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## Glossary

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This section explains some of the Arabic words and terms that occur in the *Handbook*.

*Abaya* is a woman's gown or cloak.

*Ahadith* is the plural form of *hadith* (see below).

*Akhlaq* means morals and values.

*Al-akhira* is the hereafter.

*Al-din* or *din* is used to refer to the religion of Islam.

*Alim* is a scholar of Islam.

Allah is the Arabic word for God (used by both Muslims and Christians).

*Al-muaamala* means social intercourse and activities.

*Al-mus'uliyya al-ijtima'iyya lil-sharikat* is corporate social responsibility.

*Awra* is that which needs to be covered in the presence of someone to whom an individual would be eligible to be married.

*Bai'al dayn* means the sale of debt or a liability at a discounted or negotiated price.

*Bai bi-thamin ajil* is deferred payment sale by installments.

*Bai'muajjal* is deferred payment sale.

*Bai'salam* is prepaid purchase.

*Burqa* is a face-covering garment.

*Dawa* means a call, appeal, or invitation and is used to mean 'inviting someone to learn about Islam'.

*Dhul-Hijja* is the month (on the 9th and 10th days) in which the *hajj* pilgrimage takes place.

*Din* see *Al-din*

*Eid-ul-Adha* is the holiday following the rituals of the *hajj* pilgrimage when Muslims slaughter a sacrificial animal.

*Eid-ul-Fitr* is the holiday at the end of the fasting month of Ramadan.

*Fatwa* is a ruling made by religious scholars.

*Gharar* means the presence of uncertainty most of the time concerning economic or financial transactions.

*Hadith* is a saying of the Prophet Muhammad (pl. *ahadith*). *Hadith* is also a collective noun referring to all of the Prophet's sayings.

*Hajj* is the compulsory pilgrimage to Mecca, once in a Muslim's lifetime, as long as he/she is financially and physically able to do it.

*Hajjilhajja* is a Muslim (male/female) who has performed the *hajj*.

*Halal* means lawful, permissible.

*Hanafi* is one of the four major schools of thought/law in Islam.

*Hanbali* is one of the four major schools of thought/law in Islam.

*Haram* means unlawful.

*Hijab* means cover and is used to refer to a woman's head covering.

*Hijri* means the Hegira, the migration of the Prophet Muhammad from Mecca. The Muslim calendar dates from this time; for example, 1433 AH means 1433 years after the Hegira.

*Iftar* is the fast-breaking meal eaten nightly in Ramadan.

*Ihsan* is beneficence or goodness.

*Ijara* is a leasing contract.

*Ijara wa iktina* is a lease-purchase contract, whereby the client has the option of purchasing the contract.

*Ijma* means consensus.

*Ijtihad* refers to the independent or original interpretation of problems not precisely covered by the Qur'an or *hadith*.

*Ijtima* means a meeting.

*Istisnaa* refers to future delivery as in a contract to manufacture.

*Jihad* is a fight, battle, or struggle.

*Kaaba* is the cube-shaped building covered with a black cloth at the centre of the Grand Mosque in Mecca.

*Kafala* is a contract of guarantee or taking of responsibility for a liability provided by a guarantor.

*Kash* means acquisition, earnings, gain or profit.

*Mahrem* means someone who is unlawful for a woman to marry because of marital or blood relationships.

*Majlis* means a living room, a conference room or a gathering.

*Makruh* is detested.

*Maliki* is one of the four major schools of thought/law in Islam.

*Mandub* means recommended.

*Mu'aamalat* means political, social and economic activities undertaken by Muslims.

*Muakkad* is a type of Islamic ruling that connotes strong recommendation of particular practices among Muslims, especially in Islamic religious rituals.

*Mubah* is permissible

*Mudarib* is the entrepreneurial partner in a *mudaraba* partnership who provides the expertise and management.

*Mudaraba* is a trustee financing contract, where one party, the financier, entrusts funds to the other party, the entrepreneur, for undertaking an activity.

*Mufti* is a professional jurist who interprets Muslim law.

*Muhkam* means precise.

*Munafasa* means competition.

*Murabaha* is a resale with a stated profit (using the cost plus mark-up principle).

*Musharaka* is an equity participation contract, where two or more partners contribute funds to undertake an investment.

*Muslimah* is a female Muslim.

*Mutashabih* means allegorical.

*Nafs* means soul, desire, or personal identity.

*Najis* is unclean.

*Nas* is evidence.

*Nisab* is the threshold of wealth in regards to the payment of *zakat* (obligatory charity).

*Niyya* is intention.

*Qadar* means destiny.

*Qadi* is a judge.

*Qard hasan* is a benevolent or interest-free loan.

*Qibla* is the direction towards which Muslims pray (the direction of the *kaaba*).

*Qiyas* is analogy.

Qur'an means the book Muslims believe was revealed by God through the Angel Gabriel to Muhammad, the Prophet of Islam.

*Rahn* is a security or mortgage.

Ramadan is the 9th month of the Islamic calendar, when Muslims fast daily for the entire month.

*Riba* means interest.

*Rihla* is a journey undertaken for the pursuit of knowledge.

*Sadaqa* is voluntary alms giving/charity.

*Sahur* is the last meal before daybreak during the month of Ramadan.

*Salah* is the obligatory prayer, performed five times daily.

*Saum* means fast (fasting from food, water, sex, smoking, and arguments or being angry).

*Shahadah* is the declaration of faith made by Muslims (to believe in no other god but God and that Muhammad is His Prophet).

*Shafi'i* is one of the four major schools of thought/law in Islam.

*Sharia* is Islamic law.

*Shayla* is a head covering.

*Sidq* is truth.

*Sufi* is a person who practices Sufism or mysticism in Islam.

*Sukuk* is a corporate bond.

*Sunnah* refers to the recorded sayings and living habits of Prophet Muhammad.

*Tabligh* is a tradition of Muslim men traveling to visit other Muslims in mosques and their houses for the revival of Islam.

*Takaful* is insurance.

*Tawhid* is used to refer to the oneness/unity of Allah (God)

*Ulama* (plural of *alim*) refers to the scholars of Islam.

*Ummah* means the community of Muslims

*Umra* is the 'lesser pilgrimage,' which can be made to Mecca during any time of the year.

*Thoub* is a gown (often white) worn by men.

*Wadia* means safe custody or deposit.

*Wadia yad damaana* means savings with guarantee.

*Wakala* involves a contract of agency on a fee-for-service basis.

*Wajib* is prescribed.

*Waqf* is a permanent religious endowment.

*Zaka* means to thrive; to grow, increase; to be pure in heart, be just, righteous, good.

*Zakat* is obligatory charity given by Muslims.

*Ziyara* is a journey made to visit holy places and tombs.

