

Glossary of Arabic Terms in Issue 27/1

<i>aḥkām</i>	Lit. Orders. Tech. Devine commandments.
<i>āyah</i> , pl. <i>āyāt</i>	A verse of the Holy Qur'ān.
<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'ān and the Sunnah and secondarily on <i>ijmā'</i> (consensus) and <i>ijtihad</i> (juristic judgment). While the Qur'ān and the Sunnah are immutable, verdicts based on <i>ijtihad</i> may change due to changing circumstances.
<i>fiqh al-mu'āmalāt</i>	<i>Fiqhī rules relating to relationships/contracts among human beings.</i>
<i>fiqhī</i>	Relating to <i>fiqh</i> .
<i>fuqahā'</i>	Plural of <i>faqīh</i> meaning jurist, who gives rulings on various juristic issues in the light of the Qur'ān and the Sunnah.
<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>ibrā'</i>	Release/discharge. Technically, it means voluntarily giving up one's established claim against someone or one's recognized right; fully or partially.
Ḥadīth, pl. Aḥadīth	Sayings, deeds and endorsements of the Prophet Muhammad (peace be upon him) narrated by his Companions.

<i>ḥajj</i>	Hajj, is the fifth pillar of Islam i.e., compulsory duty. It involves pilgrimage to Makkah and other Holy places around it and perform specified worships between 8 th and 13 th day of the Islamic month of Dhul Hijjah. This duty is compulsory only once during each Muslim's life time provided he/she is financially and physically able to carry it out.
<i>ḥarām</i>	Things and activities prohibited by the Sharī'ah, e.g., giving or taking <i>ribā</i> , gambling, eating pork etc.
<i>ḥikmah</i>	Lit. Wisdom. Tech. the wisdom or rationale behind Divine commandments.
<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>ijmā'</i>	A consensus (of <i>fuqahā'</i>). <i>Ijmā'</i> is one of the sources of Islamic law.
<i>ijtihād</i>	In technical terms, it refers to the efforts by jurist (s) to derive a rule or reach a judgement based on evidence found in the Islamic sources of law, predominantly, the Qur'ān and the Sunnah
<i>infāq</i>	Spending. In the literature of Islamic economics, it usually refers to spending in the way of Allah.
<i>kāfir</i>	One who does not believe in Allah or refutes any of His commandments.
<i>maqāṣid al-sharī'ah</i>	Basic objectives of the sharī'ah. Imam al-Ghazālī defined them to be: protection of faith, life, progeny, property and reason. Some contemporary writers have argued that these may be revisited.
<i>maṣlahah</i> , pl. <i>maṣāliḥ</i>	Literally, it means benefit. Technically, it refers to any action taken to protect the objectives of the Sharī'ah; the five basic ones being: protection of faith, life, progeny, property and reason.
<i>maṣlahah</i> <i>mursālah</i>	Public interest as determined in the light of the rules of Sharī'ah.
<i>maysir</i>	Gambling. Any game of chance

<i>murābahah</i>	Sale at a specified profit margin. The term, however, is now used to refer 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 lump sum. The seller bears the risk for the goods until the buyer takes their possession.
<i>muḍārabah</i>	A contract between two (or more) 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.
<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>qiyās</i>	Derivation and application of a rule/law on the analogy of another rule/law if the basis (<i>'illah</i>) of the two is the same. It is one of the secondary sources of Islamic law.
Qur'ān	The Holy Book of Muslims, consisting of the revelations made by God to the Prophet Muḥammad (peace be upon him). It comprises <i>actual</i> words of Allah. The Qur'ān lays down the fundamentals of the Islamic faith, including beliefs and all aspects of the Islamic way of life.
<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 regarded by a predominant majority of <i>fuqahā'</i> to be equivalent to <i>ribā</i> .

<i>ribā al-faḍl</i>	That kind of <i>ribā</i> which relates to exchange of some specified commodities mentioned in a Ḥadīth. If items of exchange are of the same specie, the exchange of these commodities should be equal and also instant. Some differences in application details exit among various schools of <i>fiqh</i> .
<i>ribā al-nasi'ah</i>	That kind of <i>ribā</i> where deferred payment of one of the exchangeables is involved.
<i>ṣadaqāh</i> , pl. <i>ṣadaqāt</i>	A charitable act. An act done with the intention of seeking the pleasure of Allah.
<i>sadd al-dharī'ah</i>	Prohibition of a deed which, if permitted may lead to another prohibited deed.
<i>ṣalāh</i>	One of the five 'pillars of Islam' (compulsory duties). Usually translated as prayers. Technically, it is worshipping Allah in a manner specified by Sunnah. Every Muslim has to perform this worship at five <i>specified</i> times in every 24 hour period.
<i>ṣarf</i>	Currency exchange. Special Sharī'ah rules are applicable to this kind of exchange.
<i>ṣaum</i>	One of the five 'pillars of Islam' (compulsory duties). It is worshipping Allah in a manner specified by Sunnah which involves prohibition of some acts from dawn to sunset in the whole Lunar month of Ramadan. Avoiding taking any kind of food is one of those prohibitions. It is because of this that usually it is translated as fasting.
<i>shahādah</i>	One of the five 'pillars of Islam' (compulsory duties). In fact this is the most basic of all. It means <i>sincerely</i> declaring one's faith in the Unity of Allah and proclaiming total obedience to His commandments. It also requires believing in Prophets, Devine Books, Angles, Day of Judgment and an unending Life thereafter.
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.

<i>ṣukūk</i>	Plural of ‘ṣakk’, 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.
Sunnah	The Sunnah is the second most important source of the Islamic faith after the Qur’ān and refers to the Prophet’s (peace be upon him) example as indicated by his practice of the faith. The only way to know the Sunnah is through the authentic collection of Aḥādīth, which consist of reports about the sayings, deeds and endorsements of the Prophet (peace be upon him).
<i>tafsīr</i>	Explanation of the meanings, essence and insinuations of the verses of Holy Qur’ān.
<i>taqwá</i>	Piety, virtue and righteousness with a sense of accountability to Almighty Allah. It implies total obedience to His commandments with respect to His self and His creations.
<i>Ummah</i>	The global community of Muslims.
<i>‘urf</i>	Established custom. <i>‘Urf</i> is one of the sources of Islamic law as long as it does not contradict any rules of Sharī‘ah.
<i>wadī‘ah</i>	Deposit without any demand or expectation of return.
<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.
<i>ẓulm</i>	Lit. injustice. Tech. not giving full rights due to others, including Allah. In the later sense it is equivalent to disbelief in Allah.