

## Muslim Beliefs

Islam is the name of the religion transmitted by the Prophet Mohammed as revealed to him by God (Allah). Central to Islamic beliefs is The *Qur'an*, which can be defined as 'the book containing the speech of God revealed to the Prophet Mohammed in Arabic and transmitted to us by continuous testimony'. The *Qur'an* is deemed to be a proof of the prophecy of Mohammed, is the most authoritative guide for Muslims and is the first source of the *Sharia'a*. The *Ulema* (religious scholars) are unanimous on this point, and some even say that it is the only source and that all other sources are explanatory of the *Qur'an*. The salient attributes of the *Qur'an*, which are indicated in this definition, can be summarised in five points:

- It was revealed exclusively to the Prophet Mohammed.
- It was put into writing.
- It is all *mutawatir* (universally accurately reported).
- It is the inimitable speech of God.
- It is recited in *salah* (ritual prayer).

### 1.1 FIVE PILLARS OF FAITH

The structure of Islam is founded on pillars. Just as the strength and stability of any structure depends on the supporting pillars, the strength and stability of Islam depends on its pillars. Muslims are duty-bound to acquaint themselves with the nature of Islam's pillars.

During the 10 years between his arrival in Medina and his death in AD 632, Mohammed laid the foundation for the ideal Islamic state. A core of committed Muslims was established, and a community life was ordered according to the requirements of the new religion. In addition to general moral injunctions, the requirements of the religion came to include a number of institutions that continue to characterise Islamic religious practice today.

Foremost among these institutions are the five pillars of Islam. These are the essential religious duties required of every mentally able, adult Muslim. The five pillars are each described in some part of the *Qur'an* and were already being practised during Mohammed's lifetime. They are:

- the profession of faith (*Shahada*);
- daily prayer (*Salat*);
- almsgiving (*zakat*);
- fasting (*sawm*);
- pilgrimage (*hajj*).

Although some of these practices had precedents in Jewish, Christian and other Middle Eastern religious traditions, taken together they distinguish Islamic religious practices from

those of other religions. The five pillars are thus the most central rituals of Islam and constitute the core practices of the Islamic faith.

### 1.1.1 Profession of Faith

The absolute focus of Islamic piety is *Allah*, the supreme, all knowing, all-powerful, God. The Arabic word *Allah* means ‘the God’, and this God is understood to be the God who brought the world into being and sustains it to its end. By obeying God’s commands, human beings express their recognition of and gratitude for the wisdom of creation, and live in harmony with the universe.

The profession of faith, or witness to faith (*Shahada*), is therefore the prerequisite for membership in the Muslim community. On several occasions during a typical day, and in the saying of daily prayers, a Muslim repeats the profession ‘I bear witness that there is no God but Allah and that Mohammed is his prophet’. There are no formal restrictions on when and where these words can be repeated.

To become a member of the Muslim community, a person has to profess and act upon this belief in the Oneness of God (*Tawhid*) and the prophethood of Mohammed. To be a true profession of faith, which represents a relationship between the speaker and God, the verbal utterance must express genuine knowledge of its meaning as well as sincere belief. A person’s deeds can be subjected to scrutiny by other Muslims, but a person’s utterance of the profession of faith is sufficient evidence of membership of the Muslim community.

### 1.1.2 Five Daily Prayers

The second pillar of Islam is the religious duty to perform five prescribed daily prayers (*Salat*). All adult Muslims are obliged to perform five prayers, preceded by ritual cleansing or purification of the body at different intervals of the day. The *Qur’anic* references also mention the acts of standing, bowing and prostrating during prayers and facing a set direction, known as *qibla*. Muslims were first required to face Jerusalem during prayer, but already during Mohammed’s lifetime they were commanded to face the *Kaaba*, an ancient shrine in the city of Mecca.

The most detailed descriptions of the rituals for prayer derive from the example set by the prophet Mohammed and are preserved in later Islamic traditions (*Ahadith*). Some details of these rituals vary. However all Muslims agree that there are five required daily prayers to be performed at certain times of day:

- dawn (*fajr* or *subh*);
- noon (*zuhr*);
- mid-afternoon (*asr*);
- sunset (*maghrib*);
- evening (*isha*).

The dawn, noon and sunset prayers do not start exactly at dawn, noon and sunset; instead, they begin just after, to distinguish the Islamic ritual from earlier pagan practices of worshipping the sun when it rises or sets.

A prayer is made up of a sequence of units called bowings (*rak’as*). During each of these units, the worshipper stands, bows, kneels and prostrates while reciting verses from the *Qur’an*.

Wherever Muslims live in substantial numbers throughout the world, the call to prayer (*adhan*) is repeated five times a day by a *muezzin* (crier) from a mosque, the Muslim place of worship.

The Friday noon prayer is led by an *imam*, who is a prayer leader in the *Sunni* division of Islam. This prayer differs from the usual noon prayers of the other days of the week. As a required part of the ritual at this congregational meeting, two sermons precede the prayer. On other days, Muslims can pray anywhere they wish, either individually or in groups. They must, however, observe the rituals of praying at certain times of day, facing in the direction of Mecca, observing the proper order of prayers and preparing for prayer through symbolic purification.

### 1.1.3 Almsgiving

The third pillar of Islam is almsgiving (*zakat*). A religious obligation, *zakat* is considered an expression of devotion to Allah. It represents the attempt to provide for the poorer sectors of society, and it offers a means for Muslims to purify their wealth and attain salvation. The *Qur'an*, together with other Islamic traditions, strongly encourages charity and constantly reminds Muslims of their moral obligation to the poor, orphans and widows. However it distinguishes between general, voluntary charity (*sadaqah*) and *zakat*, the latter being an obligatory charge on the money or produce of Muslims.

### 1.1.4 Fasting

The fourth pillar of Islam is fasting (*sawm*). Clear *Qur'anic* references to fasting account for the early introduction of this ritual practice. The *Qur'an* prescribes fasting during the month of Ramadan, the ninth month of the 12-month Islamic lunar year. The month of Ramadan is sacred because the first revelation of the *Qur'an* is said to have occurred during this month. By tradition the month starts with the sighting of the new moon by at least two Muslims. For the entire month, Muslims must fast from daybreak to sunset and refrain from eating, drinking and sexual intercourse. Menstruating women, travellers and sick people are exempted from fasting, but have to make up the days they miss at a later date.

According to various traditional interpretations, the fast introduces physical and spiritual discipline, serves to remind the rich of the misfortunes of the poor and fosters, through this rigorous act of worship, a sense of solidarity and mutual care among Muslims of all social backgrounds.

### 1.1.5 Pilgrimage to Mecca

The fifth pillar requires that Muslims who have the physical and financial ability should perform the pilgrimage, or *hajj*, to Mecca at least once in a lifetime. Arabs before the rise of Islam practised the pilgrimage and the ritual continues from the early days of Islam.

The *hajj* is distinct from other pilgrimages. It must take place during the 12th lunar month of the year, known as *Dhu al-Hijja*, and it involves a set and detailed sequence of rituals that are practised over the span of several days. All pilgrimage rituals take place in the city of Mecca and its surroundings, and the primary focus of these rituals is a cubical structure called the *Kaaba*.

According to Islamic tradition (*Hadith*), the *Kaaba*, also referred to as the House of God, was built at God's command by the prophet Ibrahim (Abraham of the Hebrew and Christian

Bibles) and his son Ismail (Ishmael). The *Qur'an* provides detailed descriptions of various parts of the ritual, and it portrays many of these rituals as re-enactments of the activities that Ibrahim and Ismail undertook in the course of building the *Kaaba*. Set into one corner of the *Kaaba* is the sacred Black Stone, which according to one Islamic tradition (*Hadith*) was given to Ibrahim by the angel Gabriel.

Once pilgrims arrive in Mecca, ritual purification is performed. Many men shave their heads, and men and women put on seamless white sheets. This simple and common dress symbolises the equality of all Muslims before God, a status further reinforced by the prohibition of jewellery, perfumes and sexual intercourse. After this ritual purification, Muslims circle the *Kaaba* seven times, run between al-Safa and al-Marwa, two hills overlooking the *Kaaba*, seven times, and perform several prayers and invocations.

After these opening rituals, the *hajj* proper commences on the seventh day and continues for the next three days. Again, it starts with the performance of ritual purification followed by a prayer at the *Kaaba* mosque. The pilgrims then assemble at Mina, a hill outside Mecca, where they spend the night. The next morning they go to the nearby plain of Arafat, where they stand from noon to sunset and perform a series of prayers and rituals. The pilgrims then head to Muzdalifa, a location halfway between Arafat and Mina, to spend the night. The next morning, the pilgrims head back to Mina, on the way stopping at stone pillars symbolising Satan, at which they throw seven pebbles.

The final ritual is the slaughter of an animal (sheep, goat, cow or camel). This is a symbolic re-enactment of God's command to Ibrahim to sacrifice his son Ismail, which Ibrahim and Ismail duly accepted and were about to execute when God allowed Ibrahim to slaughter a ram in place of his son. (In the Hebrew and Christian Bibles, Abraham is called to sacrifice his son Isaac rather than Ishmael.)

Most of the meat of the slaughtered animals is to be distributed to poor Muslims. The ritual sacrifice ends the *hajj* and starts the festival of the sacrifice, '*id al-adha*. The festivals of breaking fast ('*id al-fitr*) at the end of Ramadan and '*id al-adha* are the two major Islamic festivals celebrated by Muslims all over the world.

During the pilgrimage most Muslims visit Medina, where the tomb of the Prophet is located, before returning to their homes. If the pilgrimage rituals are performed at any time of the year other than the designated time for *hajj*, the ritual is called *umra*. Although *umra* is considered a virtuous act, it does not absolve the person from the obligation of *hajj*.

## 1.2 SIX ISLAMIC CREEDS

The *Shahada* is the Muslim declaration of belief in the oneness of Allah and acceptance of Mohammed as God's prophet. The declaration reads: 'There is no God but Allah; Mohammed is the messenger of Allah'. The complete *Shahada* cannot be found in the *Qur'an* but comes from the *Ahadith*. The application of these principles is known, to Muslims, as *Iman*.

### 1.2.1 Definition of *Iman*

*Iman* (faith) is to proclaim the *Kalimah* and affirm its truth. By proclaiming the *Kalimah*, Muslims express their beliefs in the following Articles of Faith:

- existence and Attributes of Allah;
- destiny (*Qada'ar*);

- angels;
- prophets;
- revealed Books;
- The Hereafter.

Belief in these six Articles together forms the Creed of Islam. Belief in any one of these implies belief in the others as well, and rejection of one implies rejection of all.

### **1.2.2 *Iman* as Basis of Righteous Deeds**

*Iman* is the basis of acts of worship and righteous deeds in Islam. Without the firm foundation of *Iman*, Muslims believe that no act of worship and no deed, however sincerely and devotedly performed, will be acceptable to Allah.

## **1.3 BELIEF IN ALLAH AND HIS ATTRIBUTES**

The Islamic reasoning behind the first Article of Faith is as follows:

1. The unimaginably vast universe around us, which contains millions of stars and planets and galactic systems, cannot have come about by mere chance, by material and physical accident or by a chain of accidents, but has been created by Allah in accordance with His will and design.
2. Allah is the creator of each and every thing in the universe. Nothing has come into being of its own accord; and everything depends on Allah for its existence and survival.
3. Allah is eternal: He is ever-living and will never cease to be.
4. Allah is one: everything depends on Him, but He depends on none. He is All-powerful, and none has the power to change or evade His will or verdict. He has neither parents, nor offspring, nor clan.
5. Allah is unique both in His essence and attributes. He exists by Himself and is Self-sufficient, and does not stand in need of anybody else's aid to establish His rights and powers.
6. Nothing is beyond Him: nothing conceivable is beyond His control and power. He is above every conceivable defect, weakness or fault.
7. Allah is the real sovereign of the whole universe: He is the source of all sovereignty: everything is functioning according to His will.
8. Allah is the real source and centre of all power: no power exists besides His.
9. Allah is omnipresent: He watches over everything: nothing is hidden from Him either in the depths of the earth or in the limitless vastnesses of the heavens. He is the knower of the unseen and is fully aware of man's intentions, thoughts, feelings, even hidden motives. He possesses full and exact knowledge of what has happened in the past, or will happen in the future.
10. Life and death are completely under His control: He grants life to whomsoever He wills and brings death to whomsoever He wills.
11. The treasure houses of everything are with Allah: none can bestow anything on anyone whom He wills to deprive, and none can withstand anything from anybody whom He wills to favour.

12. Bestowing of gains or inflicting of losses is entirely in Allah's hands: none can ward off a misfortune that He wills one to suffer, and none can stop a good life that He wills one to enjoy.
13. Allah is the provider of every creature: all provisions of life are under His control. He is fully aware of the needs of His creations and provides them accordingly. He restricts His provisions or gives generously to whomsoever He wills.
14. Allah is just, all-knowing, all-wise: His decrees are just. He does not deprive anyone of his due. For Him good and evil are not equal: He will reward and punish everyone according to his deeds. He will neither punish a sinner unduly nor deprive a righteous worker of his rewards.
15. Allah has great love for His creatures: He forgives their sins, accepts their repentances and is ever merciful to them. A believer should never lose hope of His mercy and grace.
16. Allah alone deserves to be loved: one should seek only His pleasure and approval.
17. Allah alone deserves to be thanked, worshipped, adored and none else.
18. Allah alone has the right to be worshipped and His law obeyed unconditionally.
19. Allah alone deserves to be feared: He alone can fulfil hopes and grant prayers and give help and succour in difficulties and hardships.
20. Allah alone can show guidance: none can misguide the one whom Allah wills to guide, and none can show guidance to the one whom He has deprived of guidance.

Muslims would further reason that the worst people on the earth are those who disbelieve in Allah, reject His guidance, make others His associates and worship their own selves and desires instead of Him. As it says in the *Qur'an*:

Those who disbelieve, and die while they are disbelievers; on them is the curse of Allah and of angels and of men combined.

They ever dwell in it. The doom will not be lightened for them, neither will they be reprieved.

(S2: 161–162)

Holding others as partners in Allah's Godhead is a falsehood and a most heinous sin. This is known as *shirk* (blasphemy). Allah will forgive all other sins but not the sin of *shirk*. As it says in the *Qur'an*:

*Shirk* is the only sin that Allah does not forgive. He may forgive whosoever He will, other than this sin, for whose associate's partners with Allah does, in fact, go far astray into deviation.

(S4: 116)

## 1.4 BELIEF IN DESTINY

The second Islamic Article of Faith is the belief in one's destiny as an integral part of one's belief in Allah's existence and His Attributes, and the *Qur'an* mentions it as such. The traditions (*Hadith*) of the Holy Prophet mention destiny as a separate and independent article of the faith.

Belief in destiny implies that all good and evil that takes place in the world, or will take place in future, is from Allah and in His knowledge. His knowledge is all-comprehensive and nothing of good or evil is outside it. Allah's knowledge comprehends all the good or evil deeds that humans will commit after their birth. Not a single particle moves anywhere in the universe unless its movement is within Allah's knowledge and in accordance with His will. No power can deprive or withhold from a creature anything that has been pre-ordained for it by Allah,

and none can provide a creature with anything of which Allah has deprived it. Allah is the Maker of all destinies, good or otherwise.

In this regard, the teaching of Islam is that one should continue doing as much good as one can. One should avoid violating or neglecting religious commands and injunctions.

## 1.5 BELIEF IN ANGELS

The Islamic reasoning behind the third Article of Faith is as follows:

1. Angels have been created from light and are invisible, are of neither sex and have been appointed by Allah to carry out His Commands.
2. Angels are helpless creatures and cannot do anything out of their own will. They carry out, without question, all the Commands of Allah and dare not oppose or neglect them in any way.
3. They are engaged day and night in praising and glorifying Allah and are never tired of doing so.
4. They remain in awe of Him and can never so much as think of disobeying or revolting against Him.
5. They carry out their respective functions honestly, efficiently and responsibly, and are never guilty of shirking work.
6. The number of angels is only known to Allah Himself; four of them, however, are well-known, being nearest to Him in status and position. They are:  
*Gabriel*: whose duty has been to convey Allah's revelations and messages to the Prophets. He no longer performs this duty given that the institution of Prophet has come to an end with the arrival of The Holy Prophet Mohammed.  
*Israfil*: who by Allah's Command will blow into the trumpet on the Day of Judgement and bring the present system and order of the world to an end.  
*Michael*: whose duty is to arrange for rainfall and supply provisions to the creations of Allah, with His Command.  
*Izra'il*: who has been appointed to take the people's souls.
7. Two angels have been attached to every human being: one to record his good deeds and the other his bad deeds. They are called *Kiraman Katibin*.
8. Two angels, called Munkar and Nakir, are sent to the grave to question a person after his death.

## 1.6 BELIEF IN APOSTLES

The Islamic reasoning behind the fourth Article of Faith is as follows:

1. The arrangement made by Allah to convey His messages and commands for the guidance of mankind is called Apostleship, and those chosen for the mission are known as Apostles, Messengers or Prophets.
2. The Apostles have been conveying the Divine messages most scrupulously without tampering with them in any way.
3. Apostleship is God-given and cannot be acquired by effort and will.
4. All the Apostles have been men, and none of them was an angel, or *jinn* (evil spirit), or any other creature. Their only distinction was that God had chosen them as His Messengers and sent down His revelations to them.

5. The Apostles have faithfully practised what they presented and preached. They have been a perfect and true practical model of their teachings.
6. The Apostles were sent in every age and to every community and country. Muslims must believe in all the Apostles and reject none. They have to express complete faith in those of them who have been mentioned in the *Qur'an* and *Hadith* and hold them in the highest esteem.
7. All the Prophets gave the same message and invitation. Therefore rejection of one Prophet will indeed be rejection of all.
8. Belief in a Prophet implies that one should follow him in life faithfully and completely.
9. The institution of prophethood came to an end with the arrival of The Prophet Mohammed. He was the Last of the chain of Prophets. No Prophet is to appear after him. His prophethood, therefore, will last and remain effective until the Day of Judgment.
10. The personal example set by the Prophet Mohammed is the most perfect model for all his followers in all spheres of life. His verdict is decisive in all religious matters. A Muslim has to follow faithfully and sincerely all that he has enjoined and to avoid all that he has forbidden.
11. Obedience to the Prophet is obedience to Allah and disobedience of the Prophet is disobedience of Allah. Love of Allah, therefore, demands that one should obey the Prophet for that alone is the test of one's firmness in the faith.
12. Another proof of one's faith is the extent of honour and esteem in which one holds the Prophet generally. Any insolence or impudence shown with regard to the Prophet is destructive of all one's works of the lifetime. As it says in the *Qur'an*:

O you who believe! Do not raise your voices above the Prophet's voice, nor speak loudly to him as you speak loudly to one another, lest your deeds become null, while you know not.  
(S.49: 2)

Muslims are honour-bound to regard the Holy Prophet dearer than their own parents, children and near and dear ones, even oneself. The *Qur'an* is explicit on this point:

The Prophet is closer to the Believers than their own selves.  
(S.33: 6)

13. The belief in prophethood demands that Muslims should invoke Allah for His mercy and blessings on the Holy Prophet:

O believers! Call for blessings on him and salute him with a (becoming) salutation.  
(S.33: 56)

## 1.7 BELIEF IN THE REVEALED BOOKS

The Islamic reasoning behind the fifth Article of Faith is as follows:

1. Allah sent down Scriptures for the guidance of humans to teach them how to live life in the right way. The Prophets demonstrated, by personal example, the meanings of these Scriptures.
2. Belief in all the revealed Books is necessary, for basically they all taught one and the same creed: to worship and serve Allah alone and to avoid blasphemy (*shirk*).
3. Five of the Scriptures revealed to five of the well-known Prophets are as follows:  
Sahifah Ibrahim: revealed to Prophet Abraham;

The *Torah*: revealed to Prophet Moses;  
The Psalms: revealed to Prophet David;  
The Gospel: revealed to Prophet Jesus;  
The *Qur'an*: revealed to Prophet Mohammed.

4. Out of these revealed Books, Muslims believe that only the *Qur'an* is intact, exists in its original form and will remain so until the Last Day. Muslims believe that Allah has taken it on Himself to preserve it. As it says in the *Qur'an*:

Surely We have sent down the *Qur'an*, and surely We are its Preserver.

(S.15: 9)

5. The other four revealed Books have, Muslims reason, been irrevocably tampered with and none exist in their original form today. These Books were compiled long after the passing away of the Prophets and, Muslims reason, people inserted many things into them, which were opposed to their actual teachings. Thus the *Qur'an* is the only authentic and safe guide today in order to know and understand the practice of the original guidance sent down by Allah.
6. No one has the authority to effect any alteration in the *Qur'an* in any way. The Prophet himself was not authorised to do so; his only mission was to follow and practise it faithfully. To interpret the *Qur'an* according to one's personal whims and reading one's own meaning into its verses is highly sinful.
7. The *Qur'an* gives clear guidance for the solution of all human problems, personal and collective. Muslims believe that ignoring its guidance in any sphere of life or adopting and following other laws in preference to the *Qur'anic* Laws is sinful.

## 1.8 BELIEF IN THE HEREAFTER

The Islamic reasoning behind the sixth Article of Faith is as follows:

1. Life is not only this worldly life, but the real and eternal life is the life of the Hereafter that starts after death. The next worldly life will be blissful or painful and grievous depending on what one has earned and done in this worldly life. Belief in such a life is called belief in the Hereafter.
2. Every person is visited after death in the grave by two angels, called Munkar and Nakir, who put to the deceased the following questions:  
Who is your Lord?  
What is your religion?  
What do you say about this man (pointing to the Holy Prophet Mohammed)?  
This is the first of the tests in the accountability of the Hereafter.
3. On the first blowing of the Trumpet, the event which Muslims believe precedes the Day of Judgement, the present system and order of the universe will be upset and brought to an end. The earth will be shaken by a terrible earthquake, the mountains will be uprooted and shattered, the sun and the moon will collide, the stars will lose their brightness, and all living creatures will cease to live and the universe will be totally destroyed.  
The Day of Judgement, Muslims believe, is the final day of life on earth and for the universe. At the same time it is the beginning of the eternal life in the Hereafter.
4. On the second blowing of the Trumpet, all the dead will be brought back to life by Allah's Command. This is the Day of Resurrection. A new order will be created in which all human beings will have eternal life and there will be no death. This will be a terrible and

dreadful Day. People will be in awe with downcast heads and eyes, awaiting the Divine verdict.

5. All humans will be gathered together before their Lord, Who will be the sole Judge and Ruler on that Day. As it says in the *Qur'an*:

The day when all people will rise up (from their graves), nothing about them will remain hidden from Allah. (It will be asked): To whom belongs the sovereignty on this Day? (The whole world will cry out): To Allah, the One, the Almighty.

(S.40: 16)

The sovereignty on that Day rightly belongs to the Beneficent, and it will be a hard Day for the disbelievers.

(S.25: 26)

No one will have the heart to utter a word except with Allah's permission. He will call upon each individual separately to account for all his deeds. Then Allah will deliver His verdict in full knowledge, justice and wisdom. Each individual will be recompensed justly and equitably for all his deeds and no one will be done any injustice whatever.

6. The righteous will be handed their life-scrolls in their right hand, and the sinners will be handed their life-scrolls in their left hand. The former will attain true success and the latter meet with failure. The former will exult in their success with bright and shining faces, while the latter will be burning inwardly with gloomy and dark faces. The righteous will be admitted to Paradise where they will enjoy Allah's favours and life of eternal bliss and peace. The criminals will be cast into Hell to suffer Allah's wrath and displeasure.
7. The Divine verdict on that Day will be final. None will be able to escape it by any trick, device or design; nor will any saint or prophet intercede for anyone, because intercession will not be possible except by Allah's leave and permission. Nor will it be possible for anyone to return to the world so as to work again to earn one's salvation.
8. All one's deeds and actions, verbal and practical, are being recorded by the angels of Allah in a manner so that nothing escapes their notice.
9. None of anyone's doings, big or small, remains hidden from Allah's sight.
10. The Believers will be blessed with such favours and bliss in Paradise that the like of these will never have been conceived by any eye, ear or mind.
11. The rebels of Allah will be cast into the blazing Hell from where they will have no escape. They will neither die to get rid of the everlasting torment nor live to enjoy the good things of life. They will desire death but death will disappoint them. The blaze of Hell will be ever brightening and unquenched. The dwellers will cry with thirst and be given molten metals for drink, which will scald their mouths and throats. They will have heavy collars around their necks and dresses of tar and fire on their bodies. They will be served with thorny bushes for food and will face Allah's wrath at every moment.
12. Who will be admitted to Paradise and who will suffer in Hell is known only to Allah. The Prophets of Allah, however, have clearly indicated and pointed out the works and deeds that enable one to deserve Paradise and the works that will lead one to Hell. It is, therefore, not possible in this world to predict with certainty as to who will be admitted to Paradise, except those who were given the good news of admission into Paradise by the Holy Prophet himself. One may, however, expect this from Allah: that He will admit one to Paradise on the basis of the good works that one is performing in this world.
13. Allah in His mercy will forgive any sin that He pleases, but, according to the *Qur'an*, He will not forgive the sin of *shirk* and outright rejection of the Truth.

14. A person may believe and repent of sins any time in life; Allah is Gracious and Compassionate to His creatures and accepts their repentance most mercifully. No belief or repentance, however, is acceptable at the time one has reached the point of death and discerned, unmistakably, one's approaching end.

Given this background to Islam, the next chapter turns to the legal principles underlying Islamic banking and financial relationships: the *Sharia'a*.

