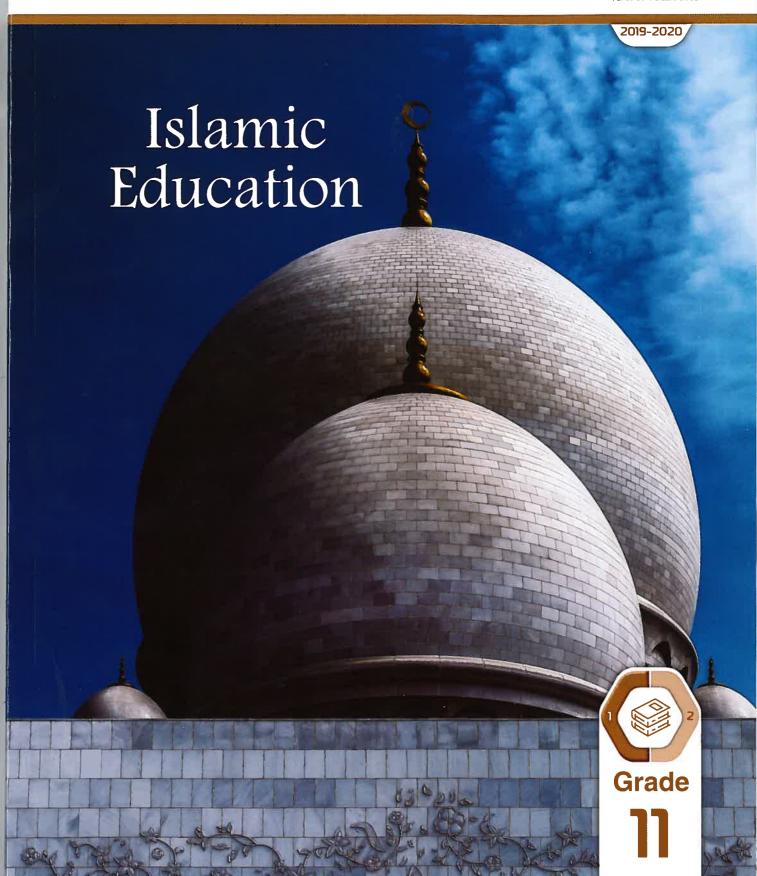






YEAR OF TOLERANCE



Islamic Education

Student book

Grade 11

Volume 1



H.H. Shaikh Khalifa Bin Zayed Al Nahyan
President of the United Arab Emirates

"Extensive knowledge and modern science must be acquired. The educational process we see today is an ongoing escalating challenge which requires hard work. We succeeded in entering the third millennium, while we are more confident in ourselves."



Answered by:



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Introduction

Praise be to Allah, the Most Powerful, the Most Bountiful, who taught by the pen; taught man that which he knew not. Peace and Blessings be upon the most honored of Messengers, our Master Muḥammad , who was sent as a mercy to all nations, and upon his family and companions.

The Curriculum Design Team of the Islamic Education Series is pleased to present to our dear students this new edition of the Islamic Education textbook. We pray to Allah that it will help increase their knowledge, expand their intellectual horizons, and elevate and refine their moral character; for Allah is the One who always hears and responds whenever called upon.

In terms of structure, this book has adopted a unit-based approach with each unit comprising diverse topics that collectively represent the domains and core themes of the curriculum in an integrated and holistic manner such as:

- Divine Revelation (Wahy),
- Islamic Creed ('Aqīdah),
- Values and Manners of Islam (Qiyam wa Ādāb),
- Islamic Rulings and their Higher Purposes (Aḥkām wa Maqāṣid),
- Life of the Prophet (Sīrah) and Prominent Muslim Personalities (Shakhṣiyyāt), and

 National Identity and Contemporary Issues (Huwiyyah wa Qaḍāyā).

This new textbook endeavors to translate the curriculum standards into comprehensive tables of contents and stipulates the learning outcomes at the beginning of each lesson under the heading: 'I learn from this lesson.'

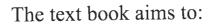
Each lesson consists of:

- an introduction entitled: 'I take initiative to learn',
- a presentation entitled: 'I use my skills to learn', and
- a conclusion entitled: 'I organize my ideas'.

This is followed by students activities which focus on three specific types:

- general activities for all students entitled: 'I answer by myself',
- enrichment activities for outstanding students entitled: 'I enrich my experience, and
- applied activities entitled: "I assess myself".

The book strikes a balance between religious knowledge and educational activities by providing students with the necessary Islamic knowledge and concepts while at the same time affording them the opportunity to enrich and broaden their knowledge through classroom activities.



- realize the defining traits of Emirati students,
- strengthen their loyalty and sense of belonging to their country,
- protect and fortify them against the ideas of extremism and terrorism,
- develop 21st century skills and holistic thinking, and
- meet the pressing needs and demands of sustainable development.

The textbook focuses on the religious knowledge and ideas that students are required to have. It furthermore connects this religious knowledge and ideas to their contemporary life in accordance with the compassionate teachings of Islam which are characterized by moderation, balance, equanimity, tolerance, clemency, love, peace, cohesion, harmony, respect for human dignity, a rejection of violence and hatred, reinforcement of positivity, and a sense of individual and communal responsibility. Moreover, the book attaches importance to developing performance skills that are specific to Islamic Education and places special emphasis on Islamic values in order to build conscientious personalities who are committed to their religion, take pride in their heritage, contribute to nation building and open up new horizons of cooperation and collaboration for promoting shared human values. Furthermore, the learning activities are both numerous and diverse so as to contribute towards developing critical thinking in learners, for critical thinking today constitutes an indispensable tool in contemporary life wherewith students fortify themselves against aberrant ideas and reckless

re is of ce blind imitation. The book also aims to enable its students to develop creative and innovative thought, in accordance with the broader UAE Vision 2021 entitled "United in Ambition and Determination" en route to making the UAE one of the best countries in the world. In addition, it seeks to develop life-skills that aid problem-solving and timely and sound decision-making. Similarly, it contributes towards honing the abilities of the students and heightens their awareness of the need to invest in material and human resources as well as preserving and developing the nation's wealth. We hope that this way of presenting the topics and content will aid our students in utilizing the learning channels at their disposal such as observation, thinking, experimentation, application, self-learning, research, inquiry, and extrapolating evidence-based results.

As we present this book to our students, we pray to Allah that the planned and intended benefits be realized, by bringing into effect the learning standards framework of Islamic Education and by developing thinking and performance skills with a view to building a generation able to create and innovate, face the challenges of their time and raise the standing of their country in honor and dignity.

And Allah alone grants success.

Curriculum Design Team of the Islamic Education Series

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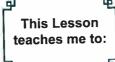
Unit One

Unit Contents

SN	Domain	Theme	Lesson
1	Divine Revelation (Waḥy)	The Holy Qur'ān and its Sciences	Steadfastness upon Truth
2	The Creed (Aqīdah)	The Believing Mindset	'Aql (Reason) and Naql (Revelation)
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Lesson One

Steadfastness upon Truth – Sūrat al-Aḥzāb (1-8)



- 1. recite Sūrat al-Aḥzāb correctly.
- 2. explain the new vocabulary of the verses.
- 3. deduce some rulings from the verses.
- 4. clarify the significance of the verses.
- 5. adhere to the values implicit in the verses.



Before their embrace of Islam, Abū Sufyān and 'Ikrimah, along with others, came to Al-Madinah after the Battle of 'Uḥud. They went to 'Abdullah bin Ubayy after the Prophet had given them a promise of their safety, allowing them to speak to him. So they spoke to the Prophet in the presence of 'Umar ibn al-Khaṭṭāb saying: "Refrain from mentioning our gods Al-Lat, Al-'Uzza and Manat, and say that they have intercession and benefit for those who worship them, and we will leave you and your lord alone." This was difficult for the Prophet to tolerate so Allah revealed the following verses:

﴿ يَتَأَيُّهُا ٱلنَّبِيُّ ٱلَّتِي اللَّهَ وَلَا تُطِعِ ٱلْكَفِرِينَ وَٱلْمُنَافِقِينَ ۗ إِنَ ٱللَّهَ كَانَ عَلِيمًا حَكِيمًا ١٠ ﴾ سورة الأحزاب

[yā-'ayyuhā n-nabiyyu ttaqi llāha wa-lā tuţi'i l-kāfirīna wa-l-munāfiqīna 'inna llāha kāna 'alīman ḥakīman)

O Prophet, fear Allah and do not obey the disbelievers and the hypocrites. Indeed, Allah is ever Knowing and Wise ." [Sūrat al-Aḥzāb: 1]

I anticipate:

The consequences of the request of Abū Sufyān and his companions.





I use my skills to learn:

I recite and learn by heart:

Sūrat al-Ahzāb

قَالَ تَعَالَى: ﴿ يَتَأَيُّما النِّيُ اتَّقِ اللَّهَ وَلَا تُطِع الْكَفِينِ وَالْمُنْفِقِينَ ۚ إِنَّ اللَّهَ كَانَ بِمَا تَقْمَلُونَ خَيِراً ﴿ وَوَكَلَ عَلَى اللَّهِ وَكِيلًا ﴿ مَا جَعَلَ اللَّهُ لِرَجُلِ مِن وَيَكُلُ عَلَى اللَّهِ وَكِيلًا ﴿ مَا جَعَلَ اللَّهُ لِرَجُلِ مِن وَيَكُلُ عَلَى اللَّهِ وَكِيلًا ﴿ مَا جَعَلَ اللَّهُ لِرَجُلِ مِن وَيَكُمْ أَلْتَاعِي وَعَلَيْ وَمَا جَعَلَ أَزْوَجَكُمُ النِّتِي تُطُلِّهِ وُونَ مِنْهُنَ أَمَّهَ يَكُو وَمَا جَعَلَ أَزْوَجَكُمُ النِّتِي تُطُلِّهِ وُونَ مِنْهُنَ أَمَّهَ يَكُو وَمَا جَعَلَ أَذَوَجَكُمُ النِّتِي تُطُلِّهِ وُونَ مِنْهُنَّ أَمَّهُ اللَّهُ عَلَى اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْ اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا وَاللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا اللَّهُ اللَّهُ عَلَيْوا اللَّهُ اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَى اللَّهُ عَلَيْمُ اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا عَلَى اللَّهُ عَلَيْوا اللَّهُ اللَّهُ عَلَى اللَّهُ اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ اللَّهُ عَلَى اللَّهُ اللِهُ اللَّهُ اللَّهُ الل

to Al-Madinah given them a the presence and Manat, and you and your lowing verses:

and Wise ." [Sūrat



Surat Al-Ahzab

yā-'ayyuhā n-nabiyyu ttaqi llāha wa-lā tuṭi'i l-kāfirīna wa-l-munāfiqīna 'inna llāha kāna 'alīman ḥakīman * wa-ttabi' mā yūḥā 'ilayka min rabbika 'inna llāha kāna bi-mā ta'malūna khabīran * wa-tawakkal 'alā llāhi wa-kafā bi-llāhi wakīlan * mā ja'ala llāhu li-rajulin min qalbayni fī jawfihī wa-mā ja'ala 'azwājakumu llā'ī tuzāhirūna minhunna 'ummahātikum wa-mā ja'ala 'ad'iyā'akum 'abnā'akum dhālikum qawlukum bi-'afwāhikum wa-llāhu yaqūlu l-ḥaqqa wa-huwa yahdī s-sabīla * ud'ūhum li-'ābā'ihim huwa 'aqsaṭu 'inda llāhi fa-'in lam ta'lamū 'ābā'ahum fa-'ikhwānukum fī d-dīni wa-mawālīkum wa-laysa 'alaykum junāḥun fī-mā 'akhṭatum bihī wa-lākin mā ta'ammadat qulūbukum wa-kāna llāhu ghafūran raḥīman * an-nabiyyu 'awlā bi-l-mu'minīna min 'anfusihim wa-'azwājuhū 'ummahātuhum wa-'ulū l-'arḥāmi ba'ḍuhum 'awlā bi-ba'ḍin fī kitābi llāhi mina l-mu'minīna wa-l-muhājirīna 'illā 'an taf'alū 'ilā 'awliyā'ikum ma'rūfan kāna dhālika fī l-kitābi masṭūran * wa-'idh 'akhadhnā mina n-nabiyyīna mīthāqahum wa-minka wa-min nūḥin wa-'ibrāhīma wa-mūsā wa-'īsā bni maryama wa-'akhadhnā minhum mīthāqan ghalīzan * li-yas'ala ş-ṣādiqīna 'an ṣidqihim wa-'a'adda li-l-kāfirīna 'adhāban 'alīman [Sūrat al-Aḥzāb: 1-8]

- "1. O Prophet, fear Allah and do not obey the disbelievers and the hypocrites. Indeed, Allah is ever Knowing and Wise.
- 2. And follow that which is revealed to you from your Lord. Indeed Allah is ever, with what you do, Acquainted.
- 3. And rely upon Allah; and sufficient is Allah as Disposer of affairs.
- 4. Allah has not made for a man two hearts in his interior. And He has not made your wives whom you declare unlawful your mothers. And he has not made your adopted sons your [true] sons. That is [merely] your saying by your mouths, but Allah says the truth, and He guides to the [right] way.
- 5. Call them by [the names of] their fathers; it is more just in the sight of Allah. But if you do not know their fathers then they are [still] your brothers in religion and those entrusted to you. And there is no blame upon you for that in which you have erred but [only for] what your hearts intended. And ever is Allah Forgiving and Merciful.
- 6. The Prophet is more worthy of the believers than themselves, and his wives are [in the position of] their mothers. And those of [blood] relationship are more entitled [to inheritance] in the decree of Allah than the [other] believers and the emigrants, except that you may do to your close associates a kindness [through bequest]. That was in the Book inscribed.
- 7. And [mention, O Muhammad], when We took from the prophets their covenant and from you and from Noah and Abraham and Moses and Jesus, the son of Mary; and We took from them a solemn covenant.
- 8. That He may question the truthful about their truth. And He has prepared for the disbelievers a painful punishment."

My Notes

I learn the meaning of the vocabulary of the verses:

Words	Meaning
تُظَاهِرُونَ tuẓāhirūna	The word zihar was a pre-islamic practice when a man would tell his wife that you are like the back (zahr) my .mother as a way of separating from her
اَدْعِيَاءَكُمْ ad'iyā'kum	which means a (دعي) It is the plural of the word da iyyun .boy who is attributed to other than his father
singular: دعي	الْمُ.
awlā أُوْلَى	More worthy
جُنَّاحٌ junāḥun	Sin
وَأُولُواْ الْأَرْحَامِ wa ūlū l-arḥām	Close relatives
مِنْقُا غَلِيظًا mīthāqan ghalīzan	Great covenant of loyalty

Knowing and

Acquainted.

you declare your saying by

now their lame upon you ng and Merci-

of] their moththe [other] bequest].

nd from Noah

painful punish-



First: Reverence for the Messenger of Allah

This glorious Sūrah opens with calling the Prophet through the attribute of his Prophethood, saying: "O Prophet" as a way of both honoring him and to draw our attention to his lofty status (Peace and blessings be upon him). This was also intended to teach Muslims to respect and appreciate him in speech by calling him in his capacity as a Prophet and sending prayers and blessings upon him.

Beginning with the vocative form, this Sūrah demonstrates how significant and obligatory the matter of steadfastness upon the obedience of Allah and compliance with His command is. It also indicates that those who disbelieve inwardly and outwardly (i.e. open disbelief), or those who disbelieve inwardly but pretend to believe outwardly (hypocrisy), are not from those who the Prophet should listen to or obey. Even if the prohibition from obeying warring disbelievers and hypocrites was addressed to the Prophet this order includes all Muslims as we are all instructed to obey him so that the says:

For Allah says: 59 النساء 59 أَطِيعُوا ٱللّهَ وَأَطِيعُوا ٱللّهَ وَأَوْلِي ٱلْأَمْنِ مِنْكُرُ اللّهِ اللّهِ عَلَى اللّهُ وَاللّهُ عَلَى اللّهُ عَلَى اللّهُ اللّهُ وَاللّهُ عَلَى اللّهُ اللّهُ وَاللّهُ وَاللّهُ عَلَى اللّهُ اللّهُ وَاللّهُ عَلَى اللّهُ اللّهُ وَاللّهُ عَلَى اللّهُ اللّهُ وَاللّهُ عَلَى اللّهُ اللّهُ وَاللّهُ عَلَى اللّهُ اللّهُ عَلَى اللّ

"O you who have believed, obey Allah and obey the Messenger and those in authority among you. ." [Sūrat al- Nisā':59]

Obeying those whom Allah has ordered us to obey is from the perfection of us obeying Allah with regards to His commands and prohibitions.

I give evidence:

Of the honor that Allah has given the prophet (evidence – showing signs of this).

I apply:

One of the priniciples of jurisprudence states: That which is considered is the general meaning of the words not the specific particulars (of text or incident).

I apply to the verse:

(يَتَأَيُّهَا ٱلنِّيُّ ٱتَّقِ ٱللَّهَ وَلَا تُطِعِ ٱلْكَفِرِينَ وَٱلْمُنْفِقِينَ).

yā-'ayyuhā n-nabiyyu ttaqi llāha wa-lā tuţi'i l-kāfirīna wa-l-munāfiqīna 'inna

"O Prophet, fear Allah and do not obey the disbelievers and the hypocrites. Indeed, Allah is ever Knowing and Wise."

The specific particulars (of the context)	The discussion that occurred between the Prophet sand the delegation that visited him.	
Words showing the general meaning of the text	The disbelievers and hypocrites (adding the definite article "the" to the present participle indicates the general import of the text).	
Applying the rule	The matter is applicable to all	

Second, community integrity:

Allah says:

(اِنَّ ٱللَّهَ كَانَ عَلَىمًا حَكِيمًا

['inna llāha kāna 'alīman ḥakīman] "Indeed, Allah is ever Knowing and Wise."

Allah is the 'Ālīm (All-Knower) of all the consequences of matters and Ḥakīm (All-Wise) in His sayii and deeds. So He is 'Alīm in what He has prohibited you from doing in the past and Ḥakīm concern what He has ordered you to do in the future; namely, to follow the revelation of His Prophet # ? adhere to the Qur'an and Sunnah. This command requires whosoever has faith to adhere and ab by the instructions therein, for Allah is well informed of what everyone does (whether they choose to believe or not).

Then, Allah ____ commanded His Prophet st to put his trust in Him. He is Sufficient for those w place their trust and commit their affairs to Him 😹 as He is the One Who safeguards them from people's harm and slander. In that period of time, there were pre-Islamic habits devoid of sound reason and logic such as:

- They said men have two hearts, even saying that of the Prophet . Ibn Abbās said that "There existed a group of people who said of the Prophet: 'Do you not see he has two hearts, one with you and another with them'.
- A wife becomes like a mother (in terms of non-permissibility of marital relationship) if her husband said to her: "You are to me as the back of my mother."
- An adopted son is given the same lineage as their adopted parents.

The expiation of Al-Dhahr As the following order:

- 1. Freeing a believing slave.
- If not find, he fasted for two consecutive months.
- If can not, feed sixty poor people of the Basic food.

So Allah 🚙 revealed to His Prophet 🎉 that such customs were invalid falsehoods and were the prod of people's vain talk being devoid of any sense, reasoning and were thus unjustifiable. Whereas All reveals nothing except that it is the true, and does not guide to anything except the truth. the Creator of everything, did not create a man with two hearts, but rather one heart tha المسلمين , the Creator of everything, did not create a man with two hearts, but rather one heart tha capable of encompassing faith or disbelief, there being no need for two separate hearts.

Similarly, a wife is not eternally rendered forbidden for her husband upon his saying to her: "You a unlawful to me like the back my mother." In spite of the hideousness of this practice (called zihar) man has the right to come back to his wife following an expiation performed on his part.

In addition, Allah did not make the lineage rights of the adopted son the same as those of the real one (through birth); for he does not have the right to inherit from his adopted parents, whilst if permissible for him to marry within his adopted family (as he is not a blood relative). All of this is do to preserve people's rights, maintain family cohesion, prevent injustice and keep the purity of linear

tells us that a person whose lineage is known, must belong to his father, whils person with unknown origins cannot be ascribed to a lineage that is not his own. His relation to the who care for him is that of the brotherhood of faith and guardianship, a relationship based on solidarity, loyalty and integrity. For this reason, Islam urges for the sponsorship of orphans, but this cannot be done on a principle of deception and falsehood.

Since there always lies the possibility of human mistakes, Allah has alleviated the embarrassment and the guilt of such mistakes and He specific concluded the verse by saying:

(وَكَانَ ٱللَّهُ عَفُورًا رَّحِيمًا)

wa-kāna llāhu ghafūran raḥīman

And ever is Allah Forgiving and Merciful.

'Umar once heard a man saying: "O Allah, forgive me all my mistakes". Upon hearing this 'Umar said: "Ask Allah for forgiveness for your intentional sins as for your unintentional mistakes, consider them forgiven".

Then, the verses show that the Prophet's relationship to believers should be privileged over any other relationship. Wherein obeying the Prophet is more important than responding to the needs of even our own selves, as he is more merciful to believers than they are to themselves, more eager to bring them good or keep them away from harm. For Allah Says:

la-qad jā akum rasūlun min anfusikum azīzun alayhi mā anittum harīşun alaykum bi-l-mu minīna raūfun raḥīmun

There has certainly come to you a Messenger from among yourselves. Grievous to him is what you suffer; [he is] concerned over you and to the believers is kind and merciful. [Sūrat al-Tawbah: 128]

The Prophet $\frac{1}{2}$ clarifies this meaning when he said: "I am closer to every believer than himself, so if anyone (dies and) leaves a debt, I shall be responsible for paying it; and if anyone leaves behind wealth [as inheritance], it shall go to his heirs." [Narrated by Abu Dawūd.]

Due to the closeness of the wives to the Prophet (peace and blessings be upon him), Allah honored them and called them 'Mothers of the Believers', conferring on them this special rank in the hearts of all those believe. He also testified to their purity by saying:

innamā yurīdu llāhu li-yudhhiba 'ankumu r-rijsa 'ahla l-bayti wa-yuṭahhirakum taṭhīran

Allah intends only to remove from you the impurity [of sin], O people of the [Prophet's] household, and to purify you with [extensive] purification.

[Sūrat al-Aḥzāb: 33].

He thus prohibited them marrying after the Messenger of Allah as a way of honoring him and them as well as exalting their status. This is why Allah said:

wa-lā 'an tankiḥū 'azwājahū min ba dihī 'abadan

And it is not [conceivable or lawful] for you to marry his wives after him, ever.

[Sūrat al- Aḥzāb: 53]

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ame as those of the parents, whilst it is in the purity of lineage to his father, whilst a his relation to those

Then the verses declared that inheritance amongst believers is as a result of three things only: kins marriage and trusteeship. As for societal connections amongst people, involving the exchang commodities and grants between brothers in faith, friends and acquaintances through bequeaths, or donations, then there is no harm in these initiatives.

Out of mercy for His servants, Allah considered their conditions and circumstances and reverthe Sharī'ah in a gradual manner, step by step, in order to make it easy for minds to accept and pleased with it; may Allah grant them [the companions of the Prophet upon to whom the Shar was initially disclosed] the utmost blessings and favors. He thus legislated the provision inheritance, prohibition of wine and the rulings on adoption in a gradual manner. The Prophet be an example was keen to first implement the order of Allah upon himself, thus he cancelled adoption of Zayd and henceforth called him by the name of his father: Zayd son of Harithah,

I infer:

- The manifestation of Islam's concern with the family as understood from the verses of the Qur an.
- The importance of the principle of gradation in life...

I compare:

Allah says:

(وَكَفَى بِأُللَّهِ وَكِيلًا)

[wa kafā billahi wakīlan], "Allah is sufficient as a Trustee. (Surat Al-Ahzab).

I differentiate between tawakkul (trust in Allah) and tawākul (putting trust in Allah wh doing nothing).

Tawakkul :

I explain:

The manifestations of Allah's honoring of the Prophet's wives.

His wives

s only: kinship, e exchange of

equeaths, gifts The case of a husband who deserted his wife without reason (possible motives, forms of desertion, results from reality)

es and revealed accept and be om the Sharī ah ne provisions of Prophet 筹 being he cancelled his arithah,

Motives:

From the forms of desertion:

Results from reality:

Knowledge and wisdom:

Qur ān.

تبدينال The two attributes of knowledge and wisdom often occur together in the Qur'ān. Allah says:

أن الله كات عليمًا مكيمًا)
'inna llāha kāna 'alīman ḥakīman], "Indeed, Allah is ever Knowing and Wise ." [Al-Nisā':11] This highlights the significance of combining both knowledge and wisdom. For knowledge means to know the truth of things and what is related to them; while wisdom is to put things/apply knowledge in its proper context. So knowledge on its own is not enough; wisdom must be a necessary companion for that knowledge to be employed in a manner that is useful for people and their prosperity. This indicates that such knowledge is valueless without proper action. For example, a patient's knowledge of the name of a medicine, its composition and benefits is not enough for him to cure himself of a disease, rather he or she must take the medicine according to instructions..

I give an example:

st in Allah while

I give a practical example of the need for knowledge to be coupled with action.

I look up:

Some meanings of the word al-Ḥikmah ('wisdom') in dictionaries.

The Covenant of Prophets:

Allah says:

(وَإِذْ أَخَذْنَا مِنَ ٱلنَّبِيِّعَنَ مِيثَنَقَهُمْ وَمِنكَ وَمِن نُوج وَإِنْزَهِيمَ وَمُومَىٰ وَعِيسَى ٱبْنِ مَرْيَمٌ وَأَخَذْنَا مِنْهُم مِّيثَنَقًا غَلِيظًا). (سورة الأحزاب:7)

wa-'idh 'akhadhnā mina n-nabiyyīna mīthāqahum wa-minka wa-min nūḥin wa-'ibrāhīma wa-] mūsā wa- isā bni maryama wa- akhadhnā minhum mīthāqan ghalīzan

And (remember) when We exacted a covenant from the Prophets, and from you (O" Muhammad) and from Noah and Abraham and Moses and Jesus son of Mary. We took from (them a solemn covenant." (Surat Al-Ahzab

What is Allah's covenant with His Prophets?

- To convey His messages and revelations without any adding or taking away anything from it.
- ★ To testify to the truth of each other Prophet, thus each Prophet ﷺ confirms the belief in those Prophets sent before and after him.
- That each Prophet se believe in the last of the Prophets; i.e. our Master, Prophet Muhammad, the Messenger of Allah, peace and blessings of Allah be upon him.

The verse pointed out that Allah took from all the Prophets this covenant, which He then lauded. The verses also singled out five from the Prophets with special mention, namely those who were deemed to be the most firm of heart and determination ('ūlū al-'Azm) amongst the Messengers, their being: Muhammad, Noah, Abraham, Moses and Jesus, peace be upon them all. The above verse began with the Prophet Muhammad to honor and praise him, and because he is the one who acquainted us with the rest of Prophets so that we can believe in them, peace be upon them all.

From the illustrious Commentaries on the Holy Qur'an

Allah, ..., says:

اللهِ: ﴿ لِلسَّنَّكُ ٱلصَّادِقِينَ عَن صِدْقِهِمْ وَأَعَدَّ لِلْكَفِرِينَ عَذَابًا أَلِيمًا ﴾.

[li-yas ala ş-şādiqīna an şidqihim wa-a adda li-l-kāfirīna adhāban alīman]

"That He may ask the truthful of their truthfulness. And He has prepared a painful doom for the unfaithful." (Surat Al-Ahzab)

On the Day of Judgement, Allah will ask the truthful Prophets about their truthfulness in conveying the message. He has prepared for those who disbelieve in the Prophets a painful torment. [Tafsīr al-Jalalayn commentary]

I infer:

The significance of mentioning the Prophets in plural form and the covenant (mithāq) in singular form in the verse:

(وَإِذْ أَخَذْنَا مِنَ ٱلنَّبِيِّئَنَ مِيثَنَقَهُمْ).

I infer and explain:

w anything

the belief in

rophet on him.

nant, which He pecial mention, ('ūlū al-'Azm) d Jesus, peace anor and praise so that we can

Allah نبدانها says:

قَــالَ تَعالَــى: ﴿وَإِذَ أَخَذَ ٱللَّهُ مِيثَقَ ٱلنَّبِيِّ مَنَ النَّبِيِّ لَمَا ءَاتَيْتُكُم مِن كِتَبِ وَحِكْمَةٍ ثُمَّ جَاءَكُم رَسُولُ مُصَدِّقُ لِمَا مَعَكُمْ لَتُوْمِنُ نَابِهِ وَلَتَنصُرُنَّةُ, قَالَ ءَأَقَرَرْتُمْ وَأَخَذْتُمْ عَلَى ذَلِكُمْ إِصْرِيْ قَالُوٓا أَقَرَرْنَا قَالَ فَأشْهَدُوا وَأَنَا مَعَكُم مِنَ ٱلشَّاهِدِينَ ۖ ﴾. (أل عمــران)

so that we can [wa-'idh 'akhadha llāhu mīthāqa n-nabiyyīna la-mā 'ātaytukum min kitābin wa-ḥikmatin thumma jā akum rasūlun muṣaddiqun li-mā ma akum la-tu minunna bihī wa-la-tanṣurunnahū qāla 'a-'aqrartum wa-'akhadhtum 'alā dhālikum 'iṣrī qālū 'aqrarnā qāla fa-shhadū wa-'ana ma akum mina sh-shāhidīna]

And [recall, O People of the Scripture], when Allah took the covenant of the prophets, [saying], "Whatever I give you of the Scripture and wisdom and then there comes to you a messenger confirming what is with you, you [must] believe in him and support him." [Allah] said, "Have you acknowledged and taken upon that My commitment?" They said, "We have acknowledged it." He said, "Then bear witness, and I am with you among the witnesses." (Surat Al Imran)

Allah's Covenant with the Prophets includes their nations.

I read the above statement and complete:

hāq) in singular form

الله الله الله الله

nful doom for

ulness in a painful

Deduction:	
Explanation:	



I organize my concepts

Steadfastness to the truth

Honoring the Prophet 業	Its manifestations Its manifestations	Prohibiting marrying any	of his wives	after his death.
The command is addressed to the Prophet and his nation	لا تُطع [Lā Tuṭiʿ] (Obey	not)		STILL BUILDS INTIBALISME
Cancellation of wrong customs		means a husband separ		
Allah's covenant with the Prophets	**************************************			
Reasons for inheritance	Kinship	Mar	riage	Belonging (walā)
The favorable status of the Prophet's wives	18tt 18tt 0= 0ttroille	***************************************	1 == = = = = = = = = = = = = = = = = =	



I answer by myself:

	♦ First:
##7>#1>################################	Explain the meaning of Allah's saying:
r his death.	(يَتَأَيُّهَا ٱلنَّبِيُّ ٱتَّقِ ٱللَّهَ وَلَا تُطِعِ ٱلْكَفِرِينَ وَٱلْمُنَافِقِينُّ إِنَّ ٱللَّهَ كَانَ عَلِيمًا حَكِيمًا).
	"O Prophet, fear Allah and do not obey the disbelievers and the hypocrites. Indeed, Allah is ever Knowing and Wise." (Surat Al-Ahzah 1)
wife by telling her:	• Second:
	What is the significance of Allah's saying: (وَكَ فَنِي بِاللَّهِ وَكِيلًا)؟
	And sufficient is Allah as Disposer of affairs." (Surat Al-Ahzab;3)
Belonging (walā)	2. (ٱدْعُوهُمْ لِآبَآيِهِمْ هُوَأَقْسَطُ عِندَ ٱللَّهِ)؟
	Call them by [the names of] their fathers; it is more just in the sight of Allah "(Surat Al-Ahzab 5)
- 1	

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A		n	п	ra	
•				ıu	

 I search for the Sha	iri an ruiings included in i	ne noiy verse	es:	
		4		

• Fourth:

I infer the importance of annulling the permanent	prohibition of a wife by the practice of Zihār:
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• Fifth:

According to the following table, compare/contrast the Islamic idea of caring for an orphan (kafālatu l'-yatīm) with the conventional notion of adoption (tabannī: wherein lineage rights are ascribed to the adopted):

Aspect of Comparison	Sponsorship of an Orphan (kafālatu l'-yatīm)	Adoption (tabannīyun)
Concept	_ Washanilaha sahanilaha-sahawwoo	30000001010000110000011111111111111111
Objective	= 2.2=1.1111/1= = 1.23 = 1.3111111111111111111111111111111111	-nimm-ora iimm-0
Sharīʻah Ruling	nia a a minina si anii 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	**************************************



I search for the reasons for describing five special Prophets, peace be upon them all, as being 'firm of heart amongst the Messengers' ('ūlū al-'Azm min al-rusul).



SN	Aspect of Learning	Degree of achievement			
014		Average	Good	excellent	
1	I am keen to memorize the verses by heart.				
2	I honor the Wives of the Prophet, peace be upon him.				
3	I respect a person of unknown descent.				
4	I observe the provisions included in the verses.				
5	I apply the rules and etiquette of recitation.				

an (kafālatu l'-yatīm) he adopted):

don niyun)

Lesson Two

Aql (Intellect) and Naql (Revelation)



- 1.Define the relationship between reason and revelation.
- 2. Clarify the role of the intellect towards the texts of revelation.
- 3. Explain the view of Islam concerning the role of the human intellect.
- 4. Deduce the goals of the role of the human intellect.
- 5. Clarify reasons for the supposed distancing of the role of the intellect from revealed text.
- 6.Infer the universality of Islam through proofs.



Allah the Almighty says:



[wa-mā khalaqnā s-samāwāti wa-l-'arḍa wa-mā baynahumā lā'ibīna* mā khalaqnāhumā 'illā bi-l-ḥaqqi wa-lākinna 'aktharahum lā ya'lamūna]

"And We created not the heavens and the earth, and all that is between them, in play. We created them not save with truth; but most of them know not.

[Al-Dukhān: 38-39].

Indeed, Allah never creates anything but for a wisdom. He has made for each of His creatures a specified role to perform. Furthermore, Allah has enabled His creatures with exact capacity in the proportionate measure they require to perform their mission. Allah has thus created man with a special task and made him His steward and representative on earth to cultivate it and maintain its balance, and to submit and worship Him thereby.

I list:

The matters by which Allah has favored Man over other creatures so he is able to fulfill his mission:

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e role of the

supposed of the intellect

f Islam

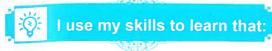


i bi-l-ḥaqqi wa-

d them not save

of His creatures act capacity in leated man with and maintain its

b fulfill his



Why the need for both reason and revealed text:

Allah has endowed man with all that is required to cultivate the earth. So, He has blessed him with intellect and will, and furthermore, He has subdued what is in Heavens and Earth for him and given him the ability to choose his deeds and words.

Given this endowment, what was the need for revelation? Does Man need such revelation to fulfill his mission?

The answer to the questions above has to be an unequivocal "Yes". This is because, whilst Allah has created man and endowed him with the potentiality to cultivate the earth, there also resides within him the potentiality to destroy the earth and disrupt its balance, undermining the efforts of others and impede vital projects that aid the earth's development and maintenance. Thus the will and effort that aids Man in planting a tree is the same will and effort that can be used in reverse, i.e. to uproot trees. How many a time is the human intellect, will and freedom to choose, instead of being utilized to maintain the environment, instead utilized for its destruction - simply for the profit and material gain of a few. As the modern stories of deforestation, mass extinction, ground water depletion, global warming and numerous other ecological crises indicate; there is a need to regulate human creative and intellectual capacity within the course of proper direction through the guidance of divine revelation that aids the actualization of the the intellect in conforming to the role for which it was created. Undoubtedly, the One who created human beings knows best what is right and wrong for them; hence the role of revelation is to clarify the proper relationship of man towards his Lord, himself and the wider universe. Revelation is thus intended to purify human beings and instigate their utmost will and intellectual potentiality in research, discoveries and innovation; all intended and utilized for the responsible stewardship of the universe. Thus, man's cultivation of the earth is to be considered a manifestation of his piety towards Allah as well as aiding the well-being of mankind, for ultimately Allah is not in need of

anything from His creation.

I infer:

- Who has the right to enact laws and regulations (for public welfare)?
- The importance of laws for the life of nations

The Intellect and its Immense Responsibility

Human beings differ in their intellectual and emotional capabilities and efforts, even a person at an individual level finds himself swaying between states of mental and emotionalstrength and weakness commensurate to their circumstances and conditions. However, most individuals when they direct their full attention to a particular affair, have the capacity to unleash their inherent capability and intellectual powers in dealing with the truth therein. How does one discern the truth? There are many who claim to be true and yet embody falsehood. Take for the example, the notion of "false prophets", who claim that they receive revelation and profess themselves to be Messengers from God, demanding that they be honored with delivering this message to people, whereas the truth remains otherwise. Or even those

who claim to have been inspired to deliver something on behalf of the Prophets (through dreams, visions, etc.). Should people in such cases simply believe these claims without evaluating them in anyway and surrender themselves to whatever someone tells them?!

The simple answer is: No. Just as the intellect without revelation has the capacity to be misguided, to engage with revelation without using one's intellect is the way of ignorant and usually leads to misguidance. For this reason, Allah says:

"And [the believers are] those who, when they are reminded of the revelations of their Lord, do not fall upon them deaf and blind." (al-Furqān: 73)

This verse indicates that true believers are those who when they recite the Qur'an engage their senses of seeing and hearing in a manner that opens up the contemplative mind and heart. In other words, they are not blind or deaf to the message contained within the Qur'an, but rather engage with it with open scrupulous minds. A sound mind contemplates the nature of that which it claims to know which helps it in building firm and unshakable convictions therein. Therefore, we find that the Qur'an

often addresses people's intellects directly, summoning them to engage with it . He says:

"Indeed in that are signs for a people who reason." (Al-Ra d: 4).

This verse is an invitation to engage the mind with all its faculties and intellectual tools with both the verses of Our an and the the natural signs of the universe – for both of them are signs (ayāt) that should be reflected upon. Such a method and call to direct experience was employed by the Prophet # when he spoke to the people of Makkah saying: "Do you not see that if I were to tell you that behind that mountain lies enemy troops, would do you believe me? They responded by saying: We have not experienced any lie from you. "[Narrated by Al-Bukhari]. Thus the Prophet addressed their minds first and foremost before formally delivering the message so they could see through their reflection thattheir own previous knowledge and experience indicated that the Prophet 🥞 only spoke the truth, hence they should trust the Qur an as being truthful. In similar manner, the Qur'an addresses the intellects of its readers by saying:

(قُل لَوْ شَاءَاللَّهُ مَا تَلَوْتُهُ، عَلَيْكُمْ وَلَا آَذَرَكُمْ بِهِ ۖ فَقَدُ لِيثَتُ فِيكُمْ عُمُرًا مِن قَبْلِهِ ۚ أَفَلَا تَعْقِلُونَ ﴿ 10) (يونس 16) * qul law shā'a llāhu mā talawtuhū 'alaykum wa-lā 'adrākum bihī fa-qad labithtu fīkum 'umuran min qablihī 'a-fa-lā ta qilūna *

Say, "If Allah had willed, I would not have recited it to you, nor would He have made it known to you, for I had remained among you a lifetime before it. Then will you not use your intellect?" [Yūnus: 16]

What an enormous responsibility the intellect carries! It determines man's future and happiness. Concerning the boundaries of the intellect's responsibilities, they could be listed as follows:

- * Investigating the truthfullness of the medium responsible for conveying the message, namely the Prophets, peace be upon them all.
- Understanding the revelation and discerning its purposes.
- Establishing the proof based on revelation.
- Enforcing Allah's commands and prohibitions.

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vānan] ≀Lord, do not fall

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(قُل لَوْ شَآءَاللَّهُ مَا خَلَوْنُهُ umuran min qablihī

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message, namely the

A person with a sound intellect does not accept or reject anything without testing it in light of evidence, just as you would not believe in a physician without having trust in his medical knowledge. This is why the sound mind rejects baseless rumors, firstly because it is aware that they are based on liesbut secondly because the people who propogate them often seek to be anonymous precisely because they wish to cause strife and corruption in society. Sound minds and heart always refute such anarchy as they can see where following such ideas lead to, in that this disrupts the tremendous role man has been entrusted with in providing compassionate stewardship and instead sows extremism and division. The strife we see in todays world, where in the name of religion even, people are willing to kill others and sometimes themselves (through suicide) is a sign of blurred intellects and hearts; how can taking an innocent life ever bring someone closer to Allah? Rather such actions are a pointer to the state of turmoil within such individuals that has blocked access to their own hearts, so in their unresolved pain and trauma, they manifest and anger that negates their own humanity, and become like beasts; actually even worse (because an animal is just being an animal, but such people have forgotten what it means to be human). The Qur'ān describes those who have muted their hearts and intellects in this manner by saying:

* ula ika ka-l- an ami bal hum adallu ula ika humu l-ghafiluna *

"They are like cattle. Rather, they are much more misguided: for they are heedless (of warning)." [Al-A raf: 179].

I survey:

The names of some of the outlawed extremist groups nowadays.

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I discuss:

In cooperation with my group and under supervision of my teacher, we discuss this phrase: "Some people judge others as disbelievers whenever they disagree with them ."

The relationship between reason and revelation

Allah sent Messengers and entrusted them with revelation in order to convey the message to the people, addressing everyone according to the degree of their illuminated hearts and mind. For it is the mind and the illumindated intellect which serves as the foundational tool for understanding in the human being. It is this intellect that determines whether one receives the textual "Revelation" as intended, for it is the degree of light or lack thereof in the intellect which determines the degree of comprehension and discernment of the message of Allah . Any text you read, of any sort, revelation or otherwise is always understood and interpreted by you; i.e your mind. This applies to everyone, hence this is the deep reason why an enlightened intellect and revelation should always be compatible and consistent with each other, since Allah is the creator of both, and illuminates both the mind and the revelation to work in tandem. That said, the knowledge of Allah is absolute, whilst the human intellect is created, which means that the human mind remains limited in its capacity and knowledge, despite its tremendous discoveries. This is why the intellect needs to be supplemented by revealtory

knowledge. As one of the contemporary Scholars said:Our information is like the diameter of a circl as the diameter expands, the entire circumference (of what we can know) expands manifold too. The enlightened reason and revelation are both sources of knowledge that shoul ideally always go har in hand. They both have one goal: to reach the Truth and Truth is one of the Names of Allah, Al-Had (The Ultimately Real or True). So in an Islamic sense, the relationship between true reason and true revelation is seen as being integrative, none annuls the other, and there need be no disagreement between transmitted textual revelation and the illuminated intellect. On the other hand, what may appear to be conflict between the text of true revelation and the intellect is often more of a pointer to the false use of the intellect, wherein it becomes clouded by vain, egoic desires. There are no shortage a scholars today, from the highest levels of intellectual scholarship, who came to embrace Islam pure through a sincere application of their minds in the search of truth. The Qur'ān settled the matter who Allah Said:

Indeed only those of God's servants who have knowledge fear Him. Truly God is Mighty, Forgiving. [Fāṭir: 28 The above verse indicates that the natural outcome of knowledge should be belief in God and reverential awe Him. This is why the Qur'ān enjoins upon to call people through the intellect:

"Call to the way of your Lord with wisdom and fair exhortation, and reason with them by way of that which best." [Al-Naḥl: 125].

This summon by our Lord to use knowledge (from texts or information) and wisdom (being the intellectual understanding and application of that knowledge) in our reasoning with people is sufficient as a proof of the need for there to be intimate agreement between the two. Hence from the earliest times, Islamic Scholars were inspired to read classical Greek logic (also known as "Scholastic logic") or Medieval Latin philosophy; all with the interest to remove any obscurity or ambiguity that may exist in the relation between textual revealtion and intellectual understanding, and hence highlighting the true essence of the Islamic faith, as the innate faith of humanity at large

I research:

How it is possible for the mind to experience states under which it feels incapable of abiding the Allah's commandments, so it rejects them, deeming them to be in conflict with its whims and desire An example of this would be drug addicts who stop hearing the advice of those around them, and become willing to breach all laws that were actually designed and intended to save them, only because their desires have become controlled by the addictive impulse that has taken control of their minds Such people are often not willing to accept that their best interests lie in leaving their addiction, so the opposition they feel to Allah's commands is because of their addictive desires, and not the true intelled (which deep down knows that these commands are for their own good).

So, what do you think may be the matters that affect the mind and prevent it from sound comprehension?

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l express:

In short sentences, write about "The value of Dialogue"?

meter of a circle always go hand of Allah, Al-Hago e reason and true no disagreement of a pointer to the brace Islam purely ed the matter when

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(being the intellectual ent as a proof of the need ic Scholars were inspired faith of humanity at large

incapable of abiding by hits whims and desires those around them, and save them, only because en control of their minds ng their addiction, so the and not the true intelled

sound comprehension?

anifold too. Thus The Islamic viewpoint on the challenge of utilizing the human intellect:

The Qur'an challenges the human intellect in order to dignify it, to actualize its true deserved rank so that it can play the role it was created for. This challenge is not to belittle the human mind as some may imagine. It is unreasonable to think that the Qur'an would set a challenge that was not feasible, hand, what may as in that case the challenge would be meaningless.

The challenge to use the intellect was put into play when the allegation was made by some are no shortage of pagan Arabs that a foreign person was teaching the Prophet ﷺ the Qur'an. At that point Allah demonstrated that sound intellects could never support such a claim, by engaging the query fully and discovering its logical faults and inconsistencies. If someone foreign was teaching the Prophet # how could they come up with the level of eloquence of Arabic in the Qur'an? How was it possible for someone to teach the Prophet 5 over 23 years (the period of time the Qur'an was revealed over) without anyone observing this supposed teacher doing the teaching and never discover him? Given that the Qur'an is often contextual, with verses being revealed responding to direct incidents in the Forgiving. [Fāṭir: 28] Prophet's ___ life, how did such a teacher come up with verses to match these incidents? In attempting and reverential awe of to answer these questions, a sound intellect cannot help but conclude that the allegation of a supposed teacher is baseless, and can never be justified.

In similar manner, the Qur'an challenges mankind to ponder over the creation in Allah's universe and to constantly seek knowledge from all of the signs around one. In this regard Allah mentions the by way of that which it words of the Prophet Abraham 🕮 saying:

sophy; all with the intental- l- afilina * fa-lammā raā l-qamara bāzighan qāla hādhā rabbī fa-lammā 'afala gāla la-'in lam vahdinī evealtion and intellectual rabbī la- akūnanna mina l-qawmi d-dāllīna *

"When the night grew dark upon him he beheld a star. He said: This is my Lord. But when it set, he said: I love not things that dissapear (76). And when he saw the moon uprising, he exclaimed: This my Lord. But when it set, he said: Unless my Lord guide me, I surely shall become one of the folk who are astray (77). [Al-An ām: 76-77]

In the above verse, the Prophet Abraham was clearly demonstrating through intellectual reasoning that Allah is the One creating the cosmos. Thus everything within it eventually dissappears whereas the One who created it, i.e. Allah can never dissappear. In summary, an inability to understand the Qur'an should never be taken as a sign of its lack of reason, rather it is a pointer to the lack of intellectual reason we are applying in understanding it. For the Qur'an when reflected upon is not only consistent with a sound intellect but actually aids it in unleashing its potential and discovering the depths of illumination it can attain in knowing its Creator.

I explain:

The limits of the human intellect from the words of Allah : "And they ask you, [O Muhammad], about the soul. Say, "The soul is of the affair of my Lord. And mankind have not been given of knowledge except a little. " [Al-Isrā': 85]

I contemplate:

What would happen if Allah مديس had not informed Man about aspects of the unseen that the human mind cannot normally discern?

I deduce:

Qur'anic verses	Purpose of challenge
(أَلَمْ تَرَ إِلَى ٱلَّذِي حَاَّجٌ إِبْرَهِ عَمَ فِي رَبِهِ ۚ أَنْ ءَاتَنهُ ٱللَّهُ ٱلْمُلْكَ إِذْ قَالَ إِبْرَهِ عَمُ رَبِّي ٱلَّذِي يُحْي ـ وَيُعِيتُ	
قَالَ أَنَا أُخِيء وَأُمِيتُ قَالَ إِبْرَهِ عُمُ فَإِنَ ٱللَّهَ يَأْتِي بِٱلشَّمْسِ مِنَ ٱلْمَشْرِقِ فَأْتِ بِهَا مِنَ ٱلْمَغْرِبِ فَبَهْتَ ٱلَّذِي	
* 'a-lam tara 'ilā lladhī ḥājja 'ibrāhīma fī rabbihī 'an 'ātāhu llāhu l-mulka 'idh qāla 'ibrāhīmu rabbiya lladhī yuḥyī wa-yumītu qāla 'ana 'uḥyī wa- umītu qāla 'ibrāhīmu fa- 'inna llāha yàtī bi-sh-shamsi mina l-mashriqi fa- 'ti bihā mina l-maghribi fa-buhita lladhī kafara wa-llāhu lā yahdī l-qawma ẓ-ẓālimīna * Have you not considered the one who argued with Abraham about his Lord [merely] because Allah had given him kingship? When Abraham said, "My Lord is the one who gives life and causes death," he said, "I give life and cause death." Abraham said, "Indeed, Allah brings up the sun from the east, so bring it up from the west." So the disbeliever was overwhelmed [by astonishment], and Allah does not guide the wrongdoing people. [Al Baqarah: 258)]	
(الأنبياء) (الأنبياء) * fa-ja'alahum judhādhan 'illā kabīran lahum la'allahum 'ilayhi yarji'ūna * So he broke them to pieces, (all) but the biggest of them, that they might turn (and address themselves) to it. (Al-Anbiyaa: 58)	masanaanaanaa.
(وَلَقَدُ نَعْلَمُ أَنَّهُمْ يَقُولُونَ إِنَّمَا يُعَلِّمُهُ بَشَرُّ لِسَاثُ ٱلَّذِي يُلْحِدُونَ إِلَيْهِ أَعْجَكِيٌّ وَهَدَذَا	
لِسَانُ عَرَبِيْ مُبِيثُ مُبِيثُ (النحل)	
* wa-la-qad na lamu 'annahum yaqūlūna 'innamā yu allimuhū basharun lisānu lladhī yulḥidūna 'ilayhi 'a jamiyyun wa-hādhā lisānun 'arabiyyun mubīnun * "And We certainly know that they say, "It is only a human being who teaches the Prophet." The tongue of the one they refer to is foreign, and this Qur'an is [in] a clear Arabic language. " (Al-Nahl: 103)	
(أَمَّن يَبْدَوُّا ٱلْخَلْقَ ثُمَّ يُعِيدُهُ وَمَن يَرْزُقُكُم مِنَ ٱلسَّمَاءِ وَٱلْأَرْضِ أَءِكَ مَّ اللَّهِ قُلْ هَاتُوا بُرْهَانَكُمْ إِن كُنتُمْ	
مَكِيرَ قِيرَكُ وَالْمُهِلُ). (النَّمِيلُ). (النَّمِيلُ). (النَّمِيلُ). (النَّمِيلُ). (النَّمِيلُ). (النَّمِيلُ *'am-man yabdau l-khalqa thumma yu'īduhū wa-man yarzuqukum mina s-samā'i wa-l-'arḍi 'a-'ilāhun ma'a llāhi qul hātū burhānakum 'in kuntum ṣādiqīna *	
"Is He [not best] who begins creation and then repeats it and who provides for you from the heaven and earth? Is there a deity with Allah? Say, "Produce your proof, if you should be truthful (Al-Naml: 64)	

pose of allenge

The level of the Challenge

After what some of the people of Makkah said concerning the Qur'ān being taught by a mysterious [unknown] person, an intellectual challenge was posed relevant to their condition; for they were a people of language who prided themselves on their eloquence of Arabic. So if it really was true that the Prophet was being taught the Qur'ān by another human being, then given their own eloquence: let them seek the help of the entirety of humanity, every possible human being and see if they can come up with the likes of the Qur'ān. The inability to do so, would shed light on the implausibility of the Prophet being taught by anyone, let alone a single human being.

I cooperate with my group:

Let us organize the five verses mentioned below according to the degree of the challenge:

"Or do they say, "He invented it"? Say, "Then bring ten surahs like it that have been invented and call upon [for assistance] whomever you can besides Allah , if you should be truthful." (Hud: 13)

* fa-l-yatū bi-ḥadīthin mithlihī 'in kānū şādiqīna *

"Then let them produce speech the like thereof, if they are truthful" (Al-Tur: 34)

* qul la-'ini jtama'ati l-'insu wa-l-jinnu 'alā 'an yátū bi-mithli hādhā l-qur'āni lā yátūna bi-mithlihī wa-law kāna ba'ḍuhum li-ba'ḍin ẓahīran *

Say, "If [all of] mankind and the jinn gathered in order to produce the like of this Qur'an, they could not produce the like of it, even if they were to each other helpers." (Al-Israa: 88)

* wa-'in kuntum fī raybin mimmā nazzalnā 'alā 'abdinā fa-'tū bi-sūratin min mithlihī wa-d'ū shuhadā'akum min dūni llāhi 'in kuntum ṣādiqīna * fa-'in lam taf alū wa-lan taf alū fa-ttaqū n-nāra llatī waqūduhā n-nāsu wa-l-hijāratu 'u'iddat li-l-kāfirīna *

And if you are in doubt about what We have sent down upon Our Servant [Muhammad], then produce a Surah the like thereof and call upon your witnesses other than Allah, if you should be truthful.

But if you do not - and you will never be able to - then fear the Fire, whose fuel is men and stones, prepared for the disbelievers. (Albaqarah: 23, 24)

* 'am yaqūlūna ftarāhu qul fa-'tū bi-sūratin mithlihī wa-d'ū mani staţa'tum min dūni llāhi 'in kuntum ṣādiqīna *

"Or do they say [about the Prophet], "He invented it?" Say, "Then bring forth a surah like it and call upon [for assistance] whomever you can besides Allah, if you should be truthful " (Younus: 38)

I infer:

The degrees of challenge from the previous activity.

I cooperate and specify:

The role the intellect plays in the following texts:

The Prophet said "Dutifulness to relatives increases one's life span." [Al-Jāmi al-Şaghīr] and Allah says:

And for every nation is a [specified] term. So when their time has come, they will not remain behind an hour, nor will they precede [it]. (Al-Aaraaf: 34)

The Prophet said "Zamzam water is according to the purpose it is drunk for" [al-Bayhaqī]. In an invented saying that is claimed to be a Hadīth: "In eggplant, there is a remedy for all maladies".

I think and infer:

Based on the following texts, complete the table below:

tabāraka lladhī nazzala l-furqāna 'alā 'abdihī li-yakūna li-l-'ālamīna nadhīran-i Allah says: "Blessed is He who sent down the Criterion upon His Servant that he may be to the worlds a warner" (Al-Furqan: 1)

Al-Jāmi'a al-

The Prophet said: "Every Prophet was sent to his people specifically, [but] I was sent to all of mankind in its entirety "[Bukharī & Muslim]. Thus the Prophet is the seal and last of all the Prophets and likewise his message is the finality and culmination of all revelation before.

** (فَإِذَاجَاءَ أَجَلُمُ

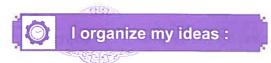
they will not

The verse is considered evidence of:

The Ḥadīth is regarded evidence of:

Result

r" [al-Bayhaqī]. remedy for all



Reason and Revealed Texts

The role of the intellect towards the text.	
The aim of challenging the intellect	
Reasons for the separation of the intellect from textual revelation.	
The view of Islam on the intellect	

Student Activities

I answer by myself:

	→ First: What do these concepts mean:
	1.The sound (transmission of revealed) text:
genn sen en move.	2.The sound intellect:
	3. The linguistic Miracle of the Qur'ān :
	◆ Second: Clarify the relationship between revealed text and a sound intellect using the following narrations: It is narrated that Alī said: "Had religion been by mere opinion, it would have been more logical to wipe the bottom of the leather socks (khuff) rather than their top. [However] I saw the Prophet wipe over the [upper] surface of the khuff."
	◆ Thirdly: Clarify the Islamic view of the challenge of the intellect.
	◆ Fourthly: List the levels of intellectual challenge posed to people concerning the Qur an.

•Fifthly Fifthly: Clarify the intellect's role in the following verse:

أَلَمْ تَرَ إِلَى الَّذِى حَلَّجَ إِبْرَهِمَ فِي رَبِّهِ أَنْ ءَاتَنهُ اللَّهُ الْمُلْكَ إِذْ قَالَ إِبْرَهِمُ رَبِّى الَّذِى يُخِيء وَيُمِيتُ قَالَ أَنَا أُخْمِ، وَأُمِيتُ قَالَ إِبْرَهِمُ رَبِّى الَّذِى يُخِيء وَيُمِيتُ قَالَ أَنَا أُخْمِ وَأُمِيتُ قَالَ إِبْرَهِمُ مُ رَبِّى الَّذِى كَفَرُّ وَاللَّهُ لَا يَهْدِى الْفَوْمَ الظَّلِمِينَ ﴿ اللِقَرَهُ). (اللِقَرَهُ)

* 'a-lam tara 'ilā lladhī ḥājja 'ibrāhīma fī rabbihī 'an 'ātāhu llāhu l-mulka 'idh qāla 'ibrāhīmu rabbiya lladhī yuḥy wa-yumītu qāla 'ana 'uḥyī wa-'umītu qāla 'ibrāhīmu fa-'inna llāha yatī bi-sh-shamsi mina l-mashriqi fa-'ti bih mina l-maghribi fa-buhita lladhī kafara wa-llāhu lā yahdī l-qawma z-zālimīna *

Have you not considered the one who argued with Abraham about his Lord [merely] because Allah had given him kingship? When Abraham said, "My Lord is the one who gives life and causes death," he said, "I give life and cause death." Abraham said, "Indeed, Allah brings up the sun from the east, so bring it up from the west." So the disbeliever was overwhelmed [by astonishment], and Allah does not guide the wrongdoing people." (Albaqaraa: 25)

The role of the intellect towards the source of life	
The role of the intellect in weighing up the different stances	
The side more worthy of being accepted	
Inference based on the revealed text	

Allah had given him aid, "I give life and om the west." So the people." (Albaqaraa: 256)



I prepare a report on manifestations of the universality of Islam



assess mysel

Ser.	Field of Learning	Degree of achievement			
No.	Total or Loan III.g	Average	Good	Excellen	
1	I adhere to true Islam in all my affairs.				
2	I adhere to the Book of Allah and the Sunnah of His Messenger, peace be upon him.				
3	I help all distressed Muslims around the globe.				
4	I keep away from blind imitation, especially in religious affairs .				
5	I contemplate upon all that I hear, read and say.				

Lesson 3

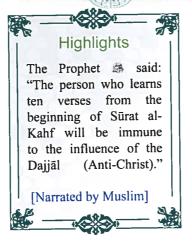
Isti'faf (Abstinence)

This lesson teaches me to:

- 1. Explain the meaning of isti faf.
- 3. Clarify the domains of isti faf.
- both the individual and society.
- 2. Explain the effects of isti'faf upon 4. Be avid in observing Islamic value and manners.



I take the initiative to learn



قَالَ مَّالَى: (وَٱبْتَغِ فِيمَا عَاتَمُكُ ٱللَّهُ ٱلدَّارَ ٱلْآخِرَةً وَلَا تَنسَ نَصِيبَكَ مِنَ ٱلدُّنْيَا ۗ وَأَحْسِن كَمَا أَحْسَنَ ٱللهُ إِلَيْكُ وَلاَ تَبْغِ ٱلْفَسَادَ فِي ٱلْأَرْضِ إِنَّ ٱللهُ لا يُحِبُ ٱلْمُفْسِدِينَ ﴿ (القصص)

* wa-btaghi fī-mā 'ātāka llāhu d-dāra l- 'ākhirata wa-lā tansa naşībaka mina d-dunyā wa- aḥsin ka-mā aḥsana llāhu İlayka wa-lā tabghi l-fasāda fī l- ardi İnna llāha lā yuhibbu l-mufsidīna *

"But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters " [Al-Qaşaş: 77]

I discuss

The meaning of Iḥsān (excellent spiritual conduct) from real-life scenarios that one encouters daily:

"Perfecting one's work, Generosity towards others, ,, ,



I use my skills to learn

The Concept of isti faf:

Isti faf literally means to seek 'iffa (abstinence) and to take the means thereby . Abstinence here me to abstain from improper behavior and to embody all that is contrary to it, such as a sense of virtue good character. Isti faf is thus synonymous and inclusive of all the positive traits that allows for s morality, decency and sense of honor, as we will see later.



About the relationship between isti faf (abstinence) and tasamuh (mutual tolerance).

of isti faf . Islamic values

The importance and effects of isti faf (abstinence):

Isti'fāf represents high moral character defined by true faith and sows in society the seeds of solidarity, cooperation and tolerance. It has great effects on individuals and society, including:

First: The effects of isti fāf (abstinence) upon individuals:

- 1. High ambition, keeping them away from trivialities, busying themselves with that of benefit, such as beneficial knowledge; and always being part of the solution, whether it pertains to themselves, society or the world at large. Thus, such people have raised their ambitions beyond the temporal world and have dedicated their existence to that which is higher, i.e. Allah.
- 2. They assume communal responsibility, for such abstinence ensures the seeking of mutual good and prevents harming others. This enables an individual to conduct his duty towards his community by extending benefit to all of creation.
- 3. Winning the trust, respect and love of others as Allah says:

﴿ وَلَا تَسَّتُوى ٱلْحُسَنَةُ وَلَا ٱلسَّيِّعَةُ أَدْفَعُ بِالَّتِي هِى َأَحْسَنُ فَإِذَا ٱلَّذِى بَيْنَكَ وَبَيْنَكُ وَلِكُ حَمِيكُ السَّيِعَةُ أَدْفَعُ بِاللَّتِي هِي أَلِيّ مِنْ اللّهُ مِنْ اللّهُ وَلِكُ مَنْ اللّهُ وَلِكُ مَنْ اللّهُ وَلِكُ مُعْلِي اللّهُ عَلَيْكُ وَلِكُوا لَا لَهُ عَلَيْهِ اللّهُ وَلِكُ اللّهُ مِنْ اللّهُ وَلِكُ اللّهُ عَلَيْكُ وَلِكُ اللّهُ عَلَيْكُ وَلِكُمْ اللّهُ وَلِكُ اللّهُ اللّهُ وَلَوْلَا اللّهُ اللّ

"And not equal are the good deed and the bad. Repel [evil] by that [deed] which is better; and thereupon the one whom between you and him is enmity [will become] as though he was a devoted friend."

[Sūrat Fussilat: 34]

Second: The effect of abstinence upon society:

The impact of abstinence on society is no less significant than that on the individual. There is a close relationship between the effects of this high Islamic moral on both society and individual. This close relationship is manifest in the following ways:

- 1. The solidarity of society against threats as a result of mutual trust amongst its members.
- 2. Freedom of society from crime because its members assume their societal responsibilities.
- 3. Progress and prosperity of the community as a result of the diligence and high aspirations of its members.
- 4. Stable financial investment, economic dealings and exchange of mutual benefits and interests amongst its members, strengthening the economic security of society.

قال مَارِ
الْهُ الْمُلْالِينَ اللّهِ اللّهِ اللّهِ اللّهِ اللّهُ الللّهُ اللّهُ اللّهُ

s that one

bstinence here means a sense of virtue and that allows for such

T	infer	•
	HILL	

From the above the dangers of lack of abstinence.

1.

2.

Domains of abstinence:

Based on its original linguistic meaning, the word isti fāf (abstinence) in Arabic: استعفاف occurs three times in three verses of the Qur ān:

Allah مراهالي says:

* wa-man kāna ghaniyyan fa-l-yasta fif wa-man kāna faqīran fa-l-yakul bi-l-ma rūfi fand whoever, [when acting as guardian], is self-sufficient should refrain [from taking a fee] and whoever is poor - let him take according to what is acceptable ." (Surat An-Nisa:6

He سالى also says:

- * wa-l-yasta fifi lladhīna lā yajidūna nikāḥan ḥattā yughniyahumu llāhu min fadlihī *
- "But let them who find not [the means for] marriage abstain [from sexual relations] until Allal enriches them from His bounty ." (Surat An-Nur:33)

He عدمار also says:

وَٱلْقَوَاعِدُمِنَ ٱلنِّسَكَاءِ ٱلَّتِي لَا يَرْجُونَ نِكَاحًا فَلَيْسَ عَلَيْهِ سَ جُنَاحٌ أَن يَضَعْنَ ثِيابَهُ سَ عَيْرَ مُتَ بَرِجَاتٍ بِزِينَةٍ وَأَن يَسَتَعْفِفْ خَيْرٌ وَٱلْقَوَاعِدُ مِنَ ٱلنِّسَكَاءِ ٱلنَّهِ النَّهِ النَّهُ سَكِيعٌ عَلِيهُ ۖ أَن يَضَعْنَ ثِيابَهُ سَكِيعٌ عَلِيهُ ۖ إِن يَضَعْنَ أَلَكُ سَكِيعٌ عَلِيهُ ۖ إِن يَضَعْنَ النَّور)
* wa-l-qawā'idu mina n-nisā'i llātī lā yarjuna nikāḥan fa-laysa 'alayhinna junāḥun 'an yaḍa'n

* wa-l-qawā'idu mina n-nisā'i llātī lā yarjūna nikāḥan fa-laysa 'alayhinna junāḥun 'an yaḍa'n thiyābahunna ghayra mutabarrijātin bi-zīnatin wa-'an yasta'fifna khayrun lahunna wa-llāh samī'un 'alīmun *

"And women of post-menstrual age who have no desire for marriage there is no blame upor them for putting aside their outer garments [but] not displaying adornment. But to modest refrain [from that] is better for them. And Allah is Hearing and Knowing." (Surat An-Nur)

Abstinence or isti fāf represents a comprehensive manner of behaving that is inclusive of a the conduct that should be embodied by Muslim men and women in their dealings, worship relationships, feelings and emotions. It even covers the proper manner by which someon requests money, as Allah says:

﴿ لِلْفُ قَرَاءِ ٱلَّذِينَ أُحْصِرُوا فِ سَبِيلِ ٱللَّهِ لَا يَسْتَطِيعُونَ ضَرَبًا فِ ٱلْأَرْضِ يَعْسَبُهُمُ ٱلْجَاهِلُ ٱغْنِيآءَ مِنَ اللَّهُ عَلَيْ اللَّهِ عَلِيهُ اللَّهِ اللَّهِ اللَّهِ اللَّهِ اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ اللَّهُ عَلَى اللَّهُ اللَّهُ عَلَى اللَّهُ اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ اللَّهُ عَلَى الللَّهُ عَلَى اللَّهُ عَلَى الْمُعَلِّمِ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى الللّهُ عَلَى اللَّهُ عَلَى اللَّهُ عَلَى اللَّهُ

aghniyā'a mina t-ta'affufi ta'rifuhum bi-sīmāhum lā yas'alūna n-nāsa 'ilḥāfan wa-mā tunfiqū' min khayrin fa-'inna llāha bihī 'alīmun *

"[Charity is] for the poor who have been restricted for the cause of Allah, unable to move about in the land. An ignorant [person] would think them self-sufficient because of their restraint, but vou will know them by their [characteristic] sign. They do not ask people persistently [or at all]. And whatever you spend of good - indeed, Allah is Knowing of it. " (Surat Al-Bagarah)

However it is worth noting that the verses of isti'fāf in the Qur'ān particularly focus on two areas, namely: wealth and marriage.

1. The first area: Isti'fāf in marriage and honor (a'rāḍ):

Allah says:

هُ وَلِيَسَتَعَفِفِ ٱلَّذِينَ لَا يَجِدُونَ نِكَاءًا حَتَّى يُغْنِيهُمُ ٱللَّهُ مِن فَضْلِهِ ﴾ سورة النور: 33 * wa-l-yasta 'fifi lladhīna lā yajiduna nikāḥan ḥattā yughniyahumu llāhu min faḍlihī

"But let them who find not [the means for] marriage abstain [from sexual relations] until Allah enriches them from His bounty ." (Surat An-Nur:33)

The above verse is mentioned in the context of urging society to facilitate the affairs of marriage and make it more easy for young people who intend to get married. However, despite this emphasis, the verse addresses those who for whatever reason are unable to get married, and encourages them to embody isti'fāf (abstinence) from ilicit sexual activity, until Allah facilitates marriage for them from His bounty. Abstinence here is a comprehensive term that embodies chastity in all its forms, wherein any form of sexual activity that is not permissible is to be shunned. Hence isti faf here is not just abstaining from the adulterous act, but also abstaining from means that could lead upto it or arouse desires for it such as looking at the opposite gender with a lustful gaze, talking about sexual acts/imagery, pornography in all its forms, erotic stories or anything that stirs imagination in way that is impermissible.

For this reason the Prophet Muhammad & said:

"O young men, whoever among you can afford to get married, let him do so, because it helps lower the gaze and protects the private parts [from engaging in the impermissible]; and whoever cannot afford it, then let him fast, for that will be a shield for him." [Narrated by Bukharī1

So staying away from sexual temptation and means that lead to adultery, whilst keeping oneself busy with that which is beneficial, like acts of worship and sports that aid health, is a way of observing isti'fāf (abstinence) in the manner intended . As for Allah's saying:

- * wa-l-qawāʻidu mina n-nisā'i llātī lā yarjūna nikāḥan fa-laysa ʿalayhinna junāḥun ʾan yaḍaʿna thiyābahunna ghayra mutabarrijātin bi-zīnatin wa-'an yasta fifna khayrun lahunna wa-llāhu samī un alīmun *
- "And women of post-menstrual age who have no desire for marriage there is no blame upon them for putting aside their outer garments [but] not displaying adornment. But to modestly refrain [from that] is better for them. And Allah is Hearing and Knowing." (Surat An-Nur)

استعفاف :ic

kul bi-l-ma'rūfi m taking a fee]; " (Surat An-Nisa:6)

dlihī * ations] until Allah

﴿ وَٱلْقَوَاعِدُ مِنَ ٱللِّكَا

āḥun 'an yaḍa'na lahunna wa-liāhu

is no blame upon But to modestly Surat An-Nur)

it is inclusive of all dealings, worship y which someone

nsabuhumu I-jahilu

This verse was revealed in the context of ruling on forms of ornamentation and modesty for women beyond a certain age. It clarifies that there is a degree of dispensation in terms of required covering for women who have no more desire for marriage, due to their old age and the reducedprobability of their attracting others to commit indecency. Despite this dispensation, Allah then pointed out that to refrain from discarding these outer garments is better for them from the position of piety. To not act upon what is otherwise permissible out of reveriential fear that one may come close to committing something forbidden is a demonstration of piety and devoutness referred to as war a; whereas to abide in such upright character is called murū ah. Hence, isti fāf (abstinence) in its comprehensive sense includes the attitude of war and murū ah and translates to a refined way of behavior, states and being.

I suggest:

Appropriate means to realize istiˈfāf (abstinence) whilst interacting through social	media	and
being on the internet:		

- 2. Mariana de la composition della composition d
- 4

I discuss and identify:

Four ways to realize isti faf (abstinence) in the following:

- Workplace and public employment:
 - 1.
 - 2.
 - 4.
- Writing and publication:

Abide with the Publications and Publishing Law in the country

-
- 2.
- 3.
- The second area: Isti faf in wealth:

Allah عديد says:

﴿ وَمَن كَانَ غَنِيًّا فَلْيَسْتَعْفِفْ وَمَن كَانَ فَقِيرًا فَلْيَأْ كُلُّ بِٱلْمَعْرُوفِ ﴾ سورة النساء: 6

* wa-man kāna ghaniyyan fa-l-yasta fif wa-man kāna faqīran fa-l-yakul bi-l-ma rūfi *

"And whoever, [when acting as guardian], is self-sufficient should refrain [from taking a fee]; and whoever is poor - let him take according to what is acceptable ." (Surat An-Nisa:6)

nd modesty for ion in terms of eir old age and s dispensation, better for them to freveriential stration of piety aracter is called attitude of war a This verse was revealed in the context of encouraging prospective guardians to provide care for orphans and their wealth. In this regard, the Sharī'ah discourages a rich guardian from benefitting from an orphan's wealth or taking anything from it, even though he provides a service for the orphan that he would otherwise be justified in charging a recompense/fee for; this renunciation is also a demonstration of isti'fāf (abstinence). Such isti'fāf (abstinence) in wealth in general includes all financial transactions and ways of earning money. Thus, a Muslim demonstrating isti'fāf refrains from all potential unlawful and unethical ways of earning money; such as theft, usury, gambling, cheating, monopolies, fraud, trickery and other acts that are forbidden by Allah and His Messenger .

Aside from income, isti'fāf also includes expenditure, i.e. the ways in which money is spent. Thus, isti'fāf entails moderation in spending, refraining from extravagance, generosity instead of stinginess in addition to abstaining from spending on unlawful things.

cial media and

I analyze and find a solution:

In cooperation with my group, we analyze the following problems and set three criteria that help realize isti faf and provide suitable solutions appropriate to the problem as per the following table:

Online shopping and marketing.

The Problem	The non-conformanceof the product to the announced specifications, and selling of fake commodities.
Its Causes	Breaking the law; the consumer did not resort to the specialist authorities;
Its Results	
The Solution:	

Commercial advertisements:

bi-l-maʻrūfi * ain [from taking a le ."

The Solution:	

Self-purification and isti faf:

By nature, man has both good and evil elements within him. Therefore, he needs to monitor his behavior and restrain any evil inclinations within himself, especially his lustful appetites and wanton desires. He thus has an obligation to purify himself by ensuring his good inclinations and feelings prevail in his mind and heart, such that he responds to virtues and good morals, and replaces his evil inclinations and desires with the good; replaces darkness with the light. It is the attitude of isti faf that embodies and enables him to do all of this.

So what is the right way to develop isti'fāf, and to acquire positive virtues and character-traits? Some of the ways this can be achieved, include:

1. Observing acts of worship regularly, especially prayer. Allah says:

* wa-'aqimi ş-şalāta 'inna ş-şalāta tanhā 'ani l-faḥshā'i wa-l-munkari * "and establish prayer. Indeed, prayer prohibits immorality and wrongdoing." (Surat Al-Ankabut:45)

2. Perform the voluntary prayers, remember Allah عليه and say the supplications. The Messenger of Allah & used to say frequently:

Yā muqallib al-qulūb, thabbit qalbī ʿalā dīnika

(O turner of hearts, make my heart firm upon your religion!") [Sunan al-Tirmidhī]

3. Good company which aids a person upon the good and keeps him away from harming himself or others.

I read and infer:

The Prophet said: "Indeed Knowledge is acquired in the process of learning, and clemency is attained through the process of being clement. Whoever seeks goodness will [eventually] be endowed with it, and whoever wards off evil will be protected from it." (Al-Jamea As-Sagheer)

e responds with the good; nd enables him		48-93				
and character-	orga	nize my ideas:				
ıys:						
ng."			lstiˈfāf			
upplications. The						
«يا مُقلِّبَ القلوبِ ثَبُ	Its concept:		 	 		
Tirmidhī]	Its importance:		 	 	• • • • • • • • • • • • • • • • • • • •	
laway from	Its impact:	On individuals:	 	 	0 0 0 4 0 8 0 0 0 0 0 0 4 4 0 0 1	* > 4 * 0 * 0 * 4 * 0 * 0 * 0 * 0
	no impaot.	On Society:	 	 		
	Its domains		 	 		
arning, and eks goodness will ted from it." (Al-	Its means of attainment					

needs to ally his lustful

From the noble Ḥadīth, I infer a way to attaining isti fāf and purifying the heart.

Student Activities

I answer by myself:

◆1 st : Exp	lain the following concepts:
1.	murū'ah.
:	2. 'iffa (abstinence).
♦ 2 nd : Ex	xplain the relationship between the effects of isti ⁺ fāf on individuals and society, as
* 1	Type of relationship:
₩ E	Explanation:
◆ 3 rd : M	ention the most important ways to attain the manners of isti fāf
•	
ē	
÷	

	◆ 4 th : Explain how isti¹fāf is achieved in marriage.
gg. 122 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
	♦ 5 th : Mention proofs of the possibility of attaining isti fāf through other than marriage.
nd society, as	



I write a brief article about the moral quality of isti'faf ir the market-place and shopping.



Serial		Achievement level			
No.	Learning aspect	Average	Good	Excellent	
1	I am keen on isti 'faf in all cases.				
2	I focus my attention on what is useful.				
3	I define isti 'faf, its effects and domains.				
4	I set my aims and focus my efforts on attaining isti faf.				

y of isti'fāf in

at level d Excellent

The Lesson Vocabulary:

Term	Meaning
(iḥsān) الإحسان	In Worship ('Ibādah): To worship Allah as if you see Him, and if you cannot see Him, [know that] He sees you. In Dealings (Mu'āmalāt): To expend benefit of whatever kind for others.
(murū'ah) المروءة	The psychological characteristics and ethics that motivate a person to observe good morals and beautiful conduct.
(warʻa) الوَرَع	To give up the [otherwise] permissible out of fear of committing the impermissible .
(waṣiyya) الوصيّ	The guardian who is entrusted to dispose of and take care of an orphan's property or wealth .
المسؤولية المجتمعية (al-masuʾūliyyah al- mujtamʿaīyyah)	Commitment and contribution to the develop-ment, progress and prosperity of a community in social and environmental areas.
القمار (al-qimār)	Any game of chance played between participants for a sum of money collected between them, wherein the winners benefit entirely and losers are deprived of it.
(al-iḥtikār) الاحتكار	To take ownership of commodities, goods or services and restrict their open access through the markets in which they operate; such that one can freely manipulate its prices without any regulation.
(al-ghish) الغش	Trickery and deceit concerning goods or services being sold, such that buyers are unaware of the true value of the commodities they are buying.
(al-nawāfil) النوافل	Any extra worship offered other than that which has been made obligatory (e.g. sunnah prayer).
al-zīnah) الزَينة الظاهرة al-ṣāhirah)	All that a woman can display as adornment and is permissible to expose to people in accordance withSharīʿah prescriptions

Lesson 4

Financial contracts in Islam

This lesson teaches me to:

- 1. Define the meaning of contracts (sing. 'Aqd or plural 'Uqūd)
- 2. Explore the importance attached to the regulation of financial contracts.
- 3. Specify the elements and conditions of

financial contracts.

- Clarify the classification of financial contracts in terms of their religious legi macy and ultimate purpose.
- 5. Illustrate the features of financial contracts in Islam.



Allah سحادرهالي says:

(يَتَأَيُّهُمَا الَّذِينَ ءَامَنُوٓا أَوْفُواْ بِٱلْمُقُودُ أُحِلَّتَ لَكُمْ بَهِيمَةُ ٱلْأَنْعَنِدِ إِلَّا مَا يُتَلَى عَلَيْكُمْ غَيْرَ مُحِلِّ ٱلصَّيْدِ وَأَنتُمْ حُرُمُ إِنَّا ٱللَّهَ يَعَكُمُ مَا يُرِيدُ (المائدة)

yā- ayyuhā lladhīna 'āmanū 'awfū bi-l- 'uqūdi 'uḥillat lakum bahīmatu l- an āmi 'illā *" mā yutlā 'alaykum ghayra muḥillī ṣ-ṣaydi wa- antum ḥurumun 'inna llāha yaḥkumu mā * yurīdu

O you who have believed, fulfill [all] contracts. Lawful for you are the animals of grazing livestock except for that which is recited to you [in this Qur'an] - hunting not being permitted while you are in the state of iḥrām [pilgrim garb]. Indeed, Allah ordains what [He intends. [Sūrat al-Mā'idah: 1]

I discuss and deduce:

- The command mentioned in the above Qur'ānic verse?
- Synonyms for the word 'Uqūd or contracts?



ration of financial their religious legitiurpose. ures of financial con-





I make use of my skills to learn:

according to their subject area. For example, there are religious obligations wherein a person is held accountable before Allah alone; there are social obligations attached to customary expectations of society; then there are international treatises/obligations and implicit agreements of nationhood/citizenship, educational and learning obligations (such as intellectual copyrights), in addition to financial obligations and other types.



Definition of 'Aqd (Contract)

Linguistic definition of "Aqd (contract): Uniting various sides/parties andjoining them together.

Technical definition of 'Aqd: The legal binding of two parties intent in a transaction in a manner that is religiously sanctioned and permissible.



I categorize:

The following contracts and obligations according to their suitable equivalents in the table: Peace Treaty –Scholarship –Vow - Sale – Oath – Lease – Marriage.

Types of contracts and obligations	Contracts
Religious obligations	
Social obligations	
International obligations	
Financial Obligations	
Knowledge Obligations	

Significance of regulating and notarizing contracts:

To regulate financial contracts and its obligations there is an important need to prevent conflicts and manage risk. This is achieved through delineating the duties and obligations each of the parties owes to the other within the contract, seeking to protect their rights through proper attestation and witnesses, as well as other means. Allah says in the verse pertaining to financial obligation, being the longest verse in the Qur'ān:

* wa-lā tas amū an taktubūhu şaghīran aw kabīran ilā ajalihī (Surat Albaqarah: 282) "And do not be [too] weary to write it [contract for debt], whether it is small or large, for its [specified] term. "Surat Albaqara: 282.

I anticipate:

The consequences of violating the contract in the following case:

The buyer undertook a remittance to make the payment while the seller did not undertake delivery of goods.

I infer:

Some merits of notarization and regulation of contracts:

Elements of financial contracts:

Amongst the essential elements of transaction in Islam is mutual consent. Allah says:

﴿ يَتَأَيُّهَا ٱلَّذِينَ ءَامَنُواْ لَا تَأْكُلُوٓا أَمُولَكُم بَيْنَكُم وَالْبَطِلِ إِلَّا أَنْ تَكُونَ فَي الْمُعَالَقُهُم وَاللَّهُ كَانَ بِكُمْ رَحِيمًا اللَّهُ الْمُسَكُمُ إِنَّ ٱللَّهَ كَانَ بِكُمْ رَحِيمًا اللَّهُ ﴿ وَلَا لَقُتُلُواْ أَنفُسَكُمْ إِنَّ ٱللَّهَ كَانَ بِكُمْ رَحِيمًا اللَّهُ ﴾ وونسو

* yā-'ayyuhā lladhīna 'āmanū lā takulū 'amwālakum baynakum bi-l-bāţili 'illā 'an takūna tijāratan 'an tarāḍin

Coercion in contract

The coerced sale is not legexcept if coercion is rightful implemented, such as when judge obliges a procrastinatir debtor to sell some of h properties to pay off debt and when private property expropriated for public intereaccording to legalistic criter to prevent nd obligations heir rights says in the

prah: 282) "And do for its [specified]

minkum wa-lā taqtulū 'anfusakum 'inna llāha kāna bikum raḥīman * O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful. (Surat Al-Nisaa: 29)

The essential pillars of a contract are three: the proper form (sighah) of contract, the two [or more] contracting parties (mut'āqadāni) and the subject matter of the contract (ma'qūd 'alayhi).

Coercion in contracts:

Inot undertake

A coerced sale is not valid except if such coercion is rightfully justified, such as when a judge obliges a procrastinating debtor to sell some of his properties to pay off his debts, or when private property is expropriated for public interest according to criteria approved both legally and religiously.

The first element: The proper form of contract:

An essential valid form for a contract in the Sharī ah is that it should consist of: an offer (ījāb) and acceptance (qabūl). This offer and acceptance can be effectedeither through words (speech), writing, gestures or acts (e.g.reciprocal delivery). This essential form can be expressed in any clear, understood and customary manner such as by using the means of modern communication (email, fax, etc.) in concluding contracts.

ncontract

sale is not legal sercion is rightfully such as when a sa a procrastinating sell some of his pay off debts, private property is for public interest legalistic criteria.

extract from vocabulary of the lesson:

Proper Form:

I clarify:

The type of form for contracts in the following cases:

A lady sent a list of books she wanted to buy from a web site, after which she received a positive response accepting her request for purchase via email. After she paid the sum by a credit card.

After this, she paid the sum by a credit card. In a commercial marketplace, a because the price shown on the display screen to the clerk without conversing with

He exported a ton of dates and the agreement was concluded through audiocommunication via a videophone. During the conversation, the exporter said: "I see you a ton of dates we have agreed upon at twenty thousand Dirhams" and the in replied: "I accepted". The second element: The two [or more] contracting parties:

From the two following texts infer the most important conditions that should be available in the two contracting parties:

which she

﴿ وَٱبْنَالُواْ ٱلْمِنْكَى حَتَى إِذَا بِلَغُوا ٱلذِّكَاحَ فَإِنْ ءَانَسَتُم مِّنَّهُمْ رُشَّدًا فَأَدْفَعُواْ إِلَيْهِمْ أَمُواهُمْ ﴾ سورة النساء: 6

* wa-btalū l-yatāmā ḥattā 'idhā balaghū n-nikāḥa fa-'in 'ānastum minhum rushdan fa-dfa'ū 'ilayhim 'amwālahum * (Surat Al-Nisaa: 6) And test the orphans [in their abilities] until they reach marriageable age. Then if you perceive in them sound judgement, release their property to them. (Surat Al-Nisaa: 6)

The Messenger of Allah said: "The pen has been lifted [i.e. they are not accountable] from three: From the sleeper until he wakes up, from the minor until he grows up, and from the insane until

Definition of Discretional Maturity

Maturity is defined as the capacity of a person to plan and effect his financial affairs and make the appropriate use of wealth he posseses. It is a not condition that such maturity be contemporaneous with puberty; it may occur before or even after puberty. A person not possessing such maturity is called Safih (incompetence, implying a lack of rational maturity) . An exception to the general rule of requiring maturity are small children buying petty items such as a candy from a grocery.

place, a buyer ing with him..

th audio-visual said: "I sold and the importer

he comes back to his senses." "reported by Ahmad in his Musnad."

2.

3.

To be able to willingly and voluntarily choose.

There is no difference between men and women in establishing contractual legal capacity. Such a capacity is even extended to non-human beings (legal person) such as enterprises and commercial corporations.

l apply:

I identify the two contracting parties in each of the following contracts :

Proxy contract (agent - principal)

 Agency contract (Agent - Principal)
• Loan contract ().
Mortgage contract ().
• Leasing contract ().
Debt contract ().

The third element: The subject matter of the contract:

It is what is concluded as the subject matter within the contract wherein: It might be goods such as in a sales contract, a usufruct such as in leasing contract or a service such as in agency contract (e.g.power of attorney).

I determine:

The subject matter of a contract in each of the following agreements (service –good – usufruct):

- * Security Agreement :
- ★ MortgageAgreement :
- ★ Lease Agreement :

Amongst the required conditions of the subject matter of a contract are that it must be:

- 1. In the possesseion of the Selling Party: The Messenger of Allah said: "Do not sell we you do not possess" [Reported by Al-Nisāī]. Hence it is not permissible to sell that which does not own, such as the possessions of others (without their authorizing one to do so).
- 2. Be lawful or permissible to sell: Hence wine, pork (or products derived from pigs) and harmful goods are not allowed to be sold.
- 3. Be specified, known and accurately defined: Hence it is not permissible to sell someth unknown or that which is falsely or insufficiently described. Likewise it is not permissible to sell something that has tangible defects that are otherwise covered or hidden without production.

I pass judgment with justification:

Provide the Juristic ruling on following contracts:

- He rented a car from the company he works in without informing its owners.
- 2. He contracted a company to supply foods that had expired (past their due date).
- 3. He rented an apartment for residence and then illegally subleased it to others.

night be goods

Types of financial contracts in Islam:

Jurists categorize financial contracts according to various considerations amongst which are:

- 1. First consideration (on the basis of Sharīʿah): In terms of Sharīʿah, contracts are divided into two categories (in terms of religious acceptance or prohibition):
 - a. Religiously mandated contracts: They are contracts accredited by the Sharī'ah, with the corresponding religiously mandated effects and outcomes.

 A Muslim should observe the validity of the essential elements/pillars of a contract and ensure that no unlawful condition is added to it. If he is unfamiliar with the Sharī'ah ruling pertaining to any kind of contract that he is about to enter to or an issue within it, then he should refer the matter to specialized religious scholars and jurists and to the reliable center for religious edicts (Fatwa) that may be present in his country.
 - b. Religiously impermissible contracts: tThey are the contracts which the Shart ah prohibits as they have effects and outcomes that are not in accordance with Islam. This may happen because of a forbidden condition or description in relation to a contract, making itnon-compliant with the Shart ah, such as contracts that include usury, gambling, deception or fraud. The Messenger of Allah said: "Muslims abide by their conditions", and "Reconciliation is permissible amongst Muslims, except for a reconciliation that makes the lawful unlawful, or the unlawful lawful." [Reported by Abu

Dawūd]. (Reported by Abu Dawud).

e –good –

at it must be:

t"Do not sell what

sell that which one

one to do so).

om pigs) and

to sell something

of permissible to

den without prope

state the juristic ruling:

- He contracted with a person to invest his money on condition that the investment must be free from any illegal dealings.
- He borrowed a sum of money; but the lender stipulated that he should repay it at 20% interest..

2. The second consideration (on the basis of its aim)

Contracts are divided in accordance with their purposes into: exchange, charity and documentation.

I extract from the lesson lexicon:

- ★ Contracts of mutual-exchange (mu āwaḍāt):
- ★ Contracts of benevolence (tabarru āt):
- ★ Contracts of attestation (tawthīqāt):

I categorize:

Financial contracts in conformity with their equivalents in the table:

mortgage – endowment – lending – forward sale – gift – guarantee – sale – speculation investment partnership (silent partner).

Categories of financial contracts	Contracts
Contracts of mutual- exchange	
Contracts of benevolence	
Contracts of attestation	

Features of financial contracts in Islam:

1. Flexible and compatible with the spirit of the age: The original state of financial contracts and their con is that everything is permissibile except when there is clear Sharī ah evidence of prohibition, as Alla

^{*} wa- aḥalla llāhu l-bay a wa-ḥarrama r-ribā * "Allah has permitted trade and has forbidden interest". (Surat Albaqara: 2 Sharī ah is eternal and valid for all times and places, without ever becoming irrelevant and never being o

vand

That said, the contracts initially investigated by the predmodern jurists were relatively simple, specifically defined and limited, yet appropriate to their times. Contemporary financial contracts, in contrast, are far more complicated, being many, variegated and of a sophisticated nature. This has entailed that contemporary jurists have had to apply juristic reasoning in order to adapt the classical contracts to better fit the financial needs of the modern world. This has resulted in a set of modern Islamic Finance contracts and products such as: Murabaha to the purchase orderer, [Islamic] credit cards, lease ending with ownership, [Islamic] insurance contracts; and other contracts that are constantly being innovated and evolving.

speculation -

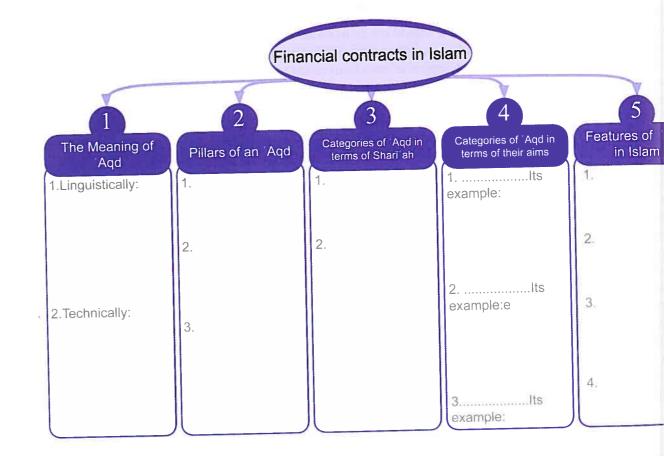
- 2. Regulated by ethical and faithful values: The Muslim should be honest and sincere and does not wrong an employee or cheat anyone whether old or young. He should be fair with all the people irregardless of their gender, race or creed; whether he has contracted with a Muslim or a non-Muslim. He should not accept any unlawful contracts or conditions in order to attain an illicit gain in his dealings. He should ensure that all means of his profit and earning is legitimate as the end does not justify the means. His abstaining from the impermissible and abiding by sacred law should not be motivated by external deterrents put in place by fear of people, but instead should be based on an internal state of reverential fear and hope for Allah that takes root in his heart. This internal state and watching over one's heart called (murāqabah) is amongst the most effective means by which a human being can self-regulate his life, bringing about an innate morality that prevents them from cheating or tricking others.
- 3. Fulfilling the needs of society: This is evident in the flexibility of some contracts, such as those wherein the price is paid upfront although the contracted item (the sold subject matter) is non- existent. An example of this would be the istiṣnā'a contract, which is a manufacturing contract of exchange with payment on spot and deferred delivery of the manufactured item; the salam contract which is a forward sale contract; and the muqāwalah contract which is a construction contract. These contracts were facilitated in order to make things easy for people due to their essential needs. For example, farmers can utilize the salam contract without needing to wait for selling their yield to gain money. Farmers being inactive and unable to earn money would mean that they may struggle to meet their expenses concerning machinery, workers and seeds, whereas the provision of money upfront would prevent such risks. This is why the salam contract, mirroring a forward sale, allows for buyers of the agricultural product to pay the farmers in advance, and then to later receive the products of agreed specification on an agreed date; being a win-win situation for all. Ibn Abbās reported that when the Prophet came to Madinah, they used to pay for dates to be received two or three years in advance. Hese said: 'Whoever pays in advance for dates, let him pay for a specified amount, a specified weight, to be delivered at a specified time." [Bukhārī and Muslim].

ts and their condition hibition, as Allah says 4. They are enforceable: Islam attaches great respect to contracts and enjoins adherence to their conditions and the fulfillment of them. Allah على على المعالمة على المعالمة

(Surat Albaqara: 275). The never being outdate

* wa- awfū bi-l- ahdi 'inna l- ahda kāna mas ūlan * "And fulfill [every] commitment. Indeed, the commitment is ever [that about which one will be] questioned" Surat Al-Israa: 34. ".The reward of honoring the promises of these contracts is not confined to material gains in life alone but also extended to the hereafter.







l answer on my own:

- •First: Choose the appropriate contract in the list below from amongst the brackets:
- 1. He took a small water bottle and gave the grocer one Dirham without any of them talking . (permissible -impermissible)
- 2. He said: "I buy this cell phone from you by whatever amount of dirhams it is that I possess in my pocket." (permissible -impermissible)
- 3. They agreed on the price but the buyer stipulated that payment be paid in installments and the seller accepted. (permissible -impermissible)
- Se

religious sanctioned outcome:

All of the above.

C

D

A dumb (mute) person

Enterprises or Corporations.

A person under coercion

Se	cond: Choose the correct answer from the following:
1.	Only one contract amongst the following contracts is legitimate according to Sharī ah
	A He agreed to sell his car for fifty thousand Dirhams
	B He agreed to sell pork for thousand Dirhams.
	C He agreed to lend him one hundred thousand Dirhams to be repaid a year later
	provided that he should pay a 5 % fine for each month's delay.
	D He agreed to lend his traveling father's car without informing his father.
2.	Amongst the effects of abiding by contracts:
	A Guarantee of rights among citizens of society.
	B To instill confidence in the souls of dealers.
	C To encourage investment.
	D All of the above.

3. One of the following entities is ineligible and its actions do not entail a legitimate



• Third: Put true $(\sqrt{\ })$ or false (x) in the blank in front of the following sentences:
He monopolized a commodity to raise the price and control its sale amongst people. One of the two contractors accepted the other's demand to dismiss sale and cancel the contract.
He concealed from the buyer that his car had had a big accident.
◆ Fourth: Explain the following!
Forward sales through the salam contract are permissible even though the subject-matter being sold is still not existent.
2. Muslims' avoidance of livelihoods whose income is religiously doubtful.
 The negation of contractual eligibility due to emergency symptoms such as insanity of incompetency.

Excellent

Achievement level

Good



I research for a contemporary financial contract, and then mention the opinion of the Official Fatwa Call Centre in the United Arab Emirates about this contract, by giving a presentation on it before my colleagues.

Average

ale and

nongst



Serial

4

5

the subject-

I clarify the meaning of uqud (contracts). I infer the importance of regulating 2 financial contracts. I stand by my commitment of contracts and honor my agreement 3 and conditions of contracts I categorize financial contracts

Learning aspect

according to their kinds.

contracts in Islam.

I summarize the features of financial

such as insanity or

Lesson Vocabulary :

Lesson vocabalary.		
Term	Meaning	
Leasing	To transfer ownerhip of usufruct for a determinable period in return for compensation.	
Monopoly	To keep people's necessary sustenance and rations so as to sell them I at a higher price than its known price to harm people.	
Istisnā'`	A contract by which a manufacturer binds himself to manufacture inexistent, yet specified item,through materials he has in return for compensation.	
Lending	To convey beneficial usufruct for a product without a compensation f determinable period.	
Al-Iqālah (Recession of contract)	Both parties of the contract agree to cancel the contract and any pos ramifications from it.	
Eligibility	An Individual's competence to act in a way that makes him religion eligible and accountable for his actions.	
Affirmation (ījāb)	The "offer" that represents what is initially proposed by one of the contractin parties to indicate the essential form of a contract.	
Credit cards (conventional)	They are issued by banks and allow their holders to borrow for a short If the holder does not completely pay off his engagements during the period that might be 55 days, he would then be required to pay a mominimum installment in addition to a percentage or interest charge a to the used sum. If he fails to pay in due time or exceeds the max amount allowed in the credit card, the borrower incurs a certain fine.	
Sale	An exchange based on the transferring and receiving of an item's posse from the seller to the buyer in return for a compensation.	
An installment sale	It is a sale in which the sold item is delivered in return for delayed pric by installments at known parts in determined times.	
The salam contract (forward sale	To sell a deferred item for an immediate price.	

	Term	Meaning
in return for a	Murabaha sale to the Purchase Orderer	The client submits an application to the bank to buy a certain specific commodity/item. After the bank receives the commodity, the client buys it from the bank at a deferred price with disclosed and known profit.
nanufacture an	A lease ending in ownership	A lease contract for a specific item for a determined period, followed by selling the same thing in return for an agreed upon sum of money. Effectively, the rent paid in installments comes to be regarded as a part of the sale price.
pensation for a	Insurance	A contract pursuant to which the subscriber pays a defined sum of money to an insurance company in return of compensating him in the event e of any damage or accident to the insured.
and any possible	Security Agreements [Conventional sequestration]	An agreement between two conflicting parties wherein a a third party should keep the disputed property till the end of the conflict in return for materialcompensation.
s him religiously	Debt	It is what is owed or what one is bound to pay to another such as a loan, deferred sale price or the like. Debt is more general than loan.
y one of the two		"Ribā" is a term that is used when two parties exchange items of same kind (such as money for money), wherein one party in the form of a surplus or extra amount due to a delay. It is not an acceptable or permissible form of contract in Islam [and almost all world religions] but is prevalently used
w for a short term. Is during the grace It to pay a monthly Test charge added Teds the maximum Testain fine.	Interest (Ribā)	involved insome kinds of sales or debts. Scholars generally agree that usury takes two forms: 1. Interest of debts (duyūn): Interest that is earned on lending money to another party. This interest (Ribā) appears in debts (duyūn- plural of dayn) as a percentage or a fixed amount added to the principal amount of debt. 2. Interest of sales (buyū'): A type of Ribā that results from a sale transaction of ribawi items wherein there is either a deferment or unequal
item's possession		exchange of their amounts. The ribawi items that are subject to Ribā include the precious metals such as gold and silver (which modern day paper/digital money are treated as analogous to) or those items that can be eaten or stored, maintained and measured or weighed (and hence acquire material value) such as wheat,
delayed price paid		barley, rice and dates.

Term	Meaning
Discretional Maturity (Rushd)	One's ability to handle their financial matters and make the best ofwealth.
Essential Element/Pillar (Rukn)	These are essential pillars of the contract for it be religiously valid. includes the: proper contract form; two [or more] contracting part; subject matter of contract, all being pillars of the contract as they essential elements to its religious validity.
Mortgage	To hold/safeguard property to guarantee the right of the creditor. creditor can recover his right from such property in case the debtor fapay off.
Weak-mindedness	A registered company or corporation that represents the financial integration of a group of persons, having independentlegal rights and obligath This entity usually also has financial disclosure requirements that dependent on the life or death of any of the persons who founded it.
Legal person	A group of persons or properties which have entity, rights and indepersion financial disclosure that are not dependent on the life or death of any persons who constitute it.
Condition	It is what the existence of the contract depends on and is not one constituents.
Muḍārabah or Investment Partnership [wherein the investor is a silent partner]	A contract between two parties wherein one invests (as silent part the other and the other does the work 9as working partner). The part divided between them as per their agreement, whereas any capital incurred by the investor (rabb al-māl) i.e. the owner of the capital.
Essential Form of contract	A word or act made by the contracting parties indicating an offer (ija acceptance (qabūl), i.e. the intent of concluding and accepting the contractions are constant.
Linguistic meaning of aqd or contract	'Aqd or contract means to bind or to strengthen.

	Term	Meaning
make the best use	Technical definition of 'aqd	An expression of the matching between a positive proposal made by one of the contractors and the acceptance of the other contractor in a way which has an impact on the subject of the contract
religiously valid. This of contracting parties, contract as they are	Contracts of benevolence	Unilateral voluntary contracts that are not meant for gaining any personal material benefit.
aht of the creditor. The	Contracts of attestation	Contracts that guarantee a receipt of rights held by others.
ght of the creditor. The nease the debtor fails to Mutual Exchange contracts Contracts that guarantee a receipt of rights held by others. Contracts that have compensation from both parties. The second statement of the second party which indicates accepta agreement with the offer.	Contracts that have compensation from both parties.	
al rights and obligations. requirements that is not	Acceptance (qabūl)	The second statement of the second party which indicates acceptance and agreement with the offer.
ins who founded it.	Loan (qarḍ)	To lend money to whoever might need it which is then returned later without expectancy of more.
nds on and is not one of its	Gambling (qimār)	A zero sum game, wherein money is deposited in exchange for taking a chance on a risky result. For the parties depositing money someone has to lose for others to win.
invests (as silent partner) to working partner). The profit is	Technical definition of 'aqd the contractors and the acceptance of the other contractor in a way which has an impact on the subject of the contract To contracts of benevolence to contracts that are not meant for gaining any personal material benefit. Contracts of benevolence to contracts that are not meant for gaining any personal material benefit. Contracts of attestation to contracts that guarantee a receipt of rights held by others. Contracts that guarantee a receipt of rights held by others. Contracts that have compensation from both parties. I interests aligations hat is not dit. Loan (qard) To lend money to whoever might need it which is then returned later without expectancy of more. Cambling (qimār) A zero sum game, wherein money is deposited in exchange for taking a chance on a risky result. For the parties depositing money someone has to lose for others to win. The assurance (undertaking) from a debtor to a creditor, giving the latter the right to claim in the event of non-payment of debt, through the creditor himself, or by replacement debt or asset. This contract is literally called ahandover because the price is handed to seller by the buyer who receives commodity handed over from the seller, all without speaking.	
t, whereas any capital loss is owner of the capital. indicating an offer (ijāb) and	Handover	Tours by the buyer will receives commodity handed over from the and
g and accepting the contract	The contracted (subject matter of the contract)	All that which is transacted for in contracts.
en.	Contracting (muqāwalah)	a so portorni work in consideration of a defined sum of money and

Term	Meaning	
Vow (nadhar)	To undertake an act of worship not otherwise obligated to be done be Sharī'ah.	
Gift (hibah)	To transfer ownership of something to another one without a compensation	
Deposit (wadīʿah)	Wealth/asset pledged to a trustful person to keep without reward or ar disposal except with the owner's permission.	
Endowment (waqf)	To endow possessed property for the benefit of people, without selling granting or bequeathing it to another one after death. It is instead maintaine benevolently for the wider public/a designated group of people to benefrom it or from its revenue.	
Power of attorney (wakālah)	To assign someone else through proxy/agency to perform another person acts.	
Oath (yamīn)	To swear by one of the names of Allah or His attributes coupled with the stated desire to perform some undertaking.	

to be done by

a compensation.

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manother person's

s coupled with the

Lesson Five

Arabic language and culture

This lesson teaches me to:

- 1. Clarify the importance and status of language.
- 2. Infer the relation between language and culture.
- 3. Explain the necessity of entrenching Arab-Islamic culture.
- 4. Define the features of Arabic-Islamic culture.
- 5. Illuminate the endeavors of the UAE in protecting Arabic language.
- 6. Reinforce my Arabic language and consolidate my Islamic culture.



Allah سحالديمالي says:

قَالَ تَعَالَى: (يَكَأَيُّهَا ٱلنَّاسُ إِنَّا خَلَقْنَكُمْ مِن ذَكَرٍ وَأَنتَى وَجَعَلْنَكُمْ شُعُوبًا وَقَبَآيِلَ لِتَعَارَفُوأً إِنَّ أَكْرَمَكُمْ عِندَ ٱللّهِ

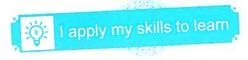
yā- ayyuhā n-nāsu 'innā khalaqnākum min dhakarin wa- 'unthā wa-ja 'alnākum * shu 'ūban wa-qabā 'ila li-ta 'ārafū 'inna 'akramakum 'inda llāhi 'atqākum 'inna ' * llāha 'alīmun khabīrun

"O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight of Allah is the most righteous of you. Indeed, Allah is Knowing and Acquainted." Surat Al-Hujurat: 13. "

The Qur'ānic verse above indicates how human civilization and society naturally consists of divisions based on nations and tribes and that the process of knowing and getting acquainted with each other's humanity through such diversity is both innate and inevitable when sought.

I discuss:

- The tools and means of acquaintance and communication amongst people.
- The most significant characteristics that distinguish some people over others.



Importance and value of language:

Language is a basic constituent of the identity of man on both a personal and national levels, it also reinforces one's sense of self-esteem. Language is also a tool of mutual understanding, self-expression and the means of describing one's continuous and diverse needs. Hence, Ibn Jinnī said in his definition of language, "It is the voice by which every people express their purpose." In other words, a human being's need for language cannot be circumscribed, for it has no boundaries, as communication is innate to humanity itself, in that it represents the core means by which needs are expressed and fulfilled. Therefore, every individual is in need of possessing a strong language that precisely enables him to express himself, fulfilling the tangible and intangible requirements of his life. In-fact, in many cases, there is a direct connection between the achievement of

From the "UAE Vision" Our distinctive culture remains based on our authentic Islamic values.

one's goals and on the eloquence, ability and mastery one has of language.

Hence, Arabic is highly worthy of its native speakers' pride of its rich and huge wea meanings and vocabularies. This is why it is one of the richest and most abundantly sp languages all over the world. It is sufficient that the Arabic language was the vehicle for E speech and laws of Allah , Who chose it for His final revelation, i.e. the Qur an Alla says:

﴿ وَهَنَذَا كِتَنَبُ مُصَدِّقٌ لِسَانًا عَرَبِيًّا لِيَسُنذِرَ ٱلَّذِينَ ظَلَمُوا وَبُشْرَى لِلْمُحْسِنِينَ ﴾ سورة الاحقاف: 12

* wa-hādhā kitābun muṣaddiqun lisānan arabiyyan li-yundhira lladhīna zalamū wa-b

""And before it was the scripture of Moses to lead and as a mercy. And this is a conf Book in an Arabic tongue to warn those who have wronged and as good tidings to the of good" Surat Alahqaf: 12.

Several non-Arab scholars have attested to the value of the Arabic language. The G linguist Freitag, for example, said that: "Arabic is the richest language in the world"; li the Italian linguist Carlo Nallino said: "The Arabic language surpasses all other lang and the tongue is unable to express its merits". Similarly, the Historian, George Sarto "Arabic is the easiest and clearest language of the world."

The association of Arabic with the Qur an increases the level of attention and caring it de because its mastery is the key to understand the different sciences of the Qur'an, s exegesis and rulings. It is the also the means to study the sciences of the noble Sunnah. All these considerations make an in-depth study of the sciences of the Arabic language - in order to understand the Qur'ān and Sunnah – as the most praiseworthy deed that is worthy of Allah's reward.

Allah's preservation of the Qur'ān is consequently a protection of the Arabic language. Allah says: ﴿ إِنَّا نَعْتُنُ نَزَّلْنَا ٱلذِّكْرَوَ إِنَّا لَهُۥُ لَـُنْفِظُونَ ۖ ﴾ سورة المجدر: 8 says: عمير

* 'innā naḥnu nazzalnā dh-dhikra wa-'innā lahū la-ḥāfizūna ." Surat Alhijr: 9. Indeed, it is We who sent down the Qur'an and indeed, We will be its guardian. All of this increases the significant status of the Arabic language and assurance in its survival and continuity.

Characteristics of Arabic:

Seria	al Characteristic	Meaning	Evidence and examples
1	Rhetoric and eloquence.	Easiness, clarity and wonderful rhetoric style	1.Creativity in Allah's saying: " "ໄມ້ ເໍ້າ ໄດ້ ເພົ້າ ຄຸ້າ ຄຸ້າ ເພົ້າ ເພົ້າ ຄຸ້າ ຄຸ້າ ຄຸ້າ ຄຸ້າ ຄຸ້າ ຄຸ້າ ຄຸ້າ ຄຸ
2	Derivation	There are more than twenty-five thousand entries (roots) in Arabic from which new forms can be derived untilthe Arabic vocabulary became expanded to more than six million words; each strongly connected to each other. It is a feature Allah has endowed Arabic with to guarantee its survival and development, enabling itto cope with changes and transformations.	 Derive a group of words from the entry: Kataba In other languages, there is no relation between the words of the same family. Write in another language the meanings of some words derived from entry: Kataba then state the difference.
3	Implication (ishtirāk)	It means that one word has more than one meaning.	The word Al-'Ayn could mean: eye, fountain, envy or spy, etc. • Other meanings:

vision" re remains nic Islamic

huge wealth of indantly spoken thicle for Divine Jur'ān. Allah

alamū wa-bushra

is is a confirming lings to the doers

age. The German he world"; likewise other languages eorge Sarton said

dcaring it deserves Qur'ān, such

Serial	Characteristic	Meaning	Evidence and examples
4	Extensification and Synonymy	Synonymy means that one meaning has more than a word to indicate it.	Al- Asad (lion) is known alternatively as: La Ghadanfar, Hizabr.Other examples:
			Tittellivialio (seath) con-letenerius entre transcri
			_ATTATA TAMBARING BLOOMOON - 0- 91-918 UPSIV
		35	

I express:

My high appreciation of Arabic and illustrate its beauty in what I write: (choice of word, eloquence of phrase, description and coherence of sentences...)

The relation between language and culture:

Language is the tongue of culture and a container that is able to protect it against loss. It is the way by which culture can be channeled to people and can have influence upon them. The more powerful a culture is the easier it can spread and expand. Therefore, countries and nations always seek to spread and teach their languages in order to propagate their culture and disseminate their values and principles.

The Arabic language preserved the heritage of its people with all its cultural constituen such as arts, sciences, literature, values and other aspects of achievement. It has manifest aspects of beauty, creativity and elegance in Arabic-Islamic culture and conveyed it generations, which reflects the power and accuracy of its language.

Culture is one of the factors of linguistic strength and richness. The more a culture flourishing, the more its language is plentiful and powerful. When a new art appears - such Arabic short fiction - or new branches of scientific knowledge, the language then undertail the mission of explaining and creating new suitable equivalent vocabularies. When the Qur was revealed in Arabic, this was a boon to Arabic which consequentially became so vivid powerful that it became the language of all intellegentia and science for many centuries. Ara was the lingua franca of its time, resultantly, foreign Scholars were keen to learn it in or alternatively as: Layth

to study it and translate its cultural legacy into other languages; a prominent example being Copernicus (alongside many others) who translated the works of Ibn al-Haytham in astronomy.

Thus, the relation between culture and language is an integral one, and could even be said to be indispensable, because the severance of such a relation endangers both culture and language.

I infer:

The duty of the youth towards their language and culture.

I suggest:

A plan to increase cultural activity at school.

I describe:

The "Reading Nation" Initiative, clarifying its impact on culture in Islamic Arabic world.

Among the definitions of culture:

to know something about everything or to know everything about something.

protect it ople and ser it can be spread seminate

its cultural constituents ement. It has manifested ture and conveyed it to

s. The more a culture is new art appears - such a language then undertake bularies. When the Qurantially became so vivid and for many centuries. Arabice keen to learn it in order

i determine:

The causes of youth's abandonment of classical Arabic.

Culture is a responsibility:

The definitions of culture vary from general to specific according to the purpose of the definition. With regard to its general meaning: the definition includes all sciences, knowledge and arts that should be mastered. Regarding its particular meaning: it pertains to the subject the culture, such as the culture of environment or dialogue. This is why the definition is specific to the subject, inclusive of all sciences, knowledge and arts that are related to the subject society or nation has a peculiar culture that distinguishes it from other people.

females whether they are young or old. It is a tool by which their conduct, life style a attitudes can be conveyed. For example, the Messenger of Allah said: "I was sent perfectnoble character." This and other Hadīth show the ethical cultural character desired individuals and society and demonstrate their desired lifeembodiment. In demonstrating the Muslim and Arab merchants, purely through the nobility of their character, managed to spread and light culture.

The consolidation of society's culture and developing it with all its constituents is a religion obligation that strengthens one's relation with one's Lord and with others in view of the underlying pillars of this culture which consist of genuine Islamic values and principles fortifies society against destructive ideas and calls based on selfishness and egocentricity

Entrenchment of culture is a national duty since society's culture is an indispensible partite its national identity. It reflects its conventions and constants upon which relationships betwee countries are built and cooperation is made in politics, economics, peace, security and other big issues. It is crystal clear that the brilliant image of the United Arab Emirates emanates from its Islamic faith, ethics, values and heritage. This enables the UAE to gain its well-deservable.

international and regional status on all levels and aspects of life.

Characteristics of Arabic-Islamic culture:

Arabic-Islamic culture shares with many other cultures a lot of characteristics, such as resilient acquisition, accumulation, development and adaptability. Yet, it has more advantages of other cultures without being prevented from affecting or being affected by other cultures. Moreover the books of ancient civilizations were translated into Arabic and evolved alongside Islamic cultures before being re-translated into other languages.

The characteristics of the Arabic-Islamic culture:

 nose of the knowledge subject of is specific the subject.

re style and was sent to predesired of strating this, ed to spread culture. is a religious tiew of the

principles. It gocentricity. It is between with and other manates from well-deserved

has resilience, wantages over cultures. Many Islamic culture

d universe. For وَلَقَدُ كَرُمُنَا بَنِيَ وَالْفَدُ كَرُمُنَا بَنِيَ اللهِ المِلْمُلِي المُلْمُلِي ال

of Man. Allah عبدالهالي says:

﴿ وَسَخَّرَ لَكُمُ ٱلَّيْلَ وَٱلنَّهَارَ وَٱلشَّمْسَ وَٱلْقَمَرِ وَٱلنَّمْسُ وَٱلْقَمْرِ وَٱللَّهُمُ مُسَخَّرَتُ بِأَمْرِهِ ۗ إِن فِي ذَلِكَ لَأَيْتِ لِقَوْمِ يَعْقِلُونَ اللَّهِ النَّالَ اللَّهُ النَّالَ اللَّهُ النَّالَ اللَّهُ النَّالَ اللَّهُ اللَّاللَّاللَّهُ اللَّالَّاللَّالَّالَاللَّالَّالَّاللَّاللَّالَّاللَّاللَّهُ اللَّهُ اللَّالَّاللَّالَّاللَّالَّاللَّاللَّ اللَّا اللَّالَاللَّالِمُ اللَّهُ اللَّاللَّالَّاللَّاللَّ

"And He has subjected for you the night and day and the sun and moon, and the stars are subjected by His command. Indeed in that are signs for a people who reason." Surat Annahl: 12. All of this is a great favor from Allah that necessitates great thanks to Him, through moderation, avoidance of any wasting or extravagance and protection of the rights of next generations.

- A culture that fulfills the needs of the human beings: It gives human beings the knowledge, sciences and experience needed to bring up a balanced good
 - character that is able to soundly think and correctly differentiate between good and evil. It urges people to do good as well as to avoid and detest evil.
- A culture that is based on principles and values: it is the culture of coexistence, tolerance and other values and virtues..

I contemplate and mention:

Other characteristics of Arabic-Islamic culture:

The United Arab Emirates and protection of the Arabic language and culture::

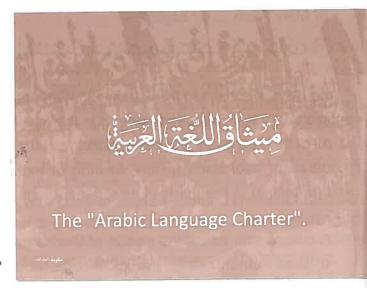
The wise leadership in the country have made much effort to reinforce the status of the Arabic language and culture because it is the crux of Emirati identity. The Arabic language also reflects the genuine values of its society, which has deep rooted Islamic Arabic origins. Therefore, the United Arab Emirates initiated a package of qualitative initiatives to protect the Arabic language and culture by upgrading the status of Arabic in society and reviving it as a

language of science and knowledge. Among the most important initiatives are:

- The "Arabic Language Charter" intended to serve as a reference for all policies and laws related to protecting the Arabic language and strengthen its usage in daily life, such as using it in internal and external governmental dealings, advanced governmental services delivered to the audience and giving it priority in media programs and local channels, too. The information needed by the public should be provided in Arabic, in addition to other languages.
- * Following the directives of President His Highness Sheikh Khalifa bin Zayed Al Nahyan, may

Allah protect him, the UAE Cabinet has approved the declaration of 2016 as the UAE Reading Year.

- Launch an electronic initiative to publish Arabic content on the Internet.
- Organize public and private school competitions to discover, support and encourage creative and excellent talents among students. Such competitions include those on writing, calligraphy, reading and poetry. They are supervised by the Ministry of



Education within a series of annual programs and events during the schooling year.

To establish a faculty of translation under the umbrella of the Mohammed Bin Rashid School for Communication (MBRSC) in Dubai to graduate well qualified interpreters to translate science and knowledge.

I discuss:

With my group, I discuss some materials of

With my group, I discuss some materials of the "Arabic Language Charter".

The United Arab Emirates emphasizes the principles provided for in the following articles:

The first article: Arabic is the official language of the country pursuant to the seventh article of the constitution of the United Arab Emirates.

The second article: Arabic is the language of the government and thus all letters, correspondence, treaties, official agreements, acts and decisions issued by the United Arab Emirates must be issued in Arabic.

The third article: Arabic is the language of official communication within governmental authorities and between these authorities and other relative ones.

The fourth article: Arabic is the basic language in services delivered by the government bodies. Such services should also be offered in other languages for Arabic nonspeaking persons if necessary.

The fifth article: Arabic is an essential pillar in education in the United Arab Emirates. The Ministry of Education and other concerned entities must exert their best to develop the methods and skills of learning and teaching Arabic in public as well as private schools. Private schools

must adhere to Arabic to enable Emirati students and other Arabic speaking students to master their tools.

The sixth article: The government should encourage teaching Arabic for Arabic non-speakers through schools by developing ways and styles of teaching for Arabic speaking students in all stages of education. It should also encourage centers of teaching Arabic to elders in the country's universities as well as Arabic teaching centers subsidiary to the private sector in order to build bridges in terms of culture and civilization.

The seventh article: The government directs institutions charged with higher education to regard Arabic as a stipulation in study in governmental universities with an emphasis on modernizing education methods in Arabic so as to develop the linguistic abilities of graduates. This will ensure the sustainable development of the country in the future.

The eighth article: Higher education institutions and research centers in the United Arab Emirates should contribute to upgrading Arabic by enriching it with technical and scientific terminology. They should encourage Arabic linguistic researches and studies so as to regain the historical role of Arabic language in terms of creativity and innovation.

The ninth article: The governmen should support and encourage the Arabic content and translation of worlliterary and scientific works into Arabi to accomplish sustainable civilizations awakening.

The tenth article: The government should encourage cultural and artist events and other activities and initiative that contribute to the rise of Arabic.

The eleventh article: The governmen should direct concerned entities i economic sector and business to us Arabic and correctly offer all data relate to consumer products common in the United Arab Emirates in Arabic in the first instance then in other languages necessary.

The twelfth article: Audio and vide media outlets should present the programs and shows in Arabic as muc as possible with a focus on program specified for children in classical Arab so as to make them precisely familia with Arabic language.

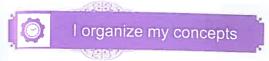
The thirteenth article: All government concerned authorities formulate an enforce their policies, regulation and laws in a way that ensures the implementation of the articles of the charter within the duties of each other managements.





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- The government and encourage the translation of world fr works into Arabic anable civilizational
- tultural and artistic divities and initiatives the rise of Arabic.
- de: The government neerned entities in and business to use yoffer all data related ucts common in the ates in Arabic in the in other languages if
- e: Audio and video bould present their ws in Arabic as much a focus on programs ren in classical Arabic em precisely familiar lage.
- ticle: All governmental rities formulate and policies, regulations and that ensures the the articles of this duties of each of



Arabic language and culture

Language	Its significance:		
	Its status:		
Characteristics of Arabic			
Relation between language and culture			
Reinforcement of culture	Religious obligation. National duty.		
Characteristics of culture			
The United Arab Emirates and protection of language and culture			

Student Activitiest

I answer by myself:

◆ First: Explain the following concepts:
1. Islamic culture:
2. Arabic language:
◆ Second: Explain the impact of values and morals upon culture:
◆ Third: Show the relation between culture and status of countries .
*
◆ Fourth: Mention patterns of the endeavors of the United Arab Emirates to protect the Arabic language and culture.
Alabic language and culture.



Ascribe the following sayings to their sayers:

司 experience:ft				
Serial	Quotations	Speaker		
1	"Learn Arabic, for it is part of the religion"			
2	I'm the sea; in its interior pearls hide, did they ask the diver about my shells?!			
3	We must maintain our ancient heritage because it is the origin and the crux and we should abide by it.			
4	The cultural project we sought to adopt and enforce continuously advanced according to our Islamic Arabic pillars. We abided by this spirit in all what we have implemented of projects and plans in all fields of education, culture and science. We aspired to instill that in the minds of the youngsters so as to protect our civilizational identity against any loss at time of globalization.	His Highness Sheikh Dr. Sultan bin Muhammad Al Qasimi.		
5	Arabic thanks to the holy Qur'ān expanded to an extent never experienced by any other language in the world.			
6	I feel a little bit foolish because I did not learn foreign languages. I would like to learn French, Arabic or Chinese.			
7	How can one resist the elegance and charm of such a unique language that has a correct logic. The neighbor of the Arabs in the countries they conquered were fascinated by this language.			
8	Islamic sciences at their peak were like the light of a moon in the gloom that used to cover Europe in the Middle Ages.			

rates to protect the

Secondly: Write a brief report about translating the Qur'ān and its exegesis into a language other than Arabic.



Serial	Aspect of learning	Achievement level		
		Intermediate	Good	Excellent
1	I can differentiate between the concept of language and the concept of culture.			
2	I realize the characteristics inherited in my Islamic culture and my Arabic language.			
3	I manage to define the relation between the language and the culture.			
4	I adhere to my language and enrich my culture.			
5	I'm proud of my culture and language.			
6	I highly appreciate what the United Arab Emirates undertakes of measures to maintain and protect our Islamic culture and Arabic language.			

Excellent

Lesson Vocabulary:

The concept	The meaning		
	Sciences, knowledge and arts that are required to be mastered (Alwaseet dictionary)		
Culture	All that might enlighten the mind, purify the taste and develop the sense of criticism and judgment for individuals and society. It includes knowledge, beliefs, arts, ethics and all abilities in which the individual can contribute to his society." (the philosophical dictionary)		
	It is all spiritual, material, intellectual and emotional characteristics that distinguish certain society. It includes arts, literature, life styles, basic rights of the human being, values systems, traditions and beliefs". (UNESCO)		
International treaty	An agreement written between international parties that initiate rights and mutual commitments under the general international law.		
Civilization	Manifestations of progress and advancement in fields of science, religion, art, literature and architecture along with all distinguishing features.		
Orientalism	Specialization of western askalans in the state of the st		