



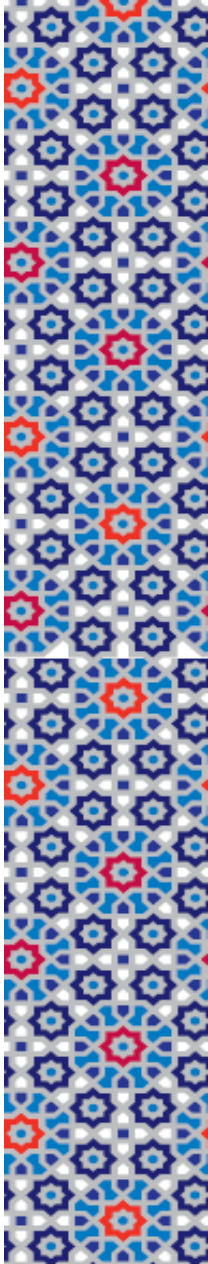
HongLeong

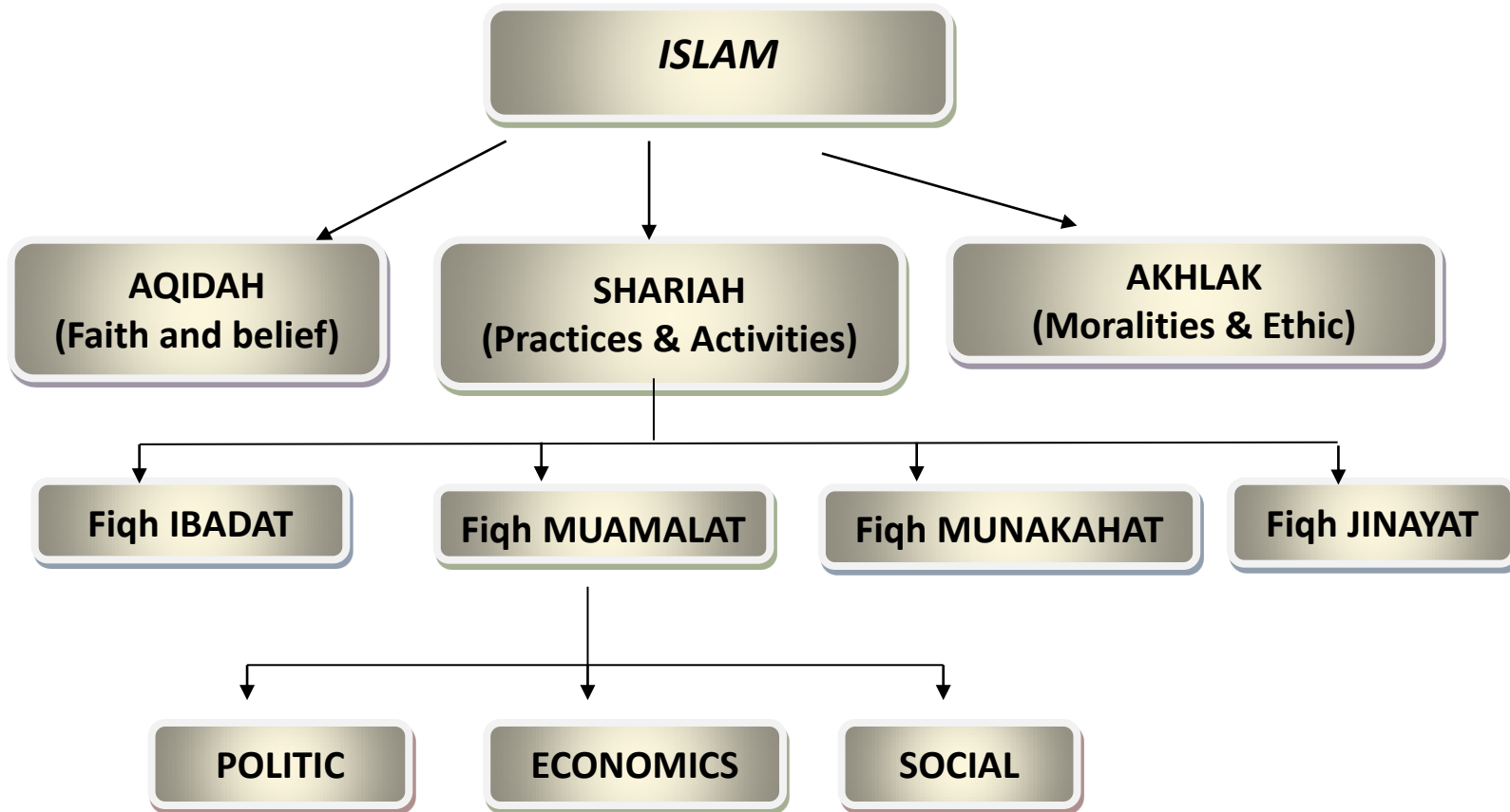
هونغ ليونغ م. س. أ. ج. تكافل

MSIG Takaful

**Module 1:
Fundamental of Shariah**

“Towards Sustainable Growth and Profitability”







فَأَقِمْ وَجْهَكَ لِلدِّينِ حَنِيفًا فِطْرَتَ اللَّهِ الَّتِي فَطَرَ النَّاسَ عَلَيْهَا لَا تَبْدِيلَ لِخَلْقِ
اللَّهِ ذَٰلِكَ الدِّينُ الْقَيِّمُ وَلَكِنَّ أَكْثَرَ النَّاسِ لَا يَعْلَمُونَ

So set your heart on the religion as a people of pure faith, the origination of Allah according to which He originated mankind (There is no altering Allah's creation; that is the upright religion, but most people do not know.)

ISLAM

No.	Subject	Legality (Al-Quran & Sunnah)
1.	Islam Is the Only Religion	<p>• يَا أَيُّهَا الَّذِينَ آمَنُوا ادْخُلُوا فِي السِّلْمِ كَآفَّةً وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ (سورة البقرة : 208)</p> <p><i>O you who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.</i></p> <p>(Surah Al-Baqarah : v208)</p>
2.	Islam is the way of life	<p>وَمَنْ يَبْتَغِ غَيْرَ الْإِسْلَامِ دِينًا فَلَنْ يُقْبَلَ مِنْهُ وَهُوَ فِي الْآخِرَةِ مِنَ الْخَاسِرِينَ (سورة ال عمران : 85)</p> <p><i>And whoever desires other than Islam as religion - never will it be accepted from him, and he, in the Hereafter, will be among the losers.</i></p> <p>(Surah Al-Imran : v85)</p>



No.	Subject	Legality (Al-Quran & Sunnah)
3.	Prophet Ibrahim was a Muslim	<p>• مَا كَانَ إِبْرَاهِيمَ يَهُودِيًّا وَلَا نَصْرَانِيًّا وَلَكِنْ كَانَ حَنِيفًا مُسْلِمًا وَمَا كَانَ مِنَ الْمُشْرِكِينَ (سورة العمران : 67)</p> <p>➤ Ibrahim was neither a Jew nor a Christian, ➤ but he was one inclining toward truth, ➤ a Muslim [submitting to Allah]. ➤ And he was not of the polytheists.</p> <p style="text-align: right;">(Surah Aali-Imran : v19)</p>
4.	Islam	<p>• إِنَّ الدِّينَ عِنْدَ اللَّهِ الْإِسْلَامُ (سورة آل عمران : 19)</p> <p><i>Indeed, the religion in the sight of Allah is Islam.</i></p> <p style="text-align: right;">(Surah Al-Imran : v19)</p>
		<p>قُلْ إِنَّ صَلَاتِي وَنُسُكِي وَمَحْيَايَ وَمَمَاتِي لِلَّهِ رَبِّ الْعَالَمِينَ</p> <p><i>Say, 'Indeed my prayer and my worship, my life and my death are for the sake of Allah, the Lord of all the worlds.</i></p> <p style="text-align: right;">(Al-An'am 162)</p>



No.	Subject	Legality (Al-Quran & Sunnah)
1.	Allah (God)	<p>• قُلْ هُوَ اللَّهُ أَحَدٌ (1) اللَّهُ الصَّمَدُ (2) لَمْ يَلِدْ وَلَمْ يُولَدْ (3) وَلَمْ يَكُنْ لَهُ كُفُوًا أَحَدٌ (4) (سورة الإخلاص: 1-4)</p> <ul style="list-style-type: none"> ➤ Say, "He is Allah , [who is] One (1) ➤ Allah , the Eternal Refuge(2) ➤ He neither begets nor is born(3) ➤ Nor is there to Him any equivalent(4) <p>(Surah Al-Ikhlās: v 1-4)</p>
2.	Faith (Iman)	<p>• ءَأَمَّنَ الرَّسُولُ بِمَا أُنزِلَ إِلَيْهِ مِنْ رَبِّهِ وَالْمُؤْمِنُونَ كُلٌّ آمَنَ بِاللَّهِ وَمَلَائِكَتِهِ وَكُتُبِهِ وَرُسُلِهِ لَا نُفَرِّقُ بَيْنَ أَحَدٍ مِنْ رُسُلِهِ وَقَالُوا سَمِعْنَا وَأَطَعْنَا غُفْرَانَكَ رَبَّنَا وَإِلَيْكَ الْمَصِيرُ (سورة البقرة : 285)</p> <ul style="list-style-type: none"> ➤ The Messenger has believed in what was revealed to him from his Lord, and [so have] the believers. ➤ All of them have believed in Allah and His angels and His books and His messengers, ➤ [saying], "We make no distinction between any of His messengers." ➤ And they say, "We hear and we obey. [We seek] Your forgiveness, our Lord, and to You is the [final] destination. <p>(Surah Al-Baqarah : 285)</p>



No.	Subject	Legality (Al-Quran & Sunnah)
3.	Islam	<p>• بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ : شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ ، وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ ، وَإِقَامِ الصَّلَاةِ ، وَإِيتَاءِ الزَّكَاةِ ، وَصَوْمِ شَهْرِ رَمَضَانَ ، وَحَجِّ الْبَيْتِ (رواه البخاري و المسلم)</p> <p><i>“Islam is based on five pillars:</i></p> <ol style="list-style-type: none"> <i>1. testifying that there is no God worthy to be worshipped but Allah, and that Muhammad is the messenger of Allah and His servant;</i> <i>2. performing the prayer;</i> <i>3. paying the Zakat (obligatory charity);</i> <i>4. fasting the month of Ramadan;</i> <i>5. and perfuming Hajj.”</i> <p>(Narrated by Bukhari and Muslim)</p>
4.	Iman	<p>• الْإِيمَانُ أَنْ تُؤْمِنَ بِاللَّهِ وَمَلَائِكَتِهِ وَكُتُبِهِ وَرُسُلِهِ وَالْيَوْمِ الْآخِرِ وَتُؤْمِنَ بِالْقَدَرِ خَيْرِهِ وَشَرِّهِ (رواه البخاري و المسلم)</p> <p><i>Iman, It is that you believe in:</i></p> <ol style="list-style-type: none"> <i>1. Allah,</i> <i>2. and His angels,</i> <i>3. and His Books,</i> <i>4. and His Messengers,</i> <i>5. and in the Last Day,</i> <i>6. and in qadar (fate), both in Khair and Sharr</i> <p>(Riwayah Bukhari & Muslim)</p>



PURPOSE OF LIFE

No.	Subject	Legality (Al-Quran & Sunnah)
1.	To do good deeds	<p>الَّذِي خَلَقَ الْمَوْتَ وَالْحَيَاةَ لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا (سورة الملك : 2)</p> <p><i>Allah (Who) has created death and life ;that He may test you which of you is best in deed.</i></p> <p>(Surah Al-Mulk : v 2)</p>
2.	To worship Allah and submit to him	<p>وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ (سورة الذاريات : 56)</p> <p><i>And I did not create the jinn and mankind except to worship Me (Allah).</i></p> <p>(Surah Az-Zariyat: v 56)</p>
3.	To be the Caliph	<p>وَإِذْ قَالَ رَبُّكَ لِلْمَلَائِكَةِ إِنِّي جَاعِلٌ فِي الْأَرْضِ خَلِيفَةً (سورة البقرة : 30)</p> <p>➤ <i>And [mention, O Muhammad], when your Lord said to the angels;</i> ➤ <i>“Indeed, I will make upon the earth a caliph.”</i></p> <p>(Surah Al-Baqarah: v 30)</p>



No.	Subject	Legality (Al-Quran & Sunnah)
4.	To utilize all the abilities given by Allah	<p>وَلَقَدْ ذَرَأْنَا لِجَهَنَّمَ كَثِيرًا مِّنَ الْجِنِّ وَالإِنسِ ۗ لَهُمْ قُلُوبٌ لَّا يَفْقَهُونَ بِهَا وَلَهُمْ أَعْيُنٌ لَّا يُبْصِرُونَ بِهَا وَلَهُمْ آذَانٌ لَّا يَسْمَعُونَ بِهَا ۗ أُولَئِكَ كَالْأَنْعَامِ بَلْ هُمْ أَضَلُّ ۗ أُولَئِكَ هُمُ الْعَافِلُونَ (سورة الأعراف : 179)</p> <p><i>And We have certainly created for Hell many of the jinn and mankind. They have hearts with which they do not understand, they have eyes with which they do not see, and they have ears with which they do not hear. Those are like livestock; rather, they are more astray. It is they who are the heedless.</i></p> <p>(Surah Al-'Araf : v 179)</p>



AKHLAQ (Morality)

No.	Subject	Legality (Al-Quran-Sunnah)
1.	To follow Prophet Muhammad as our role model.	<p>• لَقَدْ كَانَ لَكُمْ فِي رَسُولِ اللَّهِ أُسْوَةٌ حَسَنَةٌ لِمَنْ كَانَ يَرْجُو اللَّهَ وَالْيَوْمَ الْآخِرَ وَذَكَرَ اللَّهَ كَثِيرًا (سورة الأحزاب: 21)</p> <p><i>There has certainly been for you in the Messenger of Allah an excellent pattern for anyone whose hope is in Allah and the Last Day and [who] remembers Allah often.</i></p> <p>(Surah Al-Ahzab : v 21)</p>
2.	Good Behavior / High Moral Standars.	<p>• إِنَّمَا بُعِثْتُ لِأَتَمِّمَ مَكَارِمَ الْأَخْلَاقِ</p> <p><i>I have been sent to achieve; the culmination of high moral standards.</i></p> <p>(Riwayah :Sunan Abi Daud)</p>
3.	To ask forgiveness and forgive others	<p>➤ إِنَّمَا الْمُؤْمِنُونَ إِخْوَةٌ فَأَصْلِحُوا بَيْنَ أَخَوَيْكُمْ ۗ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُرْحَمُونَ (سورة الحجرات : 10)</p> <p>➤ <i>The believers are but brothers,</i> ➤ <i>so make settlement between your brothers.</i> ➤ <i>And fear Allah that you may receive mercy.</i></p> <p>(Surah Al-Hujurat : v 10)</p>



No.	Subject	Legality (Al-Quran-Sunnah)
4.	To not ridicule others	<p>يَا أَيُّهَا الَّذِينَ آمَنُوا لَا يَسْخَرْ قَوْمٌ مِّن قَوْمٍ عَسَىٰ أَن يَكُونُوا خَيْرًا مِّنْهُمْ وَلَا نِسَاءٌ مِّن نِّسَاءٍ عَسَىٰ أَن يَكُنَّ خَيْرًا مِّنْهُنَّ وَلَا تَلْمِزُوا أَنفُسَكُمْ وَلَا تَنَابَزُوا بِاللُّقَابِ بِئْسَ الإِسْمُ الفُسُوقُ بَعْدَ الإِيمَانِ وَمَن لَّمْ يَتُبْ فَأُولَئِكَ هُمُ الظَّالِمُونَ (سورة الحجرات : 11)</p> <p><i>O you who have believed, let not a people ridicule [another] people; perhaps they may be better than them nor let women ridicule [other] women; perhaps they may be better than them.</i></p> <p>(Surah Al- Hujurat : v 11)</p>
5.	<p>To avoid [negative] assumption</p> <p>Not to spy and backbite each other.</p>	<p>يَا أَيُّهَا الَّذِينَ آمَنُوا اجْتَنِبُوا كَثِيرًا مِّنَ الظَّنِّ إِنَّ بَعْضَ الظَّنِّ إِثْمٌ وَلَا تَجَسَّسُوا وَلَا يَغْتَب بَّعْضُكُم بَعْضًا أَيُحِبُّ أَحَدُكُمْ أَن يَأْكُلَ لَحْمَ أَخِيهِ مَيْتًا فَكَرِهْتُمُوهُ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ تَوَّابٌ رَّحِيمٌ (سورة الحجرات : 12)</p> <p><i>O you who have believed, avoid much [negative] assumption. Indeed, some assumption is sin. And do not spy or backbite each other. Would one of you like to eat the flesh of his brother when dead? You would detest it. And fear Allah ; indeed, Allah is Accepting of repentance and Merciful.</i></p> <p>(Surah Al- Hujurat : v 12)</p>

SHARIAH (Law)

No.	Subject	Legality (Al-Quran & Sunnah)
1.	To follow Shariah and not own desires	<p>ثُمَّ جَعَلْنَاكَ عَلَىٰ شَرِيعَةٍ مِّنَ الْأَمْرِ فَاتَّبِعْهَا وَلَا تَتَّبِعْ أَهْوَاءَ الَّذِينَ لَا يَعْلَمُونَ (سورة الجاثية : 18)</p> <p><i>Then We put thee on the (right) Way of Religion:</i></p> <p><i>so follow thou that (Way), and follow not the desires of those who know not.</i></p> <p>(Surah Al-Jaatsiah : v18)</p>
2.	All prophets borugh the same Shariah	<p>شَرَعَ لَكُمْ مِنَ الدِّينِ مَا وَصَّىٰ بِهِ نُوحًا وَالَّذِي أَوْحَيْنَا إِلَيْكَ وَمَا وَصَّيْنَا بِهِ إِبْرَاهِيمَ وَمُوسَىٰ وَعِيسَىٰ أَنْ أَقِيمُوا الدِّينَ وَلَا تَتَفَرَّقُوا فِيهِ كَبُرَ عَلَى الْمُشْرِكِينَ مَا تَدْعُوهُمْ إِلَيْهِ اللَّهُ يَجْتَبِي إِلَيْهِ مَنْ يَشَاءُ وَيَهْدِي إِلَيْهِ مَنْ يُنِيبُ (سورة الشورى : 13)</p> <p><i>He has ordained for you of religion what He enjoined upon Noah, and that which We have revealed to you, [O Muhammad], and what We enjoined upon Ibrahim and Moosa and Isa to establish the religion and not be divided therein. Difficult for those who associate others with Allah is that to which you invite them. Allah chooses for Himself whom He wills and guides to Himself whoever turns back [to Him].</i></p> <p>(Surah As-shura : v 13)</p>

Definition of Shariah

- ❑ Set of Islamic rule and law , or a system of law
- ❑ Divine laws, values and commandments and way of life that have conveyed through divine revelation.
- ❑ commands, prohibitions, guidance, and principles that God has addressed to mankind pertaining to their conduct in this world and salvation in the next.
- ❑ Code of life which consists from ideology, faith, behavior and obligation in the practical daily matters
- ❑ Path of religion and the various aspects of laws (al-ahkam) which Allah provides for his servants, i.e human.” (Abdul Karim Zaidan)



MUAMALAT & MUSHARAT

Muamalat (monetary dealings)

Muamalat we mean affairs which have a monetary aspect to them, such as, business transactions, debt, contract, service and labour, and the other term.

Muasharat (social conduct)

Muasharat, is applied to the behaviour we give countenance to in our dealings with those with whom we come into contact either permanently, as with parents, husbands, children, brothers, sisters and other relatives, and neighbours or temporarily, as, for instance, fellow travellers in the course of a journey, or office or business colleagues and partners



HADITH

"Some people will take with them from here a large stock of virtue earned through deeds like prayer fasting, charity and alms-giving, but their conduct in relation to social and monetary affairs will be poor they will have aggressed against someone's rights, wounded the feelings of somebody, indulged in back biting and, so on. When they will arrive at the place of Reckoning, on the last day, those against whom they have been guilty of those transgressions will rise up in petition and appeal to God for justice. The Almighty God will them do justice and deliver his Judgement : their good deeds will be taken away from them and transferred to the aggrieved parties, and when these will not suffice, the sins of the aggrieved parties will be forced down upon them and, ultimately, they will be thrown into the hell."



HongLeong

هونغ ليونغ م.س.أ.ج. تكافل
MSIG Takaful



CONCLUSION