

Glossary of Arabic Terms in Issue 31/2

Arabic Term	Definition
<i>'aqīdah</i>	<i>'Aqīdah</i> refers to those matters that a Muslim must believe in, in order to be regarded as a Muslim. These matters must be believed in with certainty and conviction in one's heart and soul without being tainted with any doubt or uncertainty. More clearly, <i>'aqīdah</i> is to believe in Allah and everything related to Him; His worthiness of worship and lordship, His names and attributes, belief in the angels, the Holy books, all the Prophets and Messengers, predestination, the resurrection and the last day of judgment, heaven and hell, and everything authentic in the religion.
<i>'āriyah</i>	Gratuitous loan of non-fungible objects; loan of a particular piece of property, the substance of which is not consumed by its use, without anything taken in exchange. In other words, it is the gift of usufruct of a commodity that is not consumed on use. <i>'Āriyah</i> is generally used to refer to the neighborly lending of small articles.
<i>awqāf</i>	Plural of <i>waqf</i> . For meaning, see below.
<i>āyah</i>	<i>Āyah</i> (plural <i>āyāt</i>) refers to one verse of the Holy Qur'an.
<i>bay' al-īnah</i>	Also known as buy-back. This refers to a contractual arrangement between two parties to sell and buy-back a commodity/asset simultaneously. This type of buying/selling is prohibited because the deal can easily be designed as a subterfuge for prohibited <i>ribā</i> .
<i>bayt al-māl</i>	The public treasury of the Islamic State/Muslim Community. Historically, it was also used as a charitable institution meant to help the poor and needy.
<i>faqr</i>	Poverty.
<i>farḍ kifā'ī</i>	An obligatory duty on the community as a whole. If some people perform it, others are absolved of it. If no one performs it, all are sinful. An example is offering funeral prayers for the deceased.
<i>fasād</i>	<i>Fasād</i> or <i>fasād fī al-ard</i> is a terminology used in a number of the verses of the Qur'an which broadly means to act corruptly on earth disobeying Allah Almighty's commands.
<i>fatwá</i>	Plural <i>fatāwá</i> . It is a ruling on a point of Islamic law or Islamic way of life given by a religious scholar or recognized authority.
<i>fiqh</i>	<i>Fiqh</i> refers to the whole corpus of Islamic jurisprudence. In contrast with conventional law, <i>fiqh</i> covers all aspects of life, religious, political, social, commercial or economic. The whole corpus of <i>fiqh</i> is based primarily on interpretations of the Qur'an and the Sunnah and secondarily on <i>ijmā'</i> (consensus) and <i>ijtihād</i> (juristic judgment). While the Qur'an and the Sunnah are immutable, verdicts based on <i>ijtihād</i> may change due to changing circumstances.
<i>fiṭrānah (zakā' al-fiṭr)</i>	An obligatory charity for the poor and needy payable towards the end of the Holy month of Ramadan, before offering the <i>ṣalāh</i> on the day of <i>'īd</i> (Eid). It is payable by every Muslim who has the means for himself and his dependants. It is paid by the head of the household for himself and all his dependents; an amount equivalent to approximately three kilos of the staple food of the country/region. It is preferable to give it in kind rather than in cash.

Arabic Term	Definition
<i>gharar</i>	Literally, it means deception, danger, risk and uncertainty. Technically it means exposing oneself to excessive risk and danger in a business transaction as a result of uncertainty about the price, the quality and the quantity of the counter-value, the date of delivery, the ability of either the buyer or the seller to fulfil his commitment, or ambiguity in the terms of the deal; thereby, exposing either of the two parties to unnecessary risks. In economic terminology its meanings are close to “asymmetric information”.
<i>ḥadīth</i>	Sayings, deeds and endorsements of Prophet Muhammad (may the peace and blessings of Allah be upon him) narrated by his companions. Plural <i>aḥādīth</i> .
<i>ḥajj</i>	<i>Ḥajj</i> , is the fifth pillar of Islam. It involves pilgrimage to Makkah and other Holy places around it and performing specified worships between the 8 th and the 13 th day of the Islamic month of Dhul Hijjah (the twelfth month in the Islamic lunar calendar). This duty is compulsory only once during each Muslim’s life time provided he/she is financially and physically able to carry it out.
Ḥanafī	A school of Islamic jurisprudence named after Imam Abu Hanifah.
<i>ḥawl</i>	The term <i>Hawl</i> is used by the jurists to describe the period of time which must pass before a Muslim in possession of funds equaling or exceeding the exemption limit (<i>Nisāb</i>) must pay <i>Zakah</i> on his wealth. In the case of cash, gold and silver it is one Islamic year i.e. a lunar year of app. 354 days.
<i>ḥīlah</i>	Plural <i>ḥiyal</i> ; ruses, tricks used in transactions to circumvent the basic prohibitions.
<i>ḥusn</i>	Literally, it means beauty or prettiness. Technically, it means that whatever is in accordance with the rules of the Sharī‘ah, is good and is permissible and praiseworthy. It is usually used to determine a ruling in those contemporary matter in which there is no clear evidence from the Qur’ān or Sunnah. Whatever is good and beneficial and does not contradict any rule of the Sharī‘ah, is <i>ḥasan</i> (derived word from <i>ḥusn</i>) and is thus permissible. Antonym: <i>qubh</i> . Hassan and Qubh are defined from this angle. What is praised and obliged, it is Hassan and it’s rewarded, and what is contrary to the rules of Shariah is condemned and forbidden, it is Qubh and it is punishable. Therefore Hassan and Qubh are relevant when defining actions and things in terms of what is their Hukm Shar’i (Islamic ruling), and in terms of what are the consequent praise or condemnation i.e. in terms of the reward and punishment.
<i>iḥsān</i>	Beneficence, kindness, virtue.
<i>ijārah</i>	Leasing. Sale of usufruct of an asset. The lessor retains the ownership of the asset with all the rights and the responsibilities that go with ownership. <i>Ijārah</i> also refers to services offered by persons/institutions.
<i>imām</i>	Literally, it means a leader. Usually, it is used to refer to an Islamic scholar who has vast knowledge and excellent grasp of the Qur’ān and the Sunnah and has a following.
<i>īmān</i>	Faith or belief; the acceptance and affirmation of Oneness of Allah, His books, His messengers, His angels, the hereafter and Divine decree.
<i>irsād</i>	A <i>waqf</i> established by the ruler/king for the benefit of the public.

Arabic Term	Definition
<i>istighlāl</i>	A type of sale, in fact used to conceal a usurious loan. In this sale, the borrower supposedly sells to the lender a piece of real estate in lieu of the loan; the loan amount acting as the price of the land/house. Once the borrower repays the loan, the asset reverts back to him; the repayment of the loan acting as the re-purchase price. In the meantime, the lender leases the asset to the borrower (so that the borrower could go on using it) and the “rent” acts as the interest for the loan. In reality, this is simply an interest-bearing loan transaction with a piece of real estate as security, and hence is not permissible.
<i>istiṣnāʿ</i>	Used as a short form for <i>bayʿ al-istiṣnāʿ</i> . Refers to a contract whereby a manufacturer (contractor) agrees to produce (build) and deliver a well-described good or (premises/road etc.) at a given price on a given date in future. As against <i>bayʿ al-salam</i> (a similar sale contract maturing in future where no manufacturing is involved. For definition see below) in <i>istiṣnāʿ</i> the price need not be paid in advance. It may be paid in instalments, or partly at the front end and the balance later in accordance with the agreement between the parties.
<i>jihād</i>	Striving or fighting in the way of Allah for the establishment of Islam.
<i>madāris</i>	Religious schools.
<i>māl</i>	Anything that can be possessed; includes money such as gold, silver and monetary units, commodities such as clothes and foodstuffs, and immovable properties such as houses and factories, or any established rights.
<i>māl mutaḳawwam</i>	Items that are lawful to use or consume in Sharīʿah; or wealth considered commercially valuable by Sharīʿah. Legal tenders of modern age that carry monetary value are included in <i>māl mutaḳawwam</i> . It is possible that certain wealth may have no commercial value for Muslims (i.e., it is <i>non-mutaḳawwam</i>) but is valuable for non-Muslims. Examples are wine and pork.
Mālikī	A school of Islamic jurisprudence named after Imam Malik.
<i>maqāṣid al-Sharīʿah</i>	Basic objectives of the Sharīʿah. It refers to a juristic-philosophical concept developed by the classical jurists, who attempted to formulate the goals and purposes of the Sharīʿah in a comprehensive manner to aid in the process of investigating new cases and organizing previous existing rulings. Imam al-Ghazālī defined these objectives to be: protection of faith, life, progeny, property and reason/intellect. While, not questioning the importance of these five, some contemporary writers have argued that there are many more.
<i>maʿrūf</i>	Literally, it means that which is commonly known or acknowledged to be good. Technically, it includes everything both internal and external which has been enjoined by Allah and His Prophet (may the peace and blessings of Allah be upon him). Antonym: <i>munkar</i> .
<i>maṣlaḥah</i>	Public interest as determined in the light of the rules of the Sharīʿah. See also, <i>maṣlaḥah mursalah</i> .
<i>muʿadhīn</i>	The person who makes the call to the <i>ṣalāh</i> called the <i>adhān</i> .
<i>muḍārabah</i>	A contract between two parties, capital owner(s) or financiers (called <i>rabb al-māl</i>) and an investment manager (called <i>muḍārib</i>). Profit is distributed between the two parties in accordance with the ratio upon which they agree at the time of the contract. Financial loss is borne only by the financier(s). The entrepreneur’s loss lies in not getting any reward for his services.

Arabic Term	Definition
<i>munkar</i>	Literally, it means that which is rejected or that which is bad. Technically, it refers to everything which Allah and His prophet (may the peace and blessings of Allah be upon him) have forbidden. Antonym: <i>ma'rūf</i> .
<i>murābahah</i>	Shortened term for <i>bay'al-murābahah</i> . It means sale at a specified profit margin; deferral of payment is conceptually not necessary. However, in current practice it refers to a sale agreement whereby the seller purchases the goods desired by the buyer and sells them at an agreed marked-up price, the payment being settled within an agreed time frame, either in instalments or in a lump sum. The seller bears the risk for the goods until they have been delivered to the buyer. In current practice, <i>bay'al-murābahah</i> is sometimes referred to as <i>bay'al-mu'ajjal</i> , though technically there is a difference between the two (see <i>bay'al-mu'ajjal</i> above).
<i>mushārahah</i>	Partnership. A <i>mushārahah</i> contract is similar to a <i>muḍārabah</i> contract, the difference being that in the former both the partners participate in the management and the provision of capital, and share in the profit and loss. Profits are distributed between the partners in accordance with the ratios initially set, whereas loss is distributed in proportion to each one's share in the capital.
<i>mushārahah mutanāqishah</i>	Also known as diminishing <i>mushārahah</i> ; a kind of partnership in which the share of one party decreases periodically/gradually. The financier's share of equity is reduced each month, quarter or year through partial purchase by the other partner – the client. In other words, by the client returning the capital to the financier.
<i>mutawallī</i>	Trustee of the <i>waqf</i> .
<i>niṣāb</i>	The exemption limit for paying <i>zakāh</i> . A Muslim possessing wealth below this threshold (the <i>niṣāb</i>) is exempt from <i>zakāh</i> whereas a Muslim with wealth at or exceeding the <i>niṣāb</i> is obligated to pay <i>zakāh</i> .
<i>qāḍī</i>	Judge of an Islamic court.
<i>qubḥ</i>	Literally, it means ugliness. Technically, it means that whatever contradicts the rules of the Sharī'ah, is bad and is condemned and forbidden. It is usually used to determine a ruling in those contemporary matter in which there is no clear evidence from the Qur'ān or Sunnah. Whatever is bad and harmful and contradicts or violates any rule of the Sharī'ah, is <i>qabīḥ</i> (derived word from <i>qubḥ</i>) and is thus forbidden. Antonym: <i>ḥusn</i> .
<i>ribā</i>	Literally, it means increase or addition or growth. Technically, it refers to the 'premium' that must be paid by the borrower to the lender along with the principal amount as a condition for the loan or an extension in its maturity. Interest as commonly known today is the most famous type of <i>ribā</i> .
<i>al-rizq al-iḥbāsīyah</i>	Also known as <i>irṣād</i> . For definition, see above.
<i>ṣadaqah</i>	A charitable act. An act done with the intention of seeking the pleasure of Allah. Plural <i>ṣadaqāt</i> .
<i>ṣalāh</i>	Normally translated as prayers. But it is not in the ordinary sense of 'asking favors from God'. Technically, it is a specific form of worship that every Muslim must perform at appointed times, five times during every 24 hours.
Shafī'ī	A school of Islamic jurisprudence named after Imam Shāfī'ī.
Sharī'ah	Refers to the corpus of Islamic law based on Divine guidance as given by the Qur'ān and the Sunnah and embodies all aspects of the Islamic faith, including beliefs and practices.

Arabic Term	Definition
<i>ṣiyām</i>	Singular, <i>ṣaum</i> . Usually translated as “fasting”. Technically, it is worshipping Allah <i>in a manner specified by Sunnah</i> . It involves prohibition of some acts from dawn to sunset. Avoiding taking any kind of food or drink is one of those prohibitions (there are others). It is because of this that usually it is translated as fasting. But actually, it is one of the five ‘pillars of Islam’ (compulsory duties). Every Muslim (with some exceptions allowed by Sharī‘ah) has to observe this duty during the full Lunar month of Ramadan every year.
<i>ṣukūk</i>	Plural of ‘ <i>sakk</i> ’, which refers to a financial paper showing entitlement of the holder in the amount of money shown on it. The English word ‘cheque’ comes close to it. Technically, <i>ṣukūk</i> are financial instruments entitling their holders to some financial claims.
<i>ṣukūk al-intifā‘</i>	<i>Ṣukūk al-intifā‘</i> represent limited rights to the real estate being utilized. The limited rights on the real estate are associated with a limited period of time (tenure). Essentially, <i>ṣukūk al-intifā‘</i> are a derivative of <i>ṣukūk al-ijārah</i> . The issuer divides its right of use (<i>intifā‘</i>) of an identifiable asset (‘ <i>ayn mawṣūfah</i>) over a predetermined period of time into specific units and transfer these rights to buyers/investors (<i>ṣukūk</i> holders). As such, <i>ṣukūk</i> holders will have the right to benefit from these <i>ṣukūk</i> in various ways such as utilization, investment, or disposal. The <i>ṣukūk</i> will be backed not by the issuer of <i>ṣukūk</i> but rather by the real estate asset or the cash flows generated from the asset.
<i>sunnaī Allah</i>	The laws of Allah that govern the universe. This term is similar to what is commonly known as “laws of nature”. However, it differs from ‘laws of nature’ in that <i>sunnaī Allah</i> refers to every ‘law’ that Allah has set that governs this worldly life. For example, one of the ‘laws’ set by Allah is that obedience to Him brings prosperity and disobedience brings His wrath and punishment.
<i>takāful</i>	An alternative for the contemporary insurance contract. A group of persons agree to share certain risk (for example, damage by fire) by collecting a specified sum from each. In case of loss to anyone of the group, the loss is met from the collected funds.
<i>tawarruq</i>	<i>Tawarruq</i> is a mode for obtaining liquidity through a fake contract involving buying something at a higher price on credit basis and selling it back for cash payment instantly. With a few exceptions, Islamic scholars generally consider this to be an illegitimate mode of transaction. They consider it to be a subterfuge for interest-based borrowing (<i>ribā</i>).
<i>‘ulamā’</i>	Islamic scholars.
<i>ummah</i>	The global community of Muslims.
<i>‘urbūn</i>	Short form of <i>bay‘ al-‘urbūn</i> . A sale contract in which a the buyer gives a small part of the price of goods/services bought as down payment and parties commit themselves to the conditions agreed in the contract. The final contract is concluded upon full payment. If the buyer cancels the sale, he loses the down payment. If the seller cancels the contract he has to pay double the amount of the down payment as a penalty for back out of the deal. These are customary practices in modern days. However, <i>fiqhī</i> opinions differ with respect to their permissibility. Most modern scholars permit these in the broader interest of market discipline.

Arabic Term	Definition
<i>wa'd</i>	An undertaking by one party to enter into a contract with the other e.g. financial institution for the sale or lease of an asset in the future or to do any other job desired by the other party.
<i>wa'd mulzim</i>	A binding promise.
<i>wa'dān</i>	Two separate and independent promises (<i>wa'ds</i>) made by the parties involved in a particular business transaction. These two promises are given unilaterally by one party to another and vice versa, where they are unrelated to each other and their respective fulfillment depends on two independent conditions.
<i>waqf</i>	Appropriation or tying up a property in perpetuity for specific purposes. No property rights can be exercised over the corpus. Only the usufruct is applied towards the objectives (usually charitable) of the <i>waqf</i> .
<i>waqf al-nuqūd</i>	Cash <i>waqf</i> .
<i>waqf 'āmm</i>	<i>Waqf 'āmm</i> is a <i>waqf</i> meant for the general welfare of the public without any specific beneficiaries.
<i>waqf dhurrī</i>	A family <i>waqf</i> . A type of <i>waqf</i> in which the beneficiaries are specific individuals (of a specific family, tribe etc.) usually the family members and/or relatives of the <i>wāqif</i> . It is also known as <i>waqf ahli</i> .
<i>waqf khāṣṣ</i>	<i>Waqf khāṣṣ</i> is a type of <i>waqf</i> endowed specifically for certain persons or purposes as stipulated in the <i>waqf</i> deed.
<i>waqf khayrī</i>	A public <i>waqf</i> . A type of <i>waqf</i> which is established for general charitable purposes (e.g., <i>waqf</i> established for building/managing mosques, schools, hospitals, for digging wells, building roads, etc.) or in which the beneficiaries are a general group of people defined by a particular trait (e.g., the poor, the needy, travelers, those in need of medical help, etc.)
<i>zakāh</i>	One of the five 'pillars of Islam' (compulsory duties). It is a financial worship and refers to a special earmarked levy payable by a Muslim on his net worth beyond a minimum level of wealth as a part of his religious obligations. The rates as well as the beneficiaries of this levy are unchangeable. Beneficiaries are mainly the poor and the needy.