
Glossary

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.

Haji 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.

