively examined issues such as profit-sharing mechanisms, risk distribution, legal compliance, and the operationalization of Islamic financial instruments in contemporary banking systems (Alam & Miah, 2024). However, relatively little attention has been given to the linguistic dimension of Islamic legal terminology, particularly the role of Arabic morphology in shaping the conceptual understanding of contractual relationships within *fiqh al-muʿāmalāt* (Sari et al., 2025; Jailani et al., 2025). As a result, the relationship between linguistic structures and legal-economic concepts in Islamic finance remains underexplored.

From the perspective of Islamic intellectual tradition, language plays a central role in the formulation and transmission of legal knowledge (Udina, 2015). Classical jurists often relied on linguistic analysis to interpret legal texts, drawing upon disciplines such as Arabic grammar (*naḥw*), morphology (*ṣarf*), and semantics to derive legal rulings (Ditters & Motzki, 2007). The morphological structure of legal terminology therefore has the potential to reveal embedded conceptual frameworks that inform juristic reasoning (Carter, 2007). In the case of Islamic financial contracts, the recurring use of the *mufāʿalah* pattern raises an important question: To what extent does this linguistic form reflect the normative principle of mutuality in Islamic economic relationships?

This study seeks to explore the intersection between Arabic linguistics and Islamic commercial jurisprudence by examining the use of *mufāʿalah* morphological forms in classical fiqh contract terminology. Through a qualitative linguistic-juristic analysis of selected contracts discussed in classical legal texts, this research investigates how the semantic implications of the *mufāʿalah* pattern correspond to the principles of reciprocity, partnership, and shared responsibility that characterize Islamic financial transactions.

By integrating linguistic analysis with juristic interpretation, this article aims to contribute to the interdisciplinary study of Islamic finance. It highlights how Arabic morphological structures may serve as conceptual indicators of the ethical and legal foundations underlying Islamic contracts. In doing so, the study offers a novel perspective that bridges Arabic linguistics and Islamic economic thought, demonstrating that the language of classical fiqh not only describes legal institutions but also reflects the normative philosophy of mutuality embedded within Islamic financial practice.

LITERATURE REVIEW

The development of Islamic finance has attracted extensive scholarly attention over the past several decades, particularly in relation to the legal, ethical, and institutional foundations of Islamic commercial transactions (Maulina et al., 2023). Within the discipline of *fiqh al-muʿāmalāt*, contracts (*ʿuqūd*) constitute the primary legal mechanism governing economic interactions among individuals and institutions (Ercanbrack & Ali, 2024). Classical jurists emphasized that economic contracts must be based on principles such as mutual consent (*tarāḍī*), fairness (*ʿadl*), transparency, and the avoidance of prohibited elements such as *ribā*, *gharār*, and *maysīr*. These normative principles have become central to contemporary discussions on Islamic finance, particularly in the design of financial instruments that comply with shariah requirements (Ghazanfar & Islahi, 1997).

A large body of literature has examined the structure and operationalization of Islamic financial contracts (Ajmi et al., 2019). Studies in this area commonly focus on profit-and-loss sharing arrangements such as *mushārakah* and *muḍārabah*, which are often regarded as foundational models for Islamic banking and finance (Ben Amar & El Alaoui, 2023). Scholars have analysed these contracts in terms of risk-sharing mechanisms, governance structures, and their role in promoting ethical financial practices. In addition, research has explored agricultural partnership contracts such as *muzāraʿah* and *musāqāh*, highlighting their significance in classical Islamic economic systems and their potential relevance for modern agricultural financing (Al-Daihani et al., 2024). While these studies provide valuable insights into the legal and economic dimensions of Islamic contracts, the majority of them approach the subject from juridical, economic, or institutional perspectives (Islam & Ahmad, 2020).

Another strand of scholarship focuses on the theoretical and philosophical foundations of Islamic economics. Researchers in this field emphasize that Islamic economic principles are rooted in moral and social values derived from the Qur'an and the Sunnah (Shubber, 2010). Concepts such as cooperation

(*taʿāwun*), social justice, and equitable distribution of wealth are often identified as core characteristics of Islamic economic thought (As-Salafiyah et al., 2025). Within this framework, contractual relationships are not viewed merely as technical legal arrangements but as instruments that reflect broader ethical and social responsibilities. Nevertheless, discussions in this area tend to remain conceptual and rarely engage with the linguistic structure of the terminology used in Islamic jurisprudence.

In parallel, the field of Arabic linguistics has long recognized the importance of morphological patterns (*awzān*) in conveying semantic nuances within the Arabic language (Al-Said, 2026). Classical linguistic scholars have explained that specific morphological forms carry particular semantic implications. One such pattern is *mufāʿalah* (Alward et al., 2019) which typically denotes reciprocal or interactive actions between two participants. Linguists have noted that verbs and nouns derived from this pattern frequently imply mutual participation, negotiation, or engagement between actors. Despite the well-established linguistic understanding of this pattern, its relevance to the terminology of Islamic legal and economic institutions has received limited scholarly attention (Alshamari & Albalwi, 2021).

Within the broader tradition of Islamic legal theory, language plays a critical role in the interpretation of legal texts (Nochevnaya, 2024). Classical jurists often relied on linguistic sciences-such as grammar (*naḥw*), morphology (*ṣarf*), and semantics-to interpret the meanings of legal terms and derive juridical rulings. The discipline of *uṣūl al-fiqh* recognizes that the structure of language can influence the interpretation of legal concepts. However, contemporary studies of Islamic finance rarely explore how linguistic structures embedded in Arabic terminology may reflect underlying legal and ethical principles. As a result, the potential relationship between morphological patterns and the conceptual architecture of Islamic contracts remains relatively unexplored (El Ashfahany et al., 2025).

The recurring appearance of the *mufāʿalah* pattern in the terminology of several classical Islamic contracts raises an important scholarly question. Terms such as *mushārakah*, *muḍārabah*, *muzāraʿah*, and *musāqāh* are widely used in classical jurisprudence and contemporary Islamic finance. While these contracts have been extensively analyzed from legal and economic perspectives, little attention has been given to the possibility that their linguistic form may itself convey the principle of reciprocity and mutual participation (Ben Amar & El Alaoui, 2023). This observation suggests that the terminology used by classical jurists may not be arbitrary but instead reflects deeper conceptual meanings embedded within the Arabic linguistic system.

Therefore, this study seeks to contribute to the existing literature by integrating Arabic linguistic analysis with the study of Islamic commercial jurisprudence. By examining the *mufāʿalah* morphological pattern in the terminology of classical Islamic contracts, the research aims to uncover how linguistic structures may correspond to the normative principles of mutuality and shared agency in Islamic financial transactions. In doing so, the study provides a new interdisciplinary perspective that connects Arabic morphology with the legal and ethical foundations of Islamic economic thought.

METHOD

This study employs a qualitative research design using a linguistic-juristic approach to explore the relationship between Arabic morphological structures and the conceptual foundations of Islamic financial contracts (Misra, 2002). The linguistic dimension focuses on the analysis of Arabic morphological patterns, particularly the *mufāʿalah* form, while the juristic dimension examines how these linguistic structures are reflected in the conceptualization of contracts within classical *fiqh al-muʿāmalāt*. By integrating these two perspectives, the study seeks to uncover the extent to which linguistic forms correspond to normative principles embedded in Islamic commercial law (Alward et al., 2019).

The research adopts a qualitative descriptive-analytical method. Qualitative analysis is appropriate for this study because the objective is not to measure variables quantitatively but to interpret meanings embedded in linguistic structures and legal concepts (Howell, 2013). The analysis is conducted through textual examination of classical Islamic jurisprudential literature alongside linguistic analysis grounded in Arabic morphology (*ṣarf*) (Shafri et al., 2022).

The primary data of this study consist of terminologies of Islamic commercial contracts derived from the *mufāʿalah* morphological pattern (Alimin et al., 2026). These terms are identified and examined within classical works of *fiqh al-muʿāmalāt*, including discussions of contracts such as *mushārakah*, *muḍārabah*, *muzāraʿah*, and *musāqāh*. Classical juristic texts from major schools of Islamic law serve as the main references in order to capture the original conceptualization of these contracts (Alharbi, 2015).

Secondary data are obtained from contemporary scholarly works on Islamic finance, Arabic linguistics, and Islamic legal theory. These sources provide theoretical support for understanding the semantic implications of Arabic morphological patterns as well as the modern interpretation of Islamic financial contracts (Siddiqui, 2008).

The analysis proceeds in two interrelated stages. First, the study conducts a linguistic analysis of the *mufāʿalah* pattern within the framework of Arabic morphology. This stage examines the semantic characteristics associated with this morphological form, particularly its indication of reciprocity, interaction, and mutual participation between two actors (Shafri et al., 2022).

Second, the research undertakes a juristic analysis of selected Islamic contracts found in classical *fiqh* literature. In this stage, the study analyzes how the contractual structures and legal principles discussed by classical jurists reflect the notion of mutuality implied in the *mufāʿalah* pattern. The analysis pays particular attention to elements such as partnership, shared responsibility, and reciprocal obligations between contracting parties (Al-Daghistani, 2016).

The interpretation of data is carried out through a contextual reading of both linguistic and juristic sources. The linguistic meaning of the morphological pattern is compared with the legal characteristics of the contracts discussed in the jurisprudential texts. Through this comparative analysis, the study identifies conceptual correspondences between the linguistic structure of the terms and the normative principles governing Islamic financial transactions (Betti, 2021). By employing this linguistic-juristic approach, the research aims to demonstrate that the terminology of classical Islamic contracts is not merely descriptive but also reflects deeper conceptual and ethical dimensions embedded within the Islamic legal tradition (Howell, 2013).

RESULTS AND DISCUSSION

The Semantic Implications of the *Mufāʿalah* Morphological Pattern

Within Arabic morphology (*ṣarf*), the pattern mufāʿalah (مُفَاعَلَة) derives from Form III verbs (فَاعَلَ), which generally convey the meaning of reciprocity, participation, or interaction between two parties (Al-Fīrūzābādī, 2016). This semantic nuance is highly significant in the discourse of Islamic commercial jurisprudence (*fiqh al-muʿāmalāt*), because many contractual relationships in Islamic finance are fundamentally bilateral engagements that require mutual consent, shared participation, and reciprocal obligations (Ghazanfar & Islahi, 1997). Consequently, the linguistic structure of *mufāʿalah* provides an important semantic framework for understanding the contractual nature of several classical Islamic financial instruments.

From a linguistic perspective, the *mufāʿalah* pattern often indicates mutuality (*mushārakah*), interaction (*taʿāmul*), or exchange (*tabādul*) between two agents. Classical Arabic grammarians such as Sibawayh and later scholars of morphology explained that Form III verbs commonly imply the involvement of two parties performing an action toward one another. Thus, when this pattern appears in juridical terminology, it implicitly signals a contractual structure in which rights and obligations arise through reciprocal engagement rather than unilateral imposition (Ibn Manzūr, 2006).

This linguistic characteristic becomes particularly visible in several contractual terminologies found in classical fiqh literature. For instance, terms such as *mushārakah* (partnership) and *muḍārabah* (profit-sharing partnership) reflect an inherent sense of cooperation and shared participation between contracting parties. The morphological structure reinforces the legal logic that Islamic contracts are not merely economic transactions but interactive agreements based on mutual recognition of rights and responsibilities. In this sense, the morphological form functions not only as a grammatical device but also as a semantic indicator of the normative ethos underlying Islamic commercial law (Al-Qazwīnī, 2017).

The semantic implications of *mufāʿalah* also align closely with the foundational legal principle of mutual consent (*tarāḍī*), which is emphasized in Islamic jurisprudence as a necessary condition for the validity of financial contracts. Because the pattern suggests reciprocal engagement, it linguistically reflects the Qurʾānic principle that trade should occur "by mutual agreement" (*ʿan tarāḍin minkum*) (Sehabudin et al., 2024). Thus, the morphology of the terminology itself subtly reinforces the ethical structure of Islamic finance, where economic activity must be grounded in voluntary participation and balanced exchange.

Furthermore, the *mufāʿalah* pattern contributes to a deeper conceptualization of contractual reciprocity in Islamic legal thought. Unlike unilateral legal constructs, many Islamic financial contracts involve shared agency, where both parties actively contribute to the realization of the contract's objectives. For example, in partnership-based contracts the parties jointly engage in investment, risk-bearing, and profit generation. The morphology of *mufāʿalah* captures this dynamic by encoding the idea that the action is co-performed rather than individually executed (Shafri et al., 2022).

From a juristic perspective, this linguistic structure strengthens the interpretive understanding that Islamic commercial contracts emphasize equilibrium and fairness between contracting parties. Classical jurists often framed commercial transactions as cooperative arrangements designed to facilitate lawful economic exchange while preventing exploitation. The linguistic form of *mufāʿalah* therefore complements the normative objective of Islamic law (As-Salafiyah et al., 2025) in economic dealings, particularly the protection of wealth (*ḥifẓ al-māl*) and the establishment of justice in market relations.

Another important semantic implication lies in the relationship between language and legal reasoning (*istinbāṭ al-aḥkām*). Because jurists historically relied heavily on linguistic analysis in interpreting legal texts, the morphological structure of contractual terminology often informed their understanding of the legal nature of a transaction. When jurists encountered terms constructed in the *mufāʿalah* pattern, they frequently interpreted them as implying reciprocal legal engagement, which in turn shaped their classification of contracts within the broader framework of Islamic commercial law (Al-Qazwīnī, 2017).

In contemporary Islamic finance, the semantic insight provided by the *mufāʿalah* pattern remains highly relevant. Modern financial products developed within Islamic banking and finance often attempt to preserve the classical spirit of mutual participation embedded in these linguistic forms. Contracts such as partnership financing and cooperative investment structures continue to reflect the principle that financial relationships should involve shared responsibility, transparent engagement, and equitable distribution of benefits and risks (Tumewang et al., 2025).

Linguistic Structure and the Concept of Mutuality in Islamic Contracts

The juristic analysis of classical fiqh literature indicates that many contracts central to Islamic economic transactions are expressed using the *mufāʿalah* pattern. Among the most prominent examples are *mushārakah*, *muḍārabah*, *muzāraʿah*, and *musāqāh*. Each of these contracts reflects a cooperative economic arrangement involving shared participation and reciprocal obligations.

Mushārakah

The Mushārakah (مشاركة) represents one of the clearest juridical manifestations of the *mufāʿalah* morphological pattern in classical Islamic jurisprudence (Jabar et al., 2018). Linguistically, the term *mushārakah* derives from the triliteral root sh-r-k (ش ر ك), which conveys the meaning of sharing, partnership, or participation (Ibn Manzūr, 2006). When the root is transformed into the *mufāʿalah* form (فَاعَلَ), it produces the sense of reciprocal or mutual participation between two or more parties. Thus, the structure *shāraka–yushāriku–mushārakah* inherently denotes an interaction in which each party both gives and receives participation. This reciprocal linguistic structure mirrors the juridical nature of the contract itself, where each partner contributes capital, labor, or both, and shares profit and risk collectively (Al-Fīrūzābādī, 2016).

From a juristic perspective, classical *fuqahāʾ* viewed *mushārakah* as a contractual embodiment of shared ownership and mutual agency (*al-milkiyyah al-mushtarakah wa al-wakālah al-mutabādalah*). Unlike unilateral contracts, *mushārakah* is fundamentally relational; it presupposes cooperation and equality among partners in the management of economic activity. The linguistic implication of the *mufāʿalah* form reinforces this legal structure because the pattern signifies two-directional action (*musyārakah bayn al-ithnayn fa akthar*). Therefore, the morphology itself provides semantic evidence that the contract is based on interactive engagement rather than unilateral obligation (Haneef et al., 2011).

Classical jurists such as those within the Ḥanafī, Mālikī, Shāfiʿī, and Ḥanbalī schools elaborated *mushārakah* under the broader category of *shirkah* (partnership), which includes several variants such as *Shirkah al-ʿInān*, *Shirkah al-Mufāwaḍah*, and *Shirkah al-Abdān*. Among these, *Shirkah al-ʿInān* is considered the most flexible and is widely adopted in modern Islamic finance. In this model, partners contribute unequal capital and may participate differently in management, yet the contract maintains the mutuality implied by the linguistic root. Profit distribution may follow an agreed ratio, while losses must correspond strictly to capital contribution, reflecting the principle *al-ghunm bi al-ghurm* (entitlement to gain is justified by bearing risk) (Ghazali et al., 2024).

The linguistic-juristic analysis reveals that the *mufāʿalah* structure in *mushārakah* is not merely grammatical but normatively embedded in the legal philosophy of Islamic economic relations. The pattern indicates an exchange-based interaction that presumes cooperation, reciprocity, and shared responsibility. This is particularly significant when contrasted with contracts derived from other morphological patterns that imply unilateral action, such as *ifʿāl* or *tafʿīl*. In *mushārakah*, each partner simultaneously acts as both principal and agent, creating a bilateral dynamic that corresponds precisely with the semantic logic of the *mufāʿalah* form (Al-Fīrūzābādī, 2016).

In contemporary Islamic financial practice, *mushārakah* has been adapted into several operational models, including diminishing *mushārakah* (*mushārakah mutanāqiṣah*), commonly used in Islamic home financing. Despite institutional modifications, the core principle of mutual participation in capital and risk-sharing remains intact. This demonstrates that the classical linguistic foundation continues to inform modern financial structures. The *mufāʿalah* morphology therefore functions as a conceptual bridge between classical fiqh terminology and contemporary Islamic financial contracts, highlighting how language shapes legal-economic meaning (Islam & Ahmad, 2020).

Consequently, *mushārakah* exemplifies how the linguistic architecture of Arabic contributes directly to the conceptualization of Islamic commercial law. The reciprocal nature embedded in the *mufāʿalah* form reinforces the ethical orientation of Islamic finance toward partnership, justice, and equitable risk-sharing, distinguishing it from interest-based financial relationships that emphasize creditor–debtor asymmetry. Through this lens, *mushārakah* is not only a financial contract but also a linguistic and juridical articulation of cooperative economic activity in Islamic law.

Muḍārabah

Muḍārabah is one of the most representative contracts illustrating the principle of mutual contractuality in Islamic finance (Ben Amar & El Alaoui, 2023). In classical Islamic jurisprudence, *muḍārabah* refers to a partnership contract in which one party provides capital (*rabb al-māl*) while the other contributes labor and entrepreneurial expertise (*muḍārib*). The profits generated from the venture are shared according to a pre-agreed ratio, while financial losses are borne solely by the capital provider, provided that the entrepreneur has not committed negligence or misconduct. This contractual structure reflects a unique synthesis of risk-sharing, trust, and cooperation within the framework of Islamic commercial law (*fiqh al-muʿāmalāt*) (Al-Fīrūzābādī, 2016; Isamail et al., 2020).

From a linguistic perspective, the term *muḍārabah* derives from the Arabic root ḍ-r-b (ضرب), which literally means "to strike," "to travel," or "to move." In Qurʾānic usage, the expression *"ḍaraba fī al-arḍ"* refers to traveling through the land for trade or livelihood. Classical jurists interpreted this linguistic nuance as symbolic of commercial mobility and entrepreneurial effort. Thus, *muḍārabah* linguistically reflects the activity of moving capital through economic endeavour (Ibn Manzūr, 2006).

Unlike many Islamic financial contracts that follow the *mufāʿala*h (مفاعلة) morphological pattern—which typically denotes reciprocity or mutual participation between two parties—*muḍārabah* follows the *mufāʿalah*-derived functional logic even though the word itself is not strictly in the *mufāʿalah* morphological form. The contract embodies reciprocal interaction: capital and labor meet in a cooperative economic relationship. The *rabb al-māl* entrusts wealth, while the *muḍārib* actively manages commercial activities. This reciprocal dynamic demonstrates the conceptual essence of mutual engagement that *mufāʿalah* forms often convey in Arabic linguistics (Ibn Manzūr, 2006).

Classical jurists across the major schools of Islamic law discussed *muḍārabah* extensively. Although terminological differences exist-particularly the use of the term *qirāḍ* in the Mālikī and Shāfiʿī traditions-the legal substance remains consistent (Ramli, 2018). Jurists emphasized three essential elements:

a. Capital contribution from the investor
b. Entrepreneurial management by the working partner
c. Profit-sharing agreement determined ex ante

In this structure, the contract reflects a sophisticated form of cooperative economic organization. The investor participates indirectly in commercial activity through financial contribution, while the entrepreneur contributes expertise and effort. Profit becomes the shared outcome of both inputs.

From the perspective of Islamic legal theory, *muḍārabah* illustrates the principle of risk-sharing (*al-ghunm bi al-ghurm*), meaning that entitlement to profit is justified only through exposure to risk. The *rabb al-māl* risks capital, while the *muḍārib* risks time, labor, and opportunity cost. This mutual exposure reinforces the ethical foundation of Islamic finance, which rejects guaranteed profit without corresponding risk.

Within the broader framework of *mufāʿalah*-based contractual analysis, *muḍārabah* represents a practical embodiment of cooperative reciprocity in Islamic economic transactions. Although the formal linguistic pattern differs from explicit *mufāʿalah* verbs such as *mushārakah* (partnership) or *muʿāmalah* (mutual dealing), the underlying semantic logic remains consistent: the contract emerges from interaction between two legally capable parties whose contributions complement one another.

The mutuality in *muḍārabah* operates on several levels:

a. Economic mutuality – capital and labor interact to generate value.
b. Legal mutuality – contractual obligations bind both parties within defined rights and responsibilities.
c. Ethical mutuality – trust (*amānah*) and transparency regulate the relationship.

Classical jurists often described *muḍārabah* as a contract grounded in trust, emphasizing that the *muḍārib* acts as a fiduciary rather than a guarantor of capital. This fiduciary dimension highlights the relational nature of Islamic financial contracts, where cooperation and moral responsibility play central roles.

In modern Islamic financial institutions, *muḍārabah* has been adapted into several instruments, including investment accounts, venture capital arrangements, and profit-sharing financing structures. Despite institutional modifications, the core logic remains rooted in the classical juristic framework: capital owners provide funds while financial institutions or entrepreneurs manage investments.

From the perspective of linguistic–juristic analysis, *muḍārabah* illustrates how classical Islamic legal terminology encodes deeper conceptual principles of cooperation and reciprocity. The contract demonstrates that Islamic finance is not merely a set of technical financial tools but a system structured around mutual participation, shared risk, and ethical partnership.

Consequently, the study of *muḍārabah* within the broader category of *mufāʿalah*-inspired contractual forms reveals an important insight: the linguistic structures of classical Arabic often mirror the normative philosophy of Islamic economic law. Mutual engagement, embedded both in language and legal doctrine, becomes the foundation of equitable financial relations in Islamic jurisprudence.

Muzāraʿah

Muzāraʿah represents one of the most illustrative applications of the *mufāʿalah* (مفاعلة) morphological form, which inherently conveys reciprocity and mutual participation between two parties. In Arabic morphology, the pattern *mufāʿalah* indicates an action performed jointly or reciprocally, implying interaction rather than unilateral activity (Al-Daihani et al., 2024). Thus, the contract of *muzāraʿah* embodies a cooperative economic relationship in which both parties contribute to agricultural production and share the outcome.

The term *muzāraʿah* derives from the triliteral root ع ر ز (z-r-ʿ), which denotes "to sow," "to cultivate," or "to plant." When transformed into the morphological pattern *mufāʿalah*, the root evolves into *muzāraʿah*, signifying mutual cultivation or cooperative farming. The linguistic implication is crucial: it does not merely denote farming but farming carried out through shared participation (Al-Fīrūzābādī, 2016).

In Arabic linguistic theory, verbs in the *mufāʿalah* form often imply interaction between two agents. Classical grammarians explained that this pattern reflects *mushārakah* (participation) and *tabādul al-fiʿl* (reciprocal action). Therefore, the linguistic structure itself encodes the contractual principle underlying *muzāraʿah*: a bilateral partnership in agricultural activity (Ibn Manzūr, 2006). This linguistic reciprocity corresponds closely with the broader framework of Islamic commercial ethics, where economic relationships are ideally grounded in cooperation (*taʿāwun*) rather than unilateral exploitation.

In the technical terminology of Islamic jurisprudence, *muzāraʿah* refers to a contractual agreement between a landowner and a cultivator in which the land is provided by one party and the labor by another, while the agricultural yield is shared according to a predetermined ratio. Classical jurists defined the contract in slightly different ways. For instance, Ibn Qudāmah in *Al-Mughnī* describes *muzāraʿah* as: A contract in which a landowner gives land to another person to cultivate, with the produce divided between them according to an agreed proportion (Al-Daihani et al., 2024; Ibn Manzūr, 2006). Similarly, the juristic tradition recognizes *muzāraʿah* as a profit-sharing arrangement in agriculture, comparable in spirit to *muḍārabah* in commercial finance. In both cases, capital and labor are combined through a partnership framework.

Despite its widespread historical practice, the permissibility of *muzāraʿah* was debated among the classical schools of Islamic law. The differences largely stem from varying interpretations of prophetic traditions related to agricultural partnerships.

The Ḥanafī school, represented by Abū Ḥanīfah, initially expressed reservations regarding *muzāraʿah* when the contract involved uncertain conditions regarding the crop yield. However, later Ḥanafī jurists allowed the practice when structured similarly to *musaqāh* (orchard-maintenance partnerships).

In contrast, the Shāfiʿī school, represented by Al-Shāfiʿī, tended to restrict *muzāraʿah* more strictly, emphasizing concerns over *gharar* (excessive uncertainty). Meanwhile, the Ḥanbalī and Mālikī jurists generally permitted the contract, citing historical agricultural practices in Medina and evidence from early Islamic communities. These debates highlight how jurists sought to reconcile economic practicality with the ethical principles of Islamic commercial law.

From the perspective of mutual contractility, *muzāraʿah* demonstrates several important principles embedded in Islamic economic thought:

1. Reciprocity of Contribution
   The landowner contributes land, while the farmer contributes labor and expertise. The economic activity therefore reflects a partnership rather than a wage relationship.
2. Risk Sharing
   Unlike fixed-rent land contracts, *muzāraʿah* distributes agricultural risk between both parties. If the harvest is poor, both parties share the loss proportionally.
3. Equitable Distribution of Output
   The yield is divided according to a pre-agreed percentage, reinforcing the principle of fairness and preventing exploitation.
4. Integration of Labor and Capital
   The contract aligns with the broader Islamic economic objective of integrating productive resources in a just and cooperative manner.

These characteristics illustrate how the *mufāʿalah* linguistic form mirrors the legal philosophy of the contract: both emphasize interaction, partnership, and mutual participation. Although *muzāraʿah* originated in agricultural contexts, its conceptual framework remains relevant to contemporary Islamic finance. The principle of shared risk and joint participation resonates with modern partnership-based financial structures such as *mushārakah* and *muḍārabah*.

In modern Islamic economic discourse, *muzāraʿah* is often cited as evidence that early Islamic law developed sophisticated models of cooperative production, long before the emergence of modern partnership theories. The linguistic analysis of the *mufāʿalah* form reinforces the idea that reciprocity and collaboration were not merely legal constructs but were deeply embedded in the Arabic conceptualization of economic interaction (Ab Rahim et al., 2025).

The case of *muzāraʿah* supports the central thesis of this study: that the *mufāʿalah* morphological structure in classical fiqh terminology frequently reflects contractual reciprocity. The linguistic structure aligns closely with the juristic logic of Islamic commercial contracts, demonstrating a remarkable convergence between language and legal philosophy. Thus, *muzāraʿah* stands as a compelling example of how Arabic morphology, juristic reasoning, and economic practice intersect within the classical Islamic legal tradition.

Musāqāh

Agricultural *musāqāh* represents a classical agricultural contract that linguistically and structurally reflects the *mufāʿalah* pattern, which in Arabic morphology denotes reciprocity and interaction between two parties. The term *musāqāh* (المساقاة) derives from the root *s-q-y* (سقى), meaning “to water” or “to irrigate.” In the morphological pattern *mufāʿalah*, the form implies an interactive process, indicating that both parties

participate in an arrangement where each contributes something essential to the realization of agricultural production (Chabane, 2008).

From a linguistic perspective, *musāqāh* follows the morphological pattern *mufāʿalah*, which typically expresses reciprocal action or cooperative engagement between two actors. Classical Arabic grammar recognizes this pattern as indicating *mushārakah* (participation) or *mubādalah* (exchange). In this context, the contract linguistically reflects a mutual relationship between the landowner and the cultivator (Ibn Manzūr, 2006).

Although the literal root refers to irrigation, the semantic scope in juristic usage expanded to include all forms of orchard maintenance, including watering, fertilizing, pruning, and protecting trees until harvest. The linguistic transformation from a simple verb (*saqā – to water*) to the contractual noun (*musāqāh*) illustrates how Arabic legal terminology evolved through morphological derivation to capture complex economic relationships.

The *mufāʿalah* structure here indicates that the relationship is not unilateral, but rather cooperative:

- The owner provides the trees or orchard, representing capital or productive assets.
- The worker provides labor and expertise, ensuring the cultivation and productivity of the orchard.

Thus, the morphology of the term itself mirrors the bilateral nature of the contract. Classical jurists defined *musāqāh* as an agreement whereby the owner of fruit-bearing trees entrusts them to a worker who undertakes their cultivation in return for a share of the harvest. This definition appears consistently across major schools of Islamic jurisprudence, though with slight variations. For example:

1. Ḥanafī jurists considered *musāqāh* permissible but often subsumed it under broader partnership-like arrangements related to agricultural labor.
2. Mālikī and Ḥanbalī scholars strongly validated the contract and treated it as a distinct category of agricultural partnership.
3. Shāfiʿī jurists allowed it with certain conditions regarding the type of trees and the clarity of the profit share.

The classical juristic formulation generally includes the following elements:

1. Two contracting parties
    a. *Rabb al-shajar* (owner of the trees)
    b. *ʿĀmil* (worker or cultivator)
2. Object of the contract
   Fruit-bearing trees such as date palms, olives, grapes, or similar crops.
3. Labor commitment
   The worker performs maintenance and cultivation.
4. Profit-sharing arrangement
   The yield is divided according to a predetermined ratio (e.g., one-half or one-third).

These components clearly demonstrate that *musāqāh* embodies the principle of risk-sharing and cooperative production, which aligns with the ethical foundations of Islamic economic transactions. The legitimacy of *musāqāh* is grounded in Prophetic practice. Classical jurists frequently cite the historical precedent of the Prophet's agreement with the inhabitants of Khaybar, where the land was entrusted to local cultivators who managed it in exchange for a share of its produce. This precedent became the foundational legal basis for the permissibility of the contract in Islamic jurisprudence. Through this practice, the Prophet institutionalized a form of productive partnership between capital and labor, illustrating an early model of agricultural profit-sharing that avoided fixed wage exploitation or unilateral appropriation of output.

In the broader framework of mutual contracts in Islamic finance, *musāqāh* represents a practical example of reciprocal economic engagement, which is precisely what the *mufāʿalah* linguistic form conveys. The reciprocity manifests in several dimensions:

1. Mutual contribution
   Capital (trees/orchard) and labor (cultivation).
2. Shared risk
   If the harvest fails, both parties bear the consequences.
3. Shared benefit
   Profits are distributed proportionally rather than fixed in advance.

This structure contrasts with purely unilateral arrangements such as wage labor contracts, where compensation is predetermined regardless of output. Historically, *musāqāh* played a significant role in the development of agricultural economies across Muslim societies. It allowed landowners who lacked the time or expertise for cultivation to collaborate with skilled laborers. At the same time, it enabled workers without land to access productive resources and participate in profit generation.

From a contemporary perspective, *musāqāh* can be interpreted as a proto-model of Islamic profit-sharing contracts, analogous in spirit to modern Islamic finance instruments that emphasize partnership and risk-sharing. The contract thus embodies a foundational principle in Islamic economic thought: wealth creation through cooperation rather than exploitation.

The study of *musāqāh* within the *mufāʿalah* linguistic framework reveals how Arabic morphology informs Islamic legal theory. The reciprocal nature encoded in the word itself reflects the normative emphasis on balanced contractual relationships. In this sense, linguistic analysis complements juristic interpretation by highlighting how the structure of Arabic legal terminology conveys deeper economic principles. Consequently, *musāqāh* is not merely an agricultural contract but also a linguistic example of how classical Islamic jurisprudence conceptualized economic cooperation through reciprocal forms of engagement.

Table 1. Similarities and differences among *muḍārabah, mushārakah, muzāraʿah, and musāqāh*

No.	Aspect	*Muḍārabah*	*Mushārakah*	*Muzāraʿah*	*Musāqāh*
1.	Nature of Contract	Profit-sharing partnership	Equity partnership	Agricultural sharecropping	Irrigation/cultivation partnership
2.	Capital Contribution	From one party only (*rabb al-mal*)	From all partners	Usually, land from owner	Trees/gardens from owner
3.	Labor Contribution	From entrepreneur (*mudharib*)	Shared or agreed	From farmer/ cultivator	From worker/cultivator
4.	Profit Distribution	Based on agreed ratio	Based on agreed ratio	Shared based on agreement	Shared based on agreement
5.	Loss Bearing	Financial loss borne by capital owner	Shared according to capital proportion	Usually borne by landowner unless negligence	Usually borne by owner unless negligence
6.	Ownership of Asset	Remains with investor	Joint ownership	Land remains owner's property	Trees remain owner's property
7.	Managerial Authority	Managed by *mudharib*	Shared management	Managed by cultivator	Managed by cultivator

Table 1. Similarities and differences among *muḍārabah, mushārakah, muzāraʿah, and musāqāh* (continued)

No.	Aspect	*Muḍārabah*	*Mushārakah*	*Muzāraʿah*	*Musāqāh*
8.	Main Economic Sector	Trade and investment	Business and investment	Agriculture	Orchard/plantation management
9.	Classical Fiqh Basis	Commercial partnership	Commercial partnership	Agricultural cooperation	Agricultural cooperation
10.	Contemporary Application	Islamic banking financing	Joint ventures, Islamic finance	Agricultural financing	Plantation cooperation

Source: Compiled by the authors (2026)

Although these contracts share the principle of cooperation (*taʿāwun*) and profit-sharing, they differ significantly in terms of capital structure, managerial authority, risk allocation, and economic sector application. *Muḍārabah* and *mushārakah* mainly operate within commercial and investment activities, whereas *muzāraʿah* and *musāqāh* are specifically related to agricultural production and cultivation. These distinctions demonstrate the flexibility of Islamic contractual theory in accommodating diverse economic activities while maintaining justice and mutual benefit.

Mutual Agency and the Ethical Foundations of Islamic Economic Transactions

The integration of linguistic and juristic analysis reveals that the morphological pattern *mufāʿalah* corresponds closely with the ethical philosophy underlying Islamic economic transactions. Islamic commercial law does not conceptualize economic relations as purely transactional exchanges between isolated individuals. Instead, it frames them as cooperative engagements that involve shared responsibilities and collective outcomes (Choudhury et al., 2018).

The emphasis on reciprocity reflects broader Qur'anic and ethical principles within Islamic thought. Economic activity is understood as a form of social interaction that must promote fairness, cooperation, and mutual benefit. Contracts therefore function as mechanisms that regulate relationships between individuals while maintaining moral accountability (Rosidin & Solahuddin, 2025).

The linguistic structure of the contract terminology reinforces these normative principles. By employing a morphological pattern associated with reciprocal action, classical jurists implicitly highlighted the relational character of economic agreements. Language thus becomes a medium through which legal and ethical concepts are expressed and transmitted within the Islamic intellectual tradition (Meek, 1948).

Implications for Contemporary Islamic Finance

The findings of this study have important implications for the contemporary development of Islamic finance. Modern Islamic financial institutions frequently adopt classical contractual structures in designing financial products. Nevertheless, the practical implementation of these contracts often emphasizes formal legal compliance (*sharīʿah compliance*) and procedural legitimacy while paying insufficient attention to the substantive ethical objectives (*maqāṣid al-sharīʿah*) embedded within the original juristic conception of these contracts. As a consequence, several Islamic financial products risk becoming economically indistinguishable from conventional debt-based instruments, despite employing Islamic contractual terminology (El-Sadany & Hashish, 1989).

The linguistic-juristic analysis presented in this study demonstrates that the terminology of Islamic contracts embodies deeper conceptual meanings associated with reciprocity, cooperation, risk-sharing, and

social partnership. Terms such as *muḍārabah*, *mushārakah*, *muzāraʿah*, and *musāqah* are not merely technical legal labels; rather, they reflect a relational economic philosophy grounded in mutual participation and equitable distribution of rights and obligations. This finding is particularly significant in the contemporary Islamic finance industry, where contractual forms are sometimes detached from their ethical and socio-economic spirit. Understanding the semantic foundations of these contracts may therefore assist scholars, regulators, and practitioners in reconstructing Islamic financial instruments that more authentically embody the cooperative ethos envisioned in classical Islamic jurisprudence.

Critically, the study also raises questions regarding the increasing dominance of debt-oriented financing mechanisms such as *muḍārabah* within Islamic banking operations. Although legally permissible, excessive reliance on low-risk sale-based financing may weaken the transformative aspirations of Islamic economics, particularly its commitment to risk-sharing, entrepreneurship, and distributive justice. In contrast, the partnership-oriented contracts examined in this study reflect an economic worldview that prioritizes productive collaboration over guaranteed financial return. Thus, revisiting the linguistic and conceptual foundations of these contracts may contribute to ongoing debates concerning the need to realign Islamic finance with its foundational socio-economic objectives rather than merely replicating conventional financial structures under Islamic nomenclature.

Furthermore, the findings highlight the importance of integrating interdisciplinary methodologies into contemporary Islamic finance research. The combination of Arabic linguistic analysis with juristic examination reveals that language functions not only as a medium of legal expression but also as a carrier of epistemological and civilizational values. Such an approach challenges purely positivistic readings of Islamic commercial law and encourages a more holistic understanding that incorporates semantic, ethical, historical, and socio-economic dimensions. In this respect, the study contributes to broader methodological discussions within Islamic studies by demonstrating that linguistic inquiry can uncover the conceptual architecture underlying Islamic legal institutions.

From a practical perspective, this interdisciplinary framework may also inform policy development and product innovation within Islamic financial institutions. Regulators and sharīʿah advisory boards could benefit from adopting a more substance-oriented approach in evaluating Islamic financial products, emphasizing genuine partnership, transparency, and equitable risk-sharing rather than contractual formalism alone. Such an orientation would strengthen the credibility of Islamic finance as a distinct ethical economic system capable of offering meaningful alternatives to conventional finance in addressing issues of inequality, financial instability, and social exclusion.

Finally, this study opens new avenues for future research concerning the epistemological foundations of Islamic finance. Further studies may explore how semantic analysis of Qur'anic and classical juristic terminology can reshape contemporary understandings of Islamic economic institutions, particularly in areas such as digital finance, sustainable investment, and socially responsible financial governance. In doing so, Islamic finance may move beyond a merely legalistic framework toward a more integrated paradigm that harmonizes law, ethics, and socio-economic justice.

CONCLUSION

This study set out to explore the relationship between Arabic linguistic structures and the conceptual foundations of Islamic financial contracts by examining the use of the *mufāʿalah* morphological pattern in classical *fiqh al-muʿāmalāt*. Through a qualitative linguistic–juristic analysis of selected contracts discussed in classical Islamic legal literature, the research demonstrates that the terminology used by classical jurists

reflects not only linguistic conventions but also deeper conceptual and ethical principles embedded within Islamic economic thought.

The linguistic analysis shows that the *mufāʿalah* pattern in Arabic morphology typically conveys meanings of reciprocity, interaction, and mutual participation between two or more agents. Unlike morphological forms that indicate unilateral actions, the *mufāʿalah* pattern implies a relational structure in which actions are performed within a framework of engagement between participants. This semantic feature aligns closely with the nature of contractual relationships in Islamic commercial law, where economic transactions are structured around cooperation, negotiation, and mutual consent.

The juristic analysis further confirms that several prominent contracts in classical Islamic jurisprudence—such as *muḍārabah*, *mushārakah*, *muzāraʿah*, and *musāqāh*-are expressed using this morphological pattern. These contracts share common characteristics that emphasize shared responsibility, cooperative participation, and the equitable distribution of economic outcomes. In *mushārakah*, partners contribute capital and share both profits and losses. In *muḍārabah*, the investor and entrepreneur cooperate through complementary roles in capital provision and managerial expertise. Similarly, *muzāraʿah* and *musāqāh* represent agricultural partnerships that distribute resources and labor among participants for mutual benefit. The recurring use of the *mufāʿalah* pattern in the terminology of these contracts therefore reflects the cooperative and reciprocal nature of the economic relationships they regulate.

The findings of this research suggest that the linguistic structure of Islamic legal terminology plays a meaningful role in conveying the normative principles of Islamic economic transactions. Language, in this context, does not function merely as a descriptive tool but also as a conceptual framework through which legal ideas are articulated and transmitted. The morphological patterns embedded in Arabic legal terminology may therefore provide valuable insights into the epistemological foundations of Islamic commercial jurisprudence. By highlighting the relationship between linguistic form and legal meaning, this study contributes to a deeper understanding of how Islamic legal concepts are constructed within the broader intellectual tradition of Islam.

From a broader perspective, the study also underscores the importance of interdisciplinary approaches in the study of Islamic finance. Much of the contemporary literature has focused primarily on legal, economic, or institutional analyses of Islamic financial contracts. While these approaches remain essential, the linguistic dimension of Islamic legal terminology has received relatively limited scholarly attention. Integrating Arabic linguistics with juristic analysis allows researchers to uncover conceptual layers that may otherwise remain overlooked. Such an approach enriches the academic discourse on Islamic finance by demonstrating how linguistic structures can illuminate the ethical and philosophical principles underlying economic institutions.

The implications of this study extend to contemporary Islamic finance as well. Modern Islamic financial institutions often employ classical contract models when designing financial products. However, the implementation of these contracts sometimes prioritizes formal legal compliance while neglecting the broader ethical and cooperative spirit embedded in their original conceptual framework. Recognizing the linguistic emphasis on reciprocity and mutual participation may encourage scholars and practitioners to reconsider how Islamic financial instruments are structured and applied in modern contexts. A deeper appreciation of the relational philosophy embedded in classical contract terminology may contribute to the development of financial models that more fully reflect the ethical objectives of Islamic economic thought.

Despite these contributions, this study is limited by its focus on selected contract terminologies derived from the *mufāʿalah* pattern. Future research may expand the scope of analysis by examining other morphological patterns used in Islamic legal terminology and exploring how they relate to additional

categories of economic transactions. Comparative studies between linguistic structures and contemporary Islamic financial practices may also provide further insights into how classical concepts are adapted within modern financial systems.

In conclusion, this research demonstrates that the *mufāʿalah* morphological pattern plays a significant conceptual role in the terminology of classical Islamic financial contracts. The linguistic structure reflects the fundamental principles of reciprocity, cooperation, and mutual agency that characterize Islamic economic relationships. By bridging the fields of Arabic linguistics and Islamic commercial jurisprudence, the study offers a novel perspective on the intellectual foundations of Islamic finance and opens new pathways for interdisciplinary scholarship in the field.

Author Contributions

Munawar Rizki Jailani	:	Conseptualization, Writing, Analysis & Editing
Ousmane Salifou Abdou	:	Data Collection, Analysis
Danial	:	Supervision, Analysis

Conflict of Interest

The authors affirm that there are no conflicts of interest regarding the publication of this article.

Generative AI Writing Statement

During the preparation of this work, the authors used Grammarly for language editing, specifically to refine word choice and rephrase potentially ambiguous sentences to enhance clarity for the reader. Following the use of this tool, the authors reviewed and edited the content as necessary and accept full responsibility for the published work.

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