MINISTRY OF EDUCATION
GHANA ASSOCIATION OF RELIGIOUS EDUCATORS (GARE)

Islamic Religious Studies (IRS)

for Senior High Schools

Year 3



Mohammed-Muniru Abdulai
Kabiru Soumana
Suleiman Alhassan

MINISTRY OF EDUCATION
GHANA ASSOCIATION OF RELIGIOUS EDUCATORS (GARE)

Islamic Religious Studies (IRS)

for Senior High Schools

Year 3

Mohammed-Muniru Abdulai
Kabiru Soumana
Suleiman Alhassan



© Ministry of Education 2025

This publication is not for sale. All rights reserved.

No part of this publication may be reproduced without prior written permission from the Ministry of Education, Ghana.

ISBN:

ACKNOWLEDGEMENTS





Ghana Education Service (GES)









Table of Contents

FOREWORD vii

SECTION 1: CREATION AND THE DISOBEDIENCE OF HUMANKIND 1

STUDY OF RELIGION, GOD'S CREATION AND HUMANKIND 2

The Nature of God and His Creation 2

THE QUR'ANIC NARRATIVE OF CREATION 2

SYMBOLISM AND COMPARATIVE UNDERSTANDING OF CREATION IN ISLAM . . 9

THE DISOBEDIENCE OF ADAM AND HAWA 15

PHILOSOPHICAL AND THEOLOGICAL REFLECTIONS ON FREE WILL, DIVINE WILL AND HUMAN DISOBEDIENCE 20

SECTION 2: WORSHIP IN ISLAM 30

RELIGIOUS BELIEFS, PRACTICES, MORAL VALUES AND HUMAN DEVELOPMENT 31

Worship And Values For Development 31

THE CENTRALITY OF 'IBĀDAH AND THE CORE FORMS OF WORSHIP IN ISLAM 32

HISTORICAL DEVELOPMENT OF ISLAMIC WORSHIP AND THE INFLUENCE OF CONTEXTUAL CHANGE 37

ISLAMIC JURISPRUDENCE, GLOBALISATION, AND MODERN REINTERPRETATIONS OF WORSHIP 43

A COMPARATIVE STUDY OF WORSHIP IN ISLAM AND AFRICAN INDIGENOUS RELIGION 47

WORSHIP AS A PATHWAY TO RELIGIOUS TOLERANCE, RESPECT AND PEACEFUL COEXISTENCE 52

SECTION 3: MUSLIM PRACTICES AND NATIONAL DEVELOPMENT 62

RELIGIOUS BELIEFS, PRACTICES, MORAL VALUES AND HUMAN DEVELOPMENT 63

Muslim Practices and National Development 63

ZAKAT AS A SPIRITUAL OBLIGATION AND INSTRUMENT FOR NATIONAL DEVELOPMENT 64

SADAQAH FOR SOCIO-ECONOMIC DEVELOPMENT 70

HAJJ, A JOURNEY OF UNITY, EQUALITY AND PEACE-BUILDING 76

SALAH AS A TOOL FOR TIME DISCIPLINE AND PERSONAL DEVELOPMENT . . . 81

SECTION 4: ISLAM AND WOMEN 93

RELIGIOUS COMMUNITIES AND NATION BUILDING 94

Religious Communities, Gender and Development 94

TEACHINGS OF ISLAM ON WOMEN 95

KEY WOMEN IN THE START AND SPREAD OF ISLAM 106

CONTRIBUTION OF GHANAIAN MUSLIM WOMEN TO ISLAM 113

THE MULTIFACETED ROLES OF MUSLIM WOMEN 119

HOW RELIGIOUS TEACHINGS HAVE BEEN USED TO LIMIT WOMEN'S ROLES . . 124

ISLAMIC VALUES AND GLOBAL AND NATIONAL FRAMEWORKS ON WOMEN'S EMPOWERMENT 129

SECTION 5: ISLAM AND FRAUD 143

RELIGION AND CONTEMPORARY ISSUES 144

Religion And Fraud. 144

FRAUD IN CONTEMPORARY SOCIETY 144

EMERGING FORMS OF FRAUD 152

ANALYSING CASES OF FRAUD TO BUILD CRITICAL AWARENESS 157

TEACHINGS OF ISLAM ON FRAUD 161

APPLYING ISLAMIC ETHICAL PRINCIPLES TO COMBAT FRAUD 167

ANSWERS TO REVIEW QUESTIONS 182

REFERENCES 191

GLOSSARY. 194

FOREWORD

Ghana's new Senior High School Curriculum aims to ensure that all learners achieve their potential by equipping them with 21st Century skills, knowledge, character qualities and shared Ghanaian values. This will prepare learners to live a responsible adult life, progress to further studies and enter the world of work. This is the first time that Ghana has developed a Senior High School Curriculum which focuses on national values, attempting to educate a generation of Ghanaian youth who are proud of our country and can contribute effectively to its development.

The Ministry of Education is proud to have overseen the production of these Learner Materials which can be used in class and for self-study and revision. These materials have been developed through a partnership between the Ghana Education Service, teacher unions (Ghana National Association of Teachers-GNAT, National Association of Graduate Teacher -NAGRAT and the Coalition of Concerned Teachers- CCT) and National Subject Associations. These materials are informative and of high quality because they have been written by teachers for teachers with the expert backing of each subject association.

I believe that, if used appropriately, these materials will go a long way to transforming our Senior High Schools and developing Ghana so that we become a proud, prosperous and values-driven nation where our people are our greatest national asset.

Haruna Iddrisu MP
Minister for Education

SECTION

1

CREATION AND THE DISOBEDIENCE OF HUMANKIND



STUDY OF RELIGION, GOD'S CREATION AND HUMANKIND

The Nature of God and His Creation

Introduction

This section explores the Islamic account of creation and the early moral event of human disobedience as taught in the Qur'an. You will examine how Allah created the heavens, the earth and humankind with wisdom and purpose; the honour given to Adam as khalifah and the spiritual meaning of creation as a sign of Allah's power. You will also study the disobedience of Adam and Hawa, the deception of Iblis and the lessons of repentance and divine mercy. You will then conclude with philosophical reflections on free will (ikhtiyār), divine decree (qadar) and human accountability. Thus, enabling you to understand how Islamic theology explains moral choice and responsibility.

KEY IDEAS

- Allah created the universe, the earth and humankind with wisdom, purpose and perfect design as revealed in the Qur'an.
- Adam was honoured as the first human and khalīfah, receiving knowledge and responsibility from Allah.
- Human disobedience began with the deception of Iblīs, illustrating the moral trials faced by humankind.
- Repentance and divine mercy form the foundation of spiritual renewal after wrongdoing.
- The Qur'anic creation story carries symbolic and theological meanings that reflect Allah's attributes and human duty.
- The tension between qadar (divine decree) and ikhtiyār (free will) shapes Islamic understanding of moral accountability.

THE QUR'ANIC NARRATIVE OF CREATION

In your earlier studies (Years 1 – 2), you learned about Allah's attributes, especially, His power (qudrah), knowledge ('ilm), and authority over all creation. You also learned how Muslims recognise Allah through the signs (āyāt) found in nature, such as the sky, the earth, living things, and the order of the universe. These earlier lessons helped you appreciate that nothing exists by chance and that all creation points to the greatness of Allah.

Building on that foundation, Year 3 begins by guiding you to understand **how the Qur'an describes the origin of the universe, the earth, and human life**. The Qur'anic narrative of creation does not aim to provide scientific detail; rather, it teaches believers about **purpose, divine wisdom, responsibility, and moral meaning**. Through this lesson, you will explore how Allah created everything by His will, how human beings were honoured and why humans were given a special role on earth.

This understanding prepares you for later lessons in this section, where deeper ideas such as symbolism, divine purpose, moral accountability and human responsibility will be examined in greater detail.

Qur'anic Narrative of Creation

The Qur'an presents creation as a deliberate, orderly and purposeful act carried out by Allah alone. Creation is not random or accidental; it unfolds according to Allah's wisdom and command. The Qur'an repeatedly emphasises that Allah is the sole Creator and Sustainer of everything that exists.

According to the Qur'an, Allah created the heavens and the earth in six periods (Qur'an 7:54; 41:9–12), showing that creation followed an organised process. The Qur'an also explains that the heavens and the earth were once joined together before being separated, highlighting Allah's power to shape and restructure existence (Qur'an 21:30).

One of the most powerful expressions of divine authority in the Qur'an is the phrase, "Kun fa-yakūn" – "Be, and it is" (Qur'an 36:82). This shows that creation happens through Allah's command alone, without effort or assistance. Everything that exists does so because Allah willed it into being.

Importantly, the Qur'an teaches that nothing in creation is meaningless. Every part of the universe operates in balance, measure and harmony. Human beings, in particular, are described as being created with intention, care and honour (Qur'an 15:26–29).



Figure 1.1: Narrative of creation

The Stages and Process of Creation in Islamic understanding

While the Qur'an gives key statements about creation, Islamic tradition – drawing from the Qur'an and authentic Hadith – provides a broader understanding of the stages involved in the creation of the universe and humankind. These stages help Muslims reflect on Allah's power and the orderliness of creation.

Islamic teachings explain that before creation, **only Allah existed**. Nothing else shared in His existence. Creation began with Allah's command, through which everything came into being according to divine knowledge and decree.

Among the earliest created entities mentioned in Islamic tradition are **al-Qalam (the Pen)** and **al-Lawḥ al-Maḥfūẓ (the Preserved Tablet)**. These symbolise Allah's complete knowledge and control over all events, past, present and future. Angels were also created from light to serve Allah, carry out His commands, record human deeds and maintain order in the universe.

The heavens and the earth were then created and arranged with balance and precision. Before the creation of human beings, **jinn** were created from smokeless fire and given free will, making them morally accountable beings.

Human beings were later created from clay, shaped carefully and given life through the divine breath (rūḥ). Along with physical form, humans were endowed with **fitrah**, the natural inclination towards truth and belief in Allah, as well as intellect and moral awareness. The completion of human creation (takwīn) reflects Allah's wisdom in granting humans the ability to think, choose and act responsibly.

Islamic teachings explain that creation unfolded in an orderly manner according to Allah's wisdom. While the Qur'an mentions key aspects of creation, Islamic tradition helps organise these ideas into stages. The table below summarises these stages to help you understand and revise the process of creation.

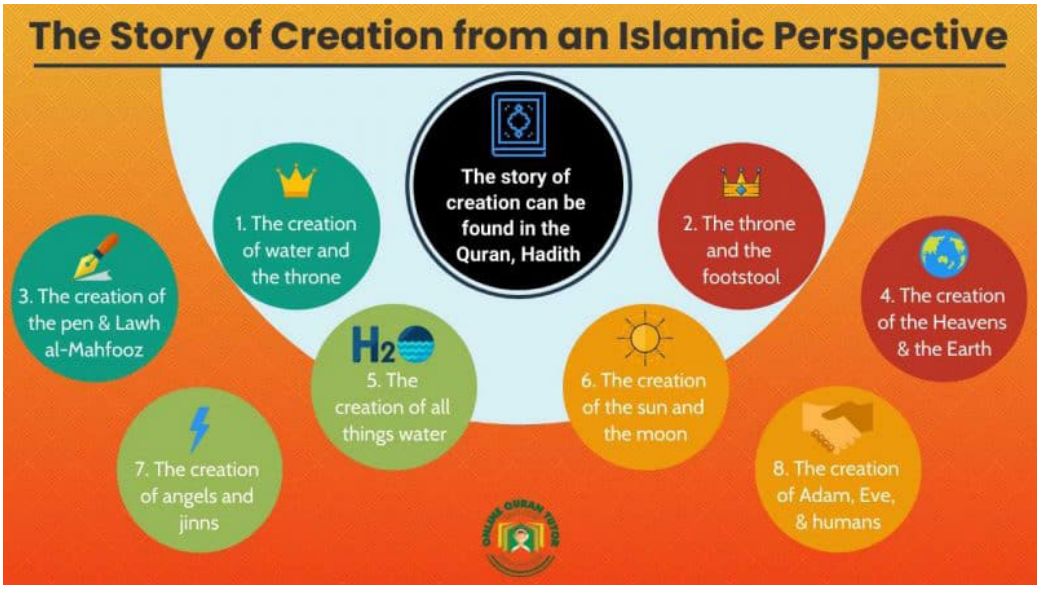


Figure 1.2: An illustration of the story of creation

Table 1.1: Stages of Creation in Islamic Understanding

Stage / Concept	Description	Key Learning Focus
Pre-Creation (Only Allah)	Before anything existed, only Allah existed. He is eternal and independent of creation.	Allah as the sole Creator
Kun (Divine Command)	Creation begins by Allah's command, "Be", and it comes into existence.	Divine power and authority
Al-Qalam (The Pen)	The first created entity which recorded all events by Allah's command.	Allah's complete knowledge
Al-Lawḥ al-Maḥfūẓ (Preserved Tablet)	The record of all divine decrees and events.	Destiny and accountability
Creation of Angels	Angels were created from light to obey Allah and carry out His commands.	Obedience and service
Creation of the Heavens and the Earth	Created in six periods with balance and order.	Purpose and harmony
Creation of Jinn	Created from smokeless fire; given free will before humans.	Moral responsibility
Creation of Adam	Created from clay, shaped, and given knowledge and honour.	Human dignity
The Soul (Rūḥ)	Allah breathed life into humans, giving consciousness and moral awareness.	Sacredness of life
Fitrah (Innate Nature)	Natural inclination towards truth and belief in Allah.	Moral awareness
Takwīn (Completion)	Final shaping of human form, intellect, and responsibility.	Human accountability

Activity 1.1 Organising and Connecting the Stages of Creation

Table 1.1 above summarises how Islamic teachings explain the process of creation. Use the table carefully to organise, connect and reflect on what you have learned across all three years of Islamic Religious Studies.

Task A: Sequencing the Stages

1. Using the stages listed in the table, draw a **flow diagram** that shows the correct order of creation, beginning from *Pre-Creation (Only Allah)* and ending with *Takwīn (Completion)*.
2. Use arrows to show how each stage leads to the next.

Task B: Linking Year 1–Year 3 Learning

3. From the table, identify:
   - **a.** Three concepts you first studied in Year 1 or Year 2 (for example, angels, jinn, fitrah).
   - **b.** Two concepts that are studied in greater depth in Year 3 (for example, al-Qalam, al-Lawḥ al-Maḥfūẓ, khalīfah).
4. For each Year 3 concept you selected, write 2–3 sentences explaining how it deepens or expands your earlier understanding of creation.

Task C: Reflection and Meaning

5. Choose **one stage** from the table and explain:
   - **a.** What it teaches you about Allah's power, knowledge or wisdom.
   - **b.** One moral or spiritual lesson Muslims can learn from it today.

Purpose of the Activity

This activity helps you:

- Organise complex information clearly.
- Connect knowledge learned in Years 1, 2, and 3.
- Reflect on the moral and spiritual meaning of creation in Islam.

Creation of Adam, the Angels and Iblīs

The Qur'an gives special attention to the creation of **Adam**, the first human being, and the events surrounding his honouring. Adam was created from clay, shaped with care, and given life through Allah's breath (Qur'an 15:26–29). Beyond physical creation, Adam was honoured with knowledge, as Allah taught him "the names" — a symbol of understanding, language, and meaning (Qur'an 2:31). Because of this knowledge and dignity, Allah commanded the angels to show respect to Adam. The angels obeyed, recognising Allah's wisdom. However, **Iblīs** refused due to pride and arrogance, claiming superiority over Adam. His disobedience led to his removal from divine favour (Qur'an 7:11–18).

This event is significant because it marks the beginning of **human moral responsibility**. It teaches Muslims that arrogance leads to downfall, while obedience and humility lead to honour. It also introduces the ongoing struggle between good and evil in human life.

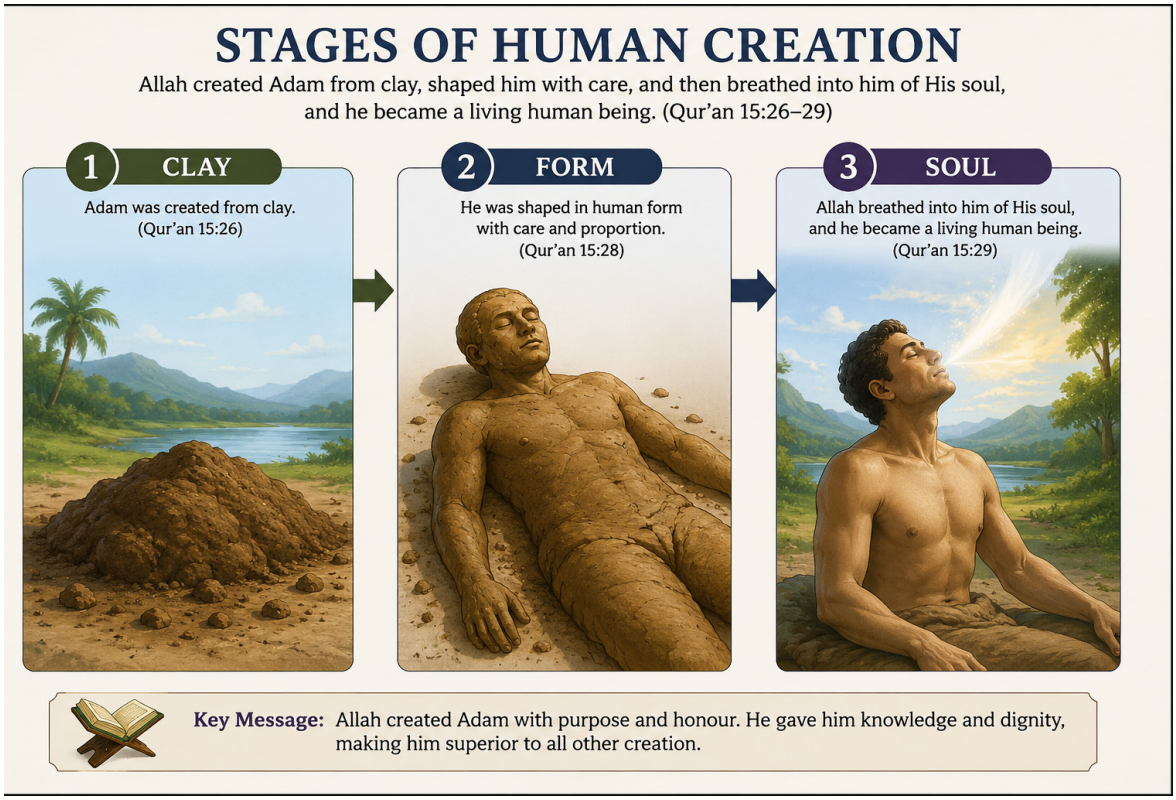


Figure 1.3: Human creation (clay → form → soul)

Activity 1.2 Text Exploration

Read Qur'an 2:30–34 and answer the following questions.

1. What knowledge did Allah give to Adam?
2. Why were the angels commanded to show honour to Adam?
3. What attitude led to the downfall of Iblīs?
4. What message does this teach Muslims today?

The Meaning of Khalīfah (Vicegerent)

The Qur'an teaches that human beings were created for a **special purpose**. Allah appointed Adam—and by extension all humanity—as **khalīfah (vicegerent)** on earth (Qur'an 2:30). This role involves stewardship, responsibility, and moral leadership.

Being khalīfah does not mean superiority or domination. Rather, it means caring for the earth, acting with justice, protecting life, and using resources responsibly. This responsibility belongs to **all human beings**, including men, women, and persons with disabilities.

The concept of khalīfah reminds Muslims that life is a trust from Allah, and every action has consequences.



Figure 1.4: Diagram linking "Khalīfah" to "Justice", "Responsibility", "Care for Earth".

Activity 1.3 Application Task

1. Write a short paragraph explaining how a student today can act as khalīfah in:
   - **a.** School
   - **b.** Home
   - **c.** Community
2. Include practical examples (e.g., avoiding waste, fair treatment of others, caring for the environment, etc.).

Moral and Theological Lessons from the Creation Story

These lessons come directly from the Qur'anic account of creation and guide Muslim conduct.

Key Lessons to note

- **a.** **Submission to Allah:** He is the only Creator, so believers must follow His guidance.
- **b.** **Human dignity:** Knowledge and the divine breath show the honour given to humans.
- **c.** **Accountability:** Humans will answer for how they use their abilities.
- **d.** **Humility:** Created from clay, humans must avoid arrogance.
- **e.** **Consequences of pride:** Iblīs' refusal teaches the danger of envy and disobedience.

f. **Stewardship:** Humans must act ethically and responsibly in all spheres of life.

g. **Gratitude:** Creation's order encourages appreciation of Allah's blessings.

Summary: What You Have Learned

- The Qur'an describes creation as purposeful and orderly.
- The stages of creation include the void, divine command, the Pen, the Tablet, angels, heavens and earth, jinn and human beings.
- Adam was created from clay, given the soul and taught knowledge.
- Humans were appointed as khalīfah with responsibility on earth.
- The creation story teaches humility, dignity, accountability and gratitude.

Checklist

Tick each one you can now do confidently:

☐ I can explain the Qur'anic narrative of creation.

☐ I can identify and describe the stages of creation.

☐ I understand how Adam was created and why he was honoured.

☐ I can explain the meaning of khalīfah and give examples.

☐ I understand the key moral lessons from the creation story.

SYMBOLISM AND COMPARATIVE UNDERSTANDING OF CREATION IN ISLAM

The Qur'anic account of creation is not presented merely as a historical explanation of how the universe and humankind began. Rather, it is revealed as a profound spiritual message that calls human beings to reflection, faith and obedience to Allah. In Islam, creation itself is an āyah – a sign that points beyond the physical world to the power, wisdom and purpose of its Creator. Every aspect of existence, from the vast heavens to the smallest living creature, reflects divine order and meaning.

Through creation, Allah reveals His Beautiful Names, such as **Al-Khāliq** (The Creator), **Al-Ḥakīm** (The All-Wise), and **Al-'Alīm** (The All-Knowing). Light, darkness, water, earth, balance, and life are not random occurrences; they are carefully designed elements that guide human beings toward recognition of Allah's authority and mercy. By observing and reflecting on creation, believers are reminded of their dependence on Allah and their responsibility to live in obedience and gratitude.

While the Qur'an provides the final and complete account of creation, other religious traditions—such as African Indigenous Religion (AIR) and Christianity—also offer explanations of how the world came into being. Studying these accounts does not

weaken Islamic faith. Instead, when done respectfully and critically, it strengthens understanding of **tawḥīd** and helps you appreciate both similarities and differences among religious worldviews. This lesson therefore focuses on the **symbolic meanings of creation**, the **purpose of human existence**, and a **comparative understanding** that supports interfaith respect while affirming Islamic belief

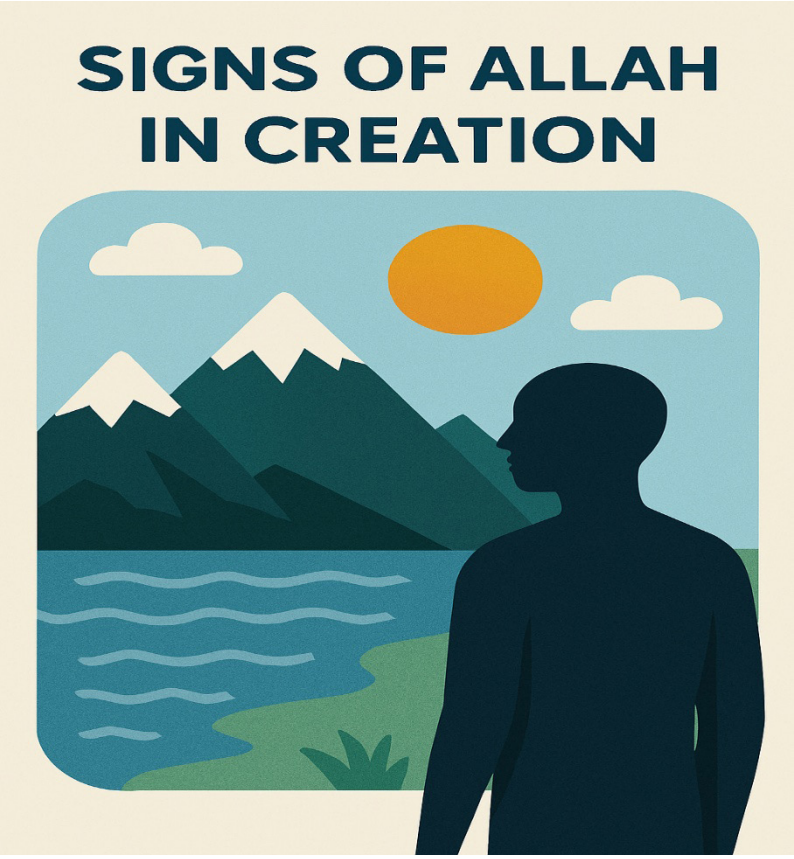


Figure 1.5: A symbolic illustration of "Signs of Allah in Creation"

In the previous lessons, you studied the Qur'anic narrative of creation, including how Allah created the heavens, the earth, angels, jinn, and humankind. You learned about the special creation of Adam, his honour through knowledge, and his appointment as khalīfah on earth. You also examined the moral lessons of humility, obedience, accountability, and responsibility that arise from the creation story.

This lesson builds upon that foundation by moving beyond *how* creation occurred to explore *what creation means*. You will examine the symbolic messages embedded in creation, reflect on Allah's purpose for human beings, and compare Islamic teachings with creation beliefs found in other religious traditions.

Symbolism and Significance of Creation in Islam

The Qur'an consistently invites believers to observe and reflect on the world around them. Creation is described as a collection of signs that testify to Allah's existence and greatness. Allah declares:

"And on the earth are signs for those of assured faith, and in your own selves. Do you not see?" *(Qur'an 51:20–21)*

This verse reminds Muslims that both the external world and human life itself are signs pointing to Allah. Mountains, rivers, skies, seasons, and human consciousness are not meaningless; they are deliberate reminders of divine wisdom.

The heavens and the earth are described in the Qur'an as perfectly structured and balanced. In Surah Al-Mulk (67:3–4), Allah challenges human beings to observe the heavens closely and find any flaw. This perfection symbolises divine order and teaches that Allah's creation operates according to precise laws and harmony.

Light is another powerful symbol used in the Qur'an. In Surah An-Nūr (24:35), Allah is described as the Light of the heavens and the earth. Light symbolises guidance, knowledge, and truth, showing how Allah leads humanity from ignorance to understanding and from darkness to faith.

Human creation from clay also carries symbolic meaning. Clay represents humility, weakness, and dependence, reminding humans of their humble origins. Yet, through the gift of intellect and the divine soul, humans are honoured above many other creations. This balance between humility and dignity shapes the Islamic understanding of human identity.

Through creation, Allah's attributes become visible. His **power (qudrah)** is seen in the vastness of the universe, His **knowledge ('ilm)** in its complexity, His **wisdom (ḥikmah)** in its balance, and His **will (irādah)** in the purposeful design of all things.

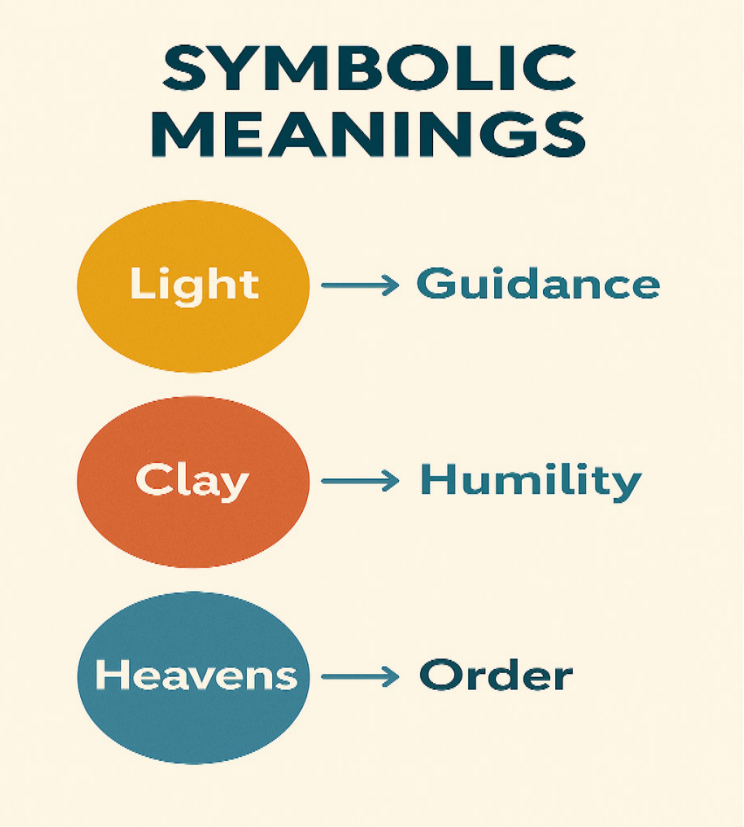


Figure 1.6: Symbolic meanings

Activity 1.4 Using the Qur'an to Teach

Begin asking yourself with the question: "***How does the Qur'an use creation to teach Muslims about Allah?"***

Now read Qur'an 24:35; 23:115; 51:20–21 and discuss the:

1. symbolic meaning of light, order, balance
2. signs of Allah in nature
3. purpose and wisdom in creation
4. meaning of *tawḥīd* in the creation story

This activity helps you learn skills in Qur'anic literacy, reasoning and communication. Thereby engaging you in a deeper spiritual self-awareness.

The Purpose of Creation

Islam firmly teaches that creation was not brought into existence without meaning. Allah states clearly: "Did you think We created you without purpose?" *(Qur'an 23:115)*

The ultimate purpose of human creation is the worship of Allah: "I did not create jinn and mankind except to worship Me." *(Qur'an 51:56)*

Worship in Islam is not limited to ritual acts alone; it includes living justly, showing gratitude, obeying divine commands, and fulfilling responsibilities as khalīfah. Creation therefore teaches believers to recognise Allah's authority, live ethically, and contribute positively to society.

Activity 1.5 Time to Research with My Group (Comparative Exploration)

This activity helps you learn skills in collaboration and synthesis to ensure your equal participation and inclusion.

In your groups of 4 – 7 or more, research one of these;

1. Creation in AIR
2. Creation in Christianity
3. Qur'anic symbolism (light, water, clay, heavens)

Each group presents a short poster or oral report comparing your findings with Islamic teachings.

Comparative Understanding of Creation Accounts

Islam encourages respectful engagement with other belief systems while maintaining clarity of faith. A comparative look at creation narratives helps you understand religious diversity without compromising Islamic teachings.

In **African Indigenous Religion (AIR)**, many communities believe in a Supreme Creator who brought the world into existence. Creation is often closely linked to nature, fertility and ancestral spirits, with lesser deities or spirits assisting in maintaining cosmic order.

In **Christianity**, the Bible describes God creating the world in six days, with humans made in the image of God (Genesis 1). The narrative of the Fall explains the origin of sin, and salvation is later connected to Jesus Christ.

In **Islam**, creation is attributed solely to Allah through His command, "Be, and it is" (Qur'an 36:82). The Qur'anic account emphasises tawḥīd, rejects intermediaries, and presents humans as morally accountable khalīfah on earth. Creation in Islam unites belief, morality, and worship into a single coherent worldview.



Figure 1.7

Activity 1.6 Across the Faiths

This activity helps you learn some skills in visual thinking and analysis.

Create a map titled: ***"Symbolism and Creation Across Faiths",*** showing:

1. symbols (light, water, earth)
2. purpose of creation
3. attributes of the Creator
4. moral lessons

Lessons and Values from Comparative Study

Studying creation across religions reveals that belief in a Divine Source is widespread. However, the Qur'an provides the clearest and most comprehensive explanation of creation's purpose. Comparative study promotes tolerance and peaceful coexistence while strengthening a Muslim's understanding of Islamic belief. Reflection on creation deepens faith, encourages gratitude, and reinforces moral responsibility toward Allah, humanity, and the environment.

Activity 1.7 I Want to Reflect Now

This activity allows you to engage in reflection and moral reasoning.

Watch a short video on creation from Islam and other traditions (Your teacher may help you).

After that, write a reflection on:

1. what creation teaches about Allah
2. human purpose
3. harmony in nature
4. lessons for peaceful coexistence

Tasks

a. Explain the symbolic meaning of *light* and *darkness* as used in Qur'anic teachings on creation.

b. Analyse how creation points to Allah's Names and Attributes.

c. Compare Islamic, AIR and Christian creation stories by listing at least two similarities and differences.

d. Describe how the Qur'anic creation narrative strengthens a Muslim's faith.

Discussions

Discuss how the Qur'an presents creation as a symbol of Allah's power and wisdom. Compare this understanding with creation stories from African Indigenous Religion and Christianity, highlighting key lessons that Muslims can learn for interfaith respect and moral living.

Summary: What You Have Learned

- Creation in Islam is a sign (āyah) of Allah's power, wisdom, and authority.
- Qur'anic symbolism – light, darkness, order, the heavens, clay – deepens understanding of Allah's attributes.
- Allah created the universe and humankind with clear purpose, not in vain.
- Islamic creation is unique because it rests on *tawḥīd*, divine command, and moral responsibility.
- AIR and Christianity have creation narratives, but the Qur'an presents the final and most complete account.
- Comparative study teaches respect, clarity of faith and deeper appreciation for Allah's wisdom.

Checklist: Can You Do These?

☐ Explain at least three symbols of creation in the Qur'an.

☐ Describe the purpose of creation according to Islamic teachings.

☐ Distinguish between Islamic, AIR, and Christian creation accounts.

☐ Identify how creation reflects Allah's Names and Attributes.

☐ Connect creation to moral responsibility and worship in Islam.

THE DISOBEDIENCE OF ADAM AND HAWA

The Qur'an presents the story of Adam and Hawa as one of the most significant lessons in human moral history. Though they were honoured by Allah and placed in the Garden, they faced a test of obedience. Their encounter with Iblīs, their moment of weakness and their turning back to Allah form a complete moral cycle that every believer must understand. Islam does not depict their disobedience as a permanent fall but as an example of human weakness, divine mercy and the path of repentance. This lesson will help you examine the events in depth, reflect on the nature of temptation and understand how Allah guides humans back to the right path when they sincerely repent.

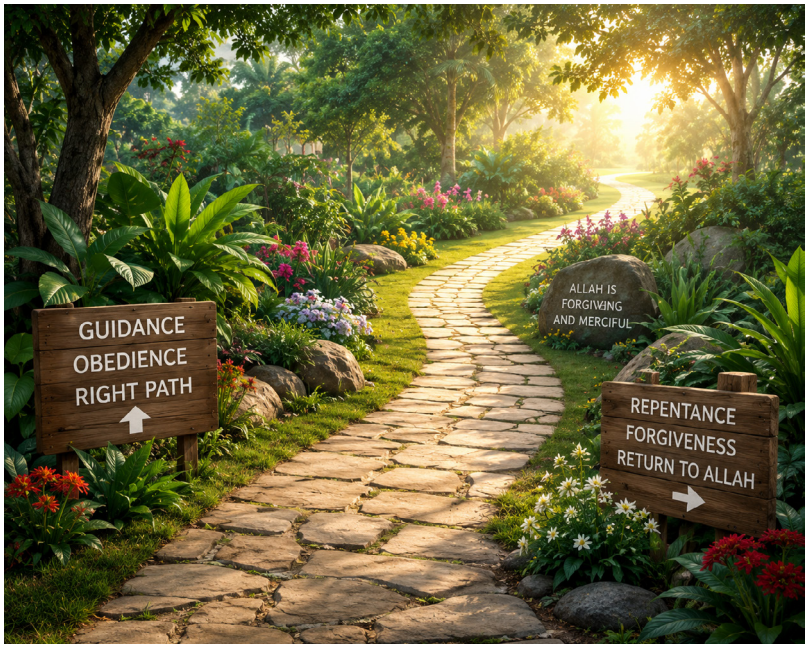


Figure 1.8: A garden pathway representing guidance and repentance.

In previous lessons, you explored how the Qur'an uses creation to symbolise Allah's wisdom and purpose. You also compared Islamic creation beliefs with those in African Indigenous Religion and Christianity, learning how different communities understand the divine origin of life. That foundation prepares you for this lesson, which focuses on what happened *after* creation. Here, you will examine how Adam and Hawa responded

to the test placed before them, how Iblīs deceived them and how their repentance demonstrates Allah's forgiveness and compassion.

Qur'anic Account of Adam and Hawa's Disobedience

The Qur'an narrates the disobedience of Adam and Hawa in several chapters, including Surah al-Baqarah (2:35–38), Surah al-A'raf (7:19–25) and Surah Tā-Hā (20:115–123). Allah placed them in the Garden and provided every blessing except for one command: they were not to approach a particular tree. Iblīs, driven by pride and jealousy, whispered false promises to them, suggesting that the tree would give them immortality or make them like the angels. Their human weakness led them to eat from it, and they suddenly became aware of their error. Adam and Hawa turned back to Allah, repented sincerely, and Allah accepted their repentance.

This story shows you both human vulnerability and Allah's Mercy. It highlights that although as a human you may slip, you can always return to Allah with sincere repentance.

Activity 1.8 Understanding the Qur'anic Passages

Read Qur'an 2:35–38 and Qur'an 7:19–25.

Then complete the table below.

Verse Reference	What Happened	What Lesson Is Taught
Qur'an 2:35–36		
Qur'an 7:20–22		
Qur'an 20:121–122		

This activity strengthens your Qur'anic reading and interpretation skills.

The Command and the Temptation

Allah's command in the Garden served as a moral test. It required obedience, self-control, and trust in divine wisdom. Iblīs used deception to mislead Adam and Hawa. He approached them with promises that appealed to desire – eternal life, honour and special status. The Qur'an explains that he "whispered" and beautified the act for them, showing how temptation often enters subtly.

This event teaches that temptation is a part of life. Humans must be alert, disciplined and guided by Allah's commands to resist wrongful influences.

Activity 1.9 Analysing Temptation

In two to three sentences each, answer the following questions:

a. Why do you think Allah tested Adam and Hawa with a command?

b. What methods did Iblīs use to tempt them?

c. How does temptation operate in your daily life today?

The Role of Iblīs (Satan)

Iblīs had already rebelled earlier by refusing to bow to Adam out of pride (Qur'an 7:11–12). His disobedience was deliberate and rooted in arrogance. He vowed to mislead humans because he envied the honour Allah had given them. In the story of Adam and Hawa, Iblīs represents the force of deception, pride and rebellion against divine command.

Islam teaches that Iblīs can only whisper; he cannot force humans to sin. Thus, his role highlights human responsibility – every person chooses to obey or disobey.

Activity 1.10 Contrast Exercise

In the table below, contrast Iblīs's behaviour with that of Adam and Hawa.

Aspect	Iblīs	Adam & Hawa
Reaction to a Command		
Attitude after Mistake		
Relationship to Allah		

This activity helps you distinguish arrogance from humility in Islamic moral teaching.

The Response of Adam and Hawa

After realising their mistake, Adam and Hawa did not persist in disobedience. They immediately turned to Allah with humility and remorse. The Qur'an records their supplication: ***"Our Lord, we have wronged ourselves. If You do not forgive us and have mercy upon us, we will surely be among the losers."*** (Qur'an 7:23).

This prayer is the first recorded act of human repentance in Islamic history. Allah accepted their repentance and forgave them. Thus, demonstrating the central Islamic teaching that *mercy is always available to those who turn sincerely to Allah*. Their response displays humility, self-awareness and moral responsibility – qualities every believer should emulate.

Activity 1.11 Reflecting on Repentance

Write short answers as a response to the following questions.

1. What does the prayer in Qur'an 7:23 teach you about how to repent?
2. Why did Allah forgive Adam and Hawa?
3. How is their repentance different from Iblīs's reaction to his own disobedience?



Figure 1.9: Du'ā gives opportunity for repentance

Moral and Theological Lessons

The story of Adam and Hawa brings together key Islamic teachings about human nature, temptation, moral choice and divine mercy. It shows that humans are not expected to be perfect; rather, they are expected to turn back to Allah whenever they err. The Qur'an emphasises that Allah is **Most Forgiving, Most Merciful**, and that sincere repentance leads to moral transformation.

The story also teaches that disobedience carries consequences, but those consequences are meant to guide humans to righteousness, not to destroy them.

Further moral reflections for you include:

a. Humans possess free will and must use it responsibly.

b. Temptation is part of life; resisting it requires knowledge, self-control and faith.

c. Sincere repentance erases sin and brings the believer closer to Allah.

d. Pride leads to destruction, while humility leads to honour.

e. Moral growth happens when humans recognise their weaknesses and seek Allah's guidance.

Activity 1.12 Identifying Lessons

Write down **five** lessons from the story that you believe apply directly to modern Muslim life. For each lesson, give one example of how it can guide your behaviour today.

Revision Activity 1.13 Tracing the Human Journey

Using the table below, summarise what Islam teaches about **human origins, human responsibility, human weakness and divine mercy** across all three years.

Theme	Year 1 Learning	Year 2 Learning	Year 3 Learning
Human Origins			
Human Responsibility			
Disobedience and Temptation			
Repentance and Mercy			

When you finish, write **one paragraph** summarising how the Islamic understanding of humanity has developed for you from Year 1 to Year 3.

Summary: What You Have Learned

By the end of this week's lesson, you should understand that:

- Adam and Hawa were honoured at creation but faced a moral test in the Garden.
- Iblīs deceived them through whispering and false promises, demonstrating how temptation operates.
- Their disobedience was not rebellion but human weakness.
- Adam and Hawa turned back to Allah with sincere repentance, which He accepted.
- The story teaches essential Islamic values: obedience, humility, self-awareness, moral responsibility, and trust in divine mercy.
- Islam emphasises that humans can always return to Allah after a mistake, unlike Iblīs who refused repentance.
- The story provides a model for overcoming temptation and living a life of righteousness and repentance.

Checklist: Can You Do These?

Tick each box as we know you are more confident now.

☐ I can outline the Qur'anic account of Adam and Hawa's disobedience.

☐ I can explain how and why Iblīs deceived them.

☐ I can describe the repentance of Adam and Hawa and its significance.

☐ I can identify moral lessons about temptation, humility, and Allah's mercy.

☐ I can distinguish between Iblīs's arrogance and Adam and Hawa's humility.

☐ I can connect this lesson to what I learned in Years 1 and 2.

☐ I can explain how this story guides Muslim behaviour today.

PHILOSOPHICAL AND THEOLOGICAL REFLECTIONS ON FREE WILL, DIVINE WILL AND HUMAN DISOBEDIENCE

In Islam, the disobedience of Adam and Hawa is more than an isolated event – it opens profound discussions about human nature, moral responsibility, divine decree and the purpose behind human mistakes. While the Qur'an narrates how Adam and Hawa slipped due to Iblīs's deception, Islamic thought goes further to analyse why humans were created with the ability to err, why Allah allowed disobedience to occur and how free will (ikhtiyār) and divine decree (qadar) shape the moral journey of every believer.

This week guides you into deeper theological thinking. You will explore how scholars such as the Muʿtazilites, Ashʿarites, Al-Ghazālī and Ibn Taymiyyah interpreted free will, moral choice and divine wisdom.

Surely, you will reflect on why Islam rejects the idea of inherited sin, why humans remain accountable despite Allah's all-encompassing knowledge and how repentance preserves human dignity. Through philosophical reflection rooted in Qur'anic guidance, you will understand that human disobedience is part of divine wisdom, meant to cultivate humility, consciousness of Allah and a journey of returning (tawbah).



Figure 1.10: A simple diagram depicting "Free Will and Divine Will in Islam"]

Free Will (Ikhtiyār) and Human Moral Responsibility

Islam teaches that humans possess the capacity to choose between obedience and disobedience. This ability is central to moral accountability and distinguishes humans from angels, who do not disobey and animals, which act by instinct. Allah declares:

***"Let whoever wills believe and let whoever wills disbelieve."* (Qur'an 18:29)**

Humans are honoured with reason ('aql), consciousness and moral awareness, making them responsible for every intention (niyyah) and action. Without free will, reward and punishment would be meaningless.

Note

- Humans possess real choice within Allah's knowledge and power.
- Moral accountability (hisāb) depends on intention, decision, and action.
- Free will enables growth through struggle, reflection, and repentance.

Activity 1.14 Understanding Free Will

1. Study Qur'an 18:29 and Qur'an 76:3.
2. Write a short explanation of how these verses show that Allah grants humans the ability to choose their path.
3. Use examples from your daily life where you have had to choose between right and wrong.

Divine Command, Human Agency and Accountability

Although Allah's knowledge is perfect and His will surrounds everything, humans act by their own choices. The Qur'an describes humans as guided but free:

"*We showed him the way, whether he be grateful or ungrateful.*" (Qur'an 76:3)

Divine commands set the standard of right and wrong, while human agency determines whether one obeys or disobeys. Accountability exists because humans have the capacity to understand and act.

Note

- Allah's commands provide the ethical framework.
- Human agency operates within divine wisdom.
- Accountability arises because humans possess both capability and consciousness.

Activity 1.15 Human Agency Reflection

1. List three examples of divine commands Muslims are expected to follow.
2. For each command, describe how human choice determines whether these commands are observed or ignored.

Iblīs's Disobedience: Arrogance, Will and the Philosophy of Evil

The Qur'an presents Iblīs's refusal to bow to Adam (Qur'an 7:11–12) as deliberate arrogance, not an accidental mistake. His disobedience was rooted in envy and pride. Muslim philosophers and theologians emphasise that Iblīs represents wilful defiance – a conscious choice to reject Allah's command.

Unlike Adam and Hawa, who erred and repented, Iblīs persisted in rebellion. This highlights an essential difference between human error and satanic arrogance.

Note

- Evil arises from misuse of free will, not divine compulsion.
- Iblīs chose rebellion despite knowing the truth.
- Pride blinds a person to guidance and leads to spiritual downfall.

Activity 1.16 Compare Acts of Disobedience

Create a two-column table comparing Adam and Hawa's error with Iblīs's disobedience. Include: intention, attitude, reaction after the act and Allah's response.

Distinguishing Between Error, Forgetfulness and Wilful Defiance

Islamic ethics differentiates between the following.

1. **Error (khaṭa'):** Doing wrong without intended disobedience.
2. **Forgetfulness (nisyān):** A natural human weakness.
3. **Wilful sin ('isyān):** Conscious refusal to obey.

Adam and Hawa fell due to error influenced by deception but turned back to Allah with sincere repentance. Their story shows that humans are not condemned for error but for persistence in sin.

Note

- Human nature includes forgetfulness and vulnerability.
- True sin involves knowing disobedience and refusing repentance.
- Allah forgives mistakes and forgetfulness when repentance is sincere.

Activity 1.17 Scriptural Analysis

1. Read Qur'an 7:23 (Adam and Hawa's supplication).
2. Write a short paragraph explaining how this verse demonstrates humility, responsibility and repentance.

Qadar (Divine Decree) and Human Choice: Islamic Philosophical Views

Muslim scholars have long reflected on how divine will and human freedom coexist

1. **Muʿtazilites**
   a. Strong emphasis on free will to preserve divine justice.
   b. Humans are the full creators of their actions.
2. **Ashʿarites**
   a. Strong emphasis on divine power.

   b. Humans "acquire" (kasb) actions Allah creates.

3. **Al-Ghazālī**
   a. Reconciled both views.
   b. Allah's decree does not erase human choice; human choice occurs through Allah's permission and will.
4. **Ibn Taymiyyah:** Stressed that Allah's will encompasses human actions, but each person freely chooses within that decree.

Note

- Divine decree never forces sin.
- Humans choose, but Allah knows and allows those choices.
- Qadar nurtures humility, patience, and trust in Allah.

Activity 1.18 Philosophical Comparison

1. Explain in your own words how the Muʿtazilite and Ashʿarite positions differ on free will.
2. Which view do you think aligns best with Qur'anic teachings?
   Provide Qur'anic support.

Lessons for Human Behaviour

Understanding free will and divine decree shapes Muslim conduct in daily life. It teaches that while humans may fall, repentance restores dignity. Awareness of Allah's decree prevents arrogance, while knowledge of free will prevents excuses.

Note

- *Mistakes are part of human nature; repentance is the growth path.*
- *Free will inspires moral effort; qadar inspires humility.*
- *Allah's mercy always surpasses human weakness.*

Activity 1.19 Real-Life Moral Application

1. Discuss a real-life situation such as cheating, lying or accepting a bribe.
2. Analyse the choice involved, the temptation and how free will and accountability apply.

Summary: What You Have Learned

- Humans possess free will (ikhtiyār), enabling moral choice and accountability.
- Divine commands set the moral framework, but humans decide whether to obey.
- Iblīs's rebellion stems from arrogance and wilful defiance, unlike Adam and Hawa's repentant mistake.
- Islam differentiates between error, forgetfulness, and deliberate sin.
- Qadar affirms Allah's sovereignty while allowing human responsibility.
- Understanding these concepts strengthens moral discipline, humility, and reliance on Allah.

Checklist (Self-Assessment)

Tick the statements you can confidently explain.

☐ I can explain the meaning of ikhtiyār and why humans are responsible for their actions.

☐ I can distinguish between the disobedience of Iblīs and the error of Adam and Hawa.

☐ I understand the differences between error, forgetfulness, and wilful defiance.

☐ I can describe Muʿtazilite, Ashʿarite and Al-Ghazālī positions on free will and qadar.

☐ I can apply principles of free will and accountability to real-life moral situations.

☐ I understand why repentance restores dignity and moral direction in Islam.

Activity 1.20 Understanding Human Nature, Choice and Responsibility in Islam

Revision of Year 1–Year 3

Using knowledge from Years 1–3 do the following.

1. Summarise the creation of Adam, the role of angels and jinn, and the concept of khalīfah.
2. Explain the symbolic meaning of creation from Week 2 and compare it with another religious tradition studied earlier.
3. Analyse the disobedience of Adam and Hawa and identify its theological lessons.
4. Reflect on free will and qadar, explaining how these concepts help a Muslim navigate moral challenges today.

Write your responses in well-structured paragraphs in your notebook.

EXTENDED READING

- **Qur'an:** Surahs on Creation and Human Disobedience
- Surah Al-Aʿrāf (7:11–27), Surah Al-Baqarah (2:30–39), Surah Ṭā Hā (20:115–123).
- *(You should read directly from the Qur'an or any authentic translation such as Sahih International.)*
- **Tafsir Ibn Kathir** – Stories of the Prophets (Creation of Adam and the Fall)
- https://www.quranx.com/Tafsir/IbnKathir/
- *(Navigate to verses 2:30–39, 7:11–27, and 20:115–123.)*
- **Tafsir Al-Tabari (Jāmiʿ al-Bayān)** – Creation Narrative and Iblīs's Disobedience
- https://www.altafsir.com/
- *(Use search bar for Surah Al-Baqarah 2:30–39 and Surah Al-Aʿrāf 7:11–27.)*
- **Al-Ghazali** – The Revival of the Religious Sciences (Iḥyā' 'Ulūm al-Dīn): On Repentance (Kitāb al-Tawbah)
- https://ghazali.org/works/ihya-ulum-al-din/
- *(Covers the nature of sin, repentance and divine mercy.)*
- **M. Saeed Sheikh** – *Islamic Philosophy* (Introduction to Qadar, Free Will and Human Responsibility)
- https://archive.org/details/IslamicPhilosophyByMSaeedSheikh
- *(Accessible text introducing classical debates: Muʿtazilite, Ashʿarite and Ghazalian perspectives.)*

REVIEW QUESTIONS

MULTIPLE-CHOICE QUESTIONS (MCQs)

1. According to the Qur'an, Allah created the heavens and the earth in how many "ayyam" (periods)?
   - **A.** Four
   - **B.** Six
   - **C.** Seven
   - **D.** Eight
2. Which Qur'anic verse describes the heavens and the earth as once being joined before being separated?
   - **A.** Qur'an 36:82
   - **B.** Qur'an 2:31
   - **C.** Qur'an 21:30
   - **D.** Qur'an 7:23
3. Which of the following was created first according to the Islamic tradition?
   - **A.** Light
   - **B.** Angels
   - **C.** The Pen (al-Qalam)
   - **D.** The Heavens
4. The concept of *khalīfah* primarily refers to:
   - **A.** A prophet sent to guide nations
   - **B.** A human appointed as Allah's representative on earth
   - **C.** An angel responsible for recording deeds
   - **D.** A leader chosen by community consensus
5. Which being refused to bow to Adam out of pride?
   - **A.** Jibril
   - **B.** Mika'il
   - **C.** Iblis
   - **D.** Israfil
6. In Qur'an 7:23, Adam and Hawa responded to their mistake by:
   - **A.** Blaming Iblis

B. Hiding from Allah

C. Making sincere repentance

D. Seeking knowledge

7. The symbolic meaning of the creation of humankind from clay includes:

A. Human intelligence

B. Human immortality

C. Human humility and dependence

D. Human power and dominance

8. Which religious tradition views creation as an ongoing event with nature being sacred?

A. Islam

B. Christianity

C. African Indigenous Religion (AIR)

D. Judaism

9. The Qur'an describes free will (ikhtiyār) as the ability to choose between:

A. Knowledge and ignorance

B. Worship and disbelief

C. Right and wrong

D. Mercy and punishment

10. Islamic philosophers like Al-Ghazali taught that human actions occur through a relationship between:

A. Destiny and karma

B. Divine will and human choice

C. Angels and prophets

D. Nature and spirits

SHORT-ANSWER QUESTIONS

11. Briefly explain what "Kun fa-yakūn" teaches Muslims about Allah's creative power.

12. State two features of the Qur'anic description of the creation of Adam.

13. Identify two responsibilities of humans as *khalīfah* on earth.

14. Explain one lesson Muslims learn from the refusal of Iblis to bow to Adam.

15. Mention two similarities between the Islamic and Christian accounts of creation.

16. What was the key command given to Adam and Hawa in the Garden?
17. Why is the repentance of Adam and Hawa significant in Islamic theology?
18. Describe one way in which Iblis misled Adam and Hawa.
19. How does the Qur'an distinguish between error (khaṭa'), forgetfulness (nisyān), and deliberate sin ('isyān)?
20. Give one reason Islamic scholars studied the story of disobedience philosophically.

ESSAY QUESTIONS

21. Discuss the stages of creation in the Qur'an and explain how they show Allah's wisdom and power.
22. Analyse the role of angels, jinn, and Iblis in the Qur'anic creation narrative.
23. Compare the Islamic account of creation with at least one other tradition (Christianity or African Indigenous Religion). Highlight similarities and differences.
24. Explain the Qur'anic account of the disobedience of Adam and Hawa. What lessons does this story provide for Muslims today?
25. Critically evaluate the debate between qadar (divine decree) and ikhtiyār (free will). How do these concepts shape moral responsibility in Islam?

APPLICATION / CASE STUDY QUESTIONS

26. A student claims that "humans commit sins because Allah has already decreed everything, so they are not responsible." Use Islamic teachings to respond to this claim.
27. Your school faces a moral challenge involving dishonesty. Using lessons from Adam and Hawa's repentance, explain how Muslims should approach moral failure.
28. A friend believes the story of Iblis shows that evil is stronger than human beings. Using Qur'anic examples, explain why this view is not accurate.
29. In a multi-faith community project, you are asked to explain what is unique about the Islamic creation narrative. Present a clear explanation based on Qur'anic evidence.
30. A debate arises in class about whether Adam's disobedience was a sin or a test. Using scriptural and philosophical insight, present a balanced Islamic view.

SECTION

2

WORSHIP IN ISLAM



RELIGIOUS BELIEFS, PRACTICES, MORAL VALUES AND HUMAN DEVELOPMENT

Worship And Values For Development

Introduction

This section explores **worship as a central expression of faith** and examines how it has developed, diversified, and fostered peaceful coexistence across societies. You will study the **meaning and purpose of ʿibādah**, its core forms in early Islam, and how worship has **adapted across historical periods** while preserving its spiritual essence. The section further examines the role of **Islamic jurisprudence (fiqh)** in guiding worship, the influence of **globalisation and digital technology** and how worship is practised in different religious traditions. Through **comparative and applied learning**, you analyse Islamic worship alongside African Indigenous Religion and Christianity and reflect on how understanding both differences and shared values in worship can promote **religious tolerance, mutual respect and peaceful coexistence**, especially within our Ghanaian context.

KEY IDEAS

- **Centrality of ʿIbādah:** Worship is the foundation of Islamic life, shaping belief, conduct, and community.
- **Comparative Understanding of Worship:** Studying worship across Islam, AIR, and Christianity builds respect and religious literacy.
- **Continuity and Adaptability:** Islamic worship remains spiritually constant while adapting to historical and cultural contexts.
- **Fiqh and Worship Practice:** Islamic jurisprudence provides structured, flexible guidance for performing acts of worship.
- **Globalisation and Technology:** Modern communication and digital tools have reshaped how worship is accessed and experienced.
- **Worship and Social Harmony:** Understanding differences and shared values in worship promotes tolerance, respect, and peaceful coexistence.

THE CENTRALITY OF ʿIBĀDAH AND THE CORE FORMS OF WORSHIP IN ISLAM

Worship (ʿibādah) lies at the very centre of Islamic belief and practice. It is the soul of Islamic life. It defines why you exist, how you relate to Allah, and how you live among others. The Qur'an makes this purpose unmistakably clear:

"I did not create the jinn and humankind except to worship Me." (Qur'an 51:56)

This verse teaches you that worship is not a side activity of life, nor is it limited to specific religious moments. Rather, it is the reason for human existence itself. Worship shapes your thoughts, intentions, actions and character. It trains you to live consciously under Allah's guidance, recognising His authority in every choice you make.

During the lifetime of the Prophet Muhammad (SAW), worship became the foundation upon which the early Muslim community was formed. Through prayer, charity, fasting, remembrance and moral conduct, believers learned discipline, sincerity, humility and compassion. Worship structured daily life, purified hearts, strengthened social bonds and kept the community firmly rooted in tawḥīd.

This lesson guides you to appreciate the meaning, centrality and purpose of worship in Islam and to understand the core forms of devotion that were established in the earliest period of Islamic history.

In the previous lesson (Week 4), you explored free will (ikhtiyār), divine decree (qadar), and moral responsibility. You learned that Allah created you with the ability to choose between obedience and disobedience. This week builds directly on that understanding by showing you how obedience is expressed practically through worship. Acts of worship train your free will, refine your moral judgment, and guide you toward spiritual maturity.



Figure 2.1: Early Muslims praying in the Prophet's Mosque.

Activity 2.1 Guided Qur'anic Exploration

1. Read Qur'an 51:56, 2:21–22, and 29:45.
2. Write a short explanation of how these verses describe the meaning, scope, and purpose of worship in Islam.
3. Discuss your ideas with a partner and note similarities or differences in understanding.

Meaning and Centrality of ʿIbādah in Islam

What ʿIbādah Truly Means

In Islam, ʿibādah means complete and willing servitude to Allah. The word comes from ʿabd (servant), reminding you that a Muslim lives in conscious obedience, humility, and devotion to the Creator. Worship therefore involves the **heart**, the **tongue**, and the **body** (the limbs).

a. The **heart** worships through intention (niyyah), sincerity (ikhlāṣ), love of Allah, and trust (tawakkul).

b. The **tongue** worships through remembrance (dhikr), supplication (duʿā'), recitation of the Qur'an, and truthful speech.

c. The **limbs/body** worship through prayer, charity, fasting, service, and moral action.

The Prophet Muhammad (SAW) made it clear that intention transforms ordinary actions into worship when he said: "Actions are judged by intentions." (Bukhārī and Muslim)

This means that when you study sincerely, help someone in need, act honestly, or restrain yourself from wrongdoing for Allah's sake, you are engaging in ʿibādah. Worship therefore becomes a way of life, not merely a set of rituals.

Why Worship Is Central to Islamic Life

The Qur'an repeatedly links worship to guidance, faith, and righteousness. Allah calls humanity to worship Him because He is the Creator, Sustainer, and Lawgiver:

> "*O mankind, worship your Lord, who created you and those before you, that you may become righteous.*" (Qur'an 2:21)

Through worship, your heart is purified, your awareness of Allah deepens, and your moral discipline is strengthened. Worship connects belief to action and transforms faith into lived responsibility. It shapes your identity as a Muslim and forms the ethical foundation of Muslim society.

Core Forms of Worship in Early Islam

Revelation and Development of Worship Practices

During the lifetime of the Prophet Muhammad (SAW), acts of worship were revealed gradually. This gradual process helped believers internalise faith, develop discipline, and grow spiritually without being overwhelmed.

The core acts of worship were later identified as the **Five Pillars of Islam**, which structured Muslim life both spiritually and socially.

a. **Shahādah (Declaration of Faith):** Established absolute commitment to tawḥīd and loyalty to the Messenger of Allah.

b. **Ṣalāh (Prayer):** Instituted as a daily discipline connecting the believer to Allah at regular intervals. Allah says: "Indeed, prayer restrains from immorality and wrongdoing." (Qur'an 29:45)

c. **Zakāh (Charity):** Purified wealth and promoted justice and compassion: "Take from their wealth charity by which you purify them and cause them to grow." (Qur'an 9:103)

d. **Ṣawm (Fasting in Ramadan):** Cultivated self-control and taqwā: "Fasting has been prescribed for you… so that you may become God-conscious." (Qur'an 2:183)

e. **Ḥajj (Pilgrimage):** United Muslims across cultures and reaffirmed pure monotheism.

Supporting Acts of Devotion

a. Beyond the Five Pillars, early Muslims engaged deeply in **dhikr**, **du'ā'**, and **Qur'an recitation**. These acts nourished the heart and strengthened moral resolve. The Prophet (SAW) said:

b. "The example of one who remembers Allah and one who does not is like the living and the dead."

c. (Bukhārī)

d. Regular engagement with the Qur'an shaped the worldview, ethics, and behaviour of the early Muslim community.

Activity 2.2 Group Project on the Five Pillars

1. In a group with 5–7 classmates, study one of the Five Pillars.
2. Examine:
   a. how it was revealed,
   b. how it was practised in early Islam,
   c. the moral and spiritual values it promotes today.

3. Present your findings as a short oral summary or a visual chart.



The Purpose and Objectives of Worship

Worship in Islam is purposeful and transformative. It is not performed for Allah's benefit—Allah is independent of all creation—but for your own spiritual, moral, and social growth.

Affirmation of Tawḥīd (Oneness of Allah)

The foremost purpose of worship is to affirm and renew belief in the oneness of Allah. Every act of worship reinforces the truth that Allah alone deserves obedience and devotion:

"*Your God is One God; there is no deity except Him.*" (Qur'an 2:163)

Through worship, you constantly renew your commitment to tawḥīd and reject all forms of dependence on false authorities.

Cultivation of Taqwā (God-Consciousness)

A central objective of worship is to develop taqwā—a deep awareness of Allah that guides your choices. Acts such as prayer and fasting train you to control desires, resist temptation, and act responsibly even when no one else is watching.

Moral Refinement and Character Development

Worship refines character by instilling humility, patience, sincerity, honesty, gratitude, and self-discipline. The Prophet (SAW) emphasised that worship must reflect in behaviour:

"*The most beloved of you to Allah are those with the best character.*" (*Tirmidhī*)

True worship transforms conduct, not just rituals.

Social Harmony and Responsibility

Worship strengthens communal bonds. Congregational prayer promotes equality and unity, while zakāh addresses social inequality. Worship trains Muslims to care for others and uphold justice.

Spiritual Growth and Nearness to Allah (Enrichment)

Through consistent worship, you grow spiritually and draw closer to Allah. Allah says:

"*Remember Me; I will remember you.*" *(*Qur'an 2:152*)*

This nearness brings inner peace, purpose, and resilience.

Activity 2.3 Personal Reflection

Write a half-page reflection on how regular acts of worship—such as prayer, fasting, or charity—shape your character, decisions, and relationship with Allah.

Activity 2.4 Concept Map Creation

Create a concept map titled, **"Why Worship Is Central in Islam."**

Place ʿibādah at the centre and branch out:

1. purpose,
2. values,
3. forms,
4. spiritual and social benefits.

Summary: What You Have Learned

You have learned that worship is the foundation of Islamic life and the purpose of human creation. ʿIbādah includes both ritual practices and moral conduct, shaping belief, character, and community life. In early Islam, worship developed gradually and structured daily living through the Five Pillars and continuous remembrance of Allah. Worship affirms tawḥīd, cultivates taqwā, refines character, strengthens society, and brings the believer closer to Allah.

Checklist (Self-Assessment)

☐ I can explain the meaning of ʿibādah beyond rituals.

☐ I can describe how worship developed in early Islam.

☐ I can identify the key purposes of worship in Islam.

☐ I can explain how worship shapes moral character and society.

☐ I can reflect thoughtfully on the role of worship in my life.

HISTORICAL DEVELOPMENT OF ISLAMIC WORSHIP AND THE INFLUENCE OF CONTEXTUAL CHANGE

Worship (ʿibādah) in Islam is founded on an unchanging devotion to Allah, even though the circumstances in which Muslims worship have changed across history. From the earliest gatherings of believers in Madinah to today's global and digital Muslim communities, worship has remained an expression of complete submission, gratitude, and remembrance of Allah. While outward forms have adapted to different times, places, and technologies, the spiritual essence of worship has always remained the same.

The Qur'an emphasises this continuity when Allah commands:

"And establish prayer and give zakāh and obey the Messenger." (Qur'an 24:56)

This verse shows that worship is both timeless and practical. It is rooted in divine command yet lived out within real historical and social conditions. As Islam spread beyond Arabia into Africa, Asia, Europe, and later the modern world, Muslims encountered new cultures, political systems, and technologies. These influences shaped how worship was organised and experienced, but they did not change its purpose or meaning.

In Week 5 (the previous lesson), you examined the meaning of worship, its central place in Islam, and the core forms practised during the lifetime of the Prophet Muhammad (SAW). This week builds on that foundation by guiding you to trace how those same acts of worship developed across major historical periods. By studying this development, you will understand how Islam remains universal, continuous, and adaptable without losing its spiritual core.



Figure 2.2: Illustration of early Madinan mosque (mud-brick structure).

Questions to Try

1. What does the term ʿibādah mean in Islam?
2. Identify two major acts of worship practised during the Prophet's lifetime.
3. How does worship express a Muslim's submission to Allah?

Historical Development of Worship Practices in Islam

1. The Prophetic Era (610–632 CE)

The foundation of Islamic worship was laid during the lifetime of the Prophet Muhammad (SAW). In this period, every act of worship was shaped directly by Qur'anic revelation and the lived example (Sunnah) of the Prophet. Worship was characterised by simplicity, sincerity, and strong communal bonds.

Prayer (ṣalāh) was performed in humble settings, often in open spaces or in the Prophet's Mosque, which was simple in structure. The Prophet (SAW) instructed his companions clearly:

"Pray as you have seen me pray." (*Bukhārī*)

This ensured that worship was grounded in practice rather than theory. Fasting during Ramadan trained believers in self-control and God-consciousness, as Allah states:

"O you who believe, fasting has been prescribed for you… so that you may become God-conscious." (Qur'an 2:183)

Zakāh was collected and distributed within the community to support the poor, widows, orphans, and travellers (Qur'an 9:60). The ḥajj was restored as a pure monotheistic pilgrimage, free from idolatry, calling people to remember Allah alone (Qur'an 22:27–29). Worship in this era was deeply personal yet strongly communal, shaping faith, character, and unity.

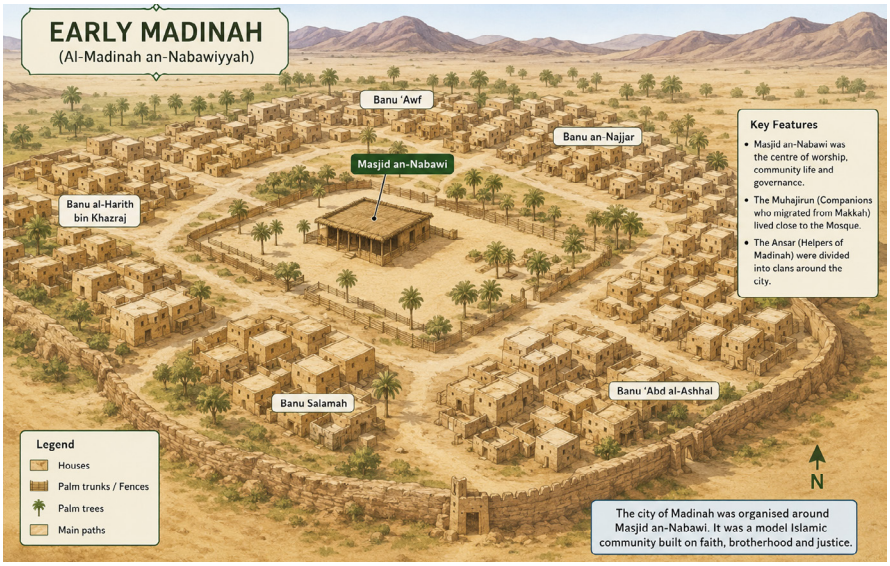


Figure 2.3: Illustration/map of early Madinah showing Masjid an-Nabawi.

2. The Rightly Guided Caliphs (632–661 CE)

After the passing of the Prophet (SAW), worship continued under the leadership of the Rightly Guided Caliphs. As Islam expanded into new regions, mosques were built to serve growing communities and to ensure access to congregational worship.

During this period, important organisational developments occurred. The Qur'an was standardised under Caliph ʻUthmān (RA) to preserve accurate recitation, ensuring unity in worship across regions. Prayer times and congregational practices became more structured, while Friday prayer (ṣalāt al-jumuʻah) developed into a central communal institution.

Worship also became a powerful tool for unity. Muslims from diverse ethnic and cultural backgrounds were linked through shared rituals, reinforcing the idea of a single ummah bound together by obedience to Allah rather than lineage or culture.

3. The Classical Islamic Period (8th–14th Centuries)

As Islamic civilisation matured, scholars systematised knowledge about worship through the development of Islamic jurisprudence (fiqh). Using the Qur'an and Sunnah, they provided detailed explanations on how worship should be performed in different circumstances.

This period saw the emergence of the four major schools of law (Ḥanafī, Mālikī, Shāfiʻī, and Ḥanbalī). While their legal opinions sometimes differed in detail, they shared the same sources and objectives, demonstrating flexibility within unity.

Spiritual life was also enriched through Sufi traditions, which emphasised purification of the heart, remembrance of Allah (dhikr), and moral discipline. These practices deepened spiritual awareness without replacing obligatory worship.

Mosque architecture evolved significantly during this period. From the mud-brick mosques of West Africa to the grand structures of Andalusia and the Ottoman Empire, mosques reflected local culture and resources while maintaining their religious function. Calligraphy, domes, and minarets became expressions of reverence rather than objects of worship.



Figure 2.4: Historic mosque dome or Islamic calligraphy.

4. Colonial and Post-Colonial Contexts (19th–20th Centuries)

During colonial rule, Islamic institutions faced new political and social challenges. In many regions, including parts of Africa, Islamic education and mosque administration were reshaped under foreign governance. Despite this, Muslims preserved their religious identity through continued worship.

Revival movements renewed attention to authentic worship and moral reform. The introduction of the printing press allowed the Qur'an and religious texts to become widely available, expanding access to knowledge. Radio and later television broadcasts further spread Islamic teachings, sermons, and Qur'anic recitation.

In post-colonial societies, Muslims established councils, educational institutions, and community organisations to support worship and religious life within modern nation-states.

5. Contemporary Period: The Digital and Global Age (21st Century)

In the contemporary world, technology and globalisation have significantly influenced worship. Digital Qur'an apps, prayer-time reminders, online lectures, and live-streamed khutbahs have transformed how Muslims access religious knowledge.

International travel has made participation in ḥajj and ʿumrah more accessible to Muslims worldwide. Despite these changes in form, the intention behind worship remains unchanged. Muslims continue to seek nearness to Allah through sincerity (ikhlāṣ), God-consciousness (taqwā), and obedience.

This period demonstrates Islam's ability to engage modern life while remaining faithful to its spiritual foundations.

Activity 2.5 Timeline Construction

1. **Create a timeline showing:** Prophetic Era → Caliphate → Classical Period → Colonial Period → Digital Age
2. For each period, include:
   - **a.** one Qur'anic verse,
   - **b.** one hadith, and
   - **c.** one example of change in worship practice.

Influence of Cultural, Political, and Technological Change on Worship

Cultural Influences

Culture has shaped how worship is expressed without altering its religious principles. Qur'anic recitation styles, mosque architecture, and forms of dress during worship reflect regional identities as long as they remain within sharīʿah guidelines.

In West Africa, for example, mosque designs use mud and timber, while Ottoman mosques feature domes and arches. Ramadan celebrations, call to prayer melodies, and communal practices vary across cultures, enriching the global Muslim experience while preserving unity of belief.

Political Influences

Political systems have also influenced worship. Islamic states supported mosques through endowments (waqf), turning them into centres of worship, learning, and social welfare. Even during colonial rule, worship became a source of resilience and identity, helping Muslims maintain faith under pressure.

In Ghana and similar contexts, post-colonial governments recognised Islamic councils and religious bodies that help coordinate worship and religious education.

Technological Influences

Technology has expanded access to worship. Printing made Qur'ans widely available, radio and television spread sermons, and digital platforms now support learning and practice across borders.

Mobile apps assist with prayer times, qiblah direction, Qur'an memorisation, and zakāh calculation. While these tools support worship, Islam continues to emphasise sincerity and focus rather than reliance on technology itself.



Figure 2.5: Smartphone displaying Qur'an or prayer-time app.

Continuity Despite Change

Despite historical change, the core objectives of worship remain unchanged. Allah declares:

"Today I have perfected your religion for you." (Qur'an 5:3)

This perfection allows flexibility without altering purpose. Across all periods, worship continues to promote devotion to Allah alone (Qur'an 51:56), purification of the soul, moral discipline, remembrance of the Hereafter, and unity of the Muslim community.

Activity 2.6 Group Research

Do this activity with any of the groups from one of your previous activities.

Your group should select one act of worship (ṣalāh, zakāh, ṣawm, or ḥajj) and do the following.

1. Describe how it was practised in the Prophet's era,
2. Explain how it changed historically, and
3. Identify what remained constant.

Activity 2.7 Reflection Journal

Write a reflection on how modern technology (such as Qur'an apps or online lectures) influences your worship.

Consider sincerity, focus and authenticity.

Summary: What You Have Learned

You have learned that Islamic worship has remained spiritually constant while adapting to historical, cultural, political, and technological change. From the Prophet's time to the digital age, worship continues to express submission to Allah, cultivate moral character, and strengthen community life. This historical journey shows the universality, continuity, and flexibility of Islam.

Checklist (Self-Assessment)

Tick [✓] what you can confidently do.

☐ I can explain how worship developed across major Islamic periods.

☐ I can describe how cultural, political, and technological changes influenced worship.

☐ I can identify elements of worship that have remained unchanged.

☐ I can analyse how modern Muslims maintain sincerity in worship.

☐ I can connect historical developments to my own worship today.

ISLAMIC JURISPRUDENCE, GLOBALISATION, AND MODERN REINTERPRETATIONS OF WORSHIP

Worship (ʿibādah) in Islam is guided by divine revelation as well as by human understanding grounded in Islamic law. While the Qur'an and the Sunnah provide the foundations of worship, Islamic jurisprudence (fiqh) explains how these divine instructions are practised in daily life. Through fiqh, Muslim scholars have clarified how acts such as ṣalāh, zakāh, ṣawm, ḥajj, and duʿā' should be performed correctly and meaningfully across different contexts.

Over the centuries, fiqh has helped Muslims preserve the authenticity of worship while allowing flexibility in response to changing circumstances. This balance ensures that worship remains faithful to Allah's commands while remaining practical for believers living in diverse cultures and historical periods.

In the modern world, globalisation and digital technology have further transformed how Muslims engage in worship. Through global communication networks, Muslims can now listen to sermons, recite the Qur'an, follow prayer schedules, and participate in religious learning beyond physical boundaries. These developments create both opportunities and challenges. While technology can support worship, it also raises questions about sincerity, focus, and the meaning of communal devotion.

This lesson therefore explores how Islamic jurisprudence has historically shaped worship and how globalisation and modern reinterpretations continue to influence contemporary expressions of devotion, while maintaining Islam's spiritual essence.

In previous lessons, you traced the historical development of worship from the time of the Prophet Muhammad (SAW) through different periods of Islamic history. You examined how cultural, political, and technological contexts influenced the outward forms of worship while preserving its inner meaning.

Building on that foundation, the next lessons move beyond historical description to analytical understanding. It focuses on how Islamic law (fiqh), global interconnectedness, and modern realities continue to shape how worship is practised today.

1. The Role of Islamic Jurisprudence (Fiqh) in Worship

a. Meaning and Scope of Fiqh

Fiqh literally means "deep understanding." In Islamic studies, it refers to the human interpretation of divine law (Sharīʿah). While Sharīʿah represents Allah's perfect guidance, fiqh explains how believers apply this guidance in practical situations.

The Qur'an and the Sunnah provide general principles for worship, while fiqh offers detailed guidance on how these acts should be carried out. For

example, the Qur'an commands Muslims to establish prayer, but fiqh explains the conditions, steps, timings, and variations of prayer in different situations.

Through fiqh, worship is protected from confusion and disorder. It ensures that acts of devotion remain consistent with Allah's commands while being applicable to everyday life.

b. Formation of the Legal Schools (Madhāhib)

As Islam spread, early Muslim scholars developed structured methods for interpreting the Qur'an and Sunnah. This led to the formation of the major Sunni schools of law: Ḥanafī, Mālikī, Shāfiʿī, and Ḥanbalī.

These schools agreed on the essential foundations of worship but differed slightly in interpretation and method. Such differences include the positioning of the hands during prayer, methods of zakāh calculation, or details of fasting practices. These variations are not signs of division but evidence of scholarly reasoning.

The Prophet Muhammad (SAW) encouraged thoughtful engagement with religious matters, and the existence of madhāhib reflects Islam's capacity for intellectual depth and unity within diversity.

c. Objectives of Fiqh in Worship (Maqāṣid al-Sharīʿah)

Fiqh is not merely about rules; it serves higher purposes. The objectives of Islamic law aim to preserve:

- faith (dīn),
- life,
- intellect,
- lineage, and
- property.

In worship, fiqh ensures that acts of devotion are meaningful, balanced, and achievable. Allah declares:

"Allah intends for you ease and does not intend hardship for you." (Qur'an 2:185)

This principle allows flexibility in worship, such as shortening prayers during travel or adjusting fasting for the sick. Fiqh also allows legitimate differences (ikhtilāf) while maintaining unity of purpose and belief.

d. Fiqh as a Dynamic System

Fiqh is not fixed in one historical period. Scholars use *ijtihād* (independent reasoning) to address new situations as societies change. Through this process, fiqh connects timeless revelation with lived reality.

This dynamic nature allows worship to remain spiritually pure while socially relevant. It ensures that Islam can guide believers in every generation without losing its divine foundation.

2. Globalisation, Digitalisation, and Modern Reinterpretations of Worship

a. Globalisation of Religious Practice

Globalisation has connected Muslim communities across continents. Travel, media, and communication technologies allow Muslims to share prayer schedules, access sermons, and coordinate pilgrimage arrangements globally.

International Islamic bodies issue shared guidance on matters such as moon sighting and fasting times, promoting unity among Muslims worldwide. This global interaction strengthens the sense of belonging to a single ummah.

b. Digitalisation and Technology in Worship

Technology has transformed access to worship-related resources. Qur'an apps, online khutbahs, digital zakāh payments, and virtual learning platforms make religious engagement more accessible.

Online Qur'an study circles and live-streamed sermons allow Muslims to learn regardless of location. However, these developments also raise questions about presence, concentration, and the value of physical congregation.

Islam encourages believers to use beneficial tools wisely, ensuring that technology supports worship rather than replacing sincerity and focus.

c. Modern Reinterpretations and Contemporary Challenges

Modern scholars apply *fiqh al-wāqiʿ* (jurisprudence of reality) to address new worship contexts. Issues such as online Friday prayers, virtual congregational worship during emergencies, and digital zakāh payments require careful analysis.

Many Muslim youth today also reinterpret worship as ethical engagement. They link devotion to social justice, environmental care, honesty, and community service, reflecting Islam's holistic view of worship as both spiritual and moral action.

d. Core Continuities in Worship

Despite global and technological changes, the essence of worship remains unchanged. Sincerity (ikhlāṣ), remembrance of Allah (dhikr), obedience (ṭāʿah), and God-consciousness (taqwā) continue to define true worship.

The Qur'an reminds believers:

"And I did not create the jinn and mankind except to worship Me." (Qur'an 51:56)

Through fiqh, Islam ensures that worship remains relevant, inclusive, and spiritually authentic in every generation.

Activity 2.8 Guided Dialogue

1. Form a group with 5 of your classmates and discuss the topic: **"Why do Muslims in different countries pray or fast slightly differently?"**
2. Explore how fiqh allows diversity within unity and why differences are based on interpretation rather than contradiction.

Activity 2.9 Digital tools and Worship

Scenario: *A Muslim community conducts Friday prayer via online streaming during a pandemic.*

1. Discuss the following questions with a partner.
   - **a.** Is it valid under fiqh?
   - **b.** How can technology support or weaken spiritual engagement?
2. With your partner, research and present on the following.
   - **a.** The role of fiqh in defining worship.
   - **b.** Digital tools in worship.
   - **c.** Global examples of unity and reinterpretation.
3. Create a concept map titled: **"Fiqh and Modern Transformations of Worship"**

   Branches may include:
   - **a.** Fiqh and Diversity
   - **b.** Technological Adaptation
   - **c.** Globalisation
   - **d.** Ethical Worship
   - **e.** Spiritual Continuity
4. Individually, write a short reflection on: **"How can digital technology enhance Islamic worship without losing sincerity and focus?"**

Summary: What You Have Learned

In this lesson, you have learned that Islamic worship is guided not only by the Qur'an and the Sunnah but also by Islamic jurisprudence (fiqh), which explains how acts of worship are practised correctly in different contexts. You have understood that fiqh

represents human understanding of divine guidance and helps Muslims apply timeless religious principles to everyday life.

You have also learned that the development of legal schools (madhāhib) did not divide Muslims but enriched Islamic practice by allowing legitimate differences in worship while maintaining unity of belief. Through the objectives of Islamic law (maqāṣid al-Sharīʿah), worship remains balanced, accessible, and focused on preserving faith, moral discipline, and social well-being.

Furthermore, you have examined how globalisation and digital technology have reshaped contemporary worship. You have seen that tools such as Qur'an apps, online sermons, and digital charity platforms can support devotion when used with sincerity and self-discipline. At the same time, you have reflected on modern challenges, including questions of authenticity, focus, and communal presence.

Overall, this lesson has shown you that while the outward forms of worship may change across time and place, the core values of worship—sincerity (ikhlāṣ), God-consciousness (taqwā), obedience to Allah (ṭāʿah), and remembrance (dhikr)—remain constant. Islamic jurisprudence ensures that worship continues to be spiritually meaningful, socially relevant, and faithful to divine guidance in every generation.

Checklist (Self-Assessment)

Tick ✓ the statements you can confidently do:

☐ I can explain what Islamic jurisprudence (fiqh) means and its role in worship.

☐ I can describe how the legal schools (madhāhib) contributed to diversity in Islamic worship.

☐ I can explain the objectives of fiqh in ensuring ease, balance, and unity in worship.

☐ I can analyse how globalisation has influenced worship practices among Muslims worldwide.

☐ I can evaluate the benefits and challenges of digital technology in Islamic worship.

☐ I can explain how modern reinterpretations of worship remain faithful to Islamic principles.

☐ I can reflect on how sincerity and focus can be maintained in contemporary worship practices.

A COMPARATIVE STUDY OF WORSHIP IN ISLAM AND AFRICAN INDIGENOUS RELIGION

Worship is one of the most important ways through which human beings relate to the divine. Across cultures and religions, people worship to express gratitude, seek guidance, maintain moral order, and secure harmony in their lives and communities. In this lesson, you will explore how worship is understood and practised in **Islam** and

in **African Indigenous Religion (AIR)**, two belief systems that are deeply rooted in African societies.

In Islam, worship (ʿibādah) is an act of **total submission to Allah**, guided strictly by divine revelation found in the Qur'an and the Sunnah of the Prophet Muhammad (SAW). Every act of worship is intended to draw you closer to Allah, purify your heart, and shape your moral character. The Qur'an states clearly:

"I did not create jinn and mankind except that they should worship Me." (Qur'an 51:56)

In African Indigenous Religion, worship is expressed through **rituals, festivals, libation, drumming, dancing, and sacrifices**, usually performed communally. It often involves respect for ancestors and spiritual beings believed to act as intermediaries between humans and the Supreme Being. These practices aim to maintain a balance between the spiritual and physical worlds and to protect the community's well-being.

By studying both systems side by side, you are guided to develop **religious understanding, tolerance, and critical thinking**, while appreciating how different societies express reverence for the divine and uphold moral values.

In previous lessons, you examined how Islamic worship is shaped by **fiqh (Islamic jurisprudence)** and how modern global and digital developments have influenced contemporary religious practice. You learned that while the *forms* of worship may adapt, their *spiritual objectives* remain constant.

The next few lessons will build on that understanding by moving into **comparative analysis**. You will now examine how worship in Islam compares with worship in African Indigenous Religion in terms of **purpose, methods, leadership, sacred spaces, and moral outcomes**.

1. **Meaning and Purpose of Worship**

    a. **Worship in Islam:** In Islam, worship (ʿibādah) refers to **complete obedience, love, humility, and submission to Allah** in every aspect of life. It is not limited to ritual acts alone but includes good character, honest dealings, and service to others when done sincerely for Allah.

    Key purposes of worship in Islam include:

    - **Affirming tawḥīd** (the oneness of Allah)
    - **Purifying the soul** and strengthening self-discipline
    - **Expressing gratitude** for Allah's blessings
    - **Guiding moral behaviour** and social responsibility

    Allah commands:

    "O mankind, worship your Lord, who created you and those before you, that you may become righteous." (Qur'an 2:21)

    You should note that Islamic worship is **revealed, regulated, and universal**, meaning it applies to Muslims everywhere regardless of culture.

b. **Worship in African Indigenous Religion (AIR):** In African Indigenous Religion, worship refers to the collective practices through which people honour the **Supreme Being**, lesser divinities, spirits, and ancestors. These acts are rooted in the belief that the spiritual world actively influences daily life.

The purposes of worship in AIR include:

- **Maintaining harmony** between humans, nature, and the spiritual world
- **Seeking protection, fertility, rain, health, and prosperity**
- **Preserving communal values and ancestral traditions**
- **Ensuring moral order and social stability**

Worship is often communal and celebratory, involving music, dance, storytelling, and symbolic rituals passed down through generations by oral tradition.

2. **Forms and Elements of Worship**

a. **Core Acts of Worship in Islam:** Islamic worship is structured around clearly defined acts revealed by Allah. These include:

- **Ṣalāh (Prayer):** Performed five times daily as a direct link between you and Allah
- **Zakāh (Almsgiving):** Purifies wealth and supports social justice
- **Ṣawm (Fasting):** Develops self-control and spiritual awareness (Qur'an 2:183)
- **Ḥajj (Pilgrimage):** Promotes unity and equality among Muslims
- **Dhikr and Du'ā':** Constant remembrance and supplication

Worship is centred on the **mosque**, the **Qur'an**, and the **Sunnah**, and is performed **without intermediaries**.

b. **Core Acts of Worship in AIR:** Worship in AIR varies among communities but commonly includes:

- **Libation** (pouring drink offerings to honour spirits or ancestors)
- **Sacrifices and offerings**
- **Drumming, singing, and dancing**
- **Festivals and rites of passage**
- **Consultation of priests, elders, or diviners**

Sacred spaces may include **shrines, groves, ancestral homes, or natural landmarks**. Worship often involves intermediaries who are believed to communicate with the spiritual realm on behalf of the community.

3. Similarities Between Islamic Worship and AIR

Despite theological differences, you will observe important similarities:

- Both recognise a **Supreme Being** as the source of life
- Both connect worship with **moral behaviour and social responsibility**
- Both value **communal participation** in religious life
- Both use **rituals, symbols, and sacred spaces**
- Both transmit beliefs and values across generations

These similarities show that worship, in all cultures, plays a central role in shaping identity and ethical conduct.

4. Key Differences in Worship

The major differences lie in belief foundations and practice:

Aspect	Islam	African Indigenous Religion
Concept of God	Strict monotheism (tawḥīd)	Supreme Being with divinities/ ancestors
Source of Worship	Qur'an and Sunnah	Oral tradition and custom
Mediation	No intermediaries	Intermediaries often involved
Nature of Worship	Universal and regulated	Localised and community-specific
Central Aim	Submission to Allah	Harmony with spiritual forces

Understanding these differences helps you appreciate why worship looks and feels different across religious traditions.

5. Moral and Ethical Values Promoted Through Worship

a. Values in Islamic Worship

Islamic worship nurtures:

- Honesty and integrity
- Patience and self-discipline
- Humility before Allah
- Compassion and social justice
- Unity of the ummah

The Prophet Muhammad (SAW) said:

"Indeed, I was sent to perfect good character." (Hadith)

b. Values in AIR Worship

AIR promotes:

- Respect for elders and authority
- Communal responsibility

- Truthfulness and accountability
- Solidarity and cooperation

In both traditions, worship serves as a **moral training system** that shapes how individuals relate to others and to society.

Activity 2.10 Comparative Discussion

1. Discuss with a partner: ***Why do religions use rituals to express worship?***
2. Use examples from Islam and AIR to support your ideas.

Activity 2.11 Group Comparison Task

1. Form a group with a few classmates and compare:
   a. Purpose of worship
   b. Leaders or mediators
   c. Sacred spaces
   d. Moral outcomes
2. Present your findings in a table or chart.

Activity 2.12 Exploring the Unique Elements of Worship

Create a **Venn diagram** showing:

1. Unique elements of Islamic worship
2. Unique elements of AIR worship
3. Shared elements

Activity 2.13 Reflection on Other Forms of Worship

Reflect in writing: *How does understanding other forms of worship help promote tolerance and peaceful coexistence in Ghana?*

Summary: What You Have Learned

By the end of this lesson, you should understand that:

- Worship is central to both Islam and African Indigenous Religion
- Islamic worship is based on revelation and strict monotheism

- AIR worship is communal and rooted in tradition and ancestry
- Both systems promote moral discipline and community well-being
- Comparative study strengthens respect for religious diversity

Checklist: Self-Assessment

Tick ✓ what you can confidently do.

☐ I can explain the meaning and purpose of worship in Islam and AIR

☐ I can identify similarities and differences between the two traditions

☐ I can describe how worship shapes moral behaviour

☐ I can respect religious diversity while understanding Islamic beliefs

☐ I can apply comparative thinking to religious studies topics

WORSHIP AS A PATHWAY TO RELIGIOUS TOLERANCE, RESPECT AND PEACEFUL COEXISTENCE

Religion is one of the most powerful forces shaping human identity, morality, and community life. Across the world, people worship in different ways—through prayer, rituals, songs, fasting, sacrifices, and communal gatherings. These differences sometimes create misunderstanding, suspicion, or even conflict. However, when properly understood, religious diversity can become a **source of mutual respect, cooperation, and peace**.

In Islam, worship (ʿibādah) expresses total submission to Allah and trains you to live with humility, justice, and compassion. Other religions, such as Christianity and African Indigenous Religion (AIR), also use worship to connect with the Divine, promote moral discipline, and strengthen community bonds. Although the *forms* of worship may differ, many of the *values* they promote are similar.

The Qur'an reminds you that diversity among human beings is part of Allah's wisdom:

> *"O mankind! We created you from a male and a female and made you into nations and tribes so that you may know one another."* (Qur'an 49:13)

In Ghana, where Muslims, Christians, and adherents of African Indigenous Religion live side by side, understanding religious differences is essential for national unity. This lesson therefore guides you to see how **knowledge of worship practices—both differences and shared values—can reduce prejudice, build empathy, and promote peaceful coexistence** in society.

In **Week 8**, you compared Islamic worship with African Indigenous worship, identifying similarities such as communal participation and moral formation, as well as differences in beliefs, rituals, and leadership.

This week builds on that foundation by moving beyond comparison to **application**. You will now examine how this understanding can be used **practically** to promote tolerance, respect, and harmony among people of different faiths.

1. **Differences in Worship Among Religions**

   a. **Islamic Worship**

   In Islam, worship is centred on **direct devotion to Allah alone**, without intermediaries. It is guided by divine revelation and follows prescribed forms.

   Key features include:

   - Acts such as **ṣalāh, zakāh, ṣawm, and ḥajj**
   - Worship conducted mainly in **mosques**
   - Guidance from the **Qur'an and Sunnah**
   - Emphasis on **discipline, purity, sincerity, and obedience**

   Islamic worship trains you to respect order, time, cleanliness, and moral responsibility, all of which contribute to peaceful social living.

   b. **African Indigenous Worship**

   In African Indigenous Religion, worship is closely connected to **community life, tradition, and the spiritual world**.

   Key features include:

   - Rituals such as **libation, drumming, dancing, sacrifices, and festivals**
   - Worship conducted in **shrines, sacred groves, or family compounds**
   - Leadership by **priests, priestesses, elders, or diviners**
   - Use of **ancestors and spiritual beings as intermediaries**

   These practices aim to preserve harmony between humans, nature, and the spiritual realm, and to maintain social balance.

   c. **Christian Worship (for Broader Perspective)**

   Christian worship generally includes:

   - **Prayer, singing of hymns, Bible reading, and sacraments**
   - Worship conducted in **churches**
   - Leadership by **pastors or priests**
   - Emphasis on love, forgiveness, and service

   These differences across religions arise from **distinct beliefs, scriptures, and historical experiences**, not from moral superiority or inferiority.

2. Common Values Found in Worship

Despite outward differences, you will notice strong shared values across religions:

a. Reverence for the Divine

All religions acknowledge a **Supreme Being** as the source of life, authority, and moral order.

b. Communal Unity

Worship brings people together, strengthens relationships, and builds a sense of belonging.

c. Moral Education

Through worship, people are taught:

- Honesty
- Compassion
- Humility
- Respect for others
- Responsibility to society

d. Spiritual Renewal

Worship refreshes the soul, corrects behaviour, and encourages self-reflection and moral growth.

Recognising these shared values helps you see people of other faiths not as rivals, but as **partners in building a moral society**.

3. Religious Tolerance in Islam and Ghanaian Society

a. Islamic Teachings on Tolerance

Islam strongly promotes peaceful coexistence and respect for religious freedom.

The Qur'an declares:

"There is no compulsion in religion." (Qur'an 2:256)

You are also reminded:

"Allah does not forbid you from being kind and just to those who do not fight you because of religion." (Qur'an 60:8)

The Prophet Muhammad (SAW) demonstrated tolerance by:

- Protecting the worship rights of non-Muslims
- Signing agreements with Christian and Jewish communities
- Promoting justice and peaceful dialogue

b. Ghanaian Context of Religious Coexistence

In Ghana:

- The **Constitution guarantees freedom of religion**
- Muslims, Christians, and traditionalists often live in the same communities
- Interfaith councils and religious leaders collaborate on peacebuilding
- Religious festivals are often respected across faiths

This environment shows that tolerance is not just a religious duty but also a **civic responsibility**.

4. How Understanding Worship Promotes Tolerance

Understanding worship practices helps in several important ways:

- **Knowledge reduces prejudice:** You are less likely to fear or hate what you understand.
- **Empathy encourages respect:** Recognising shared values builds emotional connection.
- **Dialogue prevents conflict:** Open discussion corrects misconceptions.
- **Unity in diversity strengthens peace:** Differences become opportunities for learning rather than division.

When you understand that all religions seek meaning, order, and moral living, tolerance becomes a natural outcome.

5. Practical Ways to Promote Religious Tolerance

You can actively promote tolerance by:

- Participating in **interfaith dialogue and community service**
- Learning about other religions through education and discussion
- Respecting **sacred spaces, festivals, and customs**
- Speaking out against religious discrimination or hate speech
- Promoting the Ghanaian value of **peaceful coexistence**

Tolerance begins with **attitude**, grows through **knowledge**, and is sustained by **action**.

Activity 2.14 Understanding Worship and Tolerance

With a few classmates, create a group and do the following tasks.

1. Discuss: "***Must worship look the same to be meaningful?***"

2. Use examples from Islam, Christianity, and AIR to support your ideas.
3. Create a poster titled: **"Worship Is Diverse but United in Spirit."**
4. Include one difference, one similarity, and one lesson for peaceful living.
5. Role-play an interfaith roundtable with representatives of different religions.
6. Practise respectful questioning and listening during the role-play

Activity 2.15 Advocacy Project

1. Create an advocacy message titled: **"My Faith, Your Faith, Our Ghana."**
2. Use posters or short presentations to promote your message.
3. Present posters or short presentations to the class.

Summary: What You Have Learned

You should now understand that:

- Religions differ in worship practices due to beliefs and history
- Many moral values in worship are shared across faiths
- Islam strongly promotes tolerance, justice, and peaceful dialogue
- Understanding worship reduces prejudice and builds empathy
- Religious knowledge is a powerful tool for national peace

Checklist: Self-Assessment

Tick ✓ what you can confidently do.

☐ I can identify differences in worship across religions
☐ I can explain shared moral values found in worship
☐ I can relate Islamic teachings to religious tolerance
☐ I can suggest practical ways to promote peaceful coexistence
☐ I can respect religious diversity while remaining firm in my faith

EXTENDED READING

- Worship in Islam – IslamOnline (Comprehensive Concept & Purpose)
- A clear explainer of what worship (ʿibādah) means in Islam, covering both rituals and everyday devotion:
- https://fiqh.islamonline.net/en/worship-in-islam/ (Fiqh Islamonlone)
- Understanding Worship in Islam – WhyIslam.org
- Presents an inclusive overview of Islamic worship, contextualising ritual worship alongside daily ethical life:
- https://www.whyislam.org/worship-in-islam/ (whyislam.org)
- Ibadah – Wikipedia (Language, Meaning & Scope)
- A trusted summary of how *ibādah* is defined linguistically and in Islamic law, including its broader implications:
- https://en.wikipedia.org/wiki/Ibadah (Wikipedia)
- Fiqh of Worship – IslamHouse PDF (Detailed Jurisprudence)
- A downloadable resource explaining the jurisprudence of worship (acts, conditions, proofs from Qur'an and Sunnah): https://d1.islamhouse.com/data/en/ih_books/single/en_umdah_al_fiqh.pdf (d1.islamhouse.com)
- African Religions – Britannica (Context for Comparative Worship)
- Gives a reliable overview of traditional African religion practices—useful for comparative understanding with Islam:
- https://www.britannica.com/topic/African-religions (Encyclopedia Britannica)

REVIEW QUESTIONS

MULTIPLE CHOICE QUESTIONS (MCQs)

1. The primary purpose of human creation according to Qur'an 51:56 is to:
   - **A.** Populate the earth
   - **B.** Gain knowledge
   - **C.** Worship Allah
   - **D.** Build societies
2. Which of the following best describes ʿibādah in Islam?
   - **A.** Ritual prayer only
   - **B.** Acts done by religious leaders
   - **C.** Total submission to Allah in all aspects of life
   - **D.** Cultural religious practices
3. Which act of worship helps purify wealth and promote social justice?
   - **A.** Ṣalāh
   - **B.** Ṣawm
   - **C.** Zakāh
   - **D.** Ḥajj
4. During the Prophetic era, worship was mainly characterised by:
   - **A.** Architectural beauty
   - **B.** Simplicity and sincerity
   - **C.** Complex legal rulings
   - **D.** Digital communication
5. Which development occurred during the era of the Rightly Guided Caliphs?
   - **A.** Online sermons
   - **B.** Standardisation of Qur'anic recitation
   - **C.** Virtual pilgrimage
   - **D.** Introduction of madhāhib
6. Which factor most influenced the spread of worship practices across regions?
   - **A.** Climate
   - **B.** Cultural interaction

C. Divine revelation ceased

D. Loss of tradition

7. Islamic jurisprudence (fiqh) is best described as:

A. Divine law itself

B. Human interpretation of divine law

C. Cultural practice

D. Political authority

8. Differences among the four Sunni madhāhib mainly arise from:

A. Contradictions in the Qur'an

B. Cultural bias

C. Interpretive reasoning

D. Rejection of Sunnah

9. Which principle allows scholars to respond to new worship challenges?

A. Taqlīd

B. Ijtihād

C. Bidʿah

D. Shirk

10. A key difference between Islamic worship and AIR worship is that Islam:

A. Rejects rituals

B. Emphasises communal life

C. Directs worship solely to Allah without intermediaries

D. Uses sacred spaces

11. One similarity between Islamic worship and AIR is that both:

A. Use written scriptures

B. Recognise a Supreme Being

C. Reject moral discipline

D. Are led only by elders

12. Worship in AIR mainly aims to:

A. Fulfil legal requirements

B. Gain political authority

C. Maintain harmony between spiritual and physical life

D. Replace divine revelation

13. Qur'an 49:13 teaches Muslims to:
    - **A.** Avoid other religions
    - **B.** Compete religiously
    - **C.** Respect human diversity
    - **D.** Enforce belief
14. Understanding differences in worship helps to promote tolerance by:
    - **A.** Weakening faith
    - **B.** Creating uniformity
    - **C.** Reducing ignorance and prejudice
    - **D.** Eliminating beliefs
15. One practical way worship knowledge promotes peace in Ghana is through:
    - **A.** Religious isolation
    - **B.** Interfaith dialogue
    - **C.** Cultural dominance
    - **D.** Silence on belief

SHORT ANSWER QUESTIONS

16. Define the term **ʿibādah** in Islam.
17. State **two Qur'anic verses** that explain the purpose of worship.
18. List the **Five Pillars of Islam**.
19. Identify **two acts of worship** practised during the lifetime of the Prophet Muhammad (SAW).
20. Name **one Islamic school of law (madhhab)** and one area of worship it explains.

ESSAY QUESTIONS

21. Explain why worship in Islam is described as **holistic** and not limited to rituals alone.
22. Describe how **ṣalāh** helps to shape the moral character of a Muslim.
23. Explain how **historical context** influenced the outward forms of worship while preserving its spiritual core.
24. Describe **two ways** technology has influenced worship in contemporary Muslim societies.

25. Explain why differences in worship practices among Muslims do **not** mean disunity in Islam.

APPLICATION AND ANALYSIS

26. Using examples, analyse how **fiqh** helps Muslims practise worship correctly in different cultural settings.
27. Compare **Islamic worship** and **African Indigenous Religious worship** in terms of **purpose and leadership**.
28. Analyse how **globalisation** has increased both opportunities and challenges for Islamic worship today.
29. Examine how understanding similarities in worship across religions can reduce **religious prejudice**.
30. Analyse the role of worship in promoting **community unity and moral discipline** in Ghanaian society.
31. Evaluate the statement: *"Worship in Islam has remained unchanged despite historical and technological developments."* Support your answer with examples.
32. Assess how Islamic jurisprudence balances **faithfulness to revelation** with **changing human contexts** in worship.
33. Critically examine whether digital forms of worship can maintain **sincerity (ikhlāṣ)** and **spiritual focus (khushūʿ)**.
34. Evaluate how learning about the worship practices of other religions can promote **peaceful coexistence** in a multi-religious society.
35. Reflect on how your personal understanding of worship has developed through this section and how it influences your daily life.

SECTION

3

MUSLIM PRACTICES AND NATIONAL DEVELOPMENT



RELIGIOUS BELIEFS, PRACTICES, MORAL VALUES AND HUMAN DEVELOPMENT

Muslim Practices and National Development

Introduction

Section 3 deepens your understanding of how Islamic worship directly contributes to national development, social cohesion and ethical citizenship. Across several lessons, this section – with you – examines Zakat, Sadaqah, Hajj and Salah as divinely mandated practices that shape both moral character and communal wellbeing. These acts of worship are not isolated rituals; they function as systems for wealth redistribution, compassion, unity and disciplined living.

The section highlights how Zakat strengthens social justice; how Sadaqah fosters voluntary generosity; how Hajj cultivates global unity and peace-building; and how Salah develops time-consciousness and responsibility. Each focal area builds upon Islamic principles of justice, equality and service to humanity, showing their relevance to Ghana's socio-economic challenges.

By drawing on Qur'anic teachings, Hadiths, practical examples and reflective activities, you will connect spiritual obligation with civic duty, recognising that Islamic worship nurtures productive, peaceful and morally upright citizens.

KEY IDEAS

- **Civic Responsibility Rooted in Worship** – Islamic acts of worship cultivate habits that strengthen social discipline, peaceful living, and national productivity.
- **Economic Justice through Giving** – Zakat and Sadaqah reinforce fairness, reduce inequality, and support the vulnerable in society.
- **Equality and Unity in Pilgrimage** – Hajj demonstrates global Muslim brotherhood and models peaceful coexistence beyond race, tribe, or class.
- **Moral Discipline and Time Management** – Salah nurtures punctuality, accountability, consistency, and spiritual focus.
- **Social Solidarity and Compassion** – Charitable practices develop empathy, community support, and ethical responsibility.
- **Worship as Holistic Development** – Every act of ʿibādah shapes personal piety and directly contributes to community welfare and national progress.

ZAKAT AS A SPIRITUAL OBLIGATION AND INSTRUMENT FOR NATIONAL DEVELOPMENT

Zakat, one of the Five Pillars of Islam, stands as a sacred economic system established by Allah to nurture justice, compassion and social equity. It is far more than a charitable act: it is a divine obligation that purifies wealth, disciplines the soul, strengthens community bonds and uplifts the poor and vulnerable. Allah identifies the rightful beneficiaries of Zakat in Surah At-Tawbah (9:60), ensuring that wealth is directed to those in genuine need and those who support the welfare of the community. In both classical and contemporary Muslim societies, Zakat serves as a structured mechanism for reducing poverty, empowering the disadvantaged, supporting essential services such as education and healthcare, and fostering inclusive development. For Muslims in Ghana, Zakat carries immense potential to complement national efforts in fighting inequality, supporting youth and building resilient communities. This lesson guides you to understand the meaning, purpose and beneficiaries of Zakat; and to explore how its proper implementation can contribute to national development.

Last week, you studied how acts of worship can contribute to peaceful coexistence in diverse societies. That lesson introduced the idea that Islam's inspired practices can foster community cohesion. This week, you will extend that understanding by examining how Zakat directly supports social welfare, economic empowerment and development in Ghana and beyond.

Meaning and Religious Obligation of Zakat

Zakat means purification and growth. It purifies the heart from greed, cleanses wealth from selfishness and reminds the believer that all provision is from Allah. It is a compulsory duty for every Muslim who reaches the *nisāb* (minimum wealth threshold). Zakat functions as a spiritual discipline that trains Muslims to recognise the rights of the poor in their wealth. The Qur'an affirms this by stating: *"Alms are for the poor and the needy..."* (Qur'an 9:60). Because Zakat is commanded by Allah, refusing or neglecting it undermines the moral and economic balance of society.

Activity 3.1 Exploring the Purpose of Zakat

In this activity, you will reflect on how Islamic giving supports the development of individuals and the nation. Your task is to think deeply about why Allah commands Zakat and how giving transforms society.

Instructions

1. Read the verse: ***"Alms are for the poor and the needy..."*** (Qur'an 9:60).
2. Write a short explanation of what this verse teaches about the purpose of Zakat.

3. Respond to the question: **"How can giving away part of one's wealth help build a nation?"**
4. Give at least three points linking faith, charity, and national development.
5. Share your thoughts with a classmate or write a personal reflection if working alone.

Support for you: Use this sentence starter if needed: *"Zakat helps build a nation by..."*

Qur'anic Categories of Zakat Beneficiaries

The Qur'an clearly outlines eight groups who are eligible for Zakat (Qur'an 9:60). These include ***the poor who lack basic needs, the needy whose resources are insufficient, those employed to administer Zakat, new Muslims whose hearts need strengthening, people in bondage who seek freedom, those in debt, those striving in the path of Allah, and stranded travellers.*** These categories ensure that Zakat addresses personal hardship, social vulnerability, and community welfare. Understanding these groups enables Muslims to distribute Zakat responsibly and in accordance with divine instruction.

Activity 3.2 Mapping Zakat Beneficiaries

This activity helps you organise what you have learned about the eight Qur'anic beneficiary groups.

Instructions

1. Draw a large circle in the centre of your page and write **Zakat Beneficiaries (Qur'an 9:60)**.
2. Create eight branches from the centre.
3. On each branch, write one beneficiary category (poor, needy, collectors, etc.).
4. Under each category, write one sentence explaining who they are and why they need support.
5. Add examples from Ghanaian communities wherever possible.

Purposes of Zakat: Spiritual, Social, and Economic

Zakat serves multiple interconnected purposes. Spiritually, it purifies the soul, weakens attachment to wealth, and nurtures gratitude and humility. Socially, it builds unity, compassion, and solidarity, creating an environment where the strong support the weak. Economically, Zakat redistributes wealth, supports those unable to afford basic needs, empowers new entrepreneurs, and stimulates community development. By

reducing inequality, Zakat helps create a stable and just society grounded in Islamic values.

Zakat as a Tool for National Development

In modern societies, including Ghana, Zakat plays a significant role in addressing poverty, inequality, unemployment, and inadequate access to healthcare and education. Zakat-funded scholarships support the education of needy students; Zakat-funded clinics and water projects provide essential health services; and Zakat-supported microfinance initiatives empower small businesses. Institutional bodies such as the Ghana Muslim Mission and other Islamic NGOs manage Zakat transparently and direct it toward impactful community projects. When effectively administered, Zakat becomes a national development tool aligned with Islamic ethics and Ghana's development goals.

Activity 3.3 Zakat in Action: A Sector Analysis

This activity allows you to explore how Zakat can support different sectors in Ghana.

Instructions

1. Choose one of the following sectors:
   - **a.** Education
   - **b.** Healthcare
   - **c.** Entrepreneurship
   - **d.** Social Protection
2. Research or think about at least two real challenges in that sector.
3. For each challenge, explain how Zakat can help solve or reduce it.
4. Create a poster or one-page write-up showing your findings.
5. Include a Qur'anic verse or Hadith on charity to support your work (e.g., Qur'an 9:60 or Hadith on purification of wealth).
6. Present your poster to your peers or place it in your learning journal.

Note

If you are working alone, complete steps 1 – 5 in writing.

Personal vs Institutionalised Zakat

Personal Zakat is when individuals distribute Zakat themselves. Institutionalised Zakat involves organised bodies collecting and distributing the funds. While personal giving strengthens personal responsibility, institutional giving ensures wider reach, transparency, proper documentation, and better long-term projects. In Ghana, both approaches exist and complement each other. Responsible institutional management increases public trust and ensures that funds reach the most deserving groups.

Activity 3.4 Case Study: How a Zakat Institution Works

This activity will help you understand how Zakat organisations collect, manage and distribute funds.

Instructions

1. Choose any Islamic charity organisation such as (or any other from your online search):
   - **a.** Ghana Muslim Mission
   - **b.** Al-Khair Foundation
   - **c.** Islamic Relief
   - **d.** Local mosque-based Zakat committee
2. Find out (through online search, pamphlets or interviews):
   - **a.** How they collect Zakat
   - **b.** Who they support
   - **c.** What projects they fund
   - **d.** How they ensure fairness and transparency
3. Summarise your findings in a half-page report.
4. Write one paragraph explaining how such institutions can help Ghana's national development efforts.

Zakat and Community Accountability

Administering Zakat requires fairness, integrity, and accountability. Decisions must align with Qur'anic guidelines and community needs. Community Zakat committees often face challenges such as limited funds or competing needs. Ethical leadership ensures justice and prevents corruption. These responsibilities reflect the Islamic principle that wealth is a trust from Allah, to be managed with honesty.

Activity 3.5 Simulating a Zakat Allocation Meeting

This activity helps you experience the responsibility of distributing Zakat fairly.

Instructions

1. Imagine you are part of a Zakat committee.
2. You have three requests for support:
   - **a.** A widow seeking money for school fees
   - **b.** A youth needing capital for a small business
   - **c.** A community requesting funds for a borehole
3. You have limited funds and must decide what to prioritise.
4. Write your committee decision in 2–3 paragraphs explaining:
   - **a.** Why you chose that allocation
   - **b.** How your decision aligns with Qur'an 9:60
   - **c.** How it supports community development
5. Reflect: ***"Was it easy to decide? What Islamic values guided your choice?"***

   ***(Values emphasised for you to learn** are fairness, accountability/Islamic ethical distribution, mercy and justice.)*

Integrating Zakat Knowledge Across Year 1–Year 3

Throughout Years 1 and 2, you learned that charity is a moral obligation and a means of earning Allah's pleasure. In Year 3, your knowledge expands to include the institutional and developmental dimensions of Zakat. The values of generosity, justice and compassion remain constant across all levels, but the understanding becomes deeper and more practical.

Activity 3.6 Connecting Zakat to National Development

This activity helps you connect everything you have learned about Islamic charity from Year 1 to Year 3.

Instructions

1. Recall what you learnt about charity and good deeds in:
   - **a.** Year 1 (Charity as moral responsibility and compassion)
   - **b.** Year 2 (Zakat and Sadaqah as community-building tools)
   - **c.** Year 3 (Zakat as an instrument for national development)

2. Create a three-part chart showing how your understanding has grown.
3. In the final column, write three ways Ghana can benefit from Muslims practising Zakat properly.
4. End with a short duʿā: *"O Allah, make us generous in Your path and helpers of the poor and needy."*

Activity 3.7 Self-Assessment: How Much Have You Understood?

Let's see you engage yourself in this self-assessment. This activity helps you connect everything you have learned about Islamic charity from Year 1 to Year 3.

Instructions

1. Recall what you learnt about charity and good deeds in:
   - **a.** Year 1 (Charity as moral responsibility and compassion)
   - **b.** Year 2 (Zakat and Sadaqah as community-building tools)
   - **c.** Year 3 (Zakat as an instrument for national development)
2. Create a three-part chart showing how your understanding has grown.
3. In the final column, write three ways Ghana can benefit from Muslims practising Zakat properly.
4. End with a short duʿā: *"O Allah, make us generous in Your path and helpers of the poor and needy."*

Summary: What You Have Learned

Zakat is a divine economic institution designed to cultivate fairness, compassion and social responsibility. It purifies the wealth and soul of the giver, uplifts the vulnerable and contributes to both community and national development. By understanding the eight beneficiary groups, the purposes of Zakat and the distinction between personal and institutional giving, you gain the ability to appreciate Zakat as a powerful tool for justice in Islam. In the Ghanaian context, Zakat supports education, healthcare, entrepreneurship and social protection, strengthening the nation's development. The Islamic values behind Zakat – mercy, fairness, generosity and stewardship – remain essential qualities for responsible citizenship.

Checklist

Tick ✓ what you can confidently do.

☐ I can explain the meaning and obligation of Zakat.

☐ I can list the eight beneficiaries from Qur'an 9:60.

☐ I understand the spiritual, social, and economic roles of Zakat.

☐ I can describe how Zakat contributes to national development in Ghana.

☐ I can distinguish between personal and institutional Zakat.

☐ I can explain how Zakat work connects with ethical Islamic living.

SADAQAH FOR SOCIO-ECONOMIC DEVELOPMENT

Sadaqah, derived from the Arabic root *ṣidq* meaning truthfulness, represents voluntary charity that flows from sincere faith and compassion. Although it is not obligatory like Zakat, Sadaqah occupies a deeply honoured place in Islamic spirituality as an act that reflects inner sincerity, moral responsibility and kindness towards creation. The Qur'an celebrates Sadaqah by likening it to a seed that multiplies manifold through Allah's blessing (Qur'an 2:261), while several hadiths stress its power to purify the heart, erase sins and elevate one's rank.

In contemporary societies, including Ghana, Sadaqah serves as a practical tool for socio-economic development. It supports the poor, empowers vulnerable groups, funds education, strengthens health interventions, sustains community welfare and inspires compassion among citizens. More importantly, Sadaqah nurtures empathy and solidarity by ensuring that every Muslim – regardless of wealth status – can contribute towards alleviating hardship. This lesson guides you to understand the forms, significance and developmental potential of Sadaqah, both at the personal and institutional levels.

In Week 10, you examined Zakat as a divine obligation and a structured tool for national development. Sadaqah builds upon similar values of generosity and social justice but expands the scope of giving beyond obligation into voluntary, everyday compassion. This week helps you explore how spontaneous acts of kindness and organised charitable initiatives can uplift individuals and communities, reduce poverty and strengthen national unity.

Meaning and Nature of Sadaqah

Sadaqah refers to voluntary charity given sincerely for the sake of Allah. It is open to every Muslim regardless of financial status and may take both material and non-material forms. Unlike Zakat, Sadaqah has no fixed rate, no wealth threshold and no restriction on beneficiaries. It embodies the believer's inner truthfulness (*ṣidq*) and love for goodness. A smile, a kind word, or removing harm from the road can all count as Sadaqah. The Prophet (SAW) said: *"Sadaqah extinguishes sins just as water extinguishes fire."* (*Tirmidhi*). This highlights its spiritual importance as a means of purifying the heart and nurturing piety.

Activity 3.8 What Counts as Ṣadaqah?

Step 1: Think

Individually, think about your daily life at home, school, mosque, or community.

Step 2: Identify

*List **three (3)** material and **three (3)** non-material examples of Ṣadaqah you have seen or practised in Ghana. Use this guide if needed:*

- **Material:** money, food, clothes, books, hospital support
- **Non-material:** smiling, helping carry items, advising a friend, cleaning a public place

Step 3: Explain

For each example, write one sentence explaining how it promotes goodness or helps someone.

Here is a friendly support prompt for you: "This is Ṣadaqah because it helps by ....."

Qur'anic and Prophetic Foundations

The Qur'an encourages voluntary giving generously and secretly for Allah's sake.

- *"The example of those who spend their wealth in the way of Allah is like a grain which grows seven ears, in each ear a hundred grains..."* (Qur'an 2:261).
- *"Take charity from their wealth to purify them and cleanse them..."* (Qur'an 9:103).

The Prophet (SAW) also taught that the best charity is that done regularly, even if small, and that kindness towards all living beings is rewarded by Allah.

These teachings establish Sadaqah as a spiritual pathway to Allah's pleasure, a means of softening the heart and a practical expression of mercy to humanity.

Activity 3.9 Scripture Study: Lessons from the Qur'an and Hadith

Read some selected Qur'anic verses and Hadith on Ṣadaqah – select yourself or ask your teacher to help you.

With a partner, complete the table below.

Text	What Allah or the Prophet (SAW) Teaches	Benefit Promised

Guiding Questions

1. What attitude does Islam encourage in giving?
2. What reward is mentioned?

   Whole-class sharing: One pair explains one lesson in simple words to the class.

3. Types of Sadaqah

   Sadaqah appears in various forms, each contributing differently to individual and community well-being:

   a. **Material Sadaqah (Sadaqah Māl)**: Giving money, food, clothing, shelter, medicine or property.

   b. **Non-Material Sadaqah**: Smiling, speaking kind words, giving advice, offering emotional support or helping a neighbour.

   c. **Sadaqah Jāriyah (Ongoing Charity)**: Charitable actions whose benefits continue into eternity, such as building a well, sponsoring education, planting trees or donating to a school or hospital.

   d. **Skill-based Sadaqah**: Using one's talents (teaching, mentoring, repairing items, medical help, etc.) to serve others and communities.

   Each form allows Muslims to contribute regardless of income level, building a culture of compassion, unity, and moral responsibility.

Activity 3.10 Classifying Acts of Ṣadaqah

Step 1: Group Task

In groups of four, list at least eight acts of Ṣadaqah common in Ghana.

Step 2: Classify

Organise them under these headings:

a. Material Ṣadaqah

b. Non-Material Ṣadaqah

c. Ṣadaqah Jāriyah

d. Skill-Based Ṣadaqah

Step 3: Explain

For each category, explain how it can support:

a. an individual, or

b. a family, or

c. the wider community

Optional format: table, chart or diagram.

Social and Spiritual Impact of Sadaqah

Sadaqah strengthens both spiritual character and social relationships. Spiritually, it removes arrogance, nurtures gratitude, increases sincerity and brings forgiveness from Allah. Socially, it uplifts the poor, reduces tension between classes, promotes harmony and fosters dignity among those supported. Unlike hand-outs that may breed dependency, properly administered Sadaqah encourages empowerment, care and self-reliance.

In communities facing hardship, Sadaqah acts as a safety net, filling gaps in welfare systems. It supports orphans, widows, students, the sick and the elderly, helping create a more compassionate society grounded in Islamic ethics.

Activity 3.11 Reflection: How Ṣadaqah Heals Communities

1. Write one page maximum on one real situation you know (school, mosque, neighbourhood, family).
2. Use these guiding questions:
   - **a.** What problem existed?
   - **b.** What act of Ṣadaqah was shown?
   - **c.** Who benefited?
   - **d.** What changed after the act?

   Sentence starters (support):

   - **i.** "Before the act of kindness…"
   - **ii.** "After the Ṣadaqah was given…"

Sadaqah and Poverty Alleviation

Sadaqah contributes directly to poverty reduction by supporting food security, housing, education, healthcare, and small businesses. In Ghana, Sadaqah helps families afford school fees, hospital costs, or household needs. Sadaqah Jāriyah projects such as wells, community schools, and small loans help break the cycle of poverty and promote long-

term development. School-based sponsorships and vocational training for youth are also common Sadaqah initiatives.

Activity 3.12 Case Study Analysis: Ṣadaqah in Community Development

1. Choose ONE of the following topics.
   - **a.** a local family helped by charity
   - **b.** a school support initiative
   - **c.** a mosque or NGO Ṣadaqah project
   - **d.** a community development activity
2. Answer the questions below briefly.
   - **a.** What form of Ṣadaqah was involved?
   - **b.** Who benefited?
   - **c.** Was it short-term or long-term?
   - **d.** How did it reduce hardship or poverty?

Note

If direct investigation is difficult, use a realistic community example discussed in class.

Islamic organisations such as the Islamic Council for Development and Humanitarian Services (ICODEHS), Al-Khair Foundation, and Ghana Muslim Mission have established structured channels for giving Sadaqah. These institutions run food banks, orphan support programmes, medical aid, scholarship schemes, and small-business support initiatives.

However, institutionalising Sadaqah comes with challenges such as accountability, donor fatigue, and limited regulation. When properly managed, it provides a powerful support base for national poverty-reduction strategies.

Activity 3.13 Guest Interaction OR Alternative Case Reflection

Option A: Guest Session

1. Before the visit, prepare three questions, such as:
   - **a.** What kind of Ṣadaqah projects do you support?
   - **b.** What challenges do you face?
   - **c.** How can students contribute?

After the session: Write five key lessons learned.

Option B (If no guest is available)

Read a short case provided by the teacher or ask him/her to provide you with one/some and answer the same questions.

Integrating Sadaqah Knowledge Across Year 1–Year 3

Across the three years of study, you have learned that kindness, compassion, and moral responsibility are central teachings of Islam. In Year One, charity was introduced as part of moral living. In Year Two, you explored social justice and community solidarity. In Year Three, you extend this understanding by examining how personal kindness can grow into structured socio-economic development tools.

Activity 3.14 Linking Ṣadaqah Across the Three Years

Complete the chart below

Year	What I Learned About Charity
Year 1	
Year 2	
Year 3	

Reflection question: How has your understanding of charity grown over the three years?

Activity 3.15 My Personal Ṣadaqah Plan

Task

1. Design a realistic weekly Ṣadaqah plan.
2. Include the following.
   - **a.** One material act
   - **b.** One non-material act
   - **c.** One act that helps the community

Example prompt you may use: "This week, I will practise Ṣadaqah by…"

Important note: Your plan must be simple, affordable and sincere.

Summary: What You Have Learned

Sadaqah represents voluntary acts of charity rooted in sincerity, mercy, and truthfulness. It goes beyond financial giving to include every form of kindness that benefits others. The Qur'an and Sunnah strongly emphasise its spiritual importance and its power to purify the heart. Socially, Sadaqah strengthens community bonds, uplifts the vulnerable, and reduces inequality. Economically, it supports education, healthcare, housing and entrepreneurship – making it a valuable tool for poverty alleviation. Institutional Sadaqah in Ghana plays an important role in supplementing national development efforts. Ultimately, Sadaqah nurtures a compassionate society where Muslims live out their faith through generosity and service.

Checklist

Tick ✓ against all that apply:

- ☐ I can explain the meaning of Sadaqah.
- ☐ I can differentiate between Sadaqah and Zakat.
- ☐ I can identify types of Sadaqah with examples.
- ☐ I understand how Sadaqah supports socio-economic development.
- ☐ I can explain the role of Islamic NGOs in administering Sadaqah.
- ☐ I can connect Sadaqah to lessons from previous years.

HAJJ, A JOURNEY OF UNITY, EQUALITY AND PEACE-BUILDING

Hajj, the fifth pillar of Islam, is a sacred journey that embodies the highest values of unity, humility, obedience and peace. It brings Muslims from every nation together in one place, wearing the same simple garments, reciting the same supplications and performing the same rituals in devotion to Allah. The Qur'an commands the Prophet Ibrahim (peace be upon him) to proclaim the pilgrimage to humanity:

> *"Proclaim to mankind the pilgrimage: they will come to you on foot and on every lean camel…"* (Qur'an 22:27).

During Hajj, racial, ethnic and social differences disappear. All pilgrims stand equal before Allah, recognising that pride and worldly rank hold no value in His sight. The Qur'an instructs believers to avoid quarrelling, indecency, and wrongdoing during Hajj because it is a journey of purification and peace (Qur'an 2:197). Every ritual – whether entering Ihram, circling the Kaʿbah, standing at Arafat or casting stones at the Jamarāt – trains the pilgrim in patience, forgiveness, humility and self-restraint.

Hajj therefore serves as a powerful model for peaceful coexistence in societies such as Ghana, where people of diverse beliefs live together. By studying Hajj, you will

understand how spiritual devotion strengthens character, reduces conflict and promotes tolerance and social harmony.

In the previous lesson, you studied how Sadaqah promotes compassion, dignity and community upliftment. You learned that generosity is not only a spiritual act but also a foundation for social harmony. This week builds on those values by showing how Hajj teaches peace, cooperation and unity among people of different backgrounds.

Questions to try

1. How does Sadaqah help reduce social inequality?
2. What moral values are shared between Zakat and Sadaqah?
3. Why is self-discipline important in worship?

Spiritual and Ethical Significance of Hajj

Hajj purifies the heart, strengthens īmān and renews a Muslim's submission to Allah. It teaches believers to abandon pride, forgive others, and be patient in hardship. During Hajj, Muslims must avoid quarrelling, insults or aggression, as stated in Qur'an 2:197. The Prophetammad (peace be upon him) said:

> *"Whoever performs Hajj and does not commit obscenity or wrongdoing shall return as pure from sin as the day he was born."* (Bukhari & Muslim).

This highlights the spiritual renewal that Hajj provides. Hajj also builds a sense of discipline and emotional maturity. Moving with millions of people, waiting patiently, helping others and controlling one's temper are essential parts of the pilgrimage. These virtues extend beyond the pilgrimage to everyday life – supporting your peaceful relationships in homes, schools and communities.

Activity 3.16 Exploring Spiritual Lessons from Hajj

This activity is to help you identify spiritual and ethical values within Hajj rituals.

Have a short whole-class discussion or discuss with (a) friend(s) or someone at home on why self-control and peace are emphasised during Hajj.

Instructions

1. Read Qur'an 2:197 and the Hadith given above.
2. Complete the table below.
3. Provide at least one real-life example for each value.

Fill-in Table

Ritual / Teaching	Value Learned	Real-Life Example in Ghana
Ihram		
Avoiding quarrels		
Standing at Arafat		

Core Rituals of Hajj and Their Symbolic Lessons

The rituals of Hajj each convey powerful moral messages.

1. **Ihram:** The two plain white garments represent equality and humility. They remind the believer that all humans—rich or poor—stand equal before Allah.
2. **Tawaf:** Circling the Kaʿbah expresses unity and obedience. Muslims move together in one direction, symbolising a shared purpose and collective devotion.
3. **Sa'i:** Running between Safa and Marwah honours the struggle of Hajar (may Allah be pleased with her). It teaches perseverance, trust in Allah, and the value of effort in hardships.
4. **Wuquf at Arafat:** This is the climax of Hajj. Pilgrims gather in one place, praying for forgiveness. It symbolises unity, repentance, and renewal.
5. **Stoning the Jamarāt:** This act symbolises resisting temptation and rejecting evil influences. It encourages moral courage and inner strength.

Through these rituals, Hajj cultivates peace-building virtues such as patience, humility, and the ability to overlook mistakes.

Activity 3.17 Rituals and Lessons Matching Task

This activity is to help you reinforce understanding of key rituals and their meanings.

Instructions

1. Match each ritual to the correct moral lesson using the guided frame.
2. You may organise the rituals and lessons into a simple concept map or chart.
3. Write full sentences using the frames listed below.

Sentence Frame

1. "Ihram teaches Muslims to ....."
2. "Sa'i reminds believers to ....."
3. "Wuquf at Arafat encourages ....."

4. "Tawaf symbolises ....."
5. "Stoning the Jamarāt strengthens ....."

Hajj and Global Muslim Unity

Hajj brings together Muslims of every nationality, race, language, and social background. All wear the same clothing, share the same spaces, and perform the same rites. This global gathering breaks down barriers of race and class, teaches tolerance and builds international understanding.

Pilgrims often return home with renewed dedication to forgiveness, cooperation and service to humanity. They bring lessons of peace, patience and humility into their communities, strengthening unity and reducing conflict.

Activity 3.18 Unity Through Diversity Reflection

To deepen your reflection on cross-cultural unity during Hajj, let us do this activity.

a. Watch a documentary or virtual tour of the rituals of Hajj.

b. You may choose to also engage and interact with someone who has gone for Hajj.

*(**Hint**: getting someone with multiple pilgrimages may help you better understand or interact with more than one returned pilgrim).*

Instructions

1. Write a short reflection of 150–200 words using the guiding prompts below.
2. Ensure you cover experiences on patience, cooperation and forgiveness that can facilitate peaceful living both at the individual and your community levels.

Sentence Starters

a. "Hajj shows that unity is possible when..."

b. "Seeing millions of people together teaches me that..."

c. "One lesson from Hajj that can improve unity in Ghana is..."

Peace-Building Values in Hajj

Hajj actively trains Muslims in non-violence, patience, tolerance, respect and emotional control. The prohibition against quarrelling or aggression (Qur'an 2:197) makes the pilgrimage a practical exercise in peace-building.

These values help Muslims resolve conflicts calmly, overcome grudges and promote harmony in diverse societies. Ghanaian Muslims can apply these lessons at home,

school and in the wider community – strengthening Ghana's culture of peace and respect.

Activity 3.19 Conflict-Resolution Scenario

This activity will help you to apply Hajj values to real-life conflicts.

Instructions: Read the scenario and answer the questions using the scaffold.

Scenario: Two students in your school are arguing over a missing item. The disagreement is escalating into a fight.

Tasks

1. Which Hajj value can help calm this situation?
2. What steps can you take to resolve the conflict peacefully?
3. How does the Qur'anic command in 2:197 guide your response?

Applying Hajj Lessons to Ghanaian Society

The values of Hajj – unity, equality, patience, forgiveness, humility and service – offer practical solutions to Ghana's social challenges. These values can reduce tribal and political conflicts, improve cooperation in schools and workplaces and strengthen national unity.

Hajj inspires Muslims to treat others fairly, value diversity and contribute to peaceful communities. These lessons align with Ghana's aspiration for social harmony and peaceful coexistence.

Activity 3.20 Peace Initiative Design

Purpose: Create a peace-building action plan inspired by Hajj.

Instructions: Design a simple school or community peace initiative using the template below.

Sample Planning Template

- **Name of Initiative:** .....
- **Hajj Value Behind It:** .....
- **Target Group:** .....
- **Activities to Promote Peace**
  - .....
  - .....
- **Expected Impact:** .....

You may create posters, slogans or brief presentations.

Summary of What You Have Learned

Hajj, the fifth pillar of Islam, is a profound journey of faith that strengthens the believer's connection with Allah and promotes harmony among people. You learned that Hajj teaches essential spiritual values such as humility, patience, obedience and repentance. The rituals of Hajj – Ihram, Tawaf, Sa'i, standing at Arafat and stoning the Jamarāt – each carry deep lessons that shape Muslim character and behaviour.

Hajj also fosters unity and equality among Muslims worldwide. Regardless of nationality, ethnicity or social status, all pilgrims stand together before Allah in the same simple garments. This powerful symbol of equality teaches respect, tolerance and peaceful coexistence. You also explored how Hajj serves as a model for peace-building in Ghana, encouraging Muslims to resolve conflicts calmly, build unity in their communities and contribute to national harmony.

You now understand that Hajj is not only an act of worship but a practical training in living peacefully with others and building a society rooted in justice, compassion and cooperation.

Checklist

Use this checklist to confirm your understanding.

I Can…

- ☐ Explain the spiritual and ethical importance of Hajj in Islam.
- ☐ Describe the major rituals of Hajj and their symbolic meanings.
- ☐ Discuss how Hajj promotes global Muslim unity and equality.
- ☐ Identify peace-building values taught during Hajj, supported by Qur'anic evidence.
- ☐ Apply lessons from Hajj to real-life conflicts in school and community settings.
- ☐ Relate the values of Hajj to Ghana's need for unity and peaceful coexistence.
- ☐ Design a simple peace initiative inspired by the teachings of Hajj.

SALAH AS A TOOL FOR TIME DISCIPLINE AND PERSONAL DEVELOPMENT

Salah stands at the heart of Islamic life. It is the daily act through which Muslims renew their connection with Allah, purify their intentions and nurture spiritual discipline. Yet Salah is more than an act of worship; it is a divinely structured timetable that shapes how Muslims organise their day. Each of the five daily prayers comes at a specific, fixed

time – Fajr at dawn, Dhuhr at midday, Asr in the afternoon, Maghrib at sunset and 'Isha at night. Observing these times trains the believer to manage time responsibly, avoid procrastination and structure daily activities around purposeful living.

The Qur'an reminds believers:

> *"Indeed, prayer has been decreed upon the believers at appointed times."* (Qur'an 4:103).

This divine command transforms Salah into a powerful tool for time consciousness, personal growth and character refinement. Through Salah, Muslims develop punctuality, patience, self-discipline, focus and moral awareness. In today's fast-changing world – where distractions, digital overload and poor planning are common – Salah provides a stable spiritual rhythm for managing responsibilities wisely.

This week explores how Salah cultivates time discipline and supports academic success, emotional balance and strong moral behaviour in you and your communities.

In the previous lesson, you examined Hajj as a journey that nurtures unity, equality and peace-building. You learned how major acts of worship shape ethical behaviour and strengthen peaceful communities. In this lesson, the focus shifts from an annual pilgrimage to a daily obligation – Salah – and how it builds consistent discipline, accountability and effective time management.

Salah is prescribed at specific times, requiring Muslims to organise their day around worship. This creates a daily schedule that aligns religious devotion with responsible living.

a. **Qur'anic foundation:** *"...Prayer has been enjoined on the believers at fixed hours."* (Qur'an 4:103).

b. **The Prophet (SAW) emphasised punctuality:** *"The best of deeds is the prayer at its earliest time."* (Sahih Al-Bukhari).

c. Being conscious of prayer times cultivates a spiritual clock within the believer.



Figure 3.1: Clock showing the five prayer times

Activity 3.21 Mapping Your Salah Timetable

Have a class discussion (your teacher may guide) or a simple discussion with your colleagues in school or at relatives/relations at home on why time is so important in Islam. Then, do the following tasks.

Instructions

1. Draw a table with five rows labelled Fajr, Dhuhr, Asr, Maghrib and Isha.
2. Record the approximate prayer times for your region (use your mosque timetable or mobile app).
3. In the next column, write one activity you perform before or after each prayer (e.g., homework, chores, study, rest).
4. Reflect in two sentences on how planning around Salah can improve your sense of order and responsibility.

Time Consciousness Through the Five Daily Prayers

Each prayer trains the believer to respect time and avoid laziness or disorganisation.

1. Fajr encourages early rising and productivity.
2. Dhuhr encourages midday focus and planned breaks.
3. Asr promotes afternoon organisation without wasting time.
4. Maghrib encourages reflection, family time, and responsibility.
5. Isha encourages rest, discipline, and a healthy sleep routine.

The consistent rhythm of prayer anchors the day spiritually and mentally.

Activity 3.22 What Each Prayer Teaches Me

The following activity is on lessons from the five Salah times and life skills.

Instructions

1. Match each prayer below with the life skill it strengthens.
2. Then write one example from your school or home life.

a. Fajr	**i.** Waking early
b. Dhuhr	**ii.** Planned rest
c. Asr	**iii.** Completing tasks on time
d. Maghrib	**iv.** Balancing responsibilities
e. Isha	**v.** Resting with discipline

Note: Below is your sample **friendly matching grid**.

Instructions

1. Match each daily prayer with the life skill it helps to develop.
2. Then, write **one example** from your **school or home life** that shows how that prayer helps you practise the skill.

Matching Grid (One Example Completed)

Prayer	Life Skill (Match i – v)	Example from my school or home life
Fajr	Waking early	I wake up early to recite the Qur'an and/or read a Hadith. I wake up early to revise my notes before going to school.
Dhuhr		
Asr		
Maghrib		
Isha		

Life Skills List (for Matching)

a. Waking early
b. Planned rest
c. Completing tasks on time
d. Balancing responsibilities
e. Resting with discipline

Salah As a Tool for Personal Development

Through Salah, Muslims learn:

1. **Self-discipline:** praying on time even when tired or distracted.
2. **Focus:** concentrating during prayer reduces stress and improves mindfulness.
3. **Emotional balance:** sujūd (prostration) calms the heart and strengthens inner peace.
4. **Accountability:** remembering that Allah sees all actions.
5. **Patience and perseverance:** maintaining regular prayer builds a strong, resilient character.
6. Prophet Muhammad (SAW) said: *"Prayer is light."* (Sahih Muslim) — a light that guides the believer throughout life.

Activity 3.23 How Salah Shapes My Character

Instructions

Write a short paragraph (6–8 sentences) explaining how Salah helps build one of the following qualities: focus, discipline, patience, honesty or emotional strength.

You may provide sentence starters such as:

a. "Salah helps me stay disciplined because…"

b. "When I pray regularly, I notice that…"

Academic Excellence and Time Management Through Salah

Salah helps you manage schoolwork effectively.

1. Fajr cultivates alertness for early morning study.
2. Planning homework around Dhuhr and Asr prevents last-minute pressure.
3. Evening prayers reduce screen distractions and promote timely rest.
4. Regular prayer breaks renew concentration and reduce mental fatigue.
5. Salah therefore strengthens academic performance by promoting structure, consistency, and responsible planning.

Activity 3.24 Planning My Study Routine

Create a weekly study timetable that places your major study periods between prayer times.

Social and Moral Values Nurtured by Salah

Beyond time management, Salah strengthens

1. Respect for others' time.
2. Honesty (since Salah reminds believers of accountability to Allah).
3. Responsibility in duties and promises.
4. Cleanliness and personal hygiene (wudū' and purity).
5. Community engagement through congregational prayer.
6. In Ghana, praying in mosques fosters cross-ethnic relationships and strengthens community trust.

Activity 3.25 Salah and My Community

In a group with four classmates:

1. Discuss two ways congregational prayers promote peace and cooperation in Ghanaian communities.
2. Present one example to the class.
3. Provide guiding questions such as:
   a. "How does praying together reduce conflict?"
   b. "How does Salah remind us to respect one another's time?"

Connecting Year 1–3 Learning Through Salah

You recall how earlier years taught the meaning, steps, rules, and virtues of Salah. Now in Year 3, you link this foundational knowledge to time management, discipline, and personal growth.

This strengthens your understanding of how worship is not separate from daily life but actively shapes good behaviour, planning, and excellence.

Activity 3.26 Recap Activity

Instructions

1. Write three major lessons about Salah from Years 1–3
2. Explain how each contributes to time discipline and good character in Year 3.
3. Provide prompts such as:
   a. "In Year 1, I learned…"
   b. "This helps me today by…"

Summary: What You Have Learned

In this lesson, you explored Salah as a powerful instrument for time discipline and personal development. You learned that Allah has prescribed each of the five daily prayers at fixed, sacred times, teaching believers to value punctuality, structure, and responsibility. Through Qur'anic guidance – especially Qur'an 4:103 – and the Sunnah of the Prophet (SAW), you discovered that praying on time is not only an act of worship but also a training system for organising your day effectively.

You also examined how each prayer influences a different part of the day: Fajr encourages early rising, Dhuhr supports planned breaks, Asr promotes afternoon focus, Maghrib strengthens evening responsibility, and Isha teaches proper rest. These rhythms help

Muslims avoid procrastination, manage tasks wisely and become disciplined students and community members.

Finally, you explored how Salah nurtures personal qualities such as self-control, patience, emotional balance, integrity and mindfulness. You connected these insights to your earlier learning from Years 1–3, showing how understanding the rules and virtues of Salah leads to a deeper appreciation of its role in shaping a responsible, time-conscious believer.

Checklist

Use this checklist to evaluate your understanding. Tick each statement that applies to you.

A. Understanding Salah and Time Discipline

- ☐ I can explain that Salah is prescribed at fixed times by Allah (Qur'an 4:103).
- ☐ I understand how each of the five daily prayers encourages responsible time management.
- ☐ I can describe how the Prophet (SAW) emphasised praying at the earliest time.

B. Personal Development Through Salah

- ☐ I can identify at least three personal qualities strengthened by regular Salah (e.g., patience, discipline, focus).
- ☐ I can explain how Salah increases emotional balance and mindfulness.
- ☐ I understand how Salah encourages cleanliness, honesty, and accountability.

C. Salah and Academic/Practical Life

- ☐ I can describe how Salah helps me plan my day and avoid procrastination.
- ☐ I can design a simple study timetable structured around prayer times.
- ☐ I understand how Salah improves my concentration and discipline in school.

D. Social Value of Salah

- ☐ I can explain how congregational prayer promotes unity and peaceful living.
- ☐ I can give examples of how Salah teaches respect for others' time and commitments.

E. Connecting Years 1–3 Learning

- ☐ I can recall what I learned about Salah in Years 1 and 2.
- ☐ I can explain how this earlier knowledge supports my understanding of Salah in Year 3.

- ☐ I can identify how Salah contributes to long-term discipline and personal growth.

EXTENDED READING

- Al-Ghazālī, "The Revival of Religious Sciences (Iḥyā' 'Ulūm al-Dīn), Book of Zakah and Almsgiving"

  Provides classical reflections on the role of Zakat, charity, and economic ethics in Islamic spirituality.

- https://archive.org/details/AlGhazaliIhyaUlumAlDinBookOfZakah
- Saeed, Abdullah. "Islamic Social Justice: Principles and Practices"

  A contemporary analysis of Islamic giving (Zakat and Sadaqah) and their implications for social justice.

- https://www.cambridge.org/core/books/islamic-social-justice/94BEF73C4EFA17FA83B68FB6165CA3E6
- Qur'an.com – Surah At-Tawbah (9) Commentary

  Provides detailed commentary and verse-by-verse exegesis on Qur'an 9:60, which outlines Zakat beneficiaries.

- https://quran.com/9
- Nasr, Seyyed Hossein, "Islamic Life and Christian Ethics" (Lecture)

  Addresses how Islamic practices of worship like charity and pilgrimage promote ethical and civic responsibility.

- https://www.christiancentury.org/article/2017-04/islamic-life-and-christian-ethics
- Khan, S. M., "The Pilgrim's Guide: Hajj & Umrah for Beginners"

  A practical, accessible guide to Hajj rituals, symbolism, and the peace-building values contained therein.

- https://www.soundvision.com/article/the-pilgrims-guide-hajj-umrah-for-beginners

REVIEW QUESTIONS

MULTIPLE-CHOICE QUESTIONS (MCQs)

1. Zakat is best defined as:
   - **A.** A voluntary act of kindness
   - **B.** A compulsory charitable obligation in Islam
   - **C.** A seasonal festival
   - **D.** A cultural tradition
2. The Qur'anic verse that lists the beneficiaries of Zakat is found in:
   - **A.** Qur'an 2:177
   - **B.** Qur'an 3:159
   - **C.** Qur'an 9:60
   - **D.** Qur'an 5:8
3. Sadaqah comes from the Arabic root meaning:
   - **A.** Patience
   - **B.** Truthfulness
   - **C.** Struggle
   - **D.** Equality
4. The state of ritual clothing during Hajj is known as:
   - **A.** Tawaf
   - **B.** Ihram
   - **C.** Sa'i
   - **D.** Nahr
5. The central act of Hajj performed at Arafat is called:
   - **A.** Wuquf
   - **B.** Mina
   - **C.** Rami
   - **D.** Tashriq
6. Muslims pray:
   - **A.** Three times daily
   - **B.** Four times daily

C. Five times daily

D. Six times daily

7. Which of the following BEST explains the national development role of Zakat?

A. It encourages people to save wealth

B. It redistributes wealth to support the needy

C. It replaces government taxation

D. It promotes tourism

8. A smile, a kind word, and giving advice are examples of:

A. Zakat-ul-Fitr

B. Sadaqah Maal

C. Sadaqah Jariyah

D. Non-material Sadaqah

9. One peace-building lesson from Hajj is that:

A. Status and wealth matter greatly

B. Pilgrims must avoid all forms of dispute

C. Pilgrimage is only for the wealthy

D. Differences must be emphasised

10. Salah helps develop time-consciousness mainly because it:

A. Is performed only on Fridays

B. Has fixed periods throughout the day

C. Requires long preparation

D. Depends on personal choice of time

11. Institutionalising Sadaqah helps national development by:

A. Avoiding accountability

B. Strengthening structured support systems

C. Eliminating the need for volunteers

D. Making charity compulsory

12. Which example BEST reflects applying Hajj values in Ghanaian schools?

A. Students competing for superiority

B. Encouraging punctuality and peaceful conduct

C. Promoting tribal divisions

D. Avoiding multicultural interaction

13. How do Zakat and Sadaqah together help reduce social inequality?
    - **A.** They promote saving habits
    - **B.** They encourage hoarding of wealth
    - **C.** They redistribute resources and strengthen compassion
    - **D.** They replace economic planning
14. Which of the following BEST shows the symbolic meaning of Tawaf?
    - **A.** Celebrating differences in culture
    - **B.** Demonstrating unity and devotion to Allah
    - **C.** Showing speed and physical strength
    - **D.** Representing the hardships of life
15. A person who maintains punctuality in Salah is more likely to:
    - **A.** Develop poor time management
    - **B.** Become less organised
    - **C.** Show responsibility and reliability
    - **D.** Ignore deadlines

SHORT-ANSWER QUESTIONS

16. List any **three** of the eight Qur'anic beneficiaries of Zakat.
17. What is the meaning of Sadaqah?
18. State the number of compulsory daily prayers in Islam.
19. Briefly explain why Sadaqah is considered a spiritual act.
20. Describe two values learned from Ihram during Hajj.
21. Explain one way Salah promotes time management.
22. In what way does institutionalising Zakat improve transparency?
23. Analyse how Sadaqah Jariyah benefits future generations.
24. Explain how Hajj promotes global Muslim unity.
25. Discuss how Salah can impact punctuality in Ghanaian workplaces.

ESSAY QUESTIONS

26. Analyse how the Qur'anic categories of Zakat beneficiaries support social justice and community welfare.

27. Discuss how Sadaqah promotes both moral character and community well-being in contemporary Ghana.

28. Evaluate how Hajj rituals promote peace-building and unity among diverse groups of Muslims. Use specific ritual examples.

29. Assess the role of Salah in shaping personal discipline and national productivity in Ghana.

30. Critically examine how both Zakat and Sadaqah can be used to address poverty and inequality in modern Ghanaian society. Provide relevant examples.

SECTION

4

ISLAM AND WOMEN



RELIGIOUS COMMUNITIES AND NATION BUILDING

Religious Communities, Gender and Development

Introduction

Section 4 explores the place, dignity, and roles of women in Islam by examining Qur'anic teachings, Prophetic guidance, historical examples, and contemporary Ghanaian experiences. You study Islam's foundations of spiritual equality, justice, and moral responsibility for both men and women, and how these principles shape rights to education, property, participation, and leadership. The section also highlights women who strengthened Islam—from early figures like Khadijah, Aisha, and Fatimah to Ghanaian Muslim women who contribute through education, da'wah, welfare, and civic engagement. You analyse how cultural customs have sometimes limited women's roles, and how authentic Islamic teachings support fairness, empowerment, and national development.

By the end of this section, you will understand that Islam upholds women's dignity and that empowering women supports both the ummah and Ghana's broader social progress.

KEY IDEAS

- **Cultural Distortion vs Authentic Islam:** Many limits placed on women come from culture, not from Qur'an and Sunnah; Islam itself promotes justice, dignity, and fairness.
- **Early Women as Pillars of Islam:** Women such as Khadijah, Aisha, Fatimah, Sumayyah, Umm Salama, and Nusaybah played essential roles in teaching, supporting, defending, and spreading Islam.
- **Ghanaian Muslim Women's Leadership:** Women in Ghana contribute to Islam through education, da'wah, media work, welfare programmes, and civic engagement, strengthening communities and national development.
- **Islamic Foundations of Equality:** Qur'anic teachings affirm the spiritual equality of men and women, shared accountability, rights to education, property, inheritance, and participation in public life.
- **Modern Empowerment and Policy Alignment:** Islamic values of justice and knowledge align with national and international gender empowerment policies such as SDG 5 and Ghana's Affirmative Action efforts.
- **Multifaceted Roles of Muslim Women:** Women serve as teachers, caregivers, scholars, professionals, leaders, and spiritual role models whose contributions support both the ummah and Ghanaian society.

TEACHINGS OF ISLAM ON WOMEN

Islam provides a clear and honourable framework for understanding the place and dignity of women in society. From the Qur'an to the Hadith, Islamic teachings emphasise that men and women share the same spiritual potential, moral responsibility and human worth. Unlike the pre-Islamic world – where women were often denied basic rights – Islam restored their dignity through revelation. The Qur'an acknowledges women as full moral agents, capable of faith, righteousness, learning, leadership and service to their communities. It affirms equality of origin when it states that humanity was created from a single soul, and it presents men and women side by side when describing noble qualities and spiritual rewards (Qur'an 33:35 – **"Indeed, the Muslim men and Muslim women, the believing men and believing women… Allah has prepared for them forgiveness and a great reward."**).

This verse, among many others, establishes an unshakeable principle: **gender never determines nearness to Allah – faith, character and righteousness do.**

The Qur'an further states that humanity was created **"from a single soul"** (Qur'an 4:1), firmly grounding equality in origin, human dignity, and divine purpose. Women, therefore, are partners with men in carrying the trust (amānah) of life and fulfilling the moral mission of the ummah.

Throughout Islamic history, women have been respected as scholars, business leaders, transmitters of knowledge, caregivers and defenders of the faith. However, overtime, cultural influences in some parts of the world – including Ghana – sometimes overshadow these Islamic principles. This lesson helps you understand what Islam truly teaches about women, so that you can confidently differentiate between divine guidance and cultural misunderstandings to understand Islam's honourable elevation of women.

In Week 13, you explored how **Salah develops discipline and time-consciousness** in the believer. The discipline of prayer reflects Islam's larger commitment to moral order, justice and equality. Week 14 now builds on this by showing that **the same Islamic values that shape disciplined worship also shape fairness, dignity and respect for women**.



Qur'anic Foundations of Women's Equality

Islamic teachings on women begin with the Qur'an's emphasis on spiritual equality. In Qur'an 33:35, Allah lists believing men and believing women repeatedly, pairing them in every moral quality – truthfulness, patience, humility, charity, fasting, chastity – and then promises both forgiveness and an immense reward. This verse demonstrates that the path to paradise is identical for both genders.

Furthermore, Qur'an 4:1 reminds believers that men and women came from a single soul (*nafs wāḥidah*), meaning that neither gender is superior in creation. This shared origin establishes mutual respect, dignity and the foundation for social and spiritual partnership. Another powerful verse, Qur'an 9:71, describes believing men and believing women as protectors and allies of one another. This highlights shared responsibility, cooperation and the idea that men and women are coworkers in building a righteous and just society.

Islam rejects the idea that one gender is inherently more virtuous or capable than the other. It teaches that the only true measure of superiority is *taqwā* – God-consciousness – not physical strength, wealth, social position or gender (Qur'an 49:13).

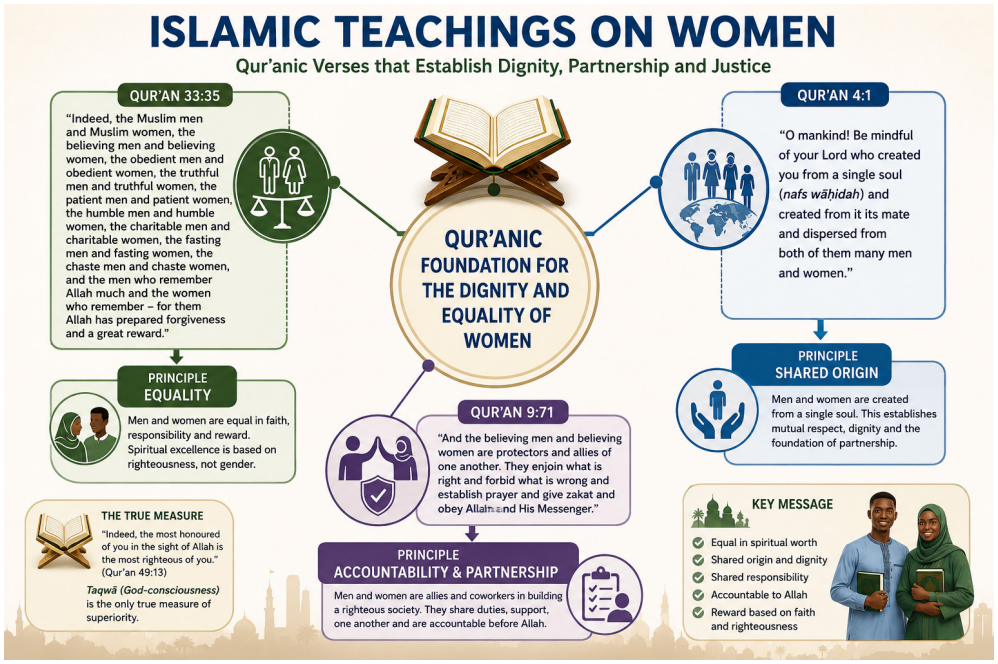


Figure 4.1: Qur'anic verses linked to principles – equality, shared origin, accountability

Activity 4.1 Understanding Equality in Islam

1. Read Qur'an 33:35 and 4:1 carefully and write in your own words what each verse teaches about the relationship between men and women.
2. After your explanation, create a short comparison by describing how Islamic teachings on women's dignity differ from some cultural ideas in your community or in Ghana.

3. You may use simple sentences such as “Islam teaches…” and “Some people mistakenly believe…”, etc. This will help you separate culture from religion.
4. After writing, share your explanation with a partner or group and discuss how Islamic principles differ from cultural biases.

Women’s Rights In Islam

Islam introduced clear rights for women at a time when many societies gave them none. These rights were not optional or cultural; they were revealed and protected by divine law.

The right to **education** is among the most important. The Prophet Muhammad (SAW) declared: *“Seeking knowledge is an obligation upon every Muslim.”* This includes women at all levels of learning, whether religious or secular. Early Muslim women such as Aisha (RA) became authorities in Hadith and law.

Islam also grants women **inheritance rights** in Qur’an 4:7, which declared that women must receive a share of family wealth – a revolutionary development in 7th-century Arabia. This right ensures financial security and dignity.

Women have full **property rights** and the **right to work** in Islam, allowing them to earn, invest and manage wealth independently. Khadijah (RA) managed her own trading business long before her marriage and continued to do so thereafter.

A woman’s **consent to marriage** is mandatory. Islam (*Shari’ah*) rejects forced marriage, as reflected in the Prophet’s teachings. Additionally, Islam commands kindness, fairness and gentle treatment toward women – **right to dignity and fair treatment**. The Prophet (SAW) stated: *“The best of you are those who are best to their women.”* This makes the treatment of women a moral and spiritual benchmark for men. Can you search for other rights of women in the *Shari’ah*?

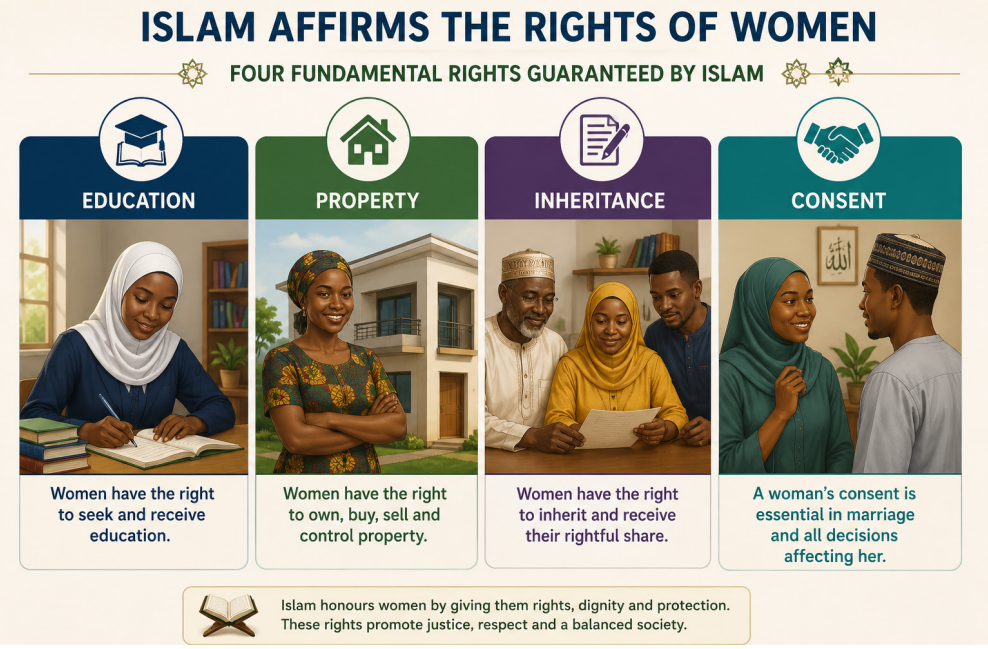


Figure 4.3: simplified visual showing four rights – education, property, inheritance, consent

Activity 4.2 Identifying Women's Rights in Islam

1. Work in a group with 4 – 7of your colleagues.
2. Select one right (Education, Inheritance, Property, Work, Marriage/Consent, Dignity/Fair Treatment).
3. In your notebook or exercise book, retell in paragraph form the main rights Islam gives to women – education, inheritance, property ownership, dignity and consent to marriage.
   a. For each right, briefly add a Qur'anic verse or Hadith you have learnt, and then explain how that right is still relevant today.
   b. Use clear statements such as "This means that…", "Today, this right helps women to…", or "In Ghana, an example of this right is…".

Women In Islamic History (Early, Classical And Contemporary Examples)

Women have played vital roles in Islamic civilisation from its earliest days to the present. Their contributions span faith, scholarship, leadership and community service.

Early Contributions

From the beginning of Islam, women were central to its growth and survival.

a. **Khadijah bint Khuwaylid (RA)** – The Prophet Muhammad's (SAW) first wife, she was a successful merchant who invested her wealth and wisdom in supporting the Prophet's mission. Her emotional strength gave him stability during the most difficult years.
b. **Aisha bint Abi Bakr (RA)** – Renowned for her sharp intellect, she narrated over 2,000 Hadith and became a leading authority in law and ethics. Male companions and later scholars studied under her.
c. **Fatimah bint Muhammad (RA)** – The Prophet's daughter, remembered for her humility, compassion, and devotion to family life. She is often seen as a model of dignity and patience.
d. **Umm Salamah (RA)** – Another wife of the Prophet, she was known for her wisdom and political insight. She advised the Prophet during the Treaty of Hudaybiyyah, showing women's role in diplomacy.
e. **Nusaybah bint Ka'b (RA)** – A courageous woman who fought in the Battle of Uhud to defend the Prophet, demonstrating that women were active in protecting the Muslim community.

Note

Early Muslim women were not confined to the home; they were business leaders, scholars, advisors and even defenders of the faith. Their examples show Islam's recognition of women's agency from the start.

Thus, the early generation of Muslimat (مُسْلِمَات) were pioneers in faith, scholarship and protection of the community.

Classical and Later History

As Islam spread across regions, women continued to shape intellectual and spiritual life.

a. **Fatimah alFihri (AD 859)** – Founded the University of alQarawiyyin in Morocco, considered the world's oldest continuously operating university. This highlights women's role in advancing education.

b. **Rabi'ah alAdawiyyah (d. 801)** – A mystic from Basra, she taught about divine love and sincerity, influencing Islamic spirituality for centuries.

c. **Shajar alDurr (d. 1257)** – A ruler in Egypt who played a key role in politics during the Crusades, showing women's leadership in governance.

d. **Zaynab bint alKamāl (13th century)** – A scholar in Damascus who taught Hadith to hundreds of students, including men, and issued ijāzahs (certificates of learning).

e. **Walladah bint alMustakfi (11th century)** – A poet in Muslim Spain (alAndalus), known for her literary brilliance and independence.

Note

In the classical period, women were visible in education, poetry, mysticism, and even politics. Their contributions remind us that Islamic civilisation was enriched by both men and women.

In brief, women in the later history of Islam built institutions, led spiritual movements and contributed to politics and literature.

Activity 4.3 Learning from Female Role Models in Islam

Concept Mapping

1. Choose one Muslim woman from history (e.g., Khadijah, Aisha, Fatimah, Fatimah alFihri).
2. Create a concept map showing her contributions under branches such as Spiritual Equality, Social/Legal Rights, Qur'anic Foundations and Cultural Misinterpretations.

3. Then in (7–10 sentences):
   a. Describe her life and why she is important in Islam.
   b. Include at least two Islamic values she demonstrated
   c. Explain how her story corrects wrong ideas about the role of women in Islam.

This activity helps you see how early Muslim women were leaders, scholars and examples of courage in society.

Contemporary Examples

In modern times, Muslim women continue to excel in diverse fields, balancing faith with professional and social responsibilities.

a. **Across Africa:** Muslim women in Ghana, Nigeria and Senegal lead schools, health initiatives and interfaith dialogue. They are active in community development and public service.
b. **Scholars and Activists:** Figures such as Dr. Amina Wadud (USA) have contributed to Islamic scholarship and discussions on gender. In Africa, women scholars in Islamic universities continue to teach and publish.
c. **Leadership and Politics:** Muslim women serve as parliamentarians, ministers, and community leaders in countries like Tanzania, Morocco, and Ghana.
d. **Health and Education:** Female doctors, nurses, and teachers in Muslim communities provide essential services, showing Islam's encouragement of women's participation in public life.
e. **Business and Technology:** Women entrepreneurs in Muslim societies are breaking barriers in trade, technology, and finance, echoing Khadijah's legacy.

Note

Contemporary Muslim women show that Islam values women's participation in all areas of life when guided by integrity, modesty, and taqwā (Godconsciousness). Their achievements prove that the legacy of Khadijah, Aisha, and Fatimah continues today.

In short, today, the contemporary Muslimah excels in education, leadership, health, business and activism, continuing the legacy of their predecessors. What can you also do with your immense potential for the Ummah in this 21st Century?

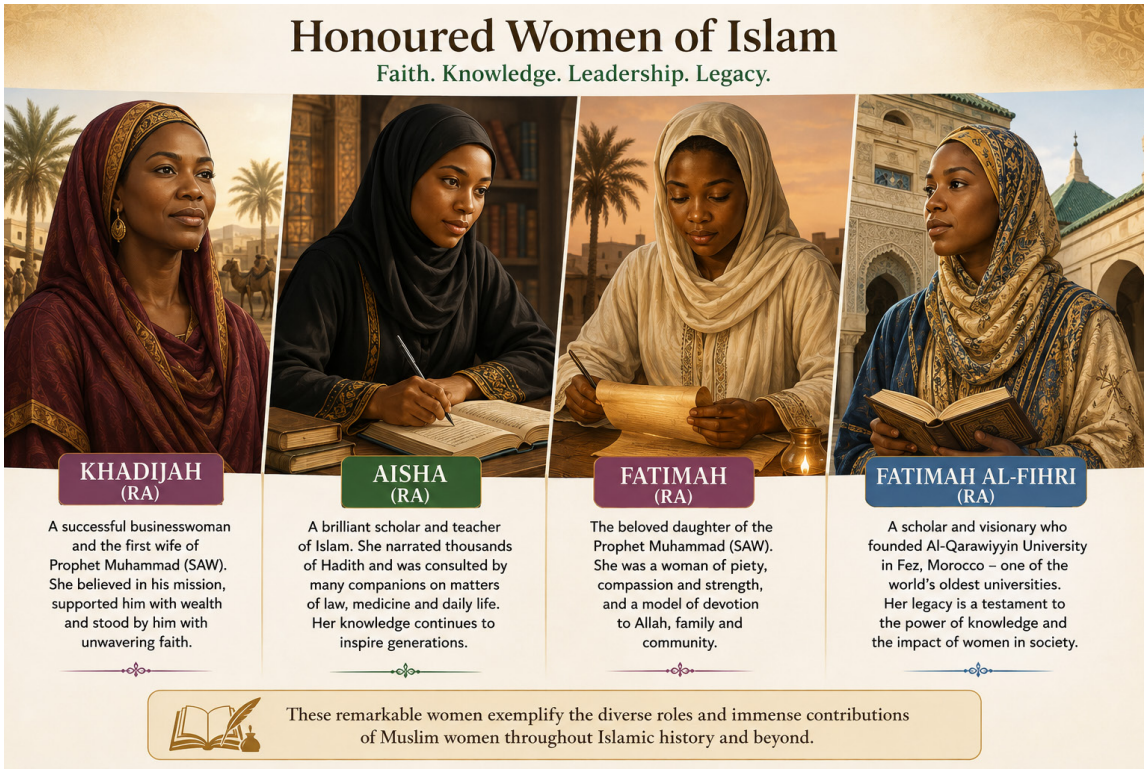


Figure 4.4: Collage illustration of Khadijah, Aisha, Fatimah, Fatimah al-Fihri]

Misconceptions And Cultural Distortions

While Islam grants women dignity and rights, cultural customs sometimes distort these rights. In certain communities, girls are discouraged from pursuing higher education or participating in public life. These behaviours often stem from cultural beliefs, not Islamic teachings.

Some verses, such as Qur'an 4:11 (inheritance) or Qur'an 4:34 (family responsibilities), are sometimes misinterpreted to justify unfair treatment. Scholars emphasise that these verses must be understood within their legal context. For example, inheritance rules reflect financial responsibilities, not superiority. Similarly, the term *qawwāmūn* in Qur'an 4:34 refers to responsibility and protection, not domination.

Modern misunderstandings – such as prohibiting women from attending the mosque – are also cultural. The Prophet (SAW) said: *"Do not prevent the female servants of Allah from going to the mosques."*

Distinguishing Islam from culture helps restore justice and the original teachings of the Qur'an and Sunnah.

Comparing Ideals and Realities in Muslim Communities

Islamic teachings, as found in the Qur'an and Hadith, promote values of justice, equality, and dignity for all believers. However, the way these ideals are practised in

different Muslim communities can vary widely due to cultural, historical, and social influences.

Qur'anic Ideals: Justice and Equality for All

The Qur'an teaches that all human beings are created from a single soul (Qur'an 4:1) and that righteousness—not gender, wealth, or status—is the true measure of worth (Qur'an 49:13). These verses affirm the equality of men and women before God and encourage fairness in social dealings.

Example: The Prophet Muhammad (SAW) consulted women on key matters, including during the Treaty of Hudaybiyyah, showing that leadership and wisdom are not gender-bound.

Case Study: Aisha bint Abi Bakr (RA) taught Hadith and law to both men and women, proving that Islamic scholarship is open to all.

Note

Qur'anic ideals promote justice and inclusion. They encourage communities to value moral character and knowledge over social status or gender. Simply, the ideals of the Qur'an promote justice, equality and respect for all.

Cultural Norms vs. Islamic Principles

In some societies, cultural traditions have overshadowed Islamic teachings. Practices such as denying girls access to education or excluding women from leadership roles are often justified in the name of religion, but they contradict the Qur'anic message.

Example: In certain regions, women are discouraged from attending mosques or leading community projects, even though early Muslim women like Nusaybah bint Ka'b (RA) and Umm Waraqah (RA) were active in public life.

Case Study: In parts of North Africa and South Asia, cultural customs sometimes prevent women from pursuing higher education, despite Islam's emphasis on seeking knowledge.

Note

It is important to distinguish between cultural practices and authentic Islamic teachings. Not everything done in a Muslim society reflects the true spirit of Islam.

In other words, cultural practices sometimes misrepresent Islam and limit women's roles.

Activity 4.4 Understanding the Difference Between Islam and Culture

1. A girl in your community who is told she cannot go to school because "Islam discourages girls from learning."
2. Write a short paragraph explaining whether this belief is Islamic or cultural. Use Qur'an 96:1–5 or the Hadith on seeking knowledge to prove your position.
3. Then suggest how the girl's family can support her education while still practising true Islamic values.

OPTIONAL

1. Role-play a dialogue between a scholar and a community elder about whether Islam discourages girls from learning.
2. Use Qur'an 96:1–5 or Hadith on seeking knowledge to prove your position.

   Alternatively, visit a Muslimah professional to share how Islamic values supported her education.

Reform and Education: Restoring the Balance

To bridge the gap between ideals and realities, reform and education are essential. Scholars, teachers, and community leaders must work to revive the Qur'anic view that honours women's moral, intellectual, and social contributions.

Example: Islamic schools and universities across the Muslim world now include female scholars who teach Qur'an, Hadith, and law.

Case Study: Dr. Amina Wadud, a scholar of Islamic studies, has contributed to discussions on gender justice in Islam, encouraging communities to re-examine traditional interpretations.

Note

Reform does not mean changing Islam – it means returning to its original principles. Education helps communities understand and apply Islamic teachings correctly. Reform should help restore the authentic Islamic view.

Women in Modern Ghanaian Muslim Communities: Living the Ideals

In Ghana, Muslim women continue to demonstrate how Islamic teachings can thrive alongside modern education, leadership and family life. Their lives reflect a balance between spiritual commitment and social responsibility, showing clearly that faith and leadership can coexist.

From classrooms to clinics and from community centres to national platforms, Ghanaian Muslimat (تاملسم) serve as teachers, nurses, entrepreneurs and leaders. They actively contribute to Islamic education, da'wah (religious outreach), welfare services, peacebuilding and even media work. Their participation illustrates that Islam supports women's leadership and public involvement when grounded in modesty, integrity and knowledge.

Examples of Contribution

a. **Education and Schools:** Muslim women in Accra and Tamale lead Islamic schools, organise Qur'anic teaching groups and run literacy classes for both children and adults. These initiatives ensure that communities remain rooted in faith while embracing modern learning.

b. **Health and Welfare:** Women spearhead health initiatives, providing care and awareness programmes that strengthen family and community wellbeing.

c. **Interfaith Dialogue and Peacebuilding:** Ghanaian Muslim women participate in interfaith forums, promoting understanding and harmony among diverse religious groups.

d. **Media and Advocacy:** Through radio programmes, publications, and community campaigns, women raise awareness about education, health and social reform.

Case Studies

a. **Federation of Muslim Women's Associations, Ghana (FOMWAG):** Female leaders in FOMWAG advocate for girls' education, women's empowerment and community service. Their work shows that Islam encourages active participation in society and values women's contributions.

b. **Ghana Muslim Mission Women's Fellowship (GMMWF):** This organisation advances women's education, da'wah and welfare services. It supports literacy classes, Qur'anic teaching groups and social initiatives that uplift families and communities.

Few key insights for your ease

i. Ghanaian Muslim women embody the Qur'anic ideals of justice, dignity and service.

ii. Their contributions span education, health, peacebuilding and advocacy.

iii. Organisations such as FOMWAG and GMMWF provide platforms for women's leadership and community development.

iv. These examples prove that Islam's teachings empower women to uplift their families, strengthen their communities and support national development.

v. You can now search and give named examples of Ghanaian Muslimat (تاملسُم) to show how women combine Islamic values with modern leadership roles. Isn't it?



Figure 4.5: Ghanaian Muslim woman teaching or leading a community discussion

Activity 4.5 Women Serving Islam in Your Community (Digital/Media Analysis)

1. Watch a short documentary or read an online article about a Muslimah, from Ghana, Africa or globally, who has demonstrated a combination of Islamic values or *Shari'ah with modern* roles.
2. Write a reflection (in not more than a page) comparing the examples with Islamic principles and cultural practices.
3. Then, extend by describing (in not more than a page) one Muslim woman in your community who teaches Qur'an, leads a community project, works as a professional or supports young people.
4. Link her work to the values seen in the media example.

What have you personally learned from her example?

Summary Of What You Have Learned

This lesson has shown that Islam views women as equal partners with men in spiritual, moral and social life. You have learnt that the Qur'an places men and women side by side when describing belief, good behaviour and reward. Islam introduced clear rights for women, including the right to learn, inherit, own property, marry with consent and receive fairness and respect. Women have always been central to Islamic civilisation – from Khadijah's financial support, Aisha's scholarship and Fatimah's piety, to modern

Ghanaian Muslim women who lead community development, teach and serve society. You have also learnt that some limitations faced by women today come from culture, not Islam, and that understanding this difference helps restore the justice and dignity that Islam requires for all believers.

Checklist

You can tick each item when you feel confident.

☐ I can explain Qur'anic verses that show equality.

☐ I can describe at least five rights Islam gives to women.

☐ I understand how early Muslim women shaped Islamic history.

☐ I can identify cultural practices that contradict Islam.

☐ I can relate Islamic teachings to the roles of Ghanaian Muslim women.

☐ I have completed at least three activities independently.

KEY WOMEN IN THE START AND SPREAD OF ISLAM

From the earliest moments of Islam, women played decisive roles in supporting the Prophet Muhammad (peace be upon him), preserving revelation, educating the Muslim community, promoting justice, and expanding Islamic scholarship and civilisation. Their participation was not secondary or symbolic; it was active, central, and foundational. Women contributed spiritually, intellectually, politically, socially, and economically. Understanding their roles enables you, as an SHS Year 3 learner, to appreciate the depth of Islamic history, the dignity Islam afforded women, and the models of courage, knowledge, and leadership they provide for today's Ghanaian Muslim youth.



Figure 4.6: An artistic map or timeline showing early Muslim women's contributions. No faces.

The Honour and Centrality of Women in Early Islam

Islam affirms that men and women share the same spiritual worth and moral responsibility. The Qur'an repeatedly highlights the roles of believing women in the growth of the Muslim community. Allah says:

"Indeed, the Muslim men and Muslim women… the truthful men and truthful women… the charitable men and charitable women… Allah has prepared for them forgiveness and a great reward." (Qur'an 33:35)

Women were therefore not passive bystanders but active contributors whose sacrifices strengthened the emerging community in Makkah and Madinah.

Khadījah bint Khuwaylid – The First Believer and Pillar of Support

Khadījah (may Allah be pleased with her) was the first person to accept Islam. Her unwavering support enabled the Prophet (peace be upon him) to carry out his mission.

Her Key Contributions

a. **Emotional Support:** When the first revelation came, she calmed and reassured the Prophet: "By Allah, He will never disgrace you…" (Ṣaḥīḥ al-Bukhārī).

b. **Financial Support:** She used her wealth to protect the early Muslims and sustain the mission.

c. **Moral Courage:** She endured persecution during the Makkan boycott and stood firmly with the believers.

d. **Foundational Role in Da'wah:** Her home became a centre of early teaching and refuge.



Figure 4.7: Symbolic illustration of a home symbolising safety/support.

Fāṭimah az-Zahrāʾ – Model of Piety, Strength, and Devotion

The Prophet's daughter, Fāṭimah (may Allah be pleased with her), demonstrated the highest levels of worship, humility, courage, and family leadership.

Her Key Contributions

a. **Spiritual Excellence:** Known for night prayers and ascetic living, she embodied taqwā and simplicity.

b. **Support for the Prophet:** She defended her father during persecution and cared for him with love and resilience.

c. **Social Role:** As a wife and mother, she set a model for balanced family life rooted in faith.

d. **Legacy:** Her lineage continued through Imām al-Ḥasan and Imām al-Ḥusayn, both central figures in Islamic history.

ʿĀ'ishah bint Abī Bakr – Scholar, Jurist, and Historian of Islam

ʿĀ'ishah (may Allah be pleased with her) is one of the most influential scholars in Islamic civilisation.

Her Key Contributions

a. **Preservation of Hadith:** Narrated over 2,000 ahadith, providing detailed knowledge about the Prophet's life.

b. **Jurisprudence:** Scholars sought her guidance; she corrected errors, clarified interpretations, and taught both men and women.

c. **Leadership:** Played a role in public consultation and community affairs.

d. **Education:** Many of the greatest early scholars were her students.

The Prophet said:

"Take half of your religion from this red-cheeked woman (ʿĀ'ishah)." (Narrations found in Tirmidhī)



Figure 4.8: Scrolls/books symbolising knowledge transmission.

Asmāʾ bint Abī Bakr – The Woman of Sacrifice and Bravery

Asmāʾ (may Allah be pleased with her) played a vital role during the Hijrah.

Her Key Contributions

a. **Logistical Support for the Hijrah:** She secretly delivered food and water to the Prophet and Abū Bakr in the cave of Thawr.

b. **Courage:** She endured threats from the Quraysh yet safeguarded the Hijrah plan.

c. **Resilience:** Nicknamed *Dhat an-Niṭāqayn* (the woman of the two belts) for tearing her belt to secure provisions.

d. **Community Role:** Lived long and became a teacher for later generations.

Early Women of Madinah – Helpers and Protectors of the Ummah

When the Prophet migrated to Madinah, many women actively contributed to building the new Muslim society.

Examples

a. **Umm Sulaym:** Her wisdom contributed to early Islamic education; she dedicated her son Anas to the Prophet's service.

b. **Nusaybah bint Kaʿb (Umm ʿAmmārah):** A brave warrior who defended the Prophet at Uhud.

c. **Rufaida al-Aslamiyya:** The first Muslim nurse, established early medical care facilities.

Women in the Spread of Islamic Scholarship and Civilisation

Beyond the first two generations, Muslim women continued shaping global Islamic civilisation.

Fatimah al-Fihri

a. Founded the University of al-Qarawiyyīn in Morocco (859 CE), considered one of the oldest universities in the world.

b. Her work shows how Muslim women contributed to global education and intellectual progress.

Other Examples

i. **Zaynab al-Ghazāliy:** Modern Islamic activist and educator.

ii. **Khadījah al-Qurṭubiyyah:** Renowned Andalusian scholar.

iii. **Aishah al-Baʿūniyyah:** Prolific scholar and writer of Islamic spirituality.



Figure 4.9: Silhouette of university courtyard or books stacked

Activity 4.6 Stories That Inspire

Instructions

1. Choose **two women** from the lesson (e.g., Khadījah, ʿĀ'ishah, Fāṭimah, Asmāʾ).
2. Write a **short narrative (150–200 words)** explaining:
   - **a.** What challenges each woman faced.
   - **b.** How her actions strengthened Islam.
   - **c.** One lesson you can apply to your life.
3. Provide a 3-line summary table if you cannot write long paragraphs.

Revision Activity 4.7 Comparing Roles

The Role of Believers Across Time

Instructions

1. Compare the roles of early Muslim women to roles discussed in **Year 1 (Believers in the Qur'an)** and **Year 2 (Muslim family and society)**.
2. Create a three-column table showing Early Islam / Today's Ghana / Similarities
3. Fill in at least 4 rows.
4. **A sample** blank template for you:

No.	Early Islam	Today's Ghana	Similarities
1.			
2.			
3.			
4.			

Activity 4.8 Proof from Revelation

Instructions

Match each contribution with a Qur'anic verse or hadith that supports the value of women in Islam.

Examples to guide you.

- Spiritual equality → Qur'an 33:35
- Seeking knowledge → Hadith: "Seeking knowledge is compulsory..."

Activity 4.9 Timeline Creation

Women Who Shaped Islam

Instructions: Create a simple timeline showing at least **six women** and their contributions from Makkah to modern times.

Provide a 6-box blank timeline.

Activity 4.10 Independent Inquiry in 21st Century

Comparative Case Study

Name: Fatimah al-Fihri: Model of Education

Instructions: Research the contributions of Fatimah al-Fihri and write a **one-paragraph summary** of how her work connects to Ghana's aims in STEM and TVET education.

Summary: What You Have Learned

In this week's lesson, you explored the powerful and transformative roles played by key women in the early history of Islam and throughout its expansion. You learned how Islam from the very beginning affirmed the honour, dignity, and capability of women, granting them spiritual equality and opportunities to contribute meaningfully to society. The contributions of women such as **Khadījah**, **Fāṭimah**, **ʿĀ'ishah**, and **Asmā'** show that the rise of Islam was supported not only by men in positions of leadership but also by women whose courage, knowledge, sacrifice, and wisdom helped shape the Ummah.

You discovered how Khadījah's support strengthened the earliest mission, how Fāṭimah became a model of purity and resilience, how ʿĀ'ishah preserved and taught essential knowledge of the Prophet's life, and how Asmā' demonstrated bravery during the Hijrah. You also saw how other women, such as Umm ʿAmmārah and Rufaida al-Aslamiyyah, contributed in fields like defence and medical care. Beyond the early period, women like **Fatimah al-Fihri** built educational institutions that influenced global civilisation.

This lesson shows clearly that women played essential roles in the emergence, growth, and preservation of Islam—roles grounded in Qur'anic teachings, confirmed by authentic ahadith, and relevant to Muslim communities today, including Ghana.

Checklist

Use the checklist below to confirm your understanding of this week's learning.

- ☐ Explain why women were central to the rise and spread of Islam.
- ☐ Describe the contributions of Khadījah (RA) and how she supported the Prophet (SAW).

- ☐ Discuss the qualities of Fāṭimah (RA) and how she modelled Islamic piety and resilience.
- ☐ Identify the scholarly contributions of ʿĀ'ishah (RA) to hadith, fiqh, and education.
- ☐ Describe Asmā' (RA)'s bravery and her role in assisting the Prophet during the Hijrah.
- ☐ Recognise the civic and military contributions of women like Umm ʿAmmārah and Rufaida.
- ☐ Explain the significance of Muslim women in scholarship throughout history, such as Fatimah al-Fihri.
- ☐ Connect the roles of early Muslim women to the roles and opportunities available to Ghanaian Muslim women today.
- ☐ Use Qur'anic verses and ahadith to support claims about women's contributions in Islam.
- ☐ Reflect on how the examples of these women can guide your personal development, leadership, and service.

CONTRIBUTION OF GHANAIAN MUSLIM WOMEN TO ISLAM

Introduction to Women's Contributions in Ghanaian Islam

Ghanaian Muslim women have played essential roles in shaping Islamic life, strengthening communities and supporting national development. Their contributions reflect Islamic teachings that recognise men and women as spiritually equal before Allah (Qur'an 33:35) and equally responsible for building a moral and just society. Throughout Ghana's history – long before formal Islamic organisations emerged – women taught Qur'an at home, supported Islamic learning, participated in trade, promoted moral upbringing and ensured the survival of Islam through daily acts of service and teaching.

As Islam spread through trade and scholarship, women offered support, guidance, and teaching, often behind the scenes. Today, their role is visible in education, charity, healthcare, Dawah, leadership and peacebuilding. Understanding their contributions helps you appreciate how Islamic principles of responsibility (amanah), compassion (rahmah) and service ('ibadah) guide Ghanaian Muslim women in strengthening both the ummah and wider society.

Ghanaian Muslim Women in Islamic Education

Early and Home-Based Education

Islam arrived in what is now Ghana many centuries ago through trade networks. Even though early historical records rarely highlight the voices of women, we know that they were vital in maintaining Islamic identity within families. Women have long served as the first teachers of Islamic knowledge in Ghanaian households. Mothers and elder women often teach children their first Qur'anic verses, duas, adab (manners) and basic fiqh at home. These early teachings shape a child's character and religious identity, reflecting the prophetic instruction that "Each of you is a shepherd, and each of you is responsible for his flock."

They helped maintain Islamic values within households and communities. This historical foundation explains why the influence of Muslim women remains strong today in almost every aspect of Ghanaian communal life.

Qur'an Classes and Study Circles

In many communities—from Tamale to Kumasi, Nima, Cape Coast, and Wa—women run Qur'an schools or study circles in mosques and homes. They teach recitation, tajwid, Islamic etiquette, and moral conduct. This work continues the Hadith: "Seeking knowledge is obligatory for every Muslim, male and female."

Roles in Islamic Schools/Education

Many women serve as teachers. Some Muslimat (مُسْلِمَات) established home-based Islamic centres or organise neighbourhood learning groups for girls and younger children. Some of these later became full-fledged Makaranta or schools.

Women assisted mallams in Makaranta work.

Leadership Roles

Many women do not only serve as teachers but as administrators and mentors in Islamic schools under the Islamic Education Unit (IEU) and other educational establishments.

Social and economic support

They also provide social and economic support that enabled Islamic scholars to flourish. Muslimat (مُسْلِمَات) contributed to market activities that sustained Islamic learning.

Social Welfare and Community Support

Charitable Activities

Ghanaian Muslim women are deeply involved in social welfare. They organise charity for widows, orphans, and needy families – especially during Ramadan and festive

seasons. Their acts of ṣadaqah and compassion follow Qur'anic teachings such as, "And do good; truly Allah loves the doers of good" (Qur'an 2:195).

Community Care and Empowerment

Women lead food distribution, clothing drives and educational scholarships. They support community members during a *walimah* or celebrations, funerals and emergencies. Their compassion strengthens social unity and builds dignity among vulnerable groups.

Skills Training and Economic Support

Beyond charity, many women provide vocational training – such as catering, batik, tailoring, and craft-making – to empower girls and widows. This training promotes independence and reduces poverty.

Activity 4.11

Write three ways Muslim women in Ghana support vulnerable groups in your community and explain how these actions reflect Islamic values.

Healthcare Contributions

Muslim Women as Health Professionals

Many Ghanaian Muslim women serve as nurses, midwives, doctors, pharmacists and health educators. They care for pregnant women, help deliver babies safely and guide families on nutrition and hygiene.

Hospital-Based Dawah

Some participate in hospital Islamic groups that comfort patients, offer emotional support, remind them of duas and help families in distress. Their work reflects the Qur'anic teaching that saving a life is like saving all of humanity (Qur'an 5:32).

Promoting Community Health

Women often lead health campaigns on malaria prevention, child immunisation, sanitation, menstrual hygiene and mental well-being – especially in urban and peri-urban areas.

Activity 4.12

1. Describe the work of a Muslim woman health worker (real or imagined).
2. Explain how her efforts benefit society and which Islamic values guide her.

Economic Participation and Ethical Entrepreneurship

Trading and Business Leadership

Ghanaian Muslim women have long been active traders and business owners in markets and commercial spaces. This follows the example of Khadijah bint Khuwaylid (RA), who was a respected businesswoman in early Islam.

Supporting Family and Community Projects

Women's businesses often support household education, mosque repairs, Islamic school fees, and charity work. Their entrepreneurship strengthens family stability and community growth.

Training and Mentorship

Some women train younger girls in business, financial literacy, and vocational skills—helping them build confidence and independence.

Activity 4.13

Identify two Muslim businesswomen in your locality. Write what they do and how their businesses benefit their families or community.

Religious Leadership, Dawah, and Advocacy

Women's Wings and Islamic Organisations

Women lead Qur'an study groups, organise Islamic events and mentor younger girls. Organisations like the Ladies' Wing of GMSA, Ghana Muslim Mission Women's Fellowship (GMMWF) and Federation of Muslim Women's Associations in Ghana (FOMWAG) promote education, health, advocacy, gender justice, et cetera, grounded in Islamic values.

Public Speaking and Media Involvement

Muslim women increasingly appear on Islamic radio and TV – and online – programmes to teach Qur'an, discuss family issues, explain Islamic rulings and clarify misconceptions about Muslim women.

Community Influence

Their Dawah work is guided by Qur'an 16:125: "Invite to the way of your Lord with wisdom and good instruction," and their voices help prevent harmful cultural practices from being mistaken as Islamic.

Activity 4.14

Create a small mind map showing three Muslim women who lead Islamic or community activities in Ghana and what they contribute.

Peacebuilding and Social Harmony

Family and Community Mediation

Muslim women frequently act as peacemakers at home and in communities. They mediate family tensions, encourage forgiveness and remind others about patience and justice.

Promoting Youth Discipline and Morality

Women guide young people to avoid harmful behaviour and promote values like honesty, respect and responsibility.

Community Integration

Their daily interactions create unity among neighbours of different faiths. This reflects Qur'anic teachings on reconciliation, such as "*Make peace between your brothers*" (Qur'an 49:10).

Activity 4.15

Explain how Muslim women help maintain peace in communities and schools. Give three practical examples.

Notable Ghanaian Muslim Women and Organisations

Many Ghanaian Muslim women have made significant contributions to Islam. Examples include educators, social workers, media presenters, health professionals, and founders of Islamic institutions. Organisations like FOMWAG, the Ghana Muslim Mission Women's Fellowship, and various women-led NGOs continue to strengthen Islamic education, promote literacy, support welfare activities, and challenge negative stereotypes in Ghana.

Choose one Muslim woman from your region or an example provided by your teacher. Write a short profile describing:

- her contribution to Islam,
- the Islamic values she demonstrates, and
- how her work influences others.

Conclusion

Through education, social welfare, healthcare, business, Dawah, advocacy, and peacebuilding, Ghanaian Muslim women contribute powerfully to the spiritual and social development of the ummah. Their work reflects the Qur'an's teachings on justice, compassion, knowledge, and service. Understanding their contributions helps you appreciate the living impact of Islamic values in Ghana today.

Summary

This lesson examined the **contributions of Ghanaian Muslim women to the growth and development of Islam**, both historically and in contemporary society. You explored how Muslim women in Ghana have played vital roles as educators, mothers, community organisers, entrepreneurs, activists, and role models of Islamic morality. The lesson highlighted women's involvement in **Islamic education**, including Qur'anic teaching, moral upbringing, and mentorship of younger generations. It also examined women's leadership in **da'wah**, social welfare, healthcare, peacebuilding, and economic empowerment through trade and entrepreneurship.

Through examples from local communities, you recognised that Ghanaian Muslim women contribute not only to religious life but also to **national development**, social cohesion, and ethical leadership. The lesson reinforced Islamic teachings on the dignity, responsibility, and capability of women, correcting misconceptions that limit women's participation in public life. Overall, the topic emphasised that the progress of Islam in Ghana has been shaped by both men and women working together in complementary roles.

Checklist

Use this checklist to reflect on your learning. Tick (✓) each statement you agree with.

☐ I can explain different ways Ghanaian Muslim women have contributed to Islam.

☐ I understand the role of women in Islamic education and moral upbringing.

☐ I can identify how Muslim women support da'wah and community development.

☐ I can give examples of Muslim women's contributions to social welfare and peacebuilding in Ghana.

☐ I understand how women's economic activities strengthen Muslim families and communities.

☐ I can challenge stereotypes about Muslim women using Islamic teachings.

☐ I can relate the contributions of Ghanaian Muslim women to national development goals.

☐ I can apply lessons from Muslim women role models to my own life and community.

THE MULTIFACETED ROLES OF MUSLIM WOMEN

Islam presents women as complete moral agents and active contributors to both religious life and society at large. Within Islamic communities, women fulfil multiple interconnected roles that go far beyond domestic responsibilities. They serve as teachers, scholars, moral educators, community organisers, professionals, and spiritual role models. Through these roles, Muslim women contribute directly to the preservation of Islamic knowledge, the nurturing of values, and the advancement of social wellbeing.

Islamic teachings recognise women as believers (mu'mināt) with responsibilities toward Allah and society. From the earliest period of Islam, women were involved in learning, teaching, economic activity, social support, and spiritual leadership. In contemporary contexts such as Ghana, Muslim women continue this legacy through education, healthcare, civil society, inter-faith dialogue, media engagement, and national development initiatives.

This lesson explores the **religious, social, civic, and spiritual roles** of Muslim women, showing how these roles strengthen the Muslim ummah while also contributing meaningfully to wider society.



Figure 4.10: Muslim women engaged in education, community service, and professional work

In previous lessons, you examined the specific contributions of Ghanaian Muslim women to the development of Islam through education, welfare, leadership, da'wah, and media engagement. Those examples highlighted individual achievements and local impact.

The next few lessons, will build on that foundation by widening the lens. Instead of focusing on named individuals alone, you now explore the general roles Muslim women play across Islamic communities and society as a whole. This shift helps you

understand how individual contributions connect to broader social and religious systems.

Religious Roles of Muslim Women

Islamic history and practice show that women have always been deeply involved in religious education and transmission of knowledge. Muslim women serve as *mu'allimāt* (female teachers of Islamic studies) and *'ālimāt* (female scholars), particularly within women's learning spaces such as Qur'an circles, mosque women's wings, and community study groups. Through these spaces, they teach Qur'an recitation, Hadith, Fiqh, and Islamic ethics to women and children.

Women also play an important role in preserving Islamic knowledge. Early Muslim women were among the trusted narrators of Hadith, ensuring the accurate transmission of the Prophet's teachings. Their involvement strengthens religious literacy and ensures that Islamic values are passed on with understanding and relevance.

By organising women-only da'wah programmes, mentoring younger believers, and modelling ethical conduct, Muslim women demonstrate leadership rooted in knowledge and service rather than authority alone.

Activity 4.16 Mapping Religious Contributions

1. Create a simple table with two columns: **Role** and **Contribution**.
2. List at least three religious roles played by Muslim women and explain briefly how each role strengthens Islamic knowledge and practice in the community.
3. *You may b*egin with sentence starters such as *"Muslim women contribute religiously by..."*

Social and Family Roles

Within Islam, the family is a foundational institution, and women play a central role in shaping its moral and spiritual character. As mothers and caregivers, Muslim women influence the early moral development of children by teaching values such as honesty, patience, kindness, and responsibility. These values later shape behaviour within the wider society.

Beyond the household, Muslim women act as community educators and organisers. They mobilise support for welfare activities such as health education, food distribution, literacy programmes, and women's support groups. Through these initiatives, they promote compassion, mutual support, and social cohesion within Muslim communities.

These social roles demonstrate that nurturing and leadership are not opposing responsibilities. Instead, they are complementary forms of service that strengthen both family life and community resilience.

Activity 4.17 Community Role Reflection

1. Identify one social role Muslim women play in your community.
2. Explain how this role helps promote unity, moral values, or social support.

Civic and Developmental Roles

Islam encourages productive engagement with society, and Muslim women participate actively in economic and civic life. Following the example of early Muslim women in trade and enterprise, many women today engage in business, entrepreneurship, and professional careers. Others contribute through teaching, healthcare, peace-building, social work, and public administration.

In Ghana, Muslim women work as teachers, nurses, doctors, traders, NGO leaders, and public servants. Through these roles, they contribute directly to national development by improving education, health, economic stability, and social harmony. Their work reflects Islamic values of justice, responsibility, service, and accountability.

By combining faith with civic responsibility, Muslim women help bridge religious commitment and national progress, showing that Islamic ethics support social development rather than isolation.



Figure 4.11: Muslim women in professional and civic roles in Ghana.

Activity 4.18 Civic Engagement Analysis

1. Choose one professional or civic role performed by Muslim women (for example, teacher or nurse).

2. Explain how this role reflects Islamic values and contributes to Ghana's development.
3. *You may use* the structure *Role → Islamic value → Social benefit*.

Spiritual Roles and Moral Leadership

Muslim women are also central to the spiritual life of the community. As devoted worshippers, they model sincerity (*ikhlāṣ*), consistency in prayer, fasting, remembrance of Allah, and moral discipline. Their spiritual commitment influences families, youth, and community members through example rather than instruction alone.

Many women support religious institutions quietly through volunteering, financial contributions, mentoring younger believers, and maintaining Islamic schools and mosques. These less visible roles are essential for sustaining the spiritual fabric of the ummah.

Through patience, integrity, and moral uprightness, Muslim women serve as spiritual anchors who nurture faith across generations.

Contemporary Engagement and Public Representation

In modern society, Muslim women engage beyond traditional community spaces. They participate in NGOs, inter-faith dialogue platforms, media programmes, and national advocacy initiatives. Through television, radio, and online platforms, they contribute to public understanding of Islam and counter stereotypes about Muslim women.

Their involvement demonstrates that Islamic values are relevant to contemporary challenges such as education access, healthcare, peace-building, and social justice. By representing Islam with confidence and integrity, Muslim women embody faith in action within diverse social settings.

Activity 4.19 Case Study Reflection

1. Read a short profile of Aisha bint Abu Bakr or Khadijah bint Khuwaylid.
2. Identify two qualities that enabled her to contribute effectively to Islam and society.
3. Explain how these qualities can be applied by Muslim women today.
4. *You may use sample sentences such as:*
   - *One quality demonstrated is...*
   - *This quality is relevant today because...*

Summary

This lesson explored the **diverse and essential roles Muslim women play in Islamic communities and wider society**. You examined how women contribute as religious educators, moral guides, caregivers, professionals, leaders, and agents of national development. Islam recognises women as full participants in faith and society, entrusted with responsibility and rewarded equally for righteous deeds.

The lesson demonstrated that women's roles extend across **religious, social, civic, and spiritual spheres**. Historical and contemporary examples showed that Muslim women have served as scholars, teachers, traders, peace-builders, health workers and leaders – both in early Islamic history and in modern Ghanaian society.

You reflected on how these roles support community stability, moral upbringing, economic growth and national cohesion. The lesson reinforced the idea that **women's participation is not optional but necessary** for the strength of the ummah and the progress of society.

Checklist

Knowledge and Understanding: I can

☐ Identify religious, social, civic, and spiritual roles of Muslim women.

☐ Explain how women contribute to Islamic education and moral upbringing.

☐ Describe women's roles in national development and community leadership.

Application of Islamic Values

☐ Link women's roles to Islamic principles such as responsibility, service, and justice.

☐ Use examples from early Islam and contemporary Ghana.

☐ Explain why women's participation strengthens both religion and society.

Case Study and Practical Analysis

☐ Analyse a case study of a Muslim woman's contribution to society.

☐ Identify leadership qualities shown by Muslim women.

☐ Apply Islamic teachings to support women's roles in modern contexts.

Reflection and Evaluation

☐ Discuss how communities can better support women's roles.

☐ Reflect on the consequences of excluding women from leadership and service.

☐ Show respect for both faith values and social responsibility.

Examination Readiness

☐ Answer structured and essay questions with clear examples.

☐ Organise responses under headings (religious, social, civic, spiritual).

☐ Write balanced conclusions linking women's roles to development.

TIP

When answering questions on **roles of Muslim women.**

- Classify roles clearly.
- Support each role with examples.
- Show how Islam encourages active participation, not withdrawal.

HOW RELIGIOUS TEACHINGS HAVE BEEN USED TO LIMIT WOMEN'S ROLES

Islam affirms the spiritual and moral equality of men and women before Allah (SWT). Both are accountable for faith, worship, ethical conduct, and social responsibility. The Qur'an clearly states that reward and accountability are based on righteousness, not gender, as emphasised in *Surah al-Ahzab (33:35)*, which lists believing men and women side by side in equal moral standing.

Despite this foundational principle, in some societies Islamic teachings have been interpreted or applied in ways that appear to limit women's roles in education, leadership, employment, and public participation. These limitations often arise not from Islam itself, but from **cultural traditions, patriarchal norms, and selective readings of Qur'anic verses or Hadiths** without sufficient historical or contextual understanding.

This lesson guides you to critically examine how certain religious texts have been used to justify restrictions on women, to distinguish between **authentic Islamic principles and cultural practices**. The lesson will also help you to understand how contemporary Islamic scholarship seeks to restore justice, balance and equity within the framework of Islam.



Figure 4.12: One image illustrating women's education or community participation

In the previous week, you studied the **positive and multifaceted roles** Muslim women play in religious, social, civic, and national life. That lesson highlighted women's contributions as teachers, professionals, moral guides, and community leaders.

This lessons extends that discussion by examining the **challenges and constraints** Muslim women sometimes face. You now explore how some interpretations of Islamic teachings have been used to limit women's participation, and how these interpretations differ from Islam's original emphasis on justice, knowledge, and shared responsibility.

Interpretations of Key Qur'anic Teachings and Their Misuse

Certain Qur'anic verses are frequently cited to justify limiting women's roles, often without proper contextual understanding.

One example is *Surah an-Nisa (4:11)*, which outlines inheritance shares. In specific cases, males receive a larger share than females. However, this distribution is linked to financial responsibilities placed on men, such as maintenance of family members, rather than a statement of superiority or worth. Extending this verse to imply women's general inferiority goes beyond its intended scope.

Another commonly referenced verse is *Surah an-Nisa (4:34)*, which describes men as *qawwāmūn* (protectors and maintainers). While some patriarchal interpretations present this as absolute male authority, the verse actually emphasises responsibility, care, and economic provision, not domination or exclusion of women from public life.

Similarly, some Hadiths related to modesty have been selectively used to prevent women from leadership, public speaking, or education, despite clear evidence that the Prophet Muhammad (SAW) consulted women, accepted their opinions, and respected their intellectual contributions.

Activity 4.15 Text and Context Analysis

1. Choose **one Qur'anic verse** often cited to restrict women's roles.
2. State the verse and its common interpretation.
3. Explain the original purpose or context of the verse.
4. Show how misunderstanding the verse can lead to unfair treatment of women.

Guide to help you answer the questions.

- **a.** Begin by identifying the verse
- **b.** Explain context before judgement
- **c.** Conclude with Islamic principles of justice

Cultural and Legal Practices Mistaken for Religion

In many Muslim societies, religion has been confused with culture. Cultural customs, rather than Shari'ah, have often shaped attitudes towards women's education, employment, and leadership. These include discouraging girls from schooling, restricting women's movement, or excluding them from community decision-making.

Such practices contradict early Islamic history, where women were teachers, traders, advisers, and participants in public life. In Ghana, for example, some families discourage girls from continuing education on so-called "religious" grounds, even though Islam clearly commands the seeking of knowledge for all believers.

Early Muslim women such as **Khadijah (RA)**, a successful businesswoman, and **Aisha (RA)**, a leading scholar who taught male Companions, demonstrate that Islam historically supported women's active participation in society.

Activity 4.16 Case Study Evaluation

Case: A Muslim girl is withdrawn from secondary school because her family believes higher education for girls is un-Islamic.

Tasks

1. Identify whether the restriction is religious or cultural.
2. Support your answer with one Islamic teaching.
3. Suggest an Islamically acceptable solution.

Questions to consider while doing tasks 1 to 3.

- **a.** Is the action supported by Qur'an/Hadith?
- **b.** What does Islam say about knowledge?
- **c.** Propose a balanced response

Distinguishing Shari'ah from Patriarchal Culture

Authentic Shari'ah is grounded in justice (*'adl*), public interest (*maṣlaḥah*), and accountability before Allah. It seeks human dignity and fairness for all believers. Patriarchal culture, on the other hand, often prioritises male authority and social control, sometimes at the expense of Islamic ethics.

Understanding this distinction enables Muslim communities to reform harmful practices while remaining faithful to Islam. It allows you to appreciate that inequality often arises from interpretation and application, not from revelation itself.

Case Studies of Religious Misapplication

In some contexts, girls are denied education despite the Prophet's statement:

> *"Seeking knowledge is obligatory upon every Muslim."* (Ibn Mājah)

In other areas, women are discouraged from attending mosques, even though the Prophet (SAW) instructed:

> *"Do not prevent the female servants of Allah from going to the mosques."* (Sahih Muslim)

Leadership restrictions also persist, ignoring examples such as **Aisha (RA)** teaching scholars and the Qur'anic account of the Queen of Sheba (*Surah an-Naml 27:23–44*), whose leadership is portrayed as wise and consultative.

Activity 4.17 Comparative Table Exercise

Complete the table below

Area of Restriction	Religious Text Cited	Cultural Practice	Islamic Principle Violated

Contemporary Reforms and Reinterpretations

Across the Muslim world and in Ghana, scholars and organisations advocate contextual interpretation of Islamic texts to restore justice and equity. Bodies such as **Federation of Muslim Women's Associations in Ghana** promote education, leadership training, and awareness of women's rights within Islam.

These reform efforts demonstrate that empowering women is not a rejection of Islam but a return to its moral foundations. They also align with Ghana's constitutional commitment to equality and social development.

Activity 4.18 Understanding Limitations in Muslim Women

Question: "Limitations on Muslim women are more cultural than religious."

Discuss this statement using Islamic teachings and relevant examples.

These may help you:

- Define culture vs religion
- Provide Qur'anic/Hadith evidence
- Conclude with reform perspective

Summary

This lesson examined how **Islamic religious teachings have sometimes been interpreted or applied in ways that restrict women's roles in society**. You were guided to understand that Islam, in its sources, upholds justice, dignity, and moral equality between men and women, as emphasised in verses such as Qur'an 33:35.

The lesson highlighted how **cultural traditions, patriarchal attitudes, and selective interpretations of scripture** have often been mistaken for Islamic law. Verses on inheritance, family responsibility, and modesty were explored carefully to show how misinterpretation—rather than divine command—has contributed to restrictions on women's education, leadership, and public participation.

Through case studies, you analysed real-life situations where religion is cited to justify inequality and compared these practices with authentic Islamic principles and prophetic examples. The lesson emphasised the importance of **contextual interpretation, education, and reform**, enabling you to distinguish between **Shari'ah-based values and cultural practices** that contradict Islam's justice.

Checklist

Understanding the Issue

☐ Explain how Islamic teachings have sometimes been misused to limit women's roles.

☐ Identify the difference between Islamic principles and cultural or patriarchal practices.

☐ State Qur'anic verses that emphasise equality and justice (e.g. 33:35, 4:1).

Scriptural Interpretation

☐ Explain how verses like Qur'an 4:11 and 4:34 have been misinterpreted.

☐ Use Hadith evidence to challenge restrictions on women's education and mosque attendance.

☐ Show awareness of historical female figures who contradict restrictive interpretations.

Case Study and Analysis (WASSCE Focus)

☐ Analyse a real-life or hypothetical case where women's roles are restricted.

☐ Distinguish clearly between religious injunction and cultural practice.

☐ Propose Islamic solutions based on justice, knowledge, and public interest.

Critical Thinking and Ethics

☐ Discuss how reinterpretation can promote women's participation without abandoning Islam.

☐ Demonstrate balanced, respectful analysis in discussing sensitive gender issues.

☐ Apply Islamic values to contemporary Ghanaian social challenges.

Examination Readiness

☐ Answer essay questions using Qur'an, Hadith, and examples.

☐ Avoid emotional arguments and focus on evidence-based reasoning.

☐ Write clear conclusions linking Islam to justice and social development.

TIP

For questions on Islam and women's limitations, always:

- Separate Islamic teaching from cultural practice
- Support arguments with Qur'an, Hadith, and examples
- Show analysis, not accusation or bias

ISLAMIC VALUES AND GLOBAL AND NATIONAL FRAMEWORKS ON WOMEN'S EMPOWERMENT

Islamic teachings place high value on justice, knowledge, equity, and human dignity – principles that form the foundation of women's empowerment. From the Qur'an's affirmation that men and women were created from a single soul (*Qur'an 4:1*) to its recognition of equal spiritual worth and moral accountability (*Qur'an 33:35*), Islam provides a comprehensive ethical framework for protecting women's rights.

The Prophet Muhammad (SAW) reinforced these principles through his teachings and practice, encouraging education, consultation, and responsibility for both men and women. In contemporary society, national and international policies such as Ghana's **Affirmative Action Bill** and the **United Nations Sustainable Development Goal 5 (Gender Equality)** also aim to promote women's participation, dignity, and opportunity.

This lesson examines where Islamic values and empowerment policies **converge**, where tensions may arise, and how Muslim women today embody this alignment through leadership and service.



Figure 4.13: One image showing Muslim women in education, leadership, or civic engagement (single image only).

You have examined how some interpretations of Islamic teachings have been used to constrain women's roles, often due to cultural or patriarchal influences rather than Islamic principles.

Now you will be focusing on **positive alignment**. You will explore how Islam's ethical foundations support many goals found in modern gender empowerment policies, and how dialogue between faith and policy can strengthen inclusive development.

Islamic Values that Uphold Women's Dignity and Rights

Islam teaches that human dignity is divinely granted. Men and women originate from a single soul (*Qur'an 4:1*) and are equal in faith, worship, reward, and accountability (*Qur'an 33:35*). These teachings dismantle any notion of inherent superiority based on gender.

Women's rights to education, property ownership, inheritance, marriage consent, and participation in community life are firmly established in Islamic law. The Prophet Muhammad (SAW) declared that seeking knowledge is obligatory for every Muslim, affirming that intellectual growth and social contribution are not gendered responsibilities.

Islamic legal principles such as justice (*'adl*), public interest (*maṣlaḥah*), and prevention of harm (*raf' al-ḍarar*) provide a strong ethical basis for policies that seek fairness, inclusion, and empowerment.

Activity 4.19 Exploring Different Source-Based Case Study

Source A: A national policy document states that increasing women's participation in education and leadership strengthens national development.

Source B: Qur'an 33:35 lists believing men and women equally in faith, patience, charity, and righteousness.

Tasks

1. Identify **one value** common to both Source A and Source B.
2. Explain how Islamic teaching supports women's participation in national development.
3. Suggest one benefit of aligning public policy with religious values.

Qur'anic and Prophetic Foundations for Empowerment

The Qur'an and Sunnah establish clear rights for women. The pursuit of knowledge (*Qur'an 96:1–5*), ownership of property (*Qur'an 4:7*), dignity in marriage (*Qur'an 4:19*), and shared responsibility in moral leadership (*Qur'an 9:71*) all point to empowerment rooted in faith.

Early Muslim women exemplified these rights in practice. They taught, traded, advised leaders, and contributed to community welfare, demonstrating that empowerment is not a modern invention but a revival of authentic Islamic values.

National and International Policy Frameworks

Modern empowerment policies echo many of these principles. **SDG 5** focuses on gender equality, access to education, economic participation, and leadership. Ghana's **Affirmative Action Bill** seeks increased female representation in governance, education, and employment.

Similarly, the **Maputo Protocol** promotes elimination of harmful practices and equal opportunity for women across Africa. These frameworks reflect objectives consistent with Islam's emphasis on justice, fairness, and human welfare (*'adl wa iḥsān*).

Activity 4.20 Applied Comparison of sources

1. Compare two Islamic principles with two goals of SDG 5 or Ghana's Affirmative Action Bill.
2. Show how they support women's empowerment.

Areas of Alignment and Tension

There is strong alignment between Islam and empowerment policies in education, economic independence, dignity, and participation in leadership. However, tensions may arise around family roles, modesty, or interpretations of equality.

These tensions are often not rooted in Islam itself but in **interpretive differences** and cultural expectations. Constructive dialogue allows Muslim communities to uphold religious identity while engaging positively with development policies.

Activity 4.21 Policy Scenario Analysis (Case Study)

Scenario: A Muslim community debates whether supporting Ghana's Affirmative Action Bill contradicts Islamic values.

Tasks

1. Identify **one concern** raised by opponents.
2. Provide **one Islamic principle** that supports women's inclusion.
3. Recommend a balanced approach that respects faith and policy.

Guide for doing this activity

- **a.** Distinguish belief from perception
- **b.** Use justice (*'adl*) or consultation (*shūrā*)
- **c.** Aim for harmony, not conflict

Muslim Women in Leadership and Policy Implementation

In Ghana, Muslim women contribute as educators, health professionals, NGO leaders, and advocates through organisations such as **Federation of Muslim Women's Associations in Ghana**. Their work bridges Islamic ethics with national development goals.

Globally, Muslim women leaders demonstrate that faith and empowerment can coexist when grounded in justice and service. Their contributions challenge stereotypes and affirm Islam's relevance to contemporary governance and development.

Activity 4.22 Biographical Case Study (Practical Task)

Task

Select **one Muslim woman leader** (Ghanaian or international). Write a one-page case study explaining:

1. Her role and achievements
2. One Islamic value reflected in her work
3. One policy goal her work supports

Summary

This lesson examined how **Islamic teachings on justice, dignity, and responsibility** align with **national and international policies on women's empowerment**. You explored Qur'anic verses and Hadiths that affirm women's rights to education, property, participation, and moral agency, showing that empowerment is not foreign to Islam but deeply rooted in its ethical framework.

The lesson also introduced key policy frameworks such as **UN Sustainable Development Goal 5**, **Ghana's Affirmative Action Bill**, and the **African Union's Maputo Protocol**, highlighting their shared aims with Islamic principles—fairness, inclusion, and human development. You analysed areas of convergence, such as education and leadership, as well as areas of tension, which often arise from interpretation rather than belief.

Through comparative discussion, case studies, and policy simulations, You developed the ability to **evaluate how faith and modern governance can work together** to promote women's empowerment while respecting Islamic values and Ghana's social context.

Checklist

Islamic Foundations

☐ Explain how Islam upholds women's dignity using Qur'anic verses (e.g. 4:1, 33:35, 9:71).

☐ Identify Hadiths that support women's education and participation in society.

☐ Describe Islamic principles such as justice (*'adl*), public interest (*maṣlaḥah*), and equality of moral responsibility.

Policy Knowledge

☐ State the main aim of **UN SDG 5 (Gender Equality)**.

☐ Explain the purpose of **Ghana's Affirmative Action Bill**.

☐ Identify at least one African or international framework that supports women's rights.

Comparison and Analysis

☐ Compare Islamic teachings with national or international empowerment policies.

☐ Identify areas where Islamic values and modern policies clearly align.

☐ Explain why tensions sometimes arise between religion and policy.

Application and Evaluation

☐ Use real-life examples of Muslim women to support arguments.

☐ Analyse a case study involving women's empowerment using Islamic principles.

☐ Write an evaluative essay discussing both agreement and tension between Islam and empowerment policies.

Values and Citizenship

☐ Show respect for both religious teachings and constitutional principles.

☐ Demonstrate balanced thinking that separates faith from cultural bias.

☐ Appreciate how Islamic ethics can contribute to national development and social justice.

TIP

When answering questions on **Islam and women's empowerment**:

- Always quote or refer to the Qur'an or Hadith
- Link Islamic teachings to real policies or real examples
- Avoid emotional arguments—focus on analysis, balance, and evidence

REVISION ACTIVITIES

Islam, Women, and Social Transformation

PART A

Purpose: This activity helps you synthesise and apply all that you have studied across Years One, Two and Three on:

- Creation and human dignity
- Worship and moral responsibility
- Women in Islam: roles, challenges, leadership, and empowerment
- Islam's relationship with society, culture, and modern policy

Case Study

A Muslim community in Ghana is debating how to improve women's participation in education, leadership and economic life.

Some community members argue that:

- Islam limits women's public roles
- Leadership belongs mainly to men

- Modern empowerment policies contradict Islamic values

Others believe that:

- Islam upholds justice, dignity, and responsibility for both men and women
- Early Muslim women played key roles in education, business, and leadership
- National and international policies on women's empowerment align with Islamic principles

The community consults Islamic scholars, women leaders, and development practitioners to find a balanced approach rooted in Islam.

Question 1

a. State **two Islamic teachings** from the Qur'an or Hadith that affirm the dignity and responsibility of women.

b. Mention **two roles** Muslim women play in society today.

Question 2

Explain how **one form of worship** studied in earlier years (e.g. Ṣalāh, Zakat, Sadaqah) can support women's empowerment and national development.

Question 3

a. Distinguish between Islamic principles on women's roles, and Cultural or patriarchal practices that limit women's participation.

b. Use **one example from Ghana** or Muslim history.

Question 4

Assess the extent to which Islamic values align with national or international policies on women's empowerment.

In your answer, refer to:

- Qur'anic teachings
- Examples of Muslim women
- One policy framework (e.g. SDG 5 or Ghana's Affirmative Action Bill)

Scaffolding for you

- Recall **Year 1**: Creation, dignity, moral responsibility
- Recall **Year 2**: Worship as social responsibility
- Apply **Year 3**: Women, leadership, empowerment, policy alignment
- Support answers with **Qur'an, Hadith, and real-life examples**

Skills you develop

- Integrated revision across three years

- Critical thinking and evaluation
- Religious reasoning and civic understanding
- Examination readiness (essay structuring and case analysis)

Values to emphasise

- Justice (*'adl*)
- Human dignity (*karāmah*)
- Responsibility (*taklīf*)
- Social harmony and service

PART B

Task Description

Across SHS Year 1 to Year 3, you have studied Islamic beliefs, moral values, leadership, social justice and the roles of women in Islam. This activity helps you connect these themes into one coherent understanding.

Tasks

1. Working individually or in small groups, create a **theme map** linking the following:
   - **a.** Islamic moral principles (justice, responsibility, dignity)
   - **b.** Roles of women in early Islam
   - **c.** Contributions of Ghanaian Muslim women
   - **d.** Challenges faced by Muslim women today
   - **e.** Islamic solutions to gender-based injustice
2. Under each theme, write **two short explanatory notes** showing how Islamic teachings support women's participation and leadership.
3. Write a **one-page reflective summary** responding to the question: *How does Islam promote balanced roles for women across religious, social and national life?*

Learning Focus

- **a.** Synthesis of knowledge across three years
- **b.** Logical organisation of ideas
- **c.** Use of Islamic concepts in real-life contexts

Assessment Focus (Teacher-guided or self-check)

- **a.** Clear links between themes
- **b.** Accurate use of Islamic values
- **c.** Depth of reflection and coherence

PART C

Religion, Culture, and Women's Roles

In a Muslim community, girls are discouraged from continuing education beyond basic school. Community leaders claim this restriction is based on religion, while others argue it is cultural tradition.

Tasks

1. Identify **three arguments** used to justify the restriction.
2. Analyse whether each argument is:
   - **a.** Islamic teaching, or
   - **b.** Cultural practice wrongly linked to religion.
3. Using knowledge from SHS 1–3, propose three Islamic-based solutions that:
   - **a.** Respect faith values
   - **b.** Promote women's education
   - **c.** Support community development
4. Conclude by explaining how the education of women benefits the ummah and the nation.

Learning Focus

- **a.** Distinguishing religion from culture
- **b.** Application of Islamic ethics to social issues
- **c.** Argumentation and evaluation

Assessment Focus

- **a.** Logical reasoning
- **b.** Balanced judgement
- **c.** Practical and faith-consistent solutions

PART D

Applying Islamic Values Beyond the Classroom

Task Description: Islamic education is meant to shape character and action. This activity encourages you to apply what you have learnt across SHS 1–3 to real life.

Tasks

Choose **one** of the following options.

Option A: Personal Commitment

Write a personal action plan explaining:

a. One attitude you will change concerning women's roles

b. One action you will take to promote justice and respect

c. One Islamic value guiding your decision

Option B: Community Advocacy

Design a simple advocacy message (speech outline, poster text, or radio message script) encouraging;

a. Respect for women's contributions

b. Education of girls

c. Ethical leadership grounded in Islam

Learning Focus

a. Internalisation of values

b. Moral responsibility

c. Citizenship and leadership

This assessment keeps your focus on

a. Sincerity and clarity

b. Alignment with Islamic ethics

c. Practical relevance

Self-Check

By completing these activities, I can confidently say that I can:

☐ Connect Islamic beliefs to social justice and gender ethics

☐ Explain women's roles using examples from history and Ghana

☐ Analyse social problems using Islamic principles

☐ Apply religious knowledge to real-life decisions

☐ Prepare effectively for WASSCE essay and case-study questions

EXTENDED READING

- Women in Islam: An Overview

  Source: Oxford Islamic Studies Online (Educational resource)

  Focus: Foundational understanding of women's status, rights and responsibilities in Islam

  Link: https://www.oxfordislamicstudies.com/article/opr/t125/e2493

  Why this reading matters: This reading provides a balanced scholarly overview of women's religious, social and legal roles in Islam. It helps you distinguish

between Islamic teachings and cultural practices; a key skill developed across SHS 1–3.

- **The Role of Women in Early Islam**

  Source: Al-Islam.org (Educational and academic resource)

  Focus: Historical examples of women's leadership, scholarship and moral influence

  Link: https://www.al-islam.org/role-women-early-islam

  Why this reading matters: It reinforces Year 1 and Year 2 learning by showing how women such as scholars, supporters, and community leaders shaped Islamic civilisation from its earliest period.

- **Islam, Gender, and Social Justice**

  Source: Islamic Relief Worldwide – Policy & Learning Section

  Focus: Gender justice, ethics and development from an Islamic perspective

  Link: https://www.islamic-relief.org/about-us/what-we-do/gender-justice/

  Why this reading matters: This reading connects Islamic values with modern **development issues**, including education, poverty reduction, and women's empowerment – key themes in Year 3 and national civic education.

- **Muslim Women and Leadership in Contemporary Society**

  Source: Pew Research Centre (Religion & Public Life)

  Focus: Participation of Muslim women in leadership, education and public life

  Link: https://www.pewresearch.org/religion/2011/08/30/faith-in-public-life/

  Why this reading matters: You gain a global perspective on Muslim women's civic engagement, supporting comparative thinking and examination responses that link Islam to modern social realities.

- **Culture, Religion, and the Rights of Women in Muslim Societies**

  Source: United Nations Population Fund (UNFPA) – Education Resource

  Focus: Differentiating religion from harmful cultural practices

  Link: https://www.unfpa.org/resources/culture-religion-and-womens-rights

  Why this reading matters: This resource strengthens your ability to critically evaluate claims made in the name of religion, a recurring analytical skill required for higher-order essay questions.

REVIEW QUESTIONS

MCQs

1. Which of the following best explains the concept of women's empowerment in Islam?
   - **A.** Giving women authority over men
   - **B.** Allowing women to abandon religious obligations
   - **C.** Recognising women's dignity, rights, and responsibilities as believers
   - **D.** Restricting women to domestic roles only
2. Which Qur'anic verse clearly affirms the spiritual equality of men and women?
   - **A.** Qur'an 4:34
   - **B.** Qur'an 33:35
   - **C.** Qur'an 2:256
   - **D.** Qur'an 96:1
3. One major religious role performed by Muslim women in Islamic communities is to
   - **A.** Lead mixed-gender Friday prayers
   - **B.** Serve as mu'allimah by teaching Qur'an and Islamic ethics
   - **C.** Replace male religious leaders
   - **D.** Enforce religious punishments
4. How do Muslim women contribute socially within the family and community?
   - **A.** By withdrawing from public life
   - **B.** By shaping moral values and organising community support initiatives
   - **C.** By opposing cultural traditions
   - **D.** By limiting children's education
5. Which international framework focuses specifically on achieving gender equality and empowering women?
   - **A.** SDG 1
   - **B.** SDG 4
   - **C.** SDG 5
   - **D.** SDG 16

6. Ghana's Affirmative Action Bill primarily seeks to

   A. Eliminate religious education

   B. Ensure increased female representation in decision-making

   C. Restrict women from public office

   D. Replace traditional leadership systems

7. Which Islamic principle best supports policies aimed at women's empowerment?

   A. Taqlīd (blind imitation)

   B. 'Adl (justice)

   C. Bid'ah (innovation)

   D. Hijrah (migration)

8. Tensions between Islamic teachings and some gender policies often arise mainly because of

   A. The Qur'an's rejection of equality

   B. Differences in interpretation rather than core Islamic principles

   C. Islam's opposition to education

   D. Women's rejection of religion

9. A Muslim woman who works as a nurse while observing Islamic values best demonstrates

   A. Conflict between faith and profession

   B. Withdrawal from civic responsibility

   C. Integration of religious commitment and social service

   D. Dependence on government policies

10. Which of the following best shows alignment between Islamic teachings and global women empowerment frameworks?

    A. Islam discourages women from leadership roles

    B. Both promote justice, education, and human dignity

    C. Global policies reject religious values

    D. Islamic law opposes social participation

SHORT ANSWER QUESTIONS

11. State two religious roles performed by Muslim women in Islamic communities.

12. Identify one Qur'anic verse that affirms the spiritual equality of men and women in Islam.

13. Name one international framework that promotes women's empowerment.
14. Mention two social roles Muslim women perform within the family or community.
15. What is meant by women's empowerment in contemporary society?

ESSAY QUESTIONS

16. Explain how Muslim women contribute to moral and spiritual upbringing in the home.
17. Describe the civic or professional roles Muslim women play in Ghanaian society.
18. Outline two objectives of the United Nations Sustainable Development Goal 5 (SDG 5).
19. Explain how Islamic teachings support women's right to education.
20. Explain why some interpretations of Islam have limited women's participation in society.

SECTION

5

ISLAM AND FRAUD



RELIGION AND CONTEMPORARY ISSUES

Religion And Fraud

Introduction

This section guides you in examining Islamic moral and ethical teachings as they apply to contemporary life, with particular attention to economic conduct, social responsibility, and accountability. You explore how Islam promotes honesty, justice and trustworthiness in personal and public dealings, including business, leadership and community life. By studying concepts such as lawful earnings, the prohibition of fraud and exploitation, social welfare, and moral responsibility, you will better understand how Islamic ethics respond to modern social and economic challenges.

The section also encourages you to apply these teachings practically, showing how Islamic values can promote integrity, peaceful coexistence and sustainable development in Ghanaian and global contexts. Overall, the section strengthens your ability to connect faith with everyday moral choices and responsible citizenship.

KEY IDEAS

- **Accountability to Allah:** Every action in personal, social, and economic life is subject to divine accountability and moral responsibility.
- **Ethical Conduct in Economic Life:** Islam promotes lawful earnings, fairness, honesty, and justice in trade, work and financial dealings.
- **Integrity and Trustworthiness:** Trust (amānah) and truthfulness are essential qualities expected of Muslims in leadership and everyday interactions.
- **Prohibition of Exploitation and Injustice:** Practices such as fraud, corruption, bribery and exploitation are strictly forbidden in Islam.
- **Social Responsibility and Welfare:** Islamic teachings emphasise care for the poor, vulnerable, and needy through zakāh, ṣadaqah and communal support.
- **Faith in Action:** Islamic moral values guide practical decision-making and responsible citizenship in contemporary Ghanaian and global contexts.

FRAUD IN CONTEMPORARY SOCIETY

Understanding Fraud as a Moral and Social Problem

Fraud is one of the most serious ethical challenges facing modern societies. It involves deliberate deception carried out to gain unfair or unlawful advantage over others. In Islam, fraud is not treated as a minor wrongdoing or a clever act of survival; rather, it is

regarded as a **grave moral offence** because it destroys trust (*amānah*), honesty (*ṣidq*) and justice (*ʿadl*), which are the foundations of a righteous life.

The Qur'an condemns fraudulent behaviour in very strong terms. In Surah al-Muṭaffifīn (83:1–3), Allah warns those who cheat in measurements and dealings:

"Woe to those who give less [than due], who, when they take a measure from people, take in full, but when they give by measure or weight to them, they give less."

This verse shows that fraud is not limited to large crimes or complex financial scams; even everyday dishonesty in trade, work, or school is morally unacceptable. In contemporary Ghana and across the world, fraud appears in many forms, including cybercrime, examination malpractice, corruption, fake documentation and business deception. These acts harm individuals, weaken institutions and undermine national development.

This lesson introduces you to the meaning, nature, characteristics and consequences of fraud in contemporary society. It prepares you to recognise fraudulent behaviour and to understand why Islam strongly condemns it.

In the previous section, you explored Islamic perspectives on justice, dignity and social responsibility, especially, in relation to gender and empowerment. Those lessons emphasised that Islam promotes fairness, accountability and ethical conduct in all areas of life.

This week's lesson builds directly on that foundation by focusing you on ethical conduct in social and economic life, using fraud as a key example of behaviour that contradicts Islamic values and civic responsibility.

Meaning and Nature of Fraud

Fraud refers to **any deliberate act of deception, manipulation, or misrepresentation** carried out in order to gain unfair advantage or cause loss to another person or institution. What distinguishes fraud from mistakes or accidents is **intention**. Fraud is planned and executed knowingly.

From an Islamic perspective, fraud is a serious violation of divine and social obligations. The Prophet Muhammad (SAW) clearly condemned deception when he said:

"He who deceives us is not one of us." (Ṣaḥīḥ Muslim)

This statement shows that fraud is incompatible with Islamic identity and character. A Muslim is expected to be truthful, transparent and trustworthy in all dealings – whether in business, education, leadership or daily interactions.

Fraud damages more than financial systems. It corrupts the soul, weakens moral conscience, destroys social trust and leads to widespread injustice. For this reason, Islam considers fraudulent behaviour a form of moral corruption (*fasād fī al-arḍ*).



Figure 5.1: Illustration showing honesty vs fraud in daily life – market, school, online space

Common Types of Fraudulent Acts in Contemporary Society

In modern society, fraud takes many forms, often made easier by technology, weak enforcement, or moral compromise. The following are some common types encountered in Ghana and globally.

Cyber and Internet Fraud

Cyber fraud involves the use of digital platforms to deceive people. Examples include phishing emails, fake online investment schemes, impersonation on social media, and internet scams commonly referred to as *sakawa*. Victims are often manipulated emotionally or psychologically into sending money or personal information.

Financial and Economic Fraud

This form of fraud occurs in workplaces, businesses, and public institutions. It includes embezzlement of funds, falsifying accounts, bribery, inflated contracts and misuse of public resources. Such practices slow national development and increase poverty.

Academic Fraud

Academic fraud is common among students and institutions. It includes examination malpractice, plagiarism, certificate forgery and falsification of research data. Islam strongly condemns such acts because they promote dishonesty and reward false achievement.

Commercial and Trade Fraud

This occurs when traders sell fake or substandard goods, manipulate measurements, or misrepresent products. The Qur'anic warning in Surah al-Muṭaffifīn directly addresses this form of fraud.

Identity and Document Fraud

This includes forging identity cards, birth certificates, land documents, and academic records. Such fraud often leads to legal disputes, injustice and loss of trust in institutions.

Political and Institutional Fraud

Examples include vote buying, election rigging, falsification of results, and abuse of political office. These acts undermine democracy, peace and national unity.

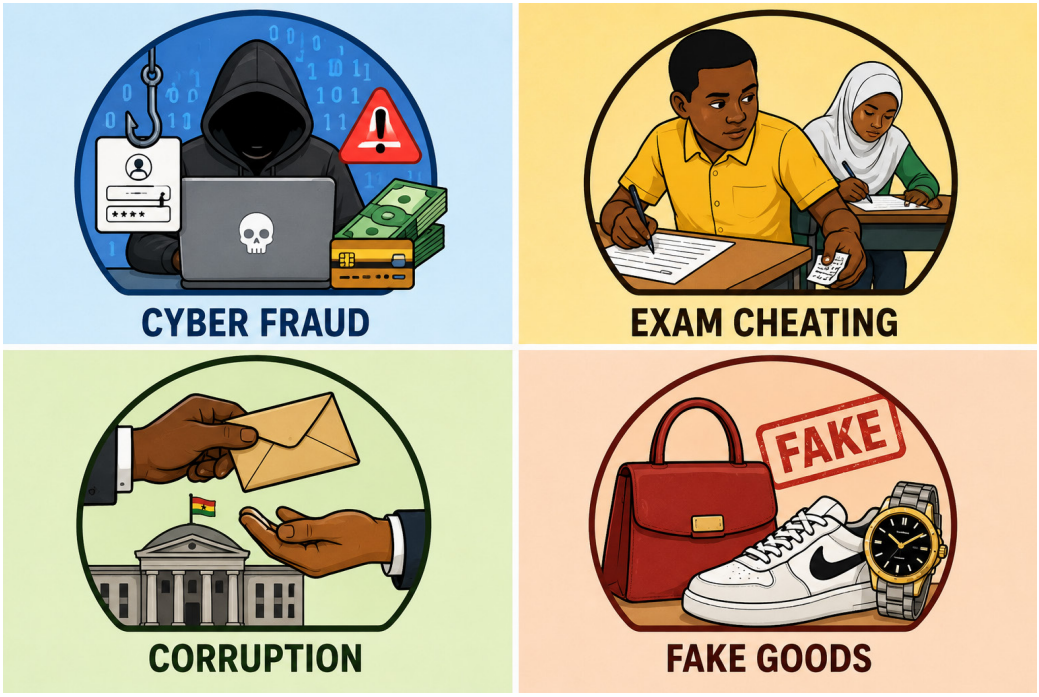


Figure 5.2: Icons representing cyber fraud, exam cheating, corruption, fake goods

Activity 5.1 Identifying Fraud Around Us

Put yourselves into four groups. Read the short scenarios below and answer the questions that follow.

a. A trader secretly adjusts a weighing scale to increase profit.

b. A student downloads an essay from the internet and submits it as his own work.

c. A man sends fake investment messages online promising quick wealth.

Tasks

1. Identify the type of fraud in each case.
2. Identify the victims involved
3. State one Islamic value violated in each example.
4. Explain why each act is harmful to society.
5. You may present your answers using posters, infographics, brief sketches.

Key terms to provide (fraud, deception, trust, justice).

Characteristics of Fraudulent Behaviour

Fraudulent behaviour usually shows identifiable features. Recognising these characteristics helps individuals avoid being victims or perpetrators.

First, fraud always involves **deception and concealment**. The truth is hidden or distorted to mislead others.

Second, it involves **abuse of trust**, where someone exploits a position of confidence or authority.

Third, fraud is driven by **greed and dishonesty**, where personal gain is prioritised over moral responsibility.

Fourth, fraudsters often **manipulate systems**, taking advantage of loopholes or ignorance.

Finally, fraud is **intentional and planned**, not accidental.

Islam views these traits as signs of moral failure and spiritual weakness.

Activity 5.2 Case Study Analysis: Fraud in the News

Read or listen to a summary of a real fraud case reported in Ghana (e.g. cybercrime or misuse of public funds).

Answer the following.

1. What type of fraud occurred?
2. Who were the victims?
3. Which Islamic teachings condemn this act?
4. Suggest two ways such fraud could be prevented.

Consequences of Fraud

Fraud has far-reaching consequences that affect the individual, the community, the economy, and the legal system. Islam highlights these consequences clearly in order to warn believers and to encourage honesty, accountability, and justice. Understanding

the outcomes of fraud helps you appreciate why Islam places strong measures to prevent and control dishonest behaviour.

Spiritual Consequences of Fraud

Fraud causes serious spiritual harm to the individual. One of its most severe effects is the loss of Allah's blessings (barakah) in one's wealth, work, and life. Even when fraudulent gain appears profitable, it lacks divine blessing and ultimately leads to hardship and regret.

> Allah warns: *"Allah destroys usury and gives increase for charities. And Allah does not like every persistent disbeliever and sinner."* (Qur'an 2:276)

Fraud also burdens the conscience with guilt and distances the heart from righteousness. A fraudulent person lives with the awareness of wrongdoing, which weakens faith (īmān) and sincerity (ikhlāṣ). Islam teaches that spiritual purification is impossible without honesty.

The Prophet Muhammad (SAW) stated: *"Whoever cheats us is not one of us."* (Ṣaḥīḥ Muslim). This hadith shows that fraud undermines a person's moral and spiritual identity as a believer.

Furthermore, Islam reminds Muslims that every act of deception will be accounted for in the Hereafter:

> *"Then you will surely be asked that Day about pleasure."* (Qur'an 102:8).

To prevent these spiritual consequences, Islam emphasises taqwā (consciousness of Allah), remembrance of the Hereafter, and commitment to lawful (ḥalāl) earnings.

Social Consequences of Fraud

At the social level, fraud destroys trust (amānah), which is the foundation of peaceful coexistence. When individuals or institutions engage in fraud, suspicion replaces confidence, and cooperation breaks down.

Allah commands: *"O you who believe! Fulfil all trusts."* (Qur'an 5:1)

Fraud weakens relationships between families, business partners, communities, and even religious groups. It fuels conflict, resentment, and social division. In societies where fraud becomes widespread, people become reluctant to help one another, fearing exploitation.

The Prophet (SAW) warned against betrayal of trust:

> *"There is no faith for one who is not trustworthy, and there is no religion for one who does not keep promises."* (Reported in Aḥmad)

Islam addresses these dangers by promoting honesty, transparency, and justice in all dealings. Moral education, communal accountability, and ethical leadership are key preventive measures that protect social harmony.

Economic Consequences of Fraud

Fraud has damaging economic consequences for individuals, institutions, and entire nations. When fraud occurs in business, governance, or public finance, resources are misused, development slows, and poverty increases.

The Qur'an condemns economic injustice: *"Do not consume one another's wealth unjustly."* (Qur'an 4:29)

Fraud discourages investment and entrepreneurship because investors lose confidence in systems that lack transparency. As a result, businesses collapse, unemployment rises, and essential services such as education, healthcare, and infrastructure suffer.

Islam combats these economic harms by insisting on:

- fair trade and accurate measurement,
- lawful earnings,
- accountability in financial dealings.

The Prophet (SAW) said: *"The truthful and trustworthy merchant will be with the Prophets, the truthful, and the martyrs."* (al-Tirmidhī)

This hadith highlights that honesty is not only economically beneficial but spiritually rewarding.

Legal Consequences of Fraud

Fraud also carries serious legal consequences. In many societies, including Ghana, fraud is a criminal offence that can result in arrest, fines, imprisonment, loss of employment, and public disgrace.

Islam recognises the importance of law and justice in deterring wrongdoing. Allah commands:

> *"O you who believe! Stand firmly for justice, as witnesses for Allah, even if it is against yourselves."* (Qur'an 4:135)

Legal accountability serves as a protective mechanism for society. It discourages potential offenders and reassures citizens that justice will be upheld. Islamic law supports investigation, restitution, and punishment where necessary to safeguard the rights of individuals and the community.

Integrated Islamic Perspective

Islam presents a holistic approach to addressing fraud by:

a. warning of its spiritual, social, economic, and legal consequences, and

b. providing preventive measures such as taqwā, honesty, lawful earnings, justice, and moral education.

By combining inner faith with external accountability, Islam seeks to build a society where integrity replaces deception, trust replaces suspicion, and justice replaces exploitation.

This understanding helps you appreciate why fraud is strongly condemned in Islam and why preventing it is a shared religious and civic responsibility.

Activity 5.3 Ethical Decision-Making Scenario

Scenario: A student discovers a method of altering online examination results for money. His friends encourage him, saying "everyone does it".

Tasks

1. Identify the moral dilemma in the scenario.
2. State two Islamic principles that should guide the student's decision.
3. Explain the short-term and long-term consequences of committing the fraud.
4. Advise the student using Islamic teachings.

Summary: What You Have Learned

In this lesson, you learned that **fraud is a deliberate act of deception** carried out to gain unfair advantage over others. From an Islamic perspective, fraud is a **major moral sin** because it violates core values such as **trust (amānah)**, **honesty (ṣidq)**, and **justice (ʿadl)**. The Qur'an strongly condemns dishonest dealings, particularly in trade and social transactions, as shown in Surah al-Muṭaffifīn (83:1–3), while the Prophet Muhammad (SAW) warned that deception removes a person from the moral community of believers.

You examined **common contemporary forms of fraud in Ghana**, including cyber fraud, financial and academic fraud, document forgery, commercial deception and political fraud. You also learned that fraudulent behaviour is marked by **intentional deception, abuse of trust, greed, and manipulation of systems**. Finally, the lesson highlighted the **spiritual, social, economic and legal consequences** of fraud and emphasised that resisting fraud is both a **religious duty** and a **civic responsibility**.

Checklist: Can You Do These?

Tick (✓) each statement if you can confidently do it.

☐ I can define fraud from both Islamic and civic perspectives.

☐ I can identify at least three common types of fraud in Ghana today.

☐ I can explain why Islam considers fraud a serious moral offence.

☐ I can describe the characteristics of fraudulent behaviour.

☐ I can explain the consequences of fraud for individuals and society.

☐ I can suggest practical ways young people can avoid or report fraud.

EMERGING FORMS OF FRAUD

Fraud in a Digitised World

As societies become increasingly digitised and interconnected, fraud has taken on new and more complex forms. Unlike traditional fraud, which often involved face-to-face deception or physical manipulation, modern fraud exploits technology, global financial systems and human vulnerability. These emerging forms of fraud operate across borders, spread rapidly and are often difficult to trace or punish.

In Ghana and many other parts of the world, fraud now appears through cybercrime, online investment scams, mobile money fraud, identity theft and fake employment or scholarship offers. These practices do not only cause financial loss; they also undermine trust (*amānah*), damage moral values and weaken social cohesion. Islam strongly condemns all forms of deception, regardless of the method used, because ethical responsibility applies equally in digital and physical spaces.

Examining **emerging and technologically driven forms of fraud** will help you recognise how they operate, why they spread and how they can be resisted through ethical awareness and Islamic values.

ou examinedY the meaning and nature of fraud, its characteristics and its consequences for individuals and society. Thus, you explored common forms such as financial, academic, political and commercial frauds and discussed why Islam condemns deception and dishonesty.

This week deepens that foundation by ensuring you focus specifically on **new and evolving forms of fraud** that have emerged through technology, digital finance and globalisation.

Meaning of Emerging Forms of Fraud

Emerging forms of fraud refer to **new or technologically enabled deceptive practices** that take advantage of digital communication, online financial systems, and modern social behaviour. These forms of fraud are often more complex than traditional ones and can affect many victims at the same time.

They are usually characterised by the manipulation of information, anonymity of perpetrators, rapid movement of money, and difficulty in detection. Because of these features, emerging fraud poses serious challenges to law enforcement, financial institutions and moral education.

From an Islamic perspective, the method used to commit fraud does not change its moral status. Whether deception occurs in a marketplace, a classroom or on the internet, it remains a violation of trust and justice.

Activity 5.4 Understanding Emerging Fraud

Do this activity here to support your conceptual clarity.

In your own words:

1. Define *emerging forms of fraud*.
2. State two reasons why such frauds are difficult to detect.
3. Explain why Islam condemns fraud even when it occurs online.

Key terms to *provide* include digital, deception, anonymity, trust.

Common Emerging Forms of Fraud

Cyber Fraud (Internet or Online Fraud)

Cyber fraud involves the use of computers, mobile phones, and the internet to deceive individuals or organisations. It is one of the fastest-growing forms of fraud today.

Common examples include phishing emails that imitate banks, fake online shopping platforms, romance scams where emotional relationships are exploited, identity theft, hacking, and ransomware attacks. In Ghana, cyber fraud is sometimes linked with *sakawa*, which combines online deception with superstition.

These practices violate Islamic teachings on honesty and accountability. The Prophet (SAW) warned clearly against deception, regardless of the means used.

Activity 5.5 Case Study: Online Scam

Keep a try on this activity here to reinforce the application of your knowledge.

Case: A university student receives an email claiming he has won an international scholarship. He is asked to pay a "processing fee" before receiving confirmation.

Tasks

1. Identify the type of fraud involved.
2. Mention two warning signs in the case.
3. State one Islamic value violated by the perpetrators.
4. Suggest one action the student should take.

Ponzi and Pyramid Schemes

Ponzi and pyramid schemes are fraudulent investment arrangements that promise unusually high returns with little or no risk. Early investors are paid using money

collected from new participants, not from genuine profit. Eventually, the scheme collapses, causing heavy losses.

In Ghana, such schemes often operate through social media, WhatsApp groups, or informal community networks. They appeal to greed, desperation and lack of financial literacy.

Islam condemns such schemes because they involve deception, exploitation and unjust enrichment at the expense of others.

Activity 5.6 Spot the Scam

This activity will help develop your analytical skills.

Scenario: A friend invites you to join an online investment platform that promises to triple your money in two weeks. No clear business activity is explained.

Tasks

1. Identify two features that suggest a Ponzi scheme.
2. Explain why such schemes eventually fail.
3. State how Islamic ethics guide a Muslim's response.

Mobile Money and Digital Wallet Fraud

Mobile money fraud has become a major concern in Ghana due to the widespread use of digital financial services. Fraudsters impersonate service agents, make fake calls requesting PINs, send false reversal messages or use SIM-swap techniques to steal funds.

These acts damage trust in digital finance and harm vulnerable users, especially the elderly and less educated.

Activity 5.7 Practical Awareness Task

This activity will help you build preventive awareness thereof.

Task

1. List three safety measures mobile money users should observe to avoid fraud.
2. Explain how each measure reflects responsibility and trustworthiness.

Cryptocurrency and Forex Scams

Cryptocurrency and foreign exchange scams promise quick wealth through online trading platforms. Many operate without regulation, using fake testimonials and influencers to attract victims.

Victims often invest savings without understanding the risks, leading to major financial losses. Islam discourages such reckless and deceptive practices because wealth should be earned through lawful and transparent means.

Social Media and Influencer Fraud

Social media fraud involves the misuse of online influence to deceive followers. This includes fake charity appeals, false endorsements, impersonation of public figures, and misinformation campaigns.

Such practices exploit trust and damage moral judgement, especially among young people.

Activity 5.8 Media Evaluation Exercise

To build critical media literacy, let's do this activity now: Ready?

Task: Select a social media post advertising a charity or investment.

Analyse it by answering:

1. Is the source credible?
2. What emotional appeal is used?
3. What questions should a careful Muslim ask before responding?

Employment and Scholarship Scams

These scams involve fake job or scholarship offers that require payment for registration, interviews, or documentation. Fraudsters exploit unemployment and educational pressure.

Islam strongly condemns exploiting people's desperation, as it contradicts compassion and justice.

Characteristics of Emerging Fraud

Emerging fraud is marked by technological sophistication, global reach, speed, anonymity, and psychological manipulation. Fraudsters often target a wide range of people, from students to professionals and institutions.

Understanding these characteristics helps you recognise fraud early and respond wisely.

Activity 5.9 Fraud Characteristics Matching Task

Let's help you to reinforce your understanding by doing the following activity.

Task: Match each characteristic (anonymity, speed, manipulation, global reach) with an example of emerging fraud.

Consequences of Emerging Fraud

Emerging fraud leads to serious consequences. Economically, it causes loss of savings and business collapse. Socially, it damages trust and relationships. Morally, it normalises deceit. Nationally, it harms Ghana's reputation and security.

Islam teaches that unethical gain leads to long-term loss, both in this world and the Hereafter.

Summary: What You Have Learned

In this lesson, you explored **emerging forms of fraud**, which are modern and technologically driven forms of deception that have developed alongside digitalisation and globalisation. You learned that these frauds are often **difficult to detect**, operate across borders, and rely on anonymity, speed, and psychological manipulation.

You examined several examples, including **cyber fraud, mobile money fraud, Ponzi and pyramid schemes, cryptocurrency and forex scams, social media fraud, and employment or scholarship scams**. You learned how these frauds exploit human greed, desperation, trust, and lack of digital literacy. From an Islamic perspective, you understood that **fraud committed online is as sinful as fraud committed physically**, because moral accountability applies in all spaces.

The lesson also highlighted the economic, social, moral, and national consequences of emerging fraud, including loss of savings, erosion of trust, moral decay, and damage to Ghana's reputation. You were encouraged to develop critical awareness, ethical judgement, and responsible digital behaviour grounded in Islamic values.

Checklist: Can You Do These?

Tick (✓) each statement if you can confidently do it.

☐ I can explain what is meant by emerging forms of fraud.

☐ I can identify at least five modern or technology-based frauds.

☐ I can describe how cyber fraud and mobile money fraud operate.

☐ I can recognise warning signs of Ponzi and online investment scams.

☐ I can explain why emerging fraud threatens national development.

☐ I can apply Islamic ethical values to resist involvement in fraud.

ANALYSING CASES OF FRAUD TO BUILD CRITICAL AWARENESS

Fraud is not merely an abstract idea discussed in books or laws; it is a real and growing problem that affects individuals, families, institutions and entire nations. Many people lose money, opportunities and dignity because they fall victim to schemes that appear genuine but are designed to deceive. In Ghana and across the world, cases such as fake investment schemes, mobile money scams, forged certificates and online fraud continue to increase because fraudsters exploit trust, urgency, ignorance and human desire for quick success.

Islam strongly condemns deception and dishonesty because they destroy trust (amānah), justice (ʿadl), and social harmony. The Prophet Muhammad (SAW) warned clearly that deceit has no place in the life of a believer. This lesson therefore focuses on **analysing real cases of fraud** to help you develop **critical awareness**, moral judgement and practical skills to avoid becoming victims – or participants – of fraudulent acts.

Quick Review of Related Previous Lesson

*You studied **emerging forms of fraud**, including cyber fraud, mobile money scams, Ponzi schemes and digital deception. You learned how technology and globalisation have expanded the methods and reach of fraudsters.*

*This week builds on that foundation by moving from **types of fraud** to **real-life cases**, encouraging you to examine how fraud operates in practice, why people fall for it and how careful thinking and ethical discipline can prevent such losses.*

Questions

1. What are two emerging forms of fraud common in Ghana today?
2. Why does technology make fraud more difficult to detect?
3. How can Islamic moral values guide decision-making in risky situations?

Purpose of Analysing Fraud Cases

Analysing real cases of fraud helps you move beyond theory into practical understanding. By studying what actually happened, you begin to recognise common patterns used by fraudsters and understand how emotions such as greed, fear and desperation weaken judgement.

From an Islamic perspective, reflection and careful reasoning are encouraged. The Qur'an repeatedly calls believers to **think**, **reflect** and **verify information** before acting. Analysing fraud cases therefore builds not only intellectual skill but also moral responsibility and self-discipline.

Activity 5.10 Why People Fall for Fraud

Read the following statement carefully: "***Many victims of fraud are educated and intelligent people***."

Task

1. Explain two reasons why intelligent people still fall for scams.
2. Identify one emotion (e.g. fear, greed, urgency) that fraudsters often exploit.
3. State one Islamic value that can help prevent such mistakes.

(Use sentence starters such as "One reason is...", "This emotion influences people because...", "Islam teaches believers to...")

Selected Case Studies of Fraud

Real-life examples help you identify warning signs and learn from the mistakes of others.

Activity 5.11 Investment Scam Analysis

Case Study 1: Fake Investment Scheme (Ghana)

Between 2019 and 2020, a company promised investors extremely high profits within a short time. Many people invested their savings without verifying whether the company was licensed by financial authorities. When the scheme collapsed, thousands lost their money.

This case shows how **unrealistic promises**, **peer pressure**, and **lack of verification** can lead to serious losses.

Answer the following.

1. What made the investment scheme attractive to the victims?
2. Mention two warning signs that should have raised suspicion.
3. How could patience and verification have prevented the fraud?

Activity 5.12 Detecting Digital Deception

Case Study 2: Mobile Money Reversal Scam

In this scam, fraudsters send money to unsuspecting users and then quickly call, pretending to be agents or distressed senders asking for reversal. Victims act quickly without confirmation and end up losing money.

This case highlights how urgency and false authority are used to manipulate trust.

Imagine you receive a call asking you to reverse a mobile money transaction urgently.

1. What immediate steps should you take before acting?
2. Why is haste dangerous in financial decisions?
3. Which Islamic principle encourages careful verification?

Case Study 3: Online Scholarship Scam

A fake website advertised international scholarships but demanded "processing fees." Many students paid because of desperation and lack of research. No scholarships existed.

This case demonstrates the danger of information ignorance and failure to verify sources.

Case Study 4: Global Ponzi Scheme (Bernie Madoff)

One of the world's largest fraud cases involved a respected investor who deceived people for decades. Even experienced professionals trusted him without questioning the system.

This shows that **reputation alone is not proof of honesty** and that transparency matters more than status.

Activity 5.13 Comparing Fraud Cases

Choose **any two** case studies (***Case Study 3 & 4***) above and compare them under the following headings

- Method of deception
- Role of trust
- Key lesson for young people

(You may use a table or bullet points before writing full answers.)

Critical Thinking as Protection Against Fraud

Critical thinking means questioning claims, evaluating evidence, and considering consequences before acting. In Islam, believers are encouraged to avoid blind following and to seek clarity before decisions.

You should train yourself to ask these questions.

a. Is this offer realistic?

b. Is the source credible?

c. What will I lose if this is false?

These questions protect individuals from deception in both digital and physical spaces.

Activity 5.14 Critical Thinking Checklist

Create a five-point checklist you would use before accepting.

1. An investment offer
2. A scholarship opportunity
3. A job advertisement

Steps in Analysing Fraud Cases

Analysing fraud cases follows a logical process:

1. Identify the context of the fraud.
2. Examine the people involved.
3. Analyse the method used.
4. Determine the motives exploited.
5. Draw lessons for prevention.

This structured approach strengthens judgement and accountability.

Summary: What You Have Learned

In this lesson, you learned that analysing real cases of fraud is essential for building critical awareness and moral responsibility. You examined how fraudsters exploit trust, urgency, ignorance, and emotional weakness to deceive victims. Through Ghanaian and global case studies, you learned that fraud affects people of all backgrounds and that reputation or intelligence alone does not guarantee safety.

You also learned that Islam strongly encourages verification, reflection, and justice, making critical thinking a religious as well as civic responsibility. By applying structured analysis and ethical reasoning, young people can protect themselves and contribute to building a society grounded in honesty and accountability.

Checklist: Can You Do These?

Tick (✓) each statement if you can confidently do it.

☐ I can analyse real fraud cases using a clear framework.

☐ I can identify warning signs in investment and digital scams.

☐ I can explain why people fall for fraud despite knowing about it.

☐ I can apply critical thinking to financial and online decisions.

☐ I can link Islamic moral values to fraud prevention.

☐ I can suggest practical ways to protect myself and others from fraud.

TEACHINGS OF ISLAM ON FRAUD

Islam strongly condemns all forms of fraud, deceit, and dishonesty because they undermine the moral foundation upon which individual character and social harmony are built. In Islamic teaching, fraud is not merely a social offence or economic crime; it is a **spiritual violation** that contradicts Allah's commands and the ethical mission of human beings as trustees (khulafā') on earth.

Fraud, referred to in Islamic sources as **ghish** (deception especially in trade) and **khidāʿ** (general deceit or trickery), involves intentionally misleading others to gain unfair advantage. Such actions violate **amānah (trustworthiness)**, **ʿadl (justice)**, and **ṣidq (truthfulness)**—core values that define righteous living in Islam.

The Qur'an and the Hadith repeatedly warn believers against deception, unjust gain, and abuse of trust. Fraud in Islam extends beyond financial cheating to include academic dishonesty, false representation, manipulation of information, corruption, and deception in social and digital interactions.

This lesson enables you to understand Islam's teachings on fraud as part of a **comprehensive moral framework** that promotes integrity, justice, transparency, and accountability in personal, economic, and social life.

In previous lessons, you analysed real-life cases of fraud from Ghana and beyond, identifying how deception operates and why people fall victim to fraudulent schemes. You also explored the role of critical thinking in preventing fraud.

This week builds on that foundation by examining **Islam's scriptural and ethical teachings on fraud**, showing you how the Qur'an and the Sunnah provide clear moral guidance for preventing dishonesty and sustaining social trust.

Islamic Definition and Understanding of Fraud

1. **Definitions**
    - **a.** In Islam, fraud refers to any deliberate act of deception aimed at misleading others for personal gain.
        - **i.** **Ghish**: deception in trade or transactions, such as hiding defects or falsifying measurements.
        - **ii.** **Khidāʿ**: general deceit or trickery in any form of interaction.
    - **b.** Fraud involves **intentional concealment of truth**, manipulation, or misrepresentation. It directly violates.
        - **i.** **ʿAdl (justice)** – fairness in dealings
        - **ii.** **Amānah (trustworthiness)** – fulfilling responsibilities faithfully

2. **Understanding fraud**

   The Prophet Muhammad (SAW) stated clearly: *"He who deceives us is not one of us."* (Ṣaḥīḥ Muslim, 101). This Hadith shows that fraud distances a person from the moral identity of the Muslim community (ummah) and represents a serious ethical and spiritual failure.

Activity 5.15 Concept Clarification

- Define **ghish** and **khidāʿ**.
- Explain why fraud is considered a violation of amānah.
- State one reason fraud is dangerous to society.

Qur'ānic Teachings Condemning Fraud and Deception

The Qur'an explicitly condemns fraud and unjust gain, linking dishonesty to social injustice and divine punishment.

Key Qur'ānic Evidence

1. **Cheating in Measurement and Trade**

   "Woe to those who give less [than due]..." **(Qur'an 83:1–3)**

   This verse condemns dishonest business practices and applies broadly to all forms of cheating, including modern fraud.

2. **Unjust Consumption of Wealth**

   "Do not consume one another's wealth unjustly, but only [in lawful] business by mutual consent." **(Qur'an 4:29)**

   This verse prohibits illegal financial dealings, bribery, and exploitation.

3. **Fraud, Bribery, and Abuse of Power**

   "And do not consume one another's wealth unjustly or send it [in bribery] to the rulers..." (Qur'an 2:188)

   This highlights the link between fraud, corruption, and injustice in leadership.

Activity 5.16 Qur'ānic Interpretation

1. What type of behaviour is condemned in Qur'an 83:1–3?
2. How does Qur'an 2:188 apply to corruption today?
3. Why does Islam emphasise lawful earning?

Hadith Teachings on Fraud

The Prophet Muhammad (SAW) demonstrated honesty as a practical moral obligation.

He once discovered a trader hiding wet grain beneath dry grain and said: *"Why did you not put the wet grain on top so people could see it? Whoever cheats is not one of us."* (Ṣaḥīḥ Muslim, 102)

Other Hadiths reinforce this teaching

- *"The truthful and trustworthy merchant will be with the prophets, the truthful, and the martyrs."* (Tirmidhī 1209)
- *"The signs of a hypocrite are three... when he is entrusted, he betrays the trust."* (Bukhārī & Muslim)

These Hadiths show that fraud is incompatible with spiritual success and moral excellence.

Islamic Ethical Principles Related to Fraud

Principle	Meaning and Relevance
Ṣidq (Honesty)	Truthfulness in speech, actions, and intentions
Amānah (Trustworthiness)	Faithful fulfilment of responsibilities
ʿAdl (Justice)	Fairness in dealings and leadership
Muḥāsabah (Accountability)	Awareness of accountability before Allah
Bayān (Transparency)	Openness and disclosure in transactions

These principles protect society from deception and exploitation.

Activity 5.17 Value Application

Choose one Islamic ethical principle related to fraud and explain how it prevents fraud.

Types of Fraud Condemned in Islam

Islam condemns all forms of fraud, including:

1. Business and trade fraud
2. Economic fraud (bribery, corruption)
3. Academic fraud (cheating, forged certificates)
4. Social and digital fraud (cybercrime, impersonation)

Each violates Islamic ethics and harms society.

Consequences of Fraud in Islam

Dimension	Description
Spiritual	Loss of barakah and Allah's pleasure
Legal	Restitution, punishment, accountability
Social	Breakdown of trust and justice
Moral	Corruption of character

Role of Islamic Leadership and Education in Fraud Prevention

Islamic leadership and education play a critical role in sustaining ethical behaviour. Imams, teachers, parents, and community leaders transmit Qur'anic and Prophetic values that discourage fraud and promote integrity.

Key Qur'anic guidance includes;

a. *"Do not betray Allah and His Messenger, nor betray your trusts knowingly."* (Qur'an 8:27)

b. *"Give full measure and weight with justice."* (Qur'an 6:152)

c. *"Indeed, Allah commands justice and good conduct."* (Qur'an 16:90)

Educational institutions and IRS programmes reinforce these teachings by addressing exam malpractice, digital fraud, and corruption, helping you develop strong moral judgement.

Measures to Prevent and Control Fraud in Islam

Fraud (ghishsh, khiyānah, tadlīs) refers to any act of deception, cheating, misrepresentation, or dishonesty intended to gain unlawful benefit at the expense of others. Islam strongly condemns fraud because it violates justice, trust and social harmony. To safeguard individuals and society, Islamic teachings provide clear spiritual, moral, legal and social measures to prevent and control fraudulent behaviour.

Strengthening Faith (Īmān) and Consciousness of Allah (Taqwā)

The foundation of fraud prevention in Islam is strong faith in Allah and constant awareness that He sees all actions, whether hidden or public. A believer who possesses taqwā understands that no dishonest act goes unnoticed by Allah.

> The Qur'an reminds believers: *"And He is with you wherever you are. And Allah is Seeing of what you do."* (Qur'an 57:4)

When a Muslim internalises this awareness, fear of divine accountability restrains them from cheating, falsifying records, or deceiving others. Islam therefore teaches that true honesty begins in the heart before it is reflected in actions.

The Prophet Muhammad (SAW) emphasised that faith and fraud cannot coexist: *"Whoever cheats us is not one of us."* (Ṣaḥīḥ Muslim)

This hadith shows that fraud is not merely a social offence but a serious moral failure that weakens one's faith.

Commitment to Honesty and Trustworthiness (Amānah)

Islam places great emphasis on honesty (ṣidq) and trustworthiness (amānah) as core moral values. Every Muslim is expected to fulfil trusts—whether money, goods, information, or responsibilities—without manipulation or deceit.

> Allah commands: *"Indeed, Allah commands you to render trusts to whom they are due and when you judge between people, judge with justice."* (Qur'an 4:58)

Fraud thrives where trust is abused. Islam therefore teaches that safeguarding trust in business, employment, leadership, and daily transactions is a powerful means of preventing fraud.

The Prophet (SAW) warned against betrayal of trust: *"The signs of a hypocrite are three: when he speaks, he lies; when he promises, he breaks it; and when he is entrusted, he betrays the trust."* (Ṣaḥīḥ al-Bukhārī and Ṣaḥīḥ Muslim)

This teaching links fraud and dishonesty directly to hypocrisy, reinforcing their seriousness in Islam.

Fairness and Accuracy in Trade and Transactions

Islam provides specific guidelines to prevent fraud in economic life, especially in buying and selling. Traders are required to be transparent about the quality, quantity, and price of goods and services.

The Qur'an strongly condemns dishonest measurement:

> *"Woe to those who give less [than due], who when they take a measure from people take in full, but when they give by measure or weight to them, they cause loss."* (Qur'an 83:1–3)

This verse clearly shows that fraud in trade—such as using false weights, inflated prices, or defective goods—is a grave sin.

The Prophet (SAW) once discovered a merchant hiding wet grain beneath dry ones and said:

> *"Why did you not put the wet grain on top so people could see it? Whoever deceives is not from me."* (Ṣaḥīḥ Muslim)

This hadith establishes transparency as a compulsory ethical standard in all transactions

Lawful Earnings (Ḥalāl) and Rejection of Ill-Gotten Wealth

Islam teaches that wealth must be earned through lawful and ethical means. Fraudulent gain is considered impure and spiritually destructive.

> Allah states: *"O you who believe! Do not consume one another's wealth unjustly, but only [in lawful] trade by mutual consent."* (Qur'an 4:29)

This verse prohibits all forms of unlawful enrichment, including fraud, corruption, bribery, and embezzlement.

The Prophet (SAW) also warned of the consequences of unlawful wealth: *"Every body that is nourished by unlawful earnings, the Fire is more deserving of it."* (Reported in al-Tirmidhī)

Such teachings discourage fraud by reminding believers that material gain obtained dishonestly leads to spiritual loss.

Legal Accountability and Justice in Society

Beyond moral instruction, Islam recognises the role of justice systems in deterring fraud. Islamic law (Sharīʿah) allows authorities to investigate, punish, and deter fraudulent practices to protect the public.

> The Qur'an commands justice without favoritism: *"O you who believe! Stand firmly for justice, as witnesses for Allah, even if it be against yourselves or parents and relatives."* (Qur'an 4:135)

By enforcing fairness and accountability, society discourages fraudulent behaviour and protects vulnerable people from exploitation.

Moral Education and Social Responsibility

Islam promotes continuous moral education within families, schools, mosques, and communities to cultivate integrity from an early age. Teaching young people honesty, fairness, and responsibility reduces the likelihood of fraud later in life.

> The Prophet (SAW) stated: *"Each of you is a shepherd and each of you is responsible for his flock."* (Ṣaḥīḥ al-Bukhārī)

This hadith highlights collective responsibility—parents, leaders, teachers, and institutions all play a role in preventing fraud by nurturing ethical character.

Encouraging Accountability in the Hereafter

Islam constantly reminds believers that all actions will be judged on the Day of Judgment. This belief acts as a strong internal control against fraud.

> Allah says: *"So whoever does an atom's weight of good will see it, and whoever does an atom's weight of evil will see it."* (Qur'an 99:7–8)

Knowing that every dishonest act will be accounted for encourages self-discipline and integrity, even when no human authority is watching.

A Brief Insight

*Islam prevents and controls fraud through a balanced approach that combines **faith (īmān), moral values, legal accountability, social responsibility, and awareness of the Hereafter**. By nurturing honesty, justice, and trustworthiness, Islamic teachings aim to build a society where economic and social relations are based on integrity, fairness, and mutual respect. This holistic approach remains relevant in modern Ghanaian and global contexts, where ethical behaviour is essential for sustainable development and social peace.*

Summary: What You Have Learned

In this lesson, you learned that Islam strongly condemns fraud because it violates trust, justice, and truth. Through the Qur'an and Hadith, Islam clearly forbids dishonest gain and warns of both worldly and spiritual consequences. You also learned that the Prophet Muhammad (SAW) set a powerful example of honesty in personal and business life.

The lesson emphasised that fraud is not only a legal issue but a moral and religious problem that affects individuals, society, and national development. By practising Islamic values such as truthfulness, trustworthiness, and God-consciousness, believers can resist fraud and promote ethical living.

Checklist: Can You Do These?

Tick (✓) if you can confidently do the following.

☐ Explain fraud from an Islamic perspective

☐ Identify Qur'ānic verses that condemn dishonesty

☐ Explain Hadith teachings on fraud

☐ Describe modern forms of fraud forbidden in Islam

☐ Discuss spiritual, moral, and social consequences of fraud

☐ Apply Islamic values to prevent fraud in daily life

APPLYING ISLAMIC ETHICAL PRINCIPLES TO COMBAT FRAUD

Fraud is not only a social or economic problem; it represents a deep moral and spiritual crisis that weakens trust, damages institutions, and corrupts individual character. In Islam, fraudulent behaviour reflects a decline in **taqwā** (God-consciousness) and a deliberate disregard for divine values that guide human conduct.

Islam teaches that a just, peaceful, and prosperous society can only be sustained when individuals and institutions uphold ethical principles such as **honesty (ṣidq)**,

trustworthiness (amānah), **justice (ʿadl)**, and **accountability (masʾūliyyah)**. These principles are not abstract ideals; they are practical safeguards against corruption, exploitation, abuse of power, and social breakdown.

In Ghana, where fraud may appear in areas such as examination malpractice, misappropriation of public funds, false business practices, cyber fraud, and land disputes, Islamic ethics provide concrete tools for prevention and reform. This lesson therefore moves beyond condemning fraud to show how Islamic moral teachings can be actively applied in personal life, community relations, institutions, and national governance. Ethical living in Islam is not optional; it is a religious responsibility with consequences in this life and the hereafter.

You examined Qur'anic and Hadith teachings that clearly condemn fraud, deception, cheating, and dishonest gain. Fraud was presented as a serious moral, spiritual, social, and legal offence in Islam.

Building on that foundation, the following lessons focus on application—how Islamic ethical principles can be translated into practical actions that prevent fraud and promote integrity at the individual, community, institutional, and national levels.

1. Mention two Qur'anic or Hadith teachings that condemn fraud.
2. Why does Islam place strong emphasis on trust (**amānah**) and justice (**ʿadl**)?
3. How can moral conduct help prevent fraud in everyday life?

Core Islamic Ethical Principles and Their Application

Islam does not fight fraud only through punishment or laws. Instead, it begins by **building the inner conscience of the believer** and guiding outward behaviour through strong ethical principles. These principles shape how a Muslim thinks, speaks, and acts in school, business, leadership, and daily interactions. When these values are lived sincerely, fraudulent behaviour becomes difficult to justify and socially unacceptable.

> Allah establishes this moral foundation clearly: *"Indeed, Allah loves those who act justly."* (Qur'an 49:9)

Classical scholars explain that Islamic ethics aim at **reforming the heart before regulating the hand**. Imām al-Ghazālī notes that corruption in society begins when the heart is empty of taqwā, even if laws exist.

Ṣidq (Honesty): Truthfulness in All Dealings

Honesty (**ṣidq**) is the foundation of Islamic character. It means being truthful in speech, actions, intentions, and records. Islam teaches that dishonesty, even when it brings temporary gain, ultimately leads to loss in both this life and the Hereafter.

Allah commands:

> *"O you who believe! Fear Allah and be with those who are truthful."* (Qur'an 9:119)

Allah also warns against deception in economic and social dealings:

> *"Woe to those who give less [than due]—who, when they take a measure from people, take in full, but when they give by measure or by weight to them, they cause loss."* (Qur'an 83:1–3)

In practical terms, honesty applies to:

- students refusing to cheat in examinations,
- traders giving correct measurements and prices,
- workers submitting genuine reports,
- leaders giving truthful accounts of public funds.

In Ghana, practices such as altering marks, inflating project costs, or falsifying documents may seem common, but Islam teaches that such acts remove **barakah (blessing)** from one's life.

The Prophet Muhammad (SAW) warned strongly:

> *"He who deceives is not one of us."* (Ṣaḥīḥ Muslim)

He also said:

> *"Truthfulness leads to righteousness, and righteousness leads to Paradise."* (Ṣaḥīḥ al-Bukhārī, Ṣaḥīḥ Muslim)

Ibn Taymiyyah explains that ṣidq is the root of all moral reform, noting that societies collapse when truth is replaced by manipulation and lies.

Amānah (Trustworthiness): Fulfilling Responsibilities Faithfully

Amānah refers to trust—fulfilling responsibilities honestly and protecting what has been placed in one's care. In Islam, every role is a trust: student, teacher, parent, trader, imam, or public officer.

Allah says:

> *"Indeed, Allah commands you to render trusts to whom they are due."* (Qur'an 4:58)

Allah also condemns betrayal of trust:

> *"O you who believe! Do not betray Allah and the Messenger, nor betray your trusts knowingly."* (Qur'an 8:27)

Trustworthiness directly prevents fraud because:

- a school prefect handles funds honestly,
- a treasurer gives accurate financial accounts,
- a public servant avoids misuse of state resources,
- a businessperson delivers goods as promised.

In Ghana, mismanagement of school levies, mosque donations, or community funds often causes conflict. Islam teaches that betrayal of trust is not only a social crime but a **sin against Allah**.

The Prophet (SAW) said:

> *"There is no faith for the one who has no trust."* (Aḥmad)

He also said:

> *"When trust is lost, then wait for the Hour."* (Ṣaḥīḥ al-Bukhārī)

Imām al-Nawawī explains that amānah includes **financial honesty, moral responsibility, and faithful execution of duties**, whether public or private.

ʿAdl (Justice): Fairness and Equity in All Matters

Justice (**ʿadl**) means treating people fairly, giving everyone their due, and avoiding bias, favouritism, or exploitation. Fraud thrives where justice is ignored—when people misuse power, manipulate systems, or deny others their rights.

Allah commands:

> *"O you who believe! Stand firmly for justice, even if it is against yourselves, your parents, or your relatives."* (Qur'an 4:135)

Allah also says:

> *"Do not let hatred of a people cause you to act unjustly. Be just; that is closer to righteousness."* (Qur'an 5:8)

Justice applies to:

- fair grading of students,
- impartial awarding of contracts,
- equal treatment of employees,
- honest dispute resolution.

In Ghanaian society, corruption often arises when leaders favour family, friends, or political allies. Islamic justice challenges this behaviour by demanding fairness, even when it is difficult or personally costly.

The Prophet (SAW) warned:

> *"The unjust will be in darkness upon darkness on the Day of Resurrection."* (Ṣaḥīḥ Muslim)

Ibn al-Qayyim states that **Allah upholds justice even in non-Muslim societies, but does not uphold injustice even among Muslims**, highlighting how destructive injustice is.

Masʾūliyyah (Accountability): Answerability to Allah and Society

Islam teaches that every action has consequences. **Mas'ūliyyah** reminds believers that they are accountable not only to human authorities but ultimately to Allah.

Allah declares:

> *"Every soul will be held responsible for what it has earned."* (Qur'an 74:38)

Allah further reminds:

> *"And stop them; indeed, they are to be questioned."* (Qur'an 37:24)

This belief creates strong inner control:

- a student avoids cheating even when no teacher is present,
- a trader refuses fraud even when inspection is unlikely,
- a leader avoids corruption knowing Allah sees all actions.

The Prophet (SAW) reinforced this sense of responsibility:

> *"Each of you is a shepherd, and each of you will be questioned about his responsibility."* (Ṣaḥīḥ al-Bukhārī)

He also said:

> *"A servant's feet will not move on the Day of Judgment until he is asked about his wealth—how he earned it and how he spent it."* (Tirmidhī)

Al-Hasan al-Baṣrī emphasised that true accountability is **self-accountability before divine accountability**, urging believers to examine their actions daily.

Islam provides a comprehensive ethical framework that directly counters fraudulent behaviour by shaping both inner conscience and outward conduct.

Principle	Meaning	How It Addresses Fraud
Ṣidq (Honesty)	Truthfulness in speech and action	Prevents lying, forgery, false advertising, and exam malpractice
Amānah (Trustworthiness)	Faithful fulfilment of responsibilities	Builds reliability in business, leadership, public office, and education
ʿAdl (Justice)	Fairness and equity in dealings	Prevents exploitation, bribery, favouritism, and abuse of power
Mas'ūliyyah (Accountability)	Awareness of answerability to Allah and society	Encourages transparency, ethical leadership, and self-discipline

Together, these principles promote **moral self-regulation**, reducing over-reliance on punishment alone to control fraud.

How These Principles Work Together

These ethical principles do not operate in isolation.

- **Honesty (ṣidq)** controls speech and action,

- **Trustworthiness (amānah)** governs responsibility,
- **Justice (ʿadl)** ensures fairness,
- **Accountability (masʾūliyyah)** sustains moral discipline.

Together, they form a **moral shield against fraud**, producing individuals who act rightly even under pressure, temptation, or secrecy.

Why This Matters for You

As a learner, these principles guide you to:

- reject examination malpractice,
- respect school property,
- submit honest assignments,
- prepare for leadership with integrity.

Islam prepares you not only to pass exams but to become a **trustworthy citizen, ethical professional, and morally responsible leader** in Ghanaian society.

Activity 5.18 Ethical Application Table

Complete a table showing:

- one example of fraud (e.g. exam cheating, false receipts),
- the Islamic ethical principle violated,
- how applying the principle would prevent the fraud.

Qur'anic and Hadith Foundations of Ethical Conduct

Islamic ethics are not human inventions or cultural preferences; they are **divinely grounded** in the Qur'an and the Sunnah. This foundation gives Islamic moral teachings a **binding authority** that shapes conscience, law, and social responsibility. Fraud is condemned in Islam not merely because it harms society, but because it violates Allah's commands and disrupts the moral order He established.

Allah repeatedly links ethical conduct to faith:

> *"And do not consume one another's wealth unjustly or send it [in bribery] to the rulers so that you may knowingly consume a portion of the wealth of the people sinfully."* (Qur'an 2:188)

This verse directly condemns bribery, manipulation of authority, and unlawful financial gain—practices still common in modern societies, including exam fraud, procurement corruption, and misappropriation of public funds.

Allah further commands truthfulness and fairness:

"Give full measure and weight in justice." (Qur'an 6:152)

"Indeed, Allah does not love the corrupters." (Qur'an 28:77)

From the Sunnah, the Prophet Muhammad (SAW) established clear ethical boundaries:

"Whoever cheats us is not one of us." (Ṣaḥīḥ Muslim)

"The honest, trustworthy merchant will be with the prophets, the truthful, and the martyrs." (Tirmidhī)

"Beware of injustice, for injustice will be darkness on the Day of Resurrection." (Ṣaḥīḥ Muslim)

Classical scholars such as Imām Mālik and Imām al-Shāfiʿī emphasised that *ethical violations invalidate acts of worship if they are sustained and unrepented,* because Islam does not separate ritual devotion from moral behaviour.

For you as a learner, these teachings show that fraud is not a "small mistake" but a **serious breach of faith**, even when society normalises it.

Activity 5.19 Text Interpretation

Explain how Qur'an 4:58 can be applied to:

- school leadership,
- business management,
- public service in Ghana.

Role of Individual Moral Development

Islam teaches that lasting reform begins with the **individual heart**, not merely external enforcement. Laws may restrain behaviour temporarily, but **taqwā (God-consciousness)** restrains behaviour permanently.

Allah declares:

"Indeed, Allah will not change the condition of a people until they change what is within themselves." (Qur'an 13:11)

This verse places responsibility squarely on the individual. A person who develops taqwā avoids fraud even when:

- supervision is weak,
- punishment seems unlikely,
- others are engaging in dishonest practices.

Islam nurtures moral development through:

- **Ṣalāh**, which restrains immorality (Qur'an 29:45),

- **Ṣawm**, which trains self-control (Qur'an 2:183),
- **Zakāh**, which purifies wealth and character (Qur'an 9:103),
- **Muḥāsabah**, self-examination before accountability.

The Prophet (SAW) said:

> *"A servant will not move on the Day of Judgment until he is questioned about his actions."* (Tirmidhī)
>
> *"Righteousness is good character."* (Ṣaḥīḥ Muslim)

In Ghanaian schools, moral weakness often shows in exam malpractice, impersonation, or plagiarism. Islam teaches you that **true success is not passing dishonestly but standing before Allah with a clean record**.

Al-Ghazālī stresses that unchecked desires and weak conscience are the root causes of corruption, even in religious societies.

Activity 5.20 Personal Reflection

"How can taqwā help a student resist exam malpractice?"

Community-Level Ethical Strategies

Islam does not place moral responsibility on individuals alone; it promotes **collective moral guardianship**. A community that tolerates fraud silently becomes complicit in it.

Allah commands:

> *"Let there arise from you a group that enjoins what is right and forbids what is wrong."* (Qur'an 3:104)
>
> *"You are the best nation produced for humankind—you enjoin what is right and forbid what is wrong."* (Qur'an 3:110)

Community-level strategies against fraud include:

- **Transparency** in communal funds,
- **Ethical leadership** by elders and officials,
- **Public accountability** in religious and civic institutions,
- **Moral education** through sermons, schools, and youth programmes.

The Prophet (SAW) warned against collective silence:

> *"When people see wrongdoing and do not stop it, Allah may punish them all."* (Abū Dāwūd)

In Ghana, mosque committees, PTAs, youth associations, and market unions can play powerful roles by demanding accountability and refusing to normalise corruption.

Ibn Taymiyyah argued that communities collapse morally when wrongdoing is excused in the name of unity or convenience.

Activity 5.21 Case-Based Discussion

Case: "A mosque fundraising committee fails to account for donations."

Discuss with a partner the following.

- ethical principles violated,
- Islamic solutions,
- Preventive measures.

Role of Islamic Institutions

Islamic institutions serve as **moral anchors** in society. When they function ethically, they cultivate integrity; when they fail, corruption spreads.

Key institutions include the following.

Mosques

a. Teach honesty, justice, and accountability,

b. Model transparency in donations and projects,

c. Address social corruption through sermons.

Schools and Madrasas

a. Promote academic honesty,

b. Reject exam malpractice,

c. Form character alongside knowledge.

Families

a. Teach children respect for property,

b. Model truthful living,

c. Instil fear of Allah early.

Daʿwah and Media Platforms

a. Raise public awareness,

b. Expose corruption ethically,

c. Promote moral reform narratives.

The Prophet (SAW) said: *"The best of you are those who are best in character."* (Ṣaḥīḥ al-Bukhārī)

Imām Aḥmad taught that institutions must lead by example, because people imitate leaders more than they obey rules.

Integrating Islamic Ethics into Governance and Financial Practice

Islamic ethics provide practical guidance for modern governance and finance without rejecting contemporary systems. Islam promotes:

1. Amānah-based leadership,
2. Justice-centred governance,
3. Transparency in public finance,
4. Accountability through shūrā (consultation),
5. Ḥisbah (ethical oversight).

Allah commands rulers and officials:

"And judge between people with justice." (Qur'an 4:58)

"Do not withhold from the people the things that are their due." (Qur'an 7:85)

The Prophet (SAW) warned leaders:

"Any leader who deceives his people will be forbidden from Paradise." (Ṣaḥīḥ Muslim)

In Ghanaian governance, Islamic ethics support:

a. anti-corruption measures,

b. transparent procurement,

c. ethical auditing,

d. protection of public resources.

Ibn Khaldūn observed that corruption destroys states faster than external enemies, because it erodes trust and productivity.

Summary: What You Have Learned

You have learned that Islam treats fraud as a moral, spiritual, and social disease that must be addressed through ethical living. Islamic principles such as honesty, trustworthiness, justice, and accountability provide practical tools for preventing fraud at individual, community, and institutional levels. Through moral education, responsible leadership, and strong institutions, Islamic ethics promote integrity, transparency, and justice in society. Applying these teachings helps build trust, strengthen governance, and promote peaceful coexistence in Ghana and beyond.

CHECKLIST (Self-Assessment)

Tick [✓] what you can confidently do.

☐ I can explain Islamic teachings that condemn fraud.

☐ I can identify key ethical principles used to combat fraud.

☐ I can apply Islamic ethics to real-life situations in Ghana.

☐ I can explain how taqwā prevents dishonest behaviour.

☐ I can suggest community and institutional strategies to reduce fraud.

EXTENDED READING

- **"Islam and the Prohibition of Al-Gaish (Deception) in Business: The Ethical Marketing Perspective"** — This journal article explains how Islam prohibits deception (*al-gaish*) in business and upholds honesty, trustworthiness, and ethical conduct in economic activities. (ojs.ibbujournals.com.ng)
- https://ojs.ibbujournals.com.ng/index.php/lajomas/article/view/603
- **"Protecting Yourself from Online Fraud and Hacking: An Islamic Perspective"** — Discusses how Islamic legal principles such as *hifdh al-mal* (protection of wealth) apply to modern online fraud, cybercrime, and digital threats. (journal.staisar.ac.id)
- https://www.journal.staisar.ac.id/index.php/arjis/article/view/277
- **"Sight Beyond Sight: Foreseeing Fraudulent Financial Reporting through the Perspective of Islamic Legal Ethics"** — An academic study on fraudulent financial reporting and the Islamic ethical values (honesty, justice, responsibility) that counteract deceptive practices in accounting and finance. (journal2.uinjkt.ac.id)
- https://journal2.uinjkt.ac.id/index.php/iqtishad/article/view/15389
- **"Pencegahan Fraud dengan Manajemen Risiko dalam Perspektif Al-Qur'an"** — A literature study that explores fraud prevention strategies through Qur'anic guidance and risk-management approaches rooted in Islamic teaching. (jurnal.stie-aas.ac.id)
- https://jurnal.stie-aas.ac.id/index.php/jei/article/view/8850
- **"Whistleblowing and Islamic Ethics in Preventing Fraud"** — A 2025 article examining how integrating whistleblowing mechanisms with Islamic ethical values can help prevent fraudulent behaviour in organisations. (ijis.umsida.ac.id)
- https://ijis.umsida.ac.id/index.php/ijis/article/view/1785

Tips for Using These Resources

- *Start with the **Islamic ethical foundations** (items 1 & 4) to ground your understanding of scriptural and moral teachings on honesty and fraud.*
- *Use the **modern applications** (items 2 & 5) to connect Islamic principles with digital fraud and organisational ethics.*
- *Read item 3 for **professional and financial ethics insights** relevant to accounting, reporting and organisational trust.*

REVIEW QUESTIONS

MULTIPLE-CHOICE QUESTIONS

1. Fraud in Islam is best described as:
   - **A.** Legal business competition
   - **B.** Any act that causes financial loss
   - **C.** Deception or dishonesty for personal gain
   - **D.** Borrowing without permission
2. Which Qur'anic term refers specifically to cheating and deception?
   - **A.** Ṣabr
   - **B.** Ghish
   - **C.** Ṣadaqah
   - **D.** Ikhlāṣ
3. Which of the following is an example of fraud?
   - **A.** Fair bargaining
   - **B.** Accurate measurement
   - **C.** Forging documents
   - **D.** Paying zakāh
4. The Qur'an condemns cheating in trade in which verse?
   - **A.** Qur'an 49:13
   - **B.** Qur'an 83:1–3
   - **C.** Qur'an 2:256
   - **D.** Qur'an 51:56
5. The Prophet Muhammad (SAW) said:
"Whoever cheats us is _____."
   - **A.** forgiven
   - **B.** advised
   - **C.** not one of us
   - **D.** patient
6. Fraud is forbidden in Islam mainly because it:
   - **A.** reduces profit

B. delays transactions

C. violates justice and trust

D. causes competition

7. One major cause of fraud identified in Islamic ethics is:

A. Contentment

B. Greed

C. Gratitude

D. Patience

8. Which of the following is a social effect of widespread fraud?

A. Increased trust

B. Social harmony

C. Breakdown of trust

D. Moral discipline

9. Fraud is considered sinful in Islam because it:

A. involves risk

B. delays justice

C. violates moral accountability before Allah

D. increases wealth

10. Cyber fraud is prohibited in Islam because it:

A. is modern

B. involves technology

C. violates protection of wealth (ḥifẓ al-māl)

D. affects only individuals

11. Which principle best guides Muslims to avoid online fraud?

A. Qadar

B. Taqwā

C. Jihād

D. Tawbah

12. Which action best reflects Islamic ethics online?

A. Sharing false links

B. Hiding identity for gain

C. Honesty in digital transactions

D. Ignoring consequences

13. Which value is most effective in preventing fraud?
    - **A.** Wealth
    - **B.** Status
    - **C.** Honesty
    - **D.** Power
14. Which institution plays a key role in promoting ethical behaviour against fraud?
    - **A.** Market stalls
    - **B.** Mosques and schools
    - **C.** Courts only
    - **D.** Families alone
15. Islam encourages Muslims to fight fraud primarily through:
    - **A.** Punishment only
    - **B.** Silence
    - **C.** Moral education and accountability
    - **D.** Withdrawal from society

ESSAY QUESTIONS

Recall and basic comprehension of Islamic teachings on fraud

16. Define fraud from an Islamic perspective.
17. State two Qur'anic verses that condemn cheating or dishonesty in trade.
18. What is meant by al-ghish (deception) in Islam?
19. Identify two examples of fraudulent practices common in contemporary society.
20. Mention two attributes of Prophet Muhammad (SAW) that oppose fraud.
21. Explain why honesty (ṣidq) is considered a core value in Islamic economic life.
22. Describe how fraud harms both individuals and society from an Islamic moral viewpoint.
23. Explain the relationship between taqwā (God-consciousness) and avoidance of fraud.
24. Compare fraudulent gain with lawful (ḥalāl) earnings in Islam.
25. Explain why Islam strongly condemns false measurement and cheating in trade.

26. A trader deliberately inflates prices during a shortage.

- **a.** Identify the Islamic ethical issue involved.
- **b.** Explain how Islam would address this behaviour.

27. Describe three practical ways Muslim youth can apply Islamic ethics to avoid fraud in school or online activities.

28. Apply the concept of **ḥifẓ al-māl (protection of wealth)** to explain why cyber fraud is forbidden in Islam.

29. How can Islamic teachings guide a Muslim who discovers fraud in their workplace?

30. Analyse how fraud undermines trust, justice, and social harmony in society, using Islamic teachings to support your answer.

31. Assess the role of Islamic ethical values such as honesty, accountability, and fear of Allah in preventing corruption in Ghana.

32. "A society that tolerates fraud cannot achieve true development." Discuss this statement from an Islamic perspective.

33. Evaluate how religious education can help reduce fraud among young people in contemporary society.

34. Reflect on a situation where honesty was difficult but necessary. How do Islamic teachings encourage the right choice?

35. Propose two community-based strategies, inspired by Islamic ethics, that can help reduce fraud in Ghanaian society.

ANSWERS TO REVIEW QUESTIONS

SECTION 1

MCQs

1. **B.** Six
2. **C.** Qur'an 21:30
3. **C.** The Pen (al-Qalam)
4. **B.** A human appointed as Allah's representative on earth
5. **C.** Iblis
6. **C.** Making sincere repentance
7. **C.** Human humility and dependence
8. **C.** African Indigenous Religion (AIR)
9. **C.** Right and wrong
10. **B.** Divine will and human choice

SHORT-ANSWER QUESTIONS

11. **"Kun fa-yakūn"** teaches that Allah creates instantly and effortlessly. He only commands *"Be," and whatever He wills comes into existence.*
12. **Two features are:**
    - **a.** Adam was created from clay (Qur'an 15:26–29).
    - **b.** Allah breathed into him of His spirit, giving him life and dignity.
13. **Two responsibilities of humans as khalīfah**
    - **a.** Caring for and protecting the environment.
    - **b.** Acting justly, responsibly, and upholding moral conduct.
14. Iblis's refusal teaches that pride and arrogance lead to destruction and distance a person from Allah's mercy.
15. **Two similarities**
    - **a.** Both teach that a Supreme Being created the world.
    - **b.** Both describe humans as specially created with purpose and responsibility.
16. They were commanded not to eat from a specific tree in the Garden.
17. Their repentance shows that human error is forgiven when one turns sincerely to Allah. It highlights Allah's mercy and teaches believers to seek forgiveness.

18. Iblis whispered false promises to them, claiming the tree would give immortality or special powers.

19. **The Qur'an teaches**

- Error (*khaṭa'*) is an unintended mistake.
- Forgetfulness (*nisyān*) occurs when a person unintentionally slips.
- Deliberate sin (*'isyān*) is knowingly disobeying Allah's command.

20. Scholars studied the story philosophically to understand free will, divine decree, and how human choices relate to Allah's wisdom.

ESSAY QUESTIONS

21. The Qur'an presents creation as occurring in organised stages. Allah created the heavens and the earth in six periods, shaped the world with balance, and brought forth living beings. Humans were created last from clay, and Allah breathed into Adam of His spirit. These stages show Allah's wisdom, power, order, and purpose in creation.

22. Angels were created from light and fulfil Allah's commands; they honoured Adam except for Iblis. Jinn were created from fire and possess free will. Iblis, a jinn, refused to bow out of pride and vowed to mislead humans. These beings highlight obedience, free will, temptation, and Allah's justice.

23. Islam, Christianity, and AIR all teach that a Supreme Creator brought the world into existence. Islam differs by emphasising "Be, and it is," strict monotheism, and humans as khalīfah. Christianity stresses creation in six days and humans in God's image. AIR often describes creation as ongoing, with spirits and nature playing a role.

The similarities show divine purpose; the differences reflect unique theological views.

24. Adam and Hawa lived in the Garden and were commanded not to eat from a specific tree. Iblis deceived them, and they disobeyed. They repented, and Allah forgave them. Muslims learn to avoid temptation, remain humble, seek repentance, and trust in Allah's mercy.

25. Islam teaches that Allah decrees all things (qadar), yet humans choose their actions through free will (ikhtiyār). Scholars differ, but the balanced view is that Allah knows and allows actions, while humans are accountable for their choices.

This teaches Muslims responsibility, humility, moral discipline, and trust in Allah's wisdom.

APPLICATION / CASE STUDY QUESTIONS

26. Islam teaches that although Allah knows and has decreed all things, humans still choose their actions and are accountable. Qur'an 18:29 affirms free choice.

Therefore, sins cannot be blamed on destiny; people must act responsibly and seek forgiveness.

27. Adam and Hawa admitted their mistake and repented sincerely. This teaches that Muslims should accept responsibility, avoid excuses, correct wrongs, and seek Allah's forgiveness. A community should encourage honesty, humility, and moral improvement.

28. The Qur'an shows that Iblis only whispers and cannot overpower a believer (Qur'an 14:22). Humans have free will and guidance from Allah.

Therefore, evil is not stronger; discipline and faith protect believers from Iblis.

29. Explain that Islam emphasises creation by divine command, "*Be, and it is,*" and teaches structured stages of creation, the special honour of Adam, and humans as khalīfah. This gives the Islamic narrative a unique theological focus on tawḥīd, purpose, and responsibility.

30. Islam teaches that Adam and Hawa made a mistake, not a deliberate act of rebellion. It was a test that revealed human weakness and Allah's mercy. The balanced view is that their act was not a sin of arrogance like Iblis but an error followed by repentance.

SECTION 2

MCQs

1. **C** – Worship Allah

2. **C** – Total submission to Allah

3. **C** – Zakāh

4. **B** – Simplicity and sincerity

5. **B** – Standardisation of Qur'anic recitation

6. **B** – Cultural interaction

7. **B** – Human interpretation of divine law

8. **C** – Interpretive reasoning

9. **B** – Ijtihād

10. **C** – Worship directed solely to Allah

11. **B** – Recognition of a Supreme Being

12. **C** – Harmony between spiritual and physical life

13. **C** – Respect human diversity

14. **C** – Reducing ignorance and prejudice

15. **B** – Interfaith dialogue

SHORT ANSWER QUESTIONS

16. ʿIbādah means total submission and obedience to Allah in belief, actions, and intention.

17. Examples: Qur'an 51:56; Qur'an 2:21; Qur'an 29:45.

18. Shahādah, Ṣalāh, Zakāh, Ṣawm, Ḥajj.

19. Ṣalāh and Zakāh (also fasting and pilgrimage).

20. Example: Hanafī school – rulings on prayer and zakāh.

ESSAY QUESTIONS

21. Worship is holistic because every lawful action done sincerely for Allah becomes worship, not rituals alone.

22. Ṣalāh builds discipline, humility, and constant remembrance of Allah.

23. Worship forms are adapted to culture and time while intentions and objectives remain unchanged.

24. Technology supports access to Qur'an, prayer times, sermons, and learning.

25. Differences arise from fiqh interpretation, not from disagreement in faith.

APPLICATION AND ANALYSIS

26. Fiqh explains how worship is practised correctly in varied contexts using Qur'an and Sunnah.

27. Islam focuses on direct worship of Allah, while AIR includes intermediaries like ancestors.

28. Globalisation spreads worship knowledge but raises challenges of focus and sincerity.

29. Understanding similarities builds empathy and reduces fear and stereotypes.

30. Worship promotes unity, justice, and moral responsibility in society.

31. Worship has remained spiritually unchanged though outward forms evolved.

32. Fiqh balances revelation with human reality through ijtihād.

33. Digital worship can support faith if sincerity and intention are preserved.

34. Religious knowledge fosters respect, dialogue, and peaceful coexistence.

35. *(Learner's reflective response – assessed on depth and sincerity.)*

SECTION 3

MCQs

1. **B**
2. **C**
3. **B**
4. **B**
5. **A**
6. **C**
7. **B**
8. **D**
9. **B**
10. **B**
11. **B**
12. **B**
13. **C**
14. **B**
15. **C**

SHORT-ANSWER QUESTIONS

16. Any three of the following.

- **a.** The poor (fuqarā')
- **b.** The needy (masākīn)
- **c.** Zakat collectors
- **d.** Those whose hearts are to be reconciled
- **e.** Those in bondage
- **f.** Those in debt
- **g.** Those striving in the path of Allah
- **h.** Stranded travellers

17. Sadaqah means voluntary charity given sincerely for the sake of Allah to support others.

18. Five daily prayers.

19. Sadaqah is spiritual because it purifies the heart from selfishness, increases sincerity, earns Allah's pleasure and reflects true faith (ṣidq).

20. Two values from Ihram:

- Equality before Allah
- Humility and the abandonment of pride

(Other acceptable answers: simplicity, purity, peaceful conduct)

21. Salah promotes time management by requiring prayers at fixed periods each day, training Muslims to plan, prioritise and act punctually.

22. Institutional Zakat improves transparency by using structured systems, documented processes, trained administrators and clear records that reduce misuse and ensure funds reach rightful beneficiaries.

23. Sadaqah Jariyah benefits future generations because its rewards and usefulness continue long after the giver has died – for example wells, schools or educational sponsorships that serve communities for many years.

24. Hajj promotes global Muslim unity by gathering believers from diverse nations in identical worship, shared rituals, common clothing (Ihram) and the collective experience of equality, humility and peace.

25. Salah improves workplace punctuality because individuals trained to meet fixed prayer times develop a strong sense of responsibility, respect for deadlines and an organised daily routine.

ESSAY QUESTIONS

26. The Qur'anic categories of Zakat beneficiaries (Qur'an 9:60) promote social justice by ensuring wealth reaches vulnerable groups such as the poor, needy, indebted, and travellers. They also support community welfare by funding social functions—e.g., administrators, new Muslims, and those striving in Allah's path. This structured distribution reduces inequality, strengthens social stability, and ensures fairness in wealth-sharing.

27. Sadaqah nurtures moral character by teaching sincerity, humility, gratitude, and compassion. It helps community well-being by supporting food banks, health care, schooling, microbusinesses, and emotional support. In Ghana, it empowers vulnerable groups, reduces hardship, strengthens family bonds, and promotes unity among diverse communities.

28. Hajj rituals build peace because they emphasise equality (Ihram), unity (Tawaf), perseverance (Sa'i), reflection (Arafat) and rejection of evil (Rami). These acts suppress pride, anger and conflict. By living peacefully with millions of pilgrims from different nations, believers internalise tolerance, patience and mutual respect, which they carry back to their communities.

29. Salah shapes personal discipline through fixed prayer times, self-regulation and continuous spiritual reflection. It develops punctuality, responsibility and orderliness. National productivity improves when citizens are time-conscious, avoid lateness, honour commitments and maintain moral discipline – values fostered directly by Salah in Ghanaian schools, workplaces and public life.

30. Zakat and Sadaqah address poverty by redistributing wealth, empowering vulnerable groups, supporting education and health; and promoting economic participation. In Ghana, they can fund micro-enterprises, support widows and orphans, improve access to healthcare, reduce inequality and strengthen social protection. They also cultivate generosity and accountability, which are essential for sustainable development.

SECTION 4

MCQs

1. **C** – Recognising women's dignity, rights, and responsibilities as believers
2. **B** – Qur'an 33:35
3. **B** – Serve as mu'allimah by teaching Qur'an and Islamic ethics
4. **B** – By shaping moral values and organising community support initiatives
5. **C** – SDG 5
6. **B** – Ensure increased female representation in decision-making
7. **B** – 'Adl (justice)
8. **B** – Differences in interpretation rather than core Islamic principles
9. **C** – Integration of religious commitment and social service
10. **B** – Both promote justice, education, and human dignity

SHORT ANSWER QUESTIONS – MODEL ANSWERS

11. Islam teaches justice ('adl) and equality of spiritual worth between men and women (Qur'an 33:35). It also commands the pursuit of knowledge for both genders and grants women rights to property, inheritance, and consent in marriage.
12. Muslim women contribute through education, health care, entrepreneurship, religious teaching, community leadership, and nurturing moral values within families and communities.
13. SDG 5 focuses on achieving gender equality and empowering all women and girls through education, economic participation, leadership, and the elimination of discrimination and violence.
14. Ghana's Affirmative Action Bill seeks to increase women's representation in public decision-making and promote equal opportunities in education, employment, and governance.
15. Tensions arise mainly from different interpretations of religious texts and cultural practices, not from Islam's core principles of justice, dignity, and equity.

ESSAY QUESTIONS – MODEL RESPONSES

16. Islam recognises men and women as equal before Allah in faith, worship, and moral responsibility (Qur'an 33:35). Women are granted rights to education, inheritance, property ownership, and marriage consent. The Prophet Muhammad (SAW) encouraged women's learning and consulted them in decision-making. These teachings show that Islam upholds women's dignity and social participation within a moral framework.

17. Islamic values such as justice (‘adl), knowledge (‘ilm), human dignity, and public welfare align closely with modern empowerment frameworks like SDG 5 and Ghana’s Affirmative Action Bill. Both seek to promote education, leadership participation, economic independence, and protection from discrimination. While methods may differ, the shared goal is fairness, inclusion, and human development.
18. Muslim women contribute by serving as educators, health workers, NGO leaders, politicians, and advocates for social justice. In Ghana, Muslim women participate in organisations that promote education, health awareness, and women’s leadership. Their work demonstrates that Islamic faith and empowerment policies can function together to improve society.
19. Islamic teachings are rooted in justice, mercy, and equality of moral worth, while some cultural practices are patriarchal and restrictive. When religion is confused with culture, women may be denied education or leadership unjustly. Proper understanding of Islamic sources helps separate divine guidance from human customs.

SECTION 5

MCQs

1. C
2. B
3. C
4. B
5. C
6. C
7. B
8. C
9. C
10. C
11. B
12. C
13. C
14. B
15. C

ESSAY QUESTIONS

16. **Fraud** in Islam refers to any form of deception, dishonesty, or cheating intended to gain unfair advantage or cause loss to others.
17. Examples of Qur’anic verses condemning fraud include **Qur’an 83:1–3** and **Qur’an 4:29**.
18. **Al-ghish** means deception or cheating, especially in transactions or dealings.
19. Examples of fraudulent practices include cyber scams, exam malpractice, document forgery, and false measurement.
20. The Prophet Muhammad (SAW) was known for **honesty (al-Amīn)** and **trustworthiness**.

21. Honesty is central because Islam views economic life as an act of worship, requiring fairness, trust, and accountability before Allah.

22. Fraud causes injustice, economic hardship, loss of trust, and moral decay within society.

23. **Taqwā** reminds believers that Allah sees all actions, discouraging dishonest behaviour even when unseen by people.

24. Fraudulent gain is sinful and unlawful, while ḥalāl earnings are blessed, ethical, and socially beneficial.

25. Islam condemns false measurement because it exploits others and destroys fairness in trade.

26.

a. The ethical issue is deception and exploitation.

b. Islam condemns it and demands honesty, fairness, repentance, and restitution.

27. Muslim youth can:

- Avoid cheating in exams
- Be honest in online sales
- Reject cyber fraud and impersonation

28. Cyber fraud violates **ḥifẓ al-māl** because it unlawfully takes people's wealth through deception.

29. Islam guides the believer to speak out responsibly, avoid participation, and uphold justice with wisdom.

30. Fraud destroys trust, promotes injustice, weakens social bonds, and invites Allah's punishment according to Islamic teachings.

31. Islamic values nurture integrity, discourage corruption, and promote accountability, essential for national development.

32. A society that tolerates fraud cannot develop because injustice undermines trust, productivity, and moral responsibility.

33. Religious education builds moral conscience, ethical awareness, and accountability among youth.

34. Islamic teachings encourage honesty through fear of Allah, reward in the Hereafter, and moral integrity.

35. Strategies include:

- Community ethics education
- Interfaith anti-corruption campaigns grounded in moral values

REFERENCES

- Abdul Haleem, M. A. S. (2010). The Qur'an: A New Translation. Oxford: Oxford University Press.
- Abdul-Rahman, Y. (2010). The Art of Islamic Banking and Finance: Tools and Techniques for Community-Based Banking. Hoboken, NJ: John Wiley & Sons.
- Abdullah, Y. A. (2004). The Holy Qur'an: Text, Translation and Commentary. Kuala Lumpur: Islamic Book Trust.
- Abdurrahman, I. (2018). Understanding Zakat and Its Modern Applications. Kuala Lumpur: Darul Fiqh Institute.
- Ahmed, L. (1992). Women and Gender in Islam: Historical Roots of a Modern Debate. New Haven: Yale University Press.
- Ahmed, M. (2016). Sadaqah and Social Welfare in Contemporary Muslim Societies. Cairo: Al-Falah Publishing.
- Al-Bukhari, Muhammad ibn Ismail. Sahih al-Bukhari (multiple editions cited: 1997, Darussalam Publishers; n.d., Cairo/Beirut: Dar Tawq al-Najah). [Verify which edition to cite.]
- Al-Faruqi, I. R. (1998). Al-Tawhid: Its Implications for Thought and Life. Herndon, VA: International Institute of Islamic Thought.
- Al-Ghazali, Abu Hamid. (2013). The Beginning of Guidance. Dar al-Taqwa.
- Al-Ghazali, M. (2017). Inner Dimensions of Islamic Worship. Riyadh: International Islamic Publishing House.
- Al-Ghazali, A. H. (2004). Ihya' Ulum al-Din. Beirut: Dar al-Kutub al-Ilmiyyah.
- Al-Hibri, A. Y. (2003). Islam, Law and Custom: Redefining Muslim Women's Rights. Washington, DC: American University Press.
- Al-Nawawi, Yahya ibn Sharaf. (2010). Riyadh al-Saliheen. Darussalam.
- Al-Qaradawi, Y. (2001). The Lawful and the Prohibited in Islam. Cairo: Al-Falah Foundation.
- Al-Qaradawi, Y. (1999). Fiqh al-Ibadat. Cairo: Maktabat Wahbah.
- Al-Tabari, Muhammad ibn Jarir. (2002). Tafsir al-Tabari (Jami' al-Bayan). Dar al-Fikr.
- An-Na'im, A. A. (2002). Islam and the Secular State. Cambridge, MA: Harvard University Press.
- Chapra, M. U. (2008). The Islamic Vision of Development in the Light of Maqasid al-Shari'ah. Jeddah: Islamic Research and Training Institute (IRTI).
- Darussalam Research Division. (2007). The Noble Qur'an: Interpretation of the Meanings. Darussalam Publishers.
- Doi, A. R. I. (1984). Shari'ah: The Islamic Law. London: Ta-Ha Publishers.

- Esposito, J. L. (2011/2014). Islam: The Straight Path (5th ed.). Oxford: Oxford University Press. [Year cited inconsistently — check source.]
- Federation of Muslim Women's Associations in Ghana (FOMWAG). (2018). Muslim Women and Social Development in Ghana. Accra: FOMWAG Publications.
- Ghana Education Service (GES). (2023). Senior High School Islamic Religious Studies Teacher Manual – Year Three. Accra: Curriculum Research and Development Division.
- Ghana Statistical Service. (2021). Gender Equality and Women's Empowerment Indicators in Ghana. Accra: GSS.
- Government of Ghana. (2024). Affirmative Action (Gender Equality) Bill – Draft. Accra: Ministry of Gender, Children and Social Protection.
- Haddad, Y. Y., Smith, J. I., & Moore, K. M. (2006). Muslim Women in America: The Challenge of Islamic Identity Today. Oxford: Oxford University Press.
- Hiskett, M. (1994). The Development of Islam in West Africa. London: Longman.
- Ibn Kathir, I. (2014). Tafsir Ibn Kathir (Abridged). Riyadh: Darussalam.
- Ibn Kathir, Ismail ibn Umar. (2003). Tafsir Ibn Kathir. Darussalam Publishers.
- Ibn Majah. (n.d.). Sunan Ibn Majah. Cairo: Dar al-Hadith.
- Ibn Taymiyyah, A. (1995). Al-Ubudiyyah. Riyadh: Dar al-Watan.
- Iqbal, Muhammad. (2013). The Reconstruction of Religious Thought in Islam. Stanford University Press.
- Islamic Council for Development and Humanitarian Services (ICODEHS). (2020). Annual Social Welfare Report. Accra: ICODEHS Press.
- Islamic Relief Worldwide. (2021). Faith-Inspired Development: Case Studies on Zakat and Sadaqah. London: IRW Publications.
- Kamali, M. H. (2008). Shari'ah Law: An Introduction. Oxford: Oneworld Publications.
- Masud, M. K., Salvatore, A., & van Bruinessen, M. (2009). Islam and Modernity: Key Issues and Debates. Edinburgh: Edinburgh University Press.
- Muslim Council of Ghana. (2022). National Zakat and Charity Report. Accra: MCG Publications.
- Muslim, Imam. Sahih Muslim (n.d., Beirut; publisher cited variously as Dar al-Fikr and Dar Ihya' al-Turath al-Arabi). [Verify edition.]
- Nasr, S. H. (2002). The Heart of Islam: Enduring Values for Humanity. New York: HarperCollins.
- Nasr, Seyyed Hossein (Ed.). (2015). The Study Qur'an: A New Translation and Commentary. HarperOne.
- Nyinah, J. K. (2016). African Indigenous Religion in Ghana. Accra: Sub-Saharan Publishers.

- Oxford Islamic Studies Online. (2020). Women in Islam. Oxford: Oxford University Press.
- Pickthall, M. M. (Trans.). (2001). The Meaning of the Glorious Qur'an. New Delhi: Kitab Bhavan.
- Quran (English Translation by Abdullah Yusuf Ali). (Most recent edition). [Use any GES-approved Qur'an translation.]
- Ramadan, T. (2004). Western Muslims and the Future of Islam. Oxford: Oxford University Press.
- Saeed, A. (2019). Hajj: Rituals, Unity, and Global Muslim Identity. London: Crescent Books.
- Saeed, Abdullah. (2006). Interpreting the Qur'an: Towards a Contemporary Approach. Routledge.
- Sardar, Ziauddin. (2011). Reading the Qur'an: The Contemporary Relevance of the Sacred Text of Islam. Oxford University Press.
- Trimingham, J. S. (1998). Islam in West Africa. Oxford: Oxford University Press.
- United Nations. (2015). Transforming Our World: The 2030 Agenda for Sustainable Development. New York: United Nations.
- United Nations Development Programme (UNDP). (2021). Gender Equality Strategy 2022–2025. New York: UNDP.
- United Nations Women. (2020). Women's Empowerment and the SDGs. New York: UN Women.
- Wadud, A. (1999). Qur'an and Woman: Rereading the Sacred Text from a Woman's Perspective. New York: Oxford University Press.
- West African Examinations Council (WAEC). (2014). Islamic Religious Studies Syllabus. Accra: WAEC.
- Zakaria, M. (2015). Time Discipline in Muslim Life: Lessons from Salah. Kuala Lumpur: Hikmah Publications.

GLOSSARY

Adam	The first human created by Allah and appointed as khalīfah on earth.
Affirmative Action	Policy measures promoting equal representation of disadvantaged groups, especially women, in leadership and decision-making.
Al-Adam (The Void)	Primordial state before creation when only Allah existed.
Al-Lawḥ al-Maḥfūẓ	The Preserved Tablet containing all divine decrees.
Al-Qalam (The Pen)	First creation that wrote all destinies by Allah's command.
Angels (Malāʾikah)	Created from light, obedient servants fulfilling Allah's commands.
Arafat	The central Hajj gathering where pilgrims stand in prayer and reflection.
Bayʿ	Lawful sale or exchange of goods conducted according to Islamic legal principles.
CEDAW	International convention eliminating discrimination against women in political, social and economic life.
Civic Participation	Active involvement of citizens in community, governance and public decision-making processes.
Dhikr	Remembrance of Allah through words, phrases, or supplications.
Dignity (Human Dignity)	Inherent worth and honour of every human being, recognised by Islam regardless of gender, status or background.

Empowerment	The process of strengthening women's capacity to make choices and transform them into action, in accordance with Islamic principles of justice, compassion and righteousness.
Equity	Fairness achieved by addressing different needs and circumstances, not treating everyone identically.
Fi Sabīlillāh	"In the path of Allah"; includes charitable and socially beneficial causes.
Fiqh	Islamic jurisprudence; human understanding of Sharīʿah.
Fitrah	Natural human disposition inclined toward truth, purity, and belief in Allah.
Fuqarā'	The poor who lack basic needs and deserve Zakat assistance.
Gharar	Excessive uncertainty or deception in contracts, prohibited in Islamic economic transactions.
Hajj	Pilgrimage to Makkah performed once in a lifetime if able.
Halāl	Lawful and permissible according to Islamic law and moral guidelines.
Ḥarām	Actions or transactions strictly prohibited by Islamic law.
Hawa (Eve)	The first woman created as companion to Adam.
Ibadah (ʿIbādah)	All acts of worship done in submission to Allah.
Iblīs	Jinn who arrogantly disobeyed Allah and vowed to mislead humankind.
Ibn al-Sabīl	Stranded traveller who qualifies to receive Zakat.

Ihram	The state of purity and simple clothing adopted before performing Hajj.
Ijtihād	Scholarly reasoning used to derive Islamic rulings for new or emerging issues.
Ikhlāṣ	Sincerity of intention in worship and actions, done solely for Allah.
Ikhtilāf	Legitimate scholarly differences in Islamic interpretation.
Ikhtiyār	Human free will enabling moral choice and accountability.
Insān	Humankind created from clay and honoured with knowledge and responsibility.
Jinn	Beings created from smokeless fire possessing free will and accountability.
Justice (ʿAdl)	Moral and legal fairness emphasised in Islamic teachings and governance.
Khalīfah	Allah's vicegerent on earth entrusted with stewardship and justice.
Kun	Allah's creative command "Be," initiating creation instantly.
Madhhab	A recognised school of Islamic legal interpretation.
Maqāṣid al-Sharīʿah	Higher objectives of Islamic law guiding rulings and aimed at human welfare and justice.
Masākīn	The needy whose income is insufficient for normal living.
Maṣlaḥah	Public interest or common good guiding Islamic legal and ethical decisions.
Murābaḥah	Cost-plus financing contract where profit is disclosed and agreed upon.

Nafs	The soul or inner self that inclines toward good or evil.
Nisāb	Minimum wealth threshold that makes Zakat obligatory.
Patriarchy	Social system where men dominate leadership and authority, often marginalising women.
Policy Framework	Structured guidelines and laws designed to guide national or international action.
Qadar	Divine decree encompassing Allah's knowledge and determination of all events.
Qiblah	Direction of prayer facing the Kaʿbah in Makkah.
Qur'an	The revealed word of Allah and primary source of Islamic law and ethics.
Rami al-Jamarāt	Stoning of the pillars representing rejection of evil during Hajj.
Ribā	Interest or unjustified increase in wealth, strictly forbidden in Islam.
Rūḥ	Divine spirit breathed into Adam granting life and consciousness.
Sadaqah Jariyah	Ongoing charity with long-term benefits both in this world and the Hereafter, such as construction of wells or schools.
Sadaqah	Voluntary charity given sincerely for Allah's sake, for spiritual reward and social support.
Sa'i	Walking between Safa and Marwah, recalling Hajar's perseverance.
Salah	The five daily obligatory prayers that structure a Muslim's day.
Ṣawm	Fasting, especially during the month of Ramadan.

SDG 5	United Nations goal promoting gender equality and empowerment of women and girls.
Sharīʿah	Divine Islamic law derived from Qur'an and Sunnah, governing belief, worship, and human conduct.
Shūrā	Islamic principle of consultation and shared decision-making.
Social Inclusion	Ensuring all groups participate fully in social, economic and political life.
Sunnah	Teachings and practices of Prophet Muhammad (SAW) guiding Muslim life.
Takwīn	The final shaping and completion of human form and abilities.
Tanzīh	Affirming Allah's absolute transcendence beyond all creation.
Tashbīh	Affirming Allah's closeness in ways befitting His majesty.
Tawaf	Circling the Kaʿbah as a sign of unity and devotion.
Tawḥīd	Absolute oneness of Allah in belief and worship.
Ummah	The global community of Muslims.
Zakat Collectors	Individuals appointed to gather and manage Zakat funds.
Zakat	Obligatory charitable giving from wealth that purifies wealth and supports social justice.