

Glossary of Arabic Terms in Issue 27/2

<i>Aḥadīth</i>	Plural of <i>Ḥadīth</i> . For meaning, see below.
Allah	Commonly translated as “God”. In fact it is one of the ‘personal’ names of the Creator of this universe Who has uncountable attributes. The closest rendering of the word in English would be “the Only One worthy of worshipping.”
<i>awqāf</i>	Plural of <i>waqf</i> . For meaning, see below.
<i>āyah</i> , pl. <i>āyāt</i>	A verse of the Holy Qur’ān.
<i>bay’</i>	Sale. In Islamic finance it is often used as a prefix when referring to different sale-based modes, like <i>bay’ al-mu’ajjal</i> (sale on deferred payment basis); <i>bay’ al-salam</i> (sale on advance payment basis, etc.).
<i>‘urbūn</i>	Used as short form for <i>bay’ al-‘urbūn</i> . A sale contract in which a down payment is given 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 it is a customary practice that he has to pay double the amount of the down payment. However, opinions differ with respect to the permissibility of these payments as penalty for backing out. Most modern scholars permit these in the broader interest of market discipline.
<i>fatāwá</i>	Plural of fatwa. Religious verdicts by <i>fuqahā’</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’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>fuqahā'</i>	Plural of <i>faqīh</i> meaning jurist, who gives rulings on various juristic issues in the light of the Qurān and the Sunnah.
Ḥadīth, pl. Aḥadīth	Sayings, deeds and endorsements of the Prophet Muhammad (peace be upon him) narrated by his Companions.
<i>ḥarām</i>	Things and activities prohibited by the Sharī'ah, e.g., giving or taking <i>ribā</i> , gambling, eating pork etc.
<i>hibah</i>	Gift. It is a one-way transfer of 'value'.
<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>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>isrāf</i>	Extravagance, excessiveness (especially in expenditure).
<i>istiṣnā'</i>	Used as a short form for <i>bay' al-istiṣnā'</i> . Refers to a contract whereby a manufacturer (contractor) agrees to produce (build) and deliver a well-described good or (premise/road etc.) at a given price on a given date in future. As against <i>bay' al-salam</i> (a similar sale contract maturing in future where no manufacturing is involved. For definition see below.) in <i>istiṣnā'</i> the price need not be paid in advance. It may be paid in installments, or partly at the front end and the balance later in accordance with agreement between the parties.
<i>Jinn</i>	Usually translated as "genie", which according to <i>Advance Learners Dictionary</i> means "an imaginary spirit with magic powers in ancient Middle Eastern stories". That is not correct. According to the Holy Qur'ān, <i>jinn</i> is a real (not imaginary) creation of Allah. It is the only creation of Allah, besides human beings, who have the discretion to choose the way they want to act and are hence responsible for their deeds. Like human beings, they will have to account for their deeds on the Day of Judgment.

<i>maqāṣid</i>	Literary means 'objectives'. In Islamic literature it is often used as a short form for <i>maqāṣid al-sharī'ah</i> . For definition see below.
<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 mursālah</i>	Public interest as determined in the light of the rules of Sharī'ah.
<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>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.
<i>muḍārib</i>	An investment manager in a <i>muḍārabah</i> contract.
<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 a lump sum. The seller bears the risk for the goods until they have been delivered to the buyer. In Islamic economic literature, <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.
<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.

Muslim	A person believing in Islām, the divine religion revealed to Prophet Muḥammad (may peace be upon him) and preserved in the Holy book Al-Qurān and the Sunnah of Prophet Muḥammad (may peace be upon him)
PBUH (or pbuh)	Abbreviation of “Peace be upon him”. It is used after Prophet’s name (Muhammad) as a salutation. Another abbreviation (S.A.W. or S.A.A.W.) is also used, which expresses the salutation in a better way. For meaning, see below.
<i>Qarḍ ḥasan</i>	A loan extended without interest or any other compensation from the borrower. The lender expects a reward only from God.
<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 Muhammad (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.
R.A.	Raḍī Allāhū Anhū; meaning “Allah has been pleased with him”.
<i>Rabb al-māl</i>	Capital provider (financier) in a <i>muḍārabah</i> contract.
<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-nasi’ah</i>	That kind of <i>ribā</i> where deferred payment of one of the exchangeables is involved.
SAAW (or SAW)	Abbreviation for “Sallahū Alaiḥi Wa Sallam), meaning, “May Allah’s peace and blessings be on him (Muhammad)

SWT	Abbreviation for “Sub ḥānahū wa Ta‘ālā” used as one of the most commonly used attributes of Allah, meaning “The One Who has no shortcoming, whatsoever and is the Greatest.”
<i>ṣadaqāh</i> , pl. <i>ṣadaqāt</i>	A charitable act. An act done with the intention of seeking the pleasure of Allah.
<i>ṣalāh</i>	One of the five ‘pillars of Islam’ (compulsory duties). Usually translated as “prayer”. <i>Technically, it is worshipping Allah in a manner specified by Sunnah.</i> Every Muslim has to perform this worship at five <i>specified</i> times in every 24 hour period.
<i>salam</i>	Short form for <i>Bay‘ al-salam</i> , which refers to a sale contract in which payment is made in advance by the buyer and the delivery of the goods is deferred by the seller. The date of delivery and fairly accurate description of goods must be given in the contract.
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. <i>Technically, ṣukūk are financial instruments entitling their holders to some financial claims.</i>
Sunnah	The Sunnah is the second most important source of the Islamic faith after the Qur’an 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 collection of Aḥādīth, which consist of reports about the sayings, deeds and endorsements of the Prophet (peace be upon him).
<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>	Tawarruq is a mode for obtaining liquidity through a fake buying something at a higher price to be paid in future and selling it back for cash payment instantly. With a few exceptions, Islamic scholars generally consider this to be illegitimate mode of transaction. They consider it to be a subterfuge for interest-based borrowing
Ummah	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>wakālah</i>	Contract of agency. In this contract, one person appoints someone else to perform a certain task on his behalf, usually against a fixed fee.
<i>wadī'ah</i>	Deposit without any demand or expectation of return.
<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>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.