

# 1.1 LEARNING OUTCOMES, SUMMARY OVERVIEW AND PROBLEMS

## 1.1.1 Learning Outcomes

After reading Chapter 1 you should be able to do the following:

- Describe the role played in Islam by the Prophet Mohammed.
- Explain the Islamic five pillars of faith.
- Describe *zakat*.
- Define the Islamic creed.
- Explain how one becomes a Muslim.
- Distinguish *zakat* from *sadaqah*.
- Describe *Salat*.
- Explain the Islamic belief in angels.
- Describe the *hajj*.
- Explain the Islamic belief in Qada'ar.
- Describe the *Shahada*.
- Explain the Islamic belief in the Apostles.
- Define the Ulema.
- Explain the importance of Ramadan to Muslims.
- Describe Tawhid.
- Define *imam*.
- Contrast the *hajj* with the *umra*.
- Explain the Islamic belief in the Hereafter.
- Explain the Islamic belief in the revealed Books.
- Test that you have fully understood the Islam beliefs that drive Islamic banking.

#### 1.1.2 Summary Overview

The books of the Islamic faith shape both the culture and philosophy of the Muslim world.

#### 1.1.2.1 The Books of Islam

• **The** *Qur'an*: For Muslims, the *Qur'an* is the 'Word of God'. Muslims believe the identical book is in Heaven and Allah sent the angel Gabriel to Mohammed to reveal his 'Word'. The *Qur'an* is divided into 114 chapters or *Surahs*. These *Surahs* are revelations given to Mohammed during his 23 years of 'Prophethood' from AD 610 to 632.

The *Qur'an*, composed during Mohammed's lifetime, corresponds to the time and circumstances of his life. The *Surahs* can be divided into three time periods. The earliest are the shortest and known as *Early Meccan*, and date from AD 610 to 622. These were composed in Mecca, prior to the Hegira where Mohammed fled to Medina in September AD 622.

2 The Islamic Banking and Finance Workbook

The *Median Surah*s were composed during the time when Muslims controlled the city of Medina. They date from AD 622 to 630.

The *Late Meccan Surah*s were written between AD 630 and 632, during the last two years of Mohammed's life and after Mecca surrendered to his authority.

At this time, *Surahs* were not collected in one book but were memorised and collated on various items. The *Hafiz* were Muslims who had committed much of the *Qur'an* to memory. In the battle of Yamamah in AD 633, many of the Hafiz died.

With the urging of Umar, Zayd ibn Thabit, one of Mohammed's most trusted secretaries, was appointed to the task of collecting the *Qur'an* into one book. Still later, after different versions of the *Qur'an* began to appear, Zayd was put in charge of collecting all the *Qur'ans* throughout the Muslim world and issuing an authorised copy in the place of the one's collected.

• **The** *Hadith*: After the death of Mohammed, his followers collected his sayings and actions in books to guide and direct their beliefs. They gave additional meaning behind the *Surahs* and helped interpret their meanings. The most respected *Hadith* are the collected works of *Bukari*. Muslims do not feel that the *Hadith* is the 'Word of God'. They would compare the *Hadith* to the Christian Gospels, which report what Jesus said.

## 1.1.2.2 Who is a Muslim?

A Muslim is someone who submits to Allah by confession of the *Shahada*, which is part of the five pillars of faith – observances in Islam that are foundational practices, or duties, that every Muslim must observe:

## • The Five Pillars of Faith:

- 1. The Confession: 'La ilaha illa llah' ('There is no God but God'); the *Shahada* (testimony); the *Kalima* ('There is no God but Allah, and Mohammed is the Prophet of Allah').
- 2. Salat (prayer) five times a day facing Mecca.
- 3. Zakat (almsgiving).
- 4. Fasting during the month of Ramadan, from sunrise until sundown.
- 5. *Hajj*: pilgrimage to Mecca once in a lifetime.

In addition, there are five major beliefs or doctrines in Islam:

## • The Five Articles of Faith:

- 1. *God*: There is only one true God and his name is Allah. Allah is all knowing, all-powerful and sovereign judge. Yet Allah is not a personal God, for he is so far above humans in every way that he is not personally knowable.
- 2. *Angels*: Angels in Islam serve Allah's will, as with Gabriel delivering the *Qur'an* to Mohammed. Angels do not perform any bodily functions (sexual, eating and so on) because they are created from light. Angels serve different purposes. Each person has two recording angels who record his or her good or bad deeds.
- 3. *Scripture*: There are four inspired books in Islam: *Qur'an*, Torah (the 'Books of Moses', Ingil (Gospel of Jesus) and Zabur (Psalms of David). These are the books mentioned in the *Qur'an* as God's Word, but most Muslims feel the latter three books are corrupt. For this reason Allah, gave Mohammed the '*Qur'an*'.

- 4. *Prophets*: In Islam God has spoken through numerous prophets down through the centuries, including Adam, Noah, Abraham, Moses and Jesus. The greatest prophet and the last prophet is Mohammed; he is the seal of the prophets.
- 5. *Last Days*: The last days will be a time of Resurrection and judgement. Everybody will be resurrected to stand before Allah to be judged on the Last Day. Those who follow Allah and Mohammed will go to Paradise. Others will go to Hell.

# **1.2 QUESTIONS**

1.	What does Islam mean?
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2.	Muslims make no distinction between
	∕∕A:
	𝒴B:
3.	A Muslim is
	∕∕•A:
	<i>№</i> B:
1	How does one become a Muslim?
4.	
	<i>₽</i> ″
5.	What are the two main sects within Islam?
	A:
	𝒴B:

4	The Islamic Banking and Finance Workbook
6.	What are the similarities between <i>Shia</i> Islam and <i>Sunni</i> Islam?
7.	What are the differences between <i>Shiites</i> and <i>Sunnis</i> ?
	Sunnis believe:
8.	List the Five Pillars of Islam.
	<i>▶</i> B:
9.	What are the principal sources of the <i>Sharia'a</i> ?
	<i>₽</i> A:
	<i>▲</i> B:
10.	Give four examples of Islamic investment principles.

	<i>№</i> B:
11.	What are the six doctrines of the Islamic creed?
	✓ D:
	<i>₽</i> °E:

In the following questions, only one statement is true. Please indicate the letter of the true statement.

- 12. Which of the following is true?
  - A. Islam is the world's largest religion.
  - B. Islam is the world's second largest religion.
  - C. Islam is the world's third largest religion.
- 13. Where did Islam begin?
  - A. In modern-day Jerusalem.
  - B. In modern-day Saudi Arabia.
  - C. In modern-day Egypt.
- 14. What does it take to convert to being a Muslim?
  - A. You can't readily. You are either born into the faith or, in limited circumstances, become a Muslim by marriage.
  - B. Personal study and preparation during one Islamic year, mentored by two practising Muslims and a sponsoring *imam*.
  - C. Making the declaration of faith, in Arabic and before witnesses: 'There is no God but Allah and Mohammed is his messenger.'

- 6 The Islamic Banking and Finance Workbook
- 15. Muslims are expected to put their faith into action through the 'five pillars of Islam'. One of them, *zakat*, is
  - A. The obligation to give annually to charity.
  - B. The obligation to seek potential converts.
  - C. The obligation to learn the *Qur'an* by heart.
- 16. Which of the following statements is false?
  - A. An *imam* is a quasi-political leader whose decisions are acted upon by his followers.
  - B. *Jihad* describes the experience of Muslims 'struggling' to live out their faith to the best of their ability.
  - C. A Fatwa is a legal opinion put forward by an Islamic scholar.
- 17. Islam was founded by
  - A. Mohammed.
  - B. Allah.
  - C. Adam.
- 18. Sunni is to Shia as. . .
  - A. Catholic is to Protestant.
  - B. Christianity is to Judaism.
  - C. Sikhism is to Hinduism.
- 19. What does the term the Ummah refer to?
  - A. The Grand Mosque in Mecca.
  - B. The Islamic community.
  - C. Fasting at Ramadan.
- 20. Which of these specialises in 'law' rather than in theology?
  - A. The Imam.
  - B. The Mufti.
  - C. The Sheikh.
  - D. The Muezzin.
- 21. The difference between *Sunni* and *Shia* Islam is
  - A. A doctrinal difference on the meaning of Allah.
  - B. A political disagreement on the issue of leadership.
  - C. A disagreement about the role of the prophet Mohammed.
  - D. A disagreement about how battles should be waged.
- 22. The word 'Islam' means
  - A. Justice and peace.
  - B. Peace achieved through submission to Allah.
  - C. Peace achieved through submission to the Prophet's message.
  - D. The spread of peace around the world.
- 23. What do Muslims believe regarding the Prophet Mohammed?
  - A. He is God.
  - B. He is the son of God.
  - C. He was the first Messenger from Allah sent to mankind.
  - D. He was the last Messenger from Allah sent to mankind.
- 24. Which of the following is a prophet in Islam?
  - A. Moses.
  - B. Abraham.
  - C. Jesus.

- D. Noah.
- E. All of the above are prophets.
- 25. The word 'Allah' means
  - A. Father, in Arabic.
  - B. The prophet of Islam.
  - C. The Moon God worshipped by Muslims.
  - D. God, in Arabic.
- 26. The country with the largest Muslim population is
  - A. Iran.
  - B. Pakistan.
  - C. Egypt.
  - D. Indonesia.
  - E. Saudi Arabia.
- 27. What do Muslims believe about Jesus?
  - A. He is a prophet who will accompany Allah on the Day of Judgement.
  - B. He was the result of a virgin birth.
  - C. He was the son of Allah.
  - D. He is a figure who died for the sins of mankind.
- 28. As reported in the Qur'an, the first user of the words 'Islam' and 'Muslims' was
  - A. Abraham.
  - B. Adam.
  - C. Mohammed.
  - D. Allah.
- 29. Which story is not in the *Qur'an*?
  - A. Adam and Eve.
  - B. Abraham's sacrifice of his son.
  - C. Noah's ark.
  - D. The crucifixion of Jesus.
- 30. The word *Jihad* means
  - A. The physical struggle necessary to make Islam the world's dominant religion.
  - B. Holy war.
  - C. To struggle and strive to practise Islam.
  - D. Victory for a Muslim against a non-Muslim.
- 31. Muslims worship
  - A. The Qur'an.
  - B. The Kaaba.
  - C. Mohammed.
  - D. Allah.
- 32. Under which of these names is Jesus known to Muslims?
  - A. Yunus.
  - B. Nuh.
  - C. Isa.
  - D. Azrael.
- 33. In contrast to Sunnis, Shiites do not believe in the Sunnah:
  - A. True.
  - B. False.

8 The Islamic Banking and Finance Workbook

# 1.3 ANSWERS

- 1. Submission to the Will of God. Derived from Aslama to give oneself to God.
- 2. Religious World and the Temporal World.
- 3. One who submits to Allah and can recite the *Shahada* 'There is no God but Allah and Mohammed is Allah's Prophet'.
- 4. By reciting the Shahada.
- 5. Sunni Islam (90%) and Shia Islam (10%).
- 6. Similarities are belief in the Qur'an, the five pillars of Islam and the Islamic creed.
- Differences are based on who should be the Caliph following the death of the prophet Mohammed. *Shia* Islam believes it should be a lineal descendant of Ali, the cousin and son in law of Mohammed. *Sunni* Islam believes that any righteous Muslim can be elected as Caliph.
- 8. A. Shahada profession of faith.
  - B. *Salat* ritual prayer five times a day.
  - C. Zakat Islamic tax to be given to charity.
  - D. Ramadan abstention from food, drink and so on during daylight hours in the ninth month.
  - E. Hajj pilgrimage to Mecca.
- 9. A. Qur'an revelation to the Prophet Mohammed.
  - B. Sunnah and Hadith.
  - C. Ijma consensus.
  - D. Qiyas analogical deduction.
- 10. A. No interest (riba) is allowed.
  - B. Risk sharing.
  - C. Asset-backed activities.
  - D. Haram activities.
- 11. A. One God Allah.
  - B. Existence of angels.
  - C. Scripture revealed by Allah.
  - D. Message of Allah, the Prophet Mohammed who was sent to all people.
  - E. Day of Judgement.
  - F. Predestination.
- 12. B
- 13. B
- 14. C
- 15. A
- 16. A
- 17. A
- 18. A
- 19. B
- 20. B
- 21. B
- 22. B
- 23. D
- 24. E
- 25. D

What Do You Know About Islam? 9

- 26. D
  27. A
  28. A
  29. D
  30. C
  31. D
  32. C
- 33. B