

FIQH SYLLABUS - CLASS 4 (FALL 2016)

Lesson Topic

LESSON 1:	PHILOSOPHY OF SALAAT
LESSON 2:	REVISION OF WAJIBAAT OF SALAAT
LESSON 3:	REVISION OF RUKN AND GHAYR RUKN
LESSON 4:	VOLUNTARY AND OBLIGATORY TAXES IN ISLAM
LESSON 5:	KHUMS
LESSON 6:	ZAKAAT
LESSON 7:	TIJARAH (TRADE)
LESSON 8:	NADHR, 'AHD & QASAM

LESSON 1: PHILOSOPHY OF SALAAT

The most important act of Ibadat (Worship) in Islam is Salaat (Prayer). It is an expression of total submission to Allah (S.W.T.) and a means of communication between the Creator and His servants.

Imam Ali ibn Abi Taalib (AS) has said about your prayer:

"Know that every action you do will depend on you Salaat."

From this we know for a fact that if our Salaat is accepted then all other actions are also accepted and if our Salaat is rejected then so are our other deeds.

Salaat greatly affects the lives of those who perform it. It keeps the soul of a person free from idolatry and when carried out sincerely, it also helps to cure moral diseases such as infidelity, hypocrisy, pride, dishonesty etc.

- By praying at the specified times, a person learns to be both disciplined and punctual.
- It gives a purpose to the lives of people and has a stabilizing effect. In times of stress, Salaat provides a place of peace where a person can forget all worries and cares and rest his weary head on the doorstep of Allah (S.W.T.).
- The Holy Prophet (S) used to say to Bilal, who was the Mu'adhin of the Muslims, "Comfort me, O Bilal!" meaning that he should recite the Adhan and call out for prayer.



Salaat is a source of piety and perfection. Through its performance a person can discover the hidden secrets of his soul and its amazing relationship with Allah (S.W.T.).

All those acts that surround it or are related to it also fall under its special influence. For this reason we shall look at the things connected to and performed within Salaat and study the philosophy behind each. This will help us better appreciate why we perform it in the manner we do.

The Spirit of Salaat:

Salaat, through its words, movements, prostrations, bows and supplications, provides a person with a means of rebuilding his personality afresh.

Properly performed with understanding of the recitations and the philosophies involved, it is a spiritual journey of sorts - a Me'raj (Heavenly Ascension) for the Believer. On the other hand, prayer performed as a



ritual and with no concentration is like a dead body without a spirit.

As we attempt to understand and focus on our Salaat, it may help to choose a place that is simple, quiet and private when praying to avoid any distractions. Salaat is not a sport or a play that we can perform it as we wish in a hurried manner.

Discipline is of the utmost importance. Remember, if we wish to fully exploit this treasure, then we must be prepared to put some effort into our actions.

NOTE:

It is highly recommended that one should recite Tasbeeh of Hadhrat Fatema al-Zahra (a.s.) after the completion of every Salaat.



Carelessness in Prayer:

Salaat as we have mentioned time and again is the central pivot of all worship in Islam. It must be prayed and there is no excuse for not performing it.

In fact, even if a person is too sick to pray standing up, it is recommended he sit and pray and if this is not possible, he should sleep with his right side facing Qiblah and perform his Salaat with his head and eyes. All this shows us how important Salaat to Allah (S.W.T.).

According to the Holy Prophet (S)

"Allah (S.W.T.) takes away all the blessings from a person who does not pray or is careless of his/her Salaat. S/he will die in a very bad state, be tortured in Barzakh and face extreme hardship during the Day of Judgement."

In another hadith he says:

"Whosoever takes his/her Salaat lightly, s/he will not be from my Ummah."

A Muslim must constantly try to improve the quality of his/her Salaat.

We should avoid praying Salaat when sleepy or tired and instead wait a little until our minds are fresh enough to concentrate full on what we are saying and doing.

In conclusion let us ponder on the Salaat of our Ma'soomeen (AS) and how they used to prepare themselves for meeting their Lord.

Imam Ali (AS) would turn pale whilst performing Wudhu and used to say, **"It is time for me to give back the Divine trust to the Almighty (S.W.T.)"**

LESSON 2: REVISION OF WAJIBAAT OF SALAAT

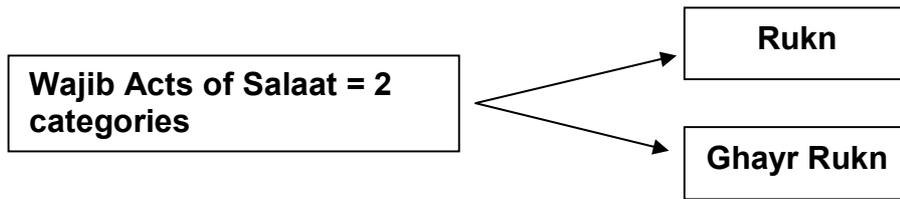
Out of the many different parts of Salaat, there are **11 Wajib** actions, which must be performed for it to be correct. 📖 951

These are:

1. **NIYYAT:**
Intention to perform a particular Salaat, "Qurbatan ilallah".
2. **TAKBIRATUL EHRAM:**
The first "Allahu Akbar" in Salaat.
3. **QIYAM:**
Standing position for recitation.
4. **QIRA'AT:**
Recitations of Suratul Hamd and another Surah
5. **RUKU':**
Bowing
6. **TWO SAJDAHS:**
Prostration with forehead, knees, palms and big toes touching the ground.
7. **DHIKR:**
Recitations during Ruku and Sajdah
8. **TASHAHUD:**
Recitation while sitting down after the two Sajdah in the 2nd and last Rakaat of Salaat.
9. **SALAAM:**
Recitation of salutation in Salaat before finishing Namaaz
10. **TARTIB:**
Praying in the set Sequence (order)
11. **MUWALAT:**
Praying without any interruption or gap.

SALAAT IS LIKE A BUILDING THAT IS MADE UP OF MANY PARTS. SOME OF THESE PARTS FORM THE FOUNDATION OF THE BUILDING, WHILE OTHERS ARE JUST BUILT UPON THE FOUNDATION. IF THE FOUNDATION GIVES WAY, THEN THE WHOLE BUILDING WILL COLLAPSE.

LESSON 3: REVISION OF RUKN AND GHAYR RUKN



- **Rukn** = those parts of the Salaat, which are its **foundation**. If any of these Wajib parts are left out or added, **on purpose** or **by mistake**, the Salaat becomes Batil. 📖951
- **Ghayr Rukn** = those parts of the Salaat which are not considered as its foundation BUT ARE STILL WAJIB. If any of these actions are left out or added on **purpose** the Salaat becomes Batil. **But they do not make the Salaat Batil if they are left out or added by mistake.**
📖 951

The table below shows which actions of Salaat are **Rukn** and which are **Ghayr Rukn**:

RUKN	GHAYR RUKN
Niyyat	Qira'at
Takbiratul ehram	Dhikr
Qiyam **	Tashahud
Ruku'	Salam
Two sajdahs	Tartib
	Muwalat

****QIYAM** – This includes **QIYAM MUTASIL BEFORE RUKU** which is a short pause while you **stand silently** before you go into Ruku (you can say Allahu Akbar). **WITHOUT THIS PAUSE SALAAT BECOMES BATIL.** 📖 967

**THE WAJIB ACTS OF SALAAT ARE 11
5 ARE RUKN & 6 ARE GHAYR RUKN**

EXERCISE – REVISION OF RUKN & GHAYR RUKN

1. Write down in your own words, the meanings of Wajib-e-Rukn and Wajib-e-Ghayr Rukn.

2. How many Wajib actions are there in Salaat? List them.

3. When Muntazir came home from school, he was in such a hurry to leave for football practice that when he prayed his Dhohr Salaat, he missed one Sajdah in the last Rakaat. However when he went into Sajdah – e – Shukr after completing his Salaat, he told Allah he was sorry for the mistake and hoped this Sajdah would cover the one missed. Is his Salaat Sahih? Why?

4. In the list below, write which one is Rukni, Ghayr Rukn and which is Mustahab.

Ruku'	_____
Salawat	_____
Muwalat	_____
Dhikr of Sajdah	_____
Tartib	_____
Qiyam	_____
Qiraat	_____
Qunoot	_____
Dhikr of Ruku'	_____
Salaam	_____
Tashahud	_____
Niyyat	_____



LESSON 4: VOLUNTARY AND OBLIGATORY TAXES IN ISLAM

Islam wants to prevent the excessive accumulation of wealth in the hands of a few people so the society may not fall into two classes: one over wealthy, while the other is starving.

The Holy Qur'an gives the reason for taxing wealth by saying,

"...so that it (the wealth) may not circulate among those who are rich among you." (al-Hashr, 59:7)

To bring about this equality in the economic condition of the people, Islam has introduced an important method in the transferring of the excess wealth from the fortunate sector of the society to its less fortunate members. This is done on two different levels: on an individual level and on a collective level.

1. Individual Level

Islam encourages Muslims to be mindful of the plight of others by prescribing charity. In Arabic, this is known as Sadaqah and Infaq.

2. On a Collective Level

The economic equality is guaranteed through the obligatory (Wajib) taxes on the excess wealth of every Muslim. These are taxes like Khums and Zakaat.

In short, Islam aims at eliminating the "need" (Hajat), and elevating the need.

LESSON 5: KHUMS

Khums is the Fifth branch of Furoo-e-Deen and it is Wajib on every Muslim.

Khums, in Islamic terminology means one fifth of certain things which a person acquires as wealth and which must be paid as an Islamic Tax.

Allah says in the Holy Qur'an:

"Know that whatever of a thing you acquire (Ghanimat), a fifth of it is for Allah, for the Messenger, for the near relatives, the orphans, the needy and wayfarer."
(al Anfal 8:41)

20%
Of Your Year's Savings



1/5 Islamic Tax

Khums Has To Be Paid On The Following 7 Things



Net Savings
📖 1761 – 1806



Lawful Wealth Mixed With Unlawful Wealth
📖 1822 – 1827



Buried Treasure
📖 1815 – 1821



Minerals
📖 1807



Precious Stones Obtained From Sea By Diving
📖 1828 - 1836



War Booty
📖 1837 – 1841



Land Purchased
📖 1842

Khums is Wajib on seven items but we will discuss Khums on only one item which is net savings

The other six are not generally relevant to most Muslims, and when needed one can refer to the necessary Masail for them.

Khums on Net Savings

$$\text{INCOME} + \text{NEW ITEMS} - \text{ALLOWABLE EXPENSES} = \text{NET SAVINGS}$$

$$\text{NET SAVINGS} \times 20\% = \text{KHUMS}$$

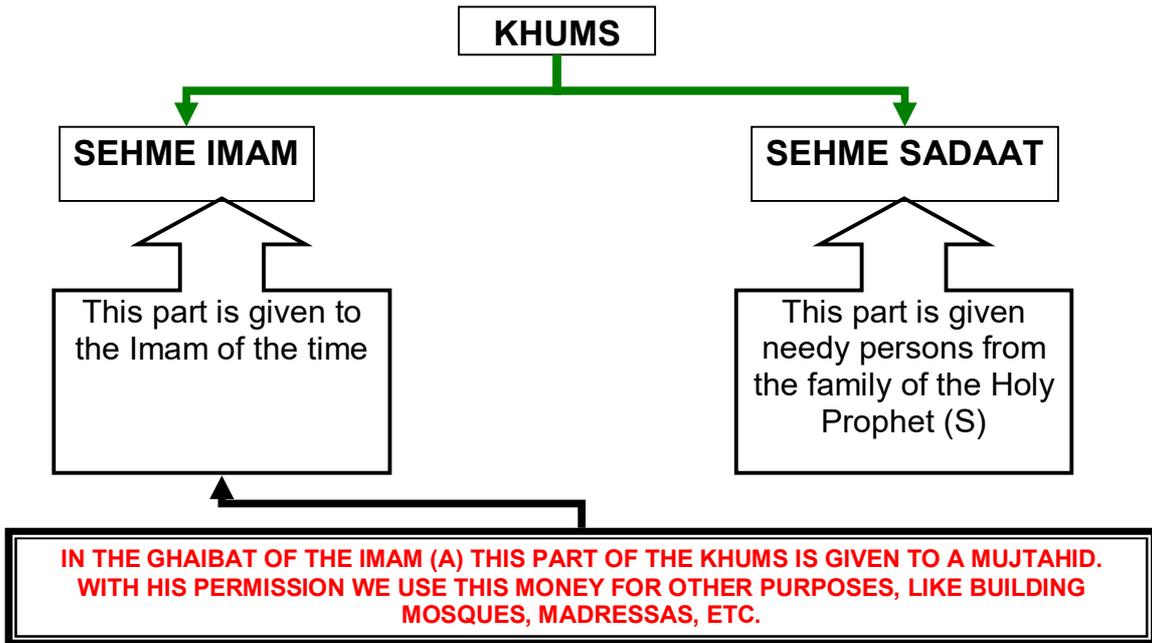
Food	Transportation
Drink	Furniture
Accommodation	Marriage expenses
Medical expenses	Haj
Payment of Sadaqah	Ziyarat
Gifts	Donations
Paying debts	Legal penalties
Wages of servants	Insurance premiums
The amount deducted from your salary for mandatory provident fund or for mandatory pension plan, income tax, etc	

Items On Which Khums Is Exempted 1763

1. There is no Khums on the amount of one's Dowry (Mahr).
2. Khums is not liable on Inheritance. It is Ehtiyate Wajib that when one inherits from the least anticipated person, e.g. a very remote relative from whom one does not expect to inherit, Khums should be paid if any amount remains at the end of the year.

Distribution Of Khums 1843

The money of Khums has to be divided into two equal parts.



An Example on How to Calculate Khums

Example 1:

Mohsin earns £ 2 500 every month. His khums is due mid April. He has the following monthly expenses:

Travelling costs to and from work	£ 100
Household Expenses	£ 300
Mortgage	£ 800
Insurance [Car &Home]	£ 200
He has a saving account which has	£ 5 000

Question:

How much khums will he pay if he has never paid khums before?

Salary he gets in hand after ALL Government deductions:	£2 500
Total expenses for the month:	£1 400
Savings:	£5 000
Savings after deducting all expenses:	£1 100
Total Khums due on:	£6 100
Khums to be paid £6 100 @ 20%	£1 220
Sehme Sadaat	£610
Sehme Imam	£610

Example 2:

Question:

Suppose he has been paying khums every month and khums has already been paid on £4 000 of his savings. Will he have to pay on that again this year? If not, how much will he pay instead?

Solution:

He will not pay on the £4000 he has already paid khums on. His khums for this year will be:

Salary he gets in hand after ALL Government deductions:	£2 500
Total expenses for the month:	£1 400
Savings:	£1 000
Savings after deducting all expenses:	£1 100
Total Khums due on:	£2 100
Khums to be paid £2 100 @ 20%	£420
Sehme Sadaat	£210
Sehme Imam	£210

EXERCISE: KHUMS

Answer the following and also write the relevant Masail Number

After taking out Khums, Fatima inquired in town if there was a deserving Sayyid and was told that there wasn't one and there would not be one in the near future either. How will she dispose of or give away the Sehme Sadaat portion?

Sadiq and his family had a house of their own in which they lived. Having made quite a lot of profit from his business, he decided to buy another house. Will he pay Khums on it at the end of the year?

Jaffer received rent from a property he owned and also had a catering business as well. At the end of 2004, he had incurred a loss in his catering business. How will he calculate his Khums?

Asif had set up his business and now at the end of the year, he has to calculate his Khums. Help him calculate it.

He started his business with	£10 000
Business expenses totalled	£ 1 000
Personal & Family expenses totalled	£ 4 000
Cash he has in hand now	£10 000
Merchandise in hand now	£20 000 worth



LESSON 6: ZAKAAT

In Arabic, the word Zakaat literally means "growth". It also means "purification" as used in the Ayah below:

"Take alms (Sadaqah) from their wealth in order to purify them and cleanse them by it." (at-Tawbah, 9:103)

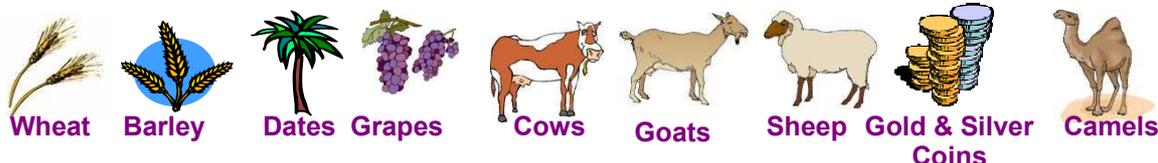
And in many places Allah mentions Zakaat, immediately after prayer, showing its importance:

"And be steadfast in prayer; practice regular charity;..." (al Baqarah : 2:43)

Zakaat is the Fourth Pillar of Islam. It is a Wealth Tax of 2.5%. There are 2 types of Zakaat. They are:

1. Zakaat-e-Maal - Zakaat on possessions.
2. Zakaat-e-Fitra - Zakaat payable on Eid-ul-Fitr.

Zakaat-e-Maal 1861



Distribution Of Zakat

The Holy Qur'an is very clear in its guidance on this. It says:

"Verily, alms (Sadaqaat) are for the poor and the needy, and the people employed to administer (the funds), and those whose hearts are to be won over, and for freeing of slaves, and those who are in debt, and in the way of Allah and for the wayfarer; a duty ordained by Allah. Allah is all-Knowing, all-Wise." (at-Tawbah, 9:60)

Zakaat-e-Maal can be given to: 1933

Fukara	Cannot pay their expenses for the whole year
Masakeen	State worse than Fukara
Hamil	Collector appointed by Imam (A) or Mujtahid-e-A'alam
Rikaab	Helping in freeing a slave
Debtors	Who are unable to pay their debts
Ibnus Sabeel	Poor stranded travellers
Fi Sabeelillah	In the way of Allah
Non-Muslims	Who come to Islam by taking Zakaat / have been helpful to Muslims in war

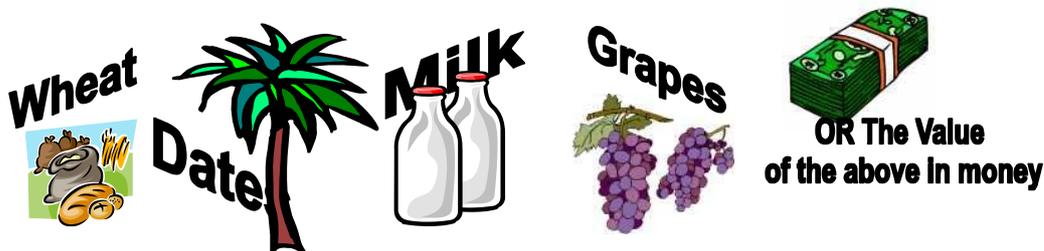
Zakaat-e-Fitra 1999 – 2021

On the night of Eid-ul-Fitr, Fitra becomes compulsory on the head of the family who is responsible for the maintenance of the family.

	Before Sunset	After Sunset
Muslim Guest Arrival	Host has to pay Fitra	Host does NOT pay Fitra
Kafir Guest Arrival	Host has to pay Fitra	Host does NOT pay Fitra
New born baby	Head of Family to pay Fitra	Mustahab to pay Fitra
Guest Departs	Fitra NOT to be paid	Fitra needs to be paid
Person Dies	Fitra NOT to be paid	Fitra needs to be paid

The head of the family who is responsible for paying Fitra should keep the money separate at night with the intention of paying it later. It is better that the money is given away before Eid prayers, but it can be given after the prayers.

Fitra Can Be Given On The Following



Other Relevant Conditions for Fitra

1. The Fitra per person has to be 3 Kgs in weight or its value in money.
2. The money for Fitra can be given to any Organisation who undertake the responsibility of buying the grain and passing it on to the people who are liable for receiving Zakaat.
3. If you are giving Fitra in the form of grain then you have to ensure that the grain is of good quality and not mixed with dirt.
4. One person cannot give 3 different kinds of grain as Fitra; however, different forms of Fitra can be given by members of the same family.

Fitra Can Be Given To 📖 2022 – 2031

Qualifier of Zakaat-e-Maal

Poor Shia Ithna Asheri

→ Preference given to: Needy blood relations, neighbours and scholars

It is wajib to give fitra to the needy in your hometown first.

It is not necessary to tell that the money given to the needy is of fitra.

Note:

1. Fitra given by a Sayyid can only be given to a Sayyid.
2. Fitra given by a non-Sayyid can only be given to a non-Sayyid.

How Much Should Be Given

1. It should be enough to pay for one year's expenses.

Fiqh

11.24

2. It could be given to buy something for the poor from which they can earn a sure income; like setting up a business or buying a sewing machine.



EXERCISE - ZAKAT

SECTION 1

1. Sajjad's decided to spend the whole month of Ramadhan at her father's house and return back home after Idd-ul-Fitr. However, late in the afternoon on the 30th Ramadhan, she had to return home as her mother-in-law had fallen sick. Who will pay her Fitra? Explain your answer.

2. Amin's dad passed away and when his property was looked at, it was found that he had not paid Zakat, had a large debt and also had not performed Hajj. How will all the above be sorted before giving his heirs their dues?

3. Hasnain was travelling by car back to London from Leeds. On the way, he lost everything due to a highway robbery. He was stranded without money. A passer-by offered him Zakat in the form dates. Hasnain decided to sell them to another passer-by. Goods and money were exchanged. Using the money from the sale, Hasnain was able to reach Leeds safely.

- a. Was Hasnain right in accepting the Zakat? _____
- b. Can Hasnain sell the dates to the passer-by? _____
- c. Some of the money was left over when he arrived in Leeds. What should Hasnain do?

LESSON 7: TIJARAH (TRADE)

Islam encourages Business

The Holy Prophet (SAW) has said:

"There are 70 parts of Ibadat. The best part of it is that of earning in a Halaal way, the best action is to work and earn livelihood by Halaal means. If a person earns by Halaal means then he will get the Thawab equal to the Prophets (A) on the day of Qiyamat."

The Shariah of Islam encourages Trade. There are 10 parts of earning, out of which 9 parts are in business.

However, the Imams (A) always said that a person engaging in trade must know its Masails to avoid falling into sinning.

Etiquette Of Doing Business

The Holy Prophet (S) has said that when doing trade to note the following points:

1. No interest should be transacted (details to follow).
2. No swearing should be done even if one is speaking the truth.
3. Seller should not conceal defect of his own goods.
4. Seller should not falsely praise the quality of ones goods.
5. A buyer should not find fault falsely in goods when buying.

There are 4 mustahabats to follow while in business transaction:

1. Price should be equal to all Muslims.
2. In question of price, one should not be harsh while dealing.
3. Give more and take less in quantitative measurements.
4. To take goods if returned if buyer does not want goods.

It is Wajib for a person to earn enough so that he may be able to feed his wife and children.

Six Types Of Trades Are Haraam:

1. To buy or sell intoxicating drinks, non-hunting dogs, pigs, dead animals e.g. meat, skins, hides of non-zabiha animals, etc. Other dealings involving Najis items is allowed if a good and logic use of it is being made e.g. fertilisers, etc.
2. To buy or sell wild animals.
3. To buy or sell Ghasbi (usurped) things.
4. To buy or sell goods used for Haraam purposea, e.g. instruments of gambling, etc.
5. To receive or give interest during transactions.
6. To sell adulterated (mixed) goods with full prior knowledge - for example, seeling a bag of flour that contains chalk as well, etc.

Types Of Trade Which Are Makruh Are

1. To sell ones estate or buildings, unless if one is going to buy a new estate (It is recommended in Shariah of Islam that one should live in ones own house).
2. Just slaughtering animals (It is said that in doing so ones mind becomes very hard).
3. Just to sell Kafan (shroud). As a side business it is allowed.
4. To do transaction with people of low morals e.g. thieves, smugglers, etc.
5. To do any business during the time from Dawn to Sunrise. It is the time reserved for the Ibadat of Allah.
6. To sell grains of foods, because if hoarding is committed then the consequences to be faced from Allah are grave so it has been made Makruh.
7. To swear during a transaction even when it is true.

LESSON 8: NADHR, 'AHD & QASAM

