

COURSE BOOK
For Islamic Higher Education

Understanding *English* in Islamic Text



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Penerbit:
LPPM UNHAS
TEBUIRENG JOMBANG



Understanding English in Islamic Text

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Penerbit,



LPPM UNHASY TEBUIRENG JOMBANG

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Understanding English in Islamic Text

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PRRFACE

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This book is designed to help students of non-English department especially Islamic major. It provides the students to get better in reading Islamic Text through understanding Islamic text, basic rule of English, and some English vocabularies including phrases while practice it in written and spoken activities. Those can support the student to learn English better.

Finally, the writers are not perfect in writing this book, sure needs more suggestions and criticism from other expert of English to make this book better.

Jombang November 2020

The writers

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CHAPTER 1

THE EARLY CONTROVERSIES: THE PROPHET'S REPORTED PROHIBITION IN WRITING HADIST

The students are expected to be able to read comprehensively and to apply the article in word and sentences correctly

It is not only Umar who is credited with prohibiting the writing of extra-Qur'anic materials from the Prophet. In addition to the stories of Umar's objection, the canonical collections of Hadith also report a direct command from the Prophet prohibiting his followers from writing down anything on his authority other than the Qur'an and ordering those who had done so to erase what they had written. This particular report is narrated seven times in three collections, with only minor variations in textual content, by several different chains of transmitters on the authority of Abu Sa'id al-Khudri. According to Azmi, only one chain of transmitters is considered sound (Samim) according to classical Muslim standards of Hadith criticism. With the exception of the report in Muslim's Samim, the different versions are identical parts from different Arabic words meaning "except." Because proponents of the Hadith wrote the classical works that have come down to us, it is difficult to ascertain how important the prophet's reported prohibition was to the arguments of their opponents. However, the controversy fueled by these reports has been addressed from the third/ninth century to the present in the works of a wide variety of scholars. The existence of equally sound reports in which the Prophet permits writing is the basis of one of the most frequent responses offered by proponents of Hadith—that the prohibition of writing Hadith was later abrogated by a statement of permission to do so. Together with the reports relating Umar's opposition to the transmission and recording of the Hadith, these reports from the Prophet have fueled both the classical and modern discussion over the legitimacy of the Hadith as an authoritative source of religious guidance for Muslims (Musa, 2010).

A. Phrases

a direct command

prohibiting the writing of extra-Qur'anic materials

by several different chains of transmitters on the authority of Abu Sa'id al-Khudri

classical Muslim standards of Hadith criticism

is considered

it is difficult to ascertain

is narrated seven times

the classical works

proponents of the Hadith

the controversy fueled by these reports

in the works of a wide variety of scholars

The existence of equally sound reports

in which the Prophet permits writing

the basis of one of the most frequent responses

was later abrogated

an authoritative source of religious guidance

B. Comprehension précis and Composition

Answer these questions based on the Text above!

1. Why did our prophets Muhammad SAW prohibit the followers to write the Hadist?
2. Mention the evidence of reporting prohibition in writing Hadist?
3. When did the report of prohibition in writing Hadist
4. Even though there was a controversial in reporting prohibition in writing Hadist, what is the conclusion the passage? make your own sentences (your own opinion based on the text)

C. Structure

Artikel a, an, dan the

Artikel adalah bagian bahasa yang mengikuti suatu kata dan frase.

Terdapat tiga jenis artikel a, an, dan the yang terjabarkan pada kolom berikut

A	An	The
<ul style="list-style-type: none"> Bersifat umum, belum mengacu pada hal yang spesifik Contoh: a pen I have a pen. A pen adalah pen yang masih umum belum mengacu pada pen yang mana Bermana sebuah, seekor, seorang, Satu Contoh: a pen, a problem, e course, a community, a human being a university Untu benda yang bisa dihitung (countable) <p>Dalam bahasa Inggris Tidak semua benda dianggap bisa dihitung, benda yang tidak bisa dihitung yang dimaksud adalah</p>	<ul style="list-style-type: none"> Bersifat umum, belum mengacu pada hal yang spesifik Contoh: a pen I have a umbrella. Umbrella adalah umbrella yang masih umum belum mengacu pada pen yang mana Bermana sebuah, seekor, seorang, Satu Contoh: An Apple An old man An Umbrella An Office An Elephant An Internet Untu benda yang bisa dihitung (countable) 	<ul style="list-style-type: none"> Artikel yang bersifat khusus, yaitu sudah mengacu pada benda yang spesifik. Contoh: I have a pen. The pen is black. The pen berarti pen yang saya punya, karena sudah ada penjelasan sebelumnya. The bisa terletak pada benda tunggal (singular) atau jamak (plural) the bermana “tersebut”, “itu” Dapat mengikuti benda yang dapat dihitung (countable) atau tidak dapat dihitung (uncountable) Contoh: A lecturer is

<p>benda yang ketia menghitung membutuhkan satuan atau wadah</p> <p>Benda yang tidak bisa dihitung (uncountable) misalnya: water (air), sand (pasir), sugar(gula), money (dihitung dengan satuan mata uang atau lembar), etc. tidak perlu menggunakan artikel “a”</p> <p>Benda yang dapat dihitung (countable) contohnya: A glass, book, a course, a subject a lecturer a student</p> <ul style="list-style-type: none"> • Mengikuti benda yang berawalan suara huruf 	<ul style="list-style-type: none"> • Untuk benda yang berawalan suara huruf hidup (vocal) Contoh: An Umbrella 	<p>lecturing in the class. After lecturing, the lecturer drinks a glass of water; the water is very useful for him.</p> <ul style="list-style-type: none"> • Terletak pada kata sifat superlative(paling) Contoh: Borobudur is the biggest temple in Indonesia. • Terletak pada kata sifat yang bermana semakin pada susunan tertentu Contoh: The more you learn, the more you want to know. Semakin anda belajar, semakin anda ingin tau. <p>The harder you work, the more you get. Semakin keras kamu bekerja, semakin banyak yang kamu</p>
--	--	---

<p>mati/konsonan (consonant) Contoh: A House A Horse A University (dibaca a yuniversiti) A Unicorn (dibaca Yunicore)</p>	<p>An Office An opened door An effective class An Hour (dibaca an our)</p>	<p>dapat.</p> <ul style="list-style-type: none"> • The bisa mengiuti semua kata, baik berawalan hurup bersuara hidup (vocal) ataupun huruf yang bersuara mati (consonan)
--	--	--

Note: artikel a, an, the tidak bisa terletak pada sebelum suatu nama, baik itu nama orang, nama Negara, nama kota, nama gunung, nama merek suatu barang. Kecuali memang nama tersebut sudah mengikut sertakan artikel a/an/the, contohnya:

The United States, the pada nama Negara tersebut sudah asli tercantum.

The Green is one of my favourite group band.

The Green merupakan sebuah nama.

D. Read the passage again, put a line under the word a, an, the

E. Students' activity

Translate into English

1. Pendapat yang kontroversi selalu menjadi berita yang menarik dalam sebuah berita.
2. Nabi Muhammad SAW adalah seorang pimpinan yang sangat bijaksana.
3. Saya mencoba untuk meyakinkan teman-teman bahwa bisnis kita akan berhasil.

4. Seorang mahasiswa semester empat mengikuti diskusi islam dikampusnya. Mahasiswa tersebut merupakan salah satu mahasiswa dari luar negeri.
5. Al Qur'an adalah pedoman agama ang terpercaya.

Find the similarity of these words in the passage

- a. cancel :
- b. similar/same :
- c. Convince : ...
- d. Opponent : ...
- e. different : ...

CHAPTER 2

ISLAMIC INSURANCE

In this chapter, the writer hopes the students can read comprehensively, apply some vocabularies related to Islamic insurance in the correct sentence, and use basic modal auxiliaries correctly.

Some Muslims believe insurance is unnecessary, as **society should help its victims**. ‘Insurance’, however, need not be a commercial venture. In its purest sense, it is assistance with the adverse effects of inevitable afflictions, an arrangement beneficial to all. Schemes to ensure the livelihoods of traders and communities have been in existence for millennia. Commercial insurance, on the other hand, was invented ostensibly for the same ends but with the chief beneficiaries being the shareholders and directors. There are two prohibitions, namely *riba* (usury) and *gharar* (risk), have been used by legislators as grounds for the prohibition of insurance.

Islam is not against making money, and there is no inherent conflict between the material and the spiritual. Islamic law allows *ijtehad* (initiative) to the benefit of the people as long as there is no harm to other people. **Muslims cannot longer ignore the fact that they live, trade and communicate with open global systems, and they can no longer ignore the need for banking and insurance.** There is no prohibition in Islamic law against banking or insurance, similarly, Muslims can create insurance schemes that use their faith as the immutable basis for a working model.

Aly Khorshid demonstrates how initial clerical apprehensions were overcome to create pioneering Muslim-friendly banking systems, and applies the lessons learnt to a workable insurance framework by which **Muslims can compete with non-Muslims in business and have cover in daily lives.** The book uses relevant Quranic and Sunna extracts, and the arguments of pro- and anti-insurance jurists to arrive at its conclusion that **Muslims can enjoy the peace of mind and equity of an Islamic insurance scheme** (Khorshid, 2004).

A. Helping phrases

<ul style="list-style-type: none">• Islamic Insurance• a commercial venture• its purest sense• the adverse effects• inevitable afflictions • in existence for millennia• Commercial insurance• the chief beneficiaries being the shareholder • against making money• there is no inherent conflict• ignore the fact• insurance schemes• as the immutable basis • clerical apprehensions• was invented ostensibly for the same ends	<ul style="list-style-type: none">• Asuransi Syariah• usaha komersial• sebenarnya• efek samping• penderitaan yang tak terhindarkan• ada selama ribuan tahun• Asuransi komersial• penerima manfaat utama adalah pemegang saham • tidak ada konflik yang melekat• mengabaikan fakta• skema asuransi• sebagai dasar yang tidak berubah • kekhawatiran klerikal• ditemukan tanpa sengaja pada waktu yang sama
--	--

B. Comprehension précis

1. Based on the passage, is insurance necessary?
2. What kinds of commercial insurance? Mention?
3. Does Islam against making money?
4. According to Ali Kharsyid? what is the solution of clerical apprehensions related to insurance?

C. Grammar focus

Modal Auxiliaries

Modal Auxiliary adalah kata kerja bantu yang berupa modal. Yang termasuk/tergolong dalam modal adalah:

Must	: harus, pasti
Will	: akan, mungkin
Would	: akan, mungkin
May	: mungkin, boleh
Might	: mungkin, boleh
Can	: dapat, mungkin
Could	: dapat, mungkin
Shall	: akan
Should	: sebaiknya, akan
Had better	: sebaiknya
Would rather	: lebih baik

Cara menggunakan modal

1. Modal harus diikuti simple verb (verb bentuk pertama)
2. Modal tidak boleh terletak sesudah kata kerja, to invinitive (to+v1)
3. Modal tidak boleh terletak berjajar dengan modal yang lain
4. Modal tidak boleh mendapat imbuhan

Contoh:

1. Muslims **cannot*** longer ignore the fact that they live, trade and communicate with open global systems
2. She ~~can~~s communicate in English.
3. She can ~~communicates~~ in English.
4. She ~~does not~~ can communicate in English.
5. She ~~wants to~~ can communicate in English.
6. She wants to be able to communicate in English.
7. She must ~~can~~# communicate in English

Note:

* penulisan cannot disambung bukan terpisah

jika terdapat modal berjajar maka modal yang kedua diganti dengan kata yang memiliki makna dan fungsi sama

Can = be able to

Must = have to

Will = be going to

D. Students activities

a. Fill these sentences using appropriate modal bellow!

(must, can, should, be able to, will, may)

1. Islam has five pillars, Muslim believe, obey, and apply those.

2.

b. Make sentences using these vocabularies using modal as auxiliary (buatlah kalimat menggunakan kosa kata berikut dengan menggunakan modal sebagai kata kerja bantu)

1. Allow

.....
.....
.....

2. Insurance

.....
.....
.....

3. Prohibition

.....
.....
.....

4. Against

.....
.....
.....

5. Ignore

.....
.....
.....

6. Trade

.....
.....
.....

7. Create

.....
.....
.....

8. Invent

.....
.....
.....

9. Effect

.....
.....
.....

10. shareholder

.....
.....
.....

CHAPTER 3

THE FIVE PILLARS OF ISLAM

The students are expected to be able to read comprehensively while understanding some rules of word order and passive voice then they can apply it in the correct sentences.

A. Guidance questions

1. Do you know five pillars of Islam?
2. What are they?
3. Have you applied all five pillars of Islam?
4. If yes, which one haven't you applied?

Islamic faith is **built** on five 'Pillars'. The irreducible Pillar is a state of faith, a belief in the only one (oneness) Allah. Branching from this belief (which is volitional and could **be described** as an action) are four other activities of faith, each of which is a vital part of Islam. The ritualistic Pillars **are well known** to the non-Muslim world, the frequency of their being carried out ranging from daily to at least once in a lifetime.

The first Pillar: Shahadad (witnessing)

Shahadad is a state of faith and reflects a genuine belief in Allah and testifies his oneness and, consequently, the rejection of any other deity. Of the Five Pillars, this is the one that encompasses all others, the tip of the pyramid. Adherence to the other four is irrelevant without this fundamental belief.

The second Pillar: Salah (prayer)

Salah is the verbal testification that there is no God but one God and that Mohammed is His messenger. It is a ritual prayer that occupies a key position for two reasons: first because it is the distinctive mark of the believer, and second because it precludes, in theory, an individual from all sorts of sin and temptation by providing him with direct communion with his Creator five times a day, and allows him access to correct behavior. Regarding Allah, the Quran states: 'You alone we worship and You alone we turn to for help. Guide us to the straight path'(1:5,6).

The third Pillar: Zakat (poor-dues)

Zakat (poor-dues) is an important pillar of Islam. In the Quran, Salah and Zakat **are generally mentioned** together. Like Salah, Zakat is a manifestation of faith that affirms that God is the sole owner of everything in the universe, and that what men possess **is merely entrusted** to them. God ultimately makes trustees of His believers. This **is illustrated** by the verse: ‘Believe in Allah and His messenger and spend of that which He made you trustees’(57:7). In this respect, Zakat is an act of devotion which, like prayer, brings the believer nearer to his Lord.

Aside from its spiritual significance, Zakat is, in practice, a means of redistribution of wealth in a manner that narrows the gap between classes and groups, thereby contributing to social stability. Muslims believe that the practice of giving alms to the poor purges the souls of the rich of selfishness and the souls of the poor of envy and resentment against society. Zakat is therefore not always a personal act of worship. Where it **is not given** freely it **can**, if necessary, **be exacted** by force.

The fourth Pillar: Seyam (fasting)

Seyam (fasting during the daytime during the month of Ramadan) is a well-known pillar of Islam. The main function of fasting is to make the Muslim pure ‘from within’, just as the other aspects of the Shari’a make him pure ‘from without’. Muslims hold that by fasting, and engaging in the spiritual purity fasting brings, they are able to respond to what is true and good and shun what is false and evil. This principle **is outlined** in the Quranic verse: ‘O you who believe, fasting **is prescribed** for you as it **was prescribed** for those before you, that may gain piety’(2:183). In a well-authenticated tradition, the Prophet reported Allah as saying (of the Muslim): ‘He suspends eating, drinking, and gratification of his sexual passion for my sake.’

The fifth Pillar: Al-Hajj (the pilgrimage)

Every year on the ninth day of Zou al-Haja there is a pilgrimage to Mount Arafat and Mecca. It is the duty of each Muslim to take part in this pilgrimage at least once in his lifetime, provided he is financially and physically able. It is a very important pillar of Islam, and displays a unity unique to the religion. Muslims from all corners of the world, wearing the

same dress (to signify equality regardless of wealth, colour, language, etc.) respond to the call of Hajj in one voice and language: ‘Labbaikah allahumma labbaik! [Here I am at your service, O Lord!].’ Muslims performing the Hajj **are required** to exercise strict self-discipline and control, not least because Mecca is a holy place where sacred things **are revered**. Even the life of plants and birds is made inviolable so that all elements are in harmony: ‘And he that venerates the sacred things of God, it shall be better for him with his Lord’ (22:30). The pilgrimage is in response to the call **made** by the Prophet Abraham (the Father of the Prophets) on this day (Khorshid, 2004).

B. Helping Phrases

- The irreducible Pillar :
- are well known :
- the rejection of any other deity :
- Adherence to the other four :
- fundamental belief. :
- the verbal testification :
- the distinctive mark of the believer :
- direct communion :
- the sole owner of everything :
- an act of devotion :
- spiritual significance :
- the practice of giving alms :
- are revered :

C. Comprehension Précis

1. What built Islamic faith?
2. What are the well-known of five pillars? mention orderly?
3. What for is syahadah?
4. Why should we pray (sholat)?
5. What are the spiritual significances of zakat?
6. What are the functions of fasting?
7. What is the last Islamic pillar of building Islam?
8. When is it is conducted?
9. Where should the Muslims do pilgrimage?
10. What are the functions of pilgrimage based on the passage?

D. Grammar focus

a. Word order

Perhatikan contoh rangkaian kata berikut:

- 1) A **girl**
- 2) beautiful **girl**
- 3) beautiful rich **girl**
- 4) A beautiful rich tall **girl**
- 5) A beautiful rich tall white **girl**
- 6) A beautiful rich tall white Indonesian **girl**

- 7) The **boys**
- 8) The two **boys**
- 9) Those two **boys**/those two handsome **boys**
- 10) Those two handsome tall **boys**
- 11) Those two handsome tall brown **boys**
- 12) Those two handsome tall brown Indonesian **boys**

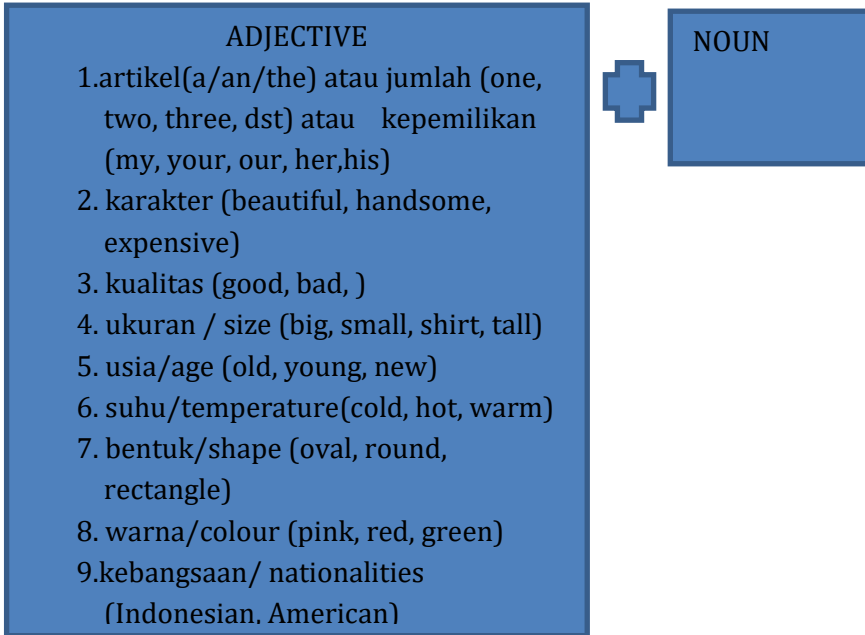
- 13) A **door** of my house
- 14) A **door** of my big house

Keterangan:

Rangkaian kata diatas bukanlah kalimat, rangkaian kalimat diatas adalah frase dalam bahasa Inggris disebut dengan **Noun Phrase**. Mengapa demikian, karena inti yang dijelaskan berupa kata benda (noun).

Pada frase diatas inti yang dijelasdengankan terletak pada urutan paling belakang,beberapa kata yang mendahuluinya disebut dengan kata sifat (adjective). Kata sifat berfungsi sebagai penjelas(modifier), dalam hal ini menjelaskan kata benda.

Bagaimana menyusun urutannya?



E. Students' activities

Exercises

Analyze these phrase (noun, adjectives order) then arrange become correct noun phrase in English

- a. Orang Islam yang kaya itu
.....
.....
- b. Orang Islam Indonesia yang kaya itu
.....
.....
- c. Sebuah tempat yang suci
.....
.....
- d. Sepuluh masjid besar
.....
.....
- e. Sepuluh masjid besar kuno yang berwarna putih

-

 f. Rukun Islam yang sangat penting

 g. Sesuatu yang menakutkan

 h. Fungsi utama yang tidak terlupakan

 i. Furniture yang kuno,unik, buatan Indonesia,berwarna emas

 j. Sebuah Bangunan yang sangat besar, istimewa, suci, berwarna hitam berbentuk kubus

Passive Sentence

Kalimat Pasif

Adalah kalimat yang

- Kata kerjanya/predikatnya mengandung unsur makna “di”
- Kata kerjanya terdapat unsur “be+V3”
- “be” menyesuaikan tenses atau waktu dalam kalimat tersebut
- Be : jenis-jenis “be”
 - ❖ “be” yang berwujud “be” sendiri jika teletak setelah modal auxiliary
 Contohnya : The house must **be bought** as expensive as possible
 - ❖ “be” yang berupa “is, am, are”, ketika berada pada kalimat present
 Contohnya : I am called by my mother to go home.
 - ❖ “be” yang berupa “being”, ketika pada kalimat kontinyus (sedang)
 Contohnya:
 The mosque is being cleaned now.

The mosque **was being cleaned** yesterday morning.

- ❖ “be” yang berupa “was (I, she, he, It), were (You, they, we)”, dipakai ketika kalimatnya lampau

Contohnya:

The building **was sold** to Mr. Sayyid last year.

- ❖ “be” yang berupa “been”, dipakai pada kalimat perfect (sudah).

Contohnya:

We **have been informed** before the event starts.

Perhatikan contoh kalimat pasif yang ada didalam teks. Identifikasi kalimat pasif yang ada didalam teks,tulis ulang kalimat tersebut pada list berikut kemudian artikan kalimat tersebut dengan teman dikelas.

- a)
- b)
- c)
- d)
- e)
- f) Dst.

CHAPTER 4

ISLAMIC BANKING IN THE WEST

The goal of this chapter is the students are able to read comprehensively,

A. Helping phrases

- initially skeptical (skeptik awal)
- a system of banking (sistem perbankan)
- whose guiding principles (yang mempunyai prinsip memandu/mengajari/mendampingi)
- their own Islamic banking units (unit perbankan Islam mereka sendiri)
- the enormous growth potential (potensi pertumbuhan yang sangat besar)
- the problems facing Islamic investors (masalah yang dihadapi investor Islam)
- a center for handling Islamic financial instruments (sebuah pusat penangan instrument keuangan islam)
- a number of investment companies (sejumlah perusahaan investasi)

Conventional banks and their regulatory authorities were initially skeptical about a system of banking whose guiding principles were based on religious values and ethics. But the 1990s have seen several Western banks considering establishing their own Islamic banking units. ***Attracted** by the enormous growth potential, **they** hope to use their expertise to create sophisticated deals to generate innovative solutions to the problems facing Islamic investors.

London is already fast becoming a center for handling Islamic financial instruments, where deals are arranged by established banks such as: ANZ, Grindlays, Citibank International, Kleinwort Benson, Saudi International Bank and the Al-Rajhi Banking & Investment Corporation (ARABIC). The Dallah Al Baraka group and the United Bank of Kuwait

(UBK) also have a number of investment companies in London (Khorshid, 2004).

B. Comprehension Précis

1. What is the text about?
2. Is it conventional or modern bank focused by the author?
3. When the several Western have banks seen considering establishing their own Islamic banking units?
4. What does **Attracted** mean?
5. What does the word “**they**” on the first paragraph refer to?
6. What country has been a central for handling financial instruments?
7. What banks support it becoming one of central for handling financial instruments?

C. Grammar focus

Noun-phrase

Noun phrase yang terdiri dari benda dengan benda atau benda menjelaskan benda.

Contoh:

- regulatory authorities : otoritas kebijakan
- system of banking (banking system):sistem perbankan
- investment companies:perusahaan investasi
- book-store:took buku
- the rejection of any other deity:
- owner of everything:pemilik segalanya
- corners of the world: pojok dunia
- father of the prophets : bapak dari para nabi

Nb: untuk penulisan dalam bahasa Inggris “noun”/kata benda yang dijelaskan diletakkan diurutan akhir frase atau jika menggunakan “of” terletak sebelum “of”, sementara cara mengartikannya kedalam bahasa Indonesia tentu kata benda yang didahulukan.

***Attracted**

Kata “attracted” adalah kata kerja bentuk ke3 (v3, past form/past participle), jika terdapat V3 tiba-tiba diawal kalimat, maka kata tersebut bermakna pasif (di...). Hal tersebut merupakan bentuk ringkas dari kalimat pasif (be+v3) diawal kalimat.

D. Student activities

Answer these questions!

1. Do you find Islamic Banking in your country?
2. What are they?
3. What is Islamic Bank?
4. Are there any differences between conventional bank and Islamic bank?
5. What are the differences between conventional banks and Islamic Bank?
6. What do you think? If you have to decide, Which one will you choose? Why?
7. What are the conclusions about Islamic Bank based on your explanation?
8. What are your suggestions for the readers?

Arrange your answers into a good paragraph; add more words, phrases, and short sentences if needed!

Share and compare to your friends!

You and Your friends will read one other, then discuss it if it is good paragraph or not.

“good” are correct structure and organizing.

CHAPTER 5

USURY (RIBA) IN THE SYARIAH MODERN DEFINITION

A. Helping vocabularies

Deserves	: layak
Banning	: larangan
Deemed	: dianggap
Expense	: biaya
Unsavory	: tidak menyenangkan
A slight deviation	: sedikit menyimpang
to joint sharing of common risk:	berbagi resiko bersama
have a bearing	: mempunyai keterkaitan/berhubungan

A principal argument against insurance, one whose case is strong and deserves careful analysis, is that of the Quran's and Shari'a's banning of usury and other forms of economic transaction which are deemed to be unproductive or to give unfair advantage to one party at the expense of the other. The history of insurance as it developed in the Arab world has traditionally been limited to joint sharing of common risk. This is a slight deviation from the purely societal interpretation of the mutually caring community, as particular interest groups could individualize risk to their collective advantage, even when it could benefit their competitors. The Islamic concept of insurance is, we recall, not primarily an economic or material concept, but one based on faith in God and the daily following of Islamic moral law which, under the protection of God, enhances security, well-being and prosperity in this life, and ensures a heavenly life hereafter. This chapter details those Islamic legal, juristic and Quranic codes that have a bearing on insurance. As will be seen, the whole concept is interwoven with the principles of the faith.

B. Comprehension précis

1. What is the text about?
2. Based on the text, when was insurance developed?
3. What is "riba" in English?
4. Why is "riba" banned based on the text?

5. What is the Wilson said on the text?
6. What is “riba” meaning based on Khorshid in the text?

C. Grammar Focus

Adjective Clause

Klausa yang berfungsi sebagai kata sifat, yaitu menjelaskan kata benda. Adjective clause terletak sesudah/mengikuti benda yang dijelaskan. Adjective clause mempunyai kata penghubung:

That : untuk menjelaskan benda dan orang

Which : untuk menjelaskan benda

Who : untuk menjelaskan orang

Whose : untuk kepemilikan

Example:

- *The man **who is waiting for someone*** in the halt is my uncle
 1. The man is my uncle (main clause)
 2. The man is waiting for someone (sub clause)
- *The umbrella **which I bought yesterday*** is my mother's
 1. The umbrella is my mother's
 2. I bought it (umbrella) yesterday
- I meet *the girl **who is buying fruits now.***
 1. I meet the girl
 2. The girl is buying fruits now.
- *The teacher **whom I called last night*** is my friend's neighbor
 1. The teacher is my friend's.(main clause)
 2. I called him (my friend's neighbor)(sub clause)
- My sister washes *the shoes **which I made dirty at school***
 1. My sister washes *the shoes.*
 2. I made the shoes dirty at my school.
- I will receive a grant from *Mr.Ahmad **whose house is sold to Mr.Abdul***

1. I will receive a grant from Mr.Ahmad (main clause)
2. Mr. Ahmad’s house is sold to Mr. Abdul (sub clause)

D. Student activities

Gabungkan 2 kalimat (sub clause dan main clause) berikut menjadi satu kalimat kesatuan

1. a. Mr Tan banned his employees to join a demonstration.
 b.They (the employee) are working in the factory now.

2. a. The house is painted by my uncle.
 b.my father has bought the house.

3. a. The government supply the poor society 10 kg rice every family
 b.they have income under 500 per day

4. a. I need my laptop very much
 b. My Laptop was stolen from my room, I am so sad of it.

5. a. People get punishment from our God
 c. people apply “riba” in their life

6. a.Kinanty is the best students in my class
 b.Kinanti always helps her mother before going to college.

7. a. The lecturer is lecturing in the class now
 b.the class consist of random students from various country.

.....
.....

- 8. a. Mr. Halmahera invites her students to her big party.
- b. They get score over 90 to 100 in her final test.

.....
.....

- 9. a. Halimah's motorcycle is new
- b. Halimah is parking her new motorcycle close to my motorcycle

.....
.....

- 10. a. Islam banned Economic transaction
- b. They are deemed to be unproductive or to give unfair advantage to one party at the expense of the other.

.....
.....

CHAPTER 6

SUFISME IN WESTERN COUNTRIES

In the end of this chapter, students are expected to be able to read comprehensively and speak English fluently without any deep thinking. Grammatically, they are able to express past activities correctly.

A. Pre Questions

1. Do you have friend of Islam in abroad?
2. Have you ever known about Sufism in your country?
3. What is Sufism?
4. Have you ever known Islam in western?
5. Have you ever known about Islamic culture in western?

Today, particularly in Western countries, Sufi groups have to position themselves in relation to Islamic identity. Some are rigorous in following Islamic law and ritual, and this insistence is often combined with adoption of the clothing and manners of the group's country of origin. Other groups are flexible for newcomers, on the theory that they can be gradually introduced to the outer dimension of religion later on after the inner aspect has been first absorbed. Yet other groups frankly relinquish Islamic law and symbolism, defining Sufism as the universal aspect of all religions.

The most striking example of this Universalist tendency is Hazrat Inayat Khan, who came to the West in the early years of this century. Trained both as a musician and as a Sufi in the Chishti order, he traveled in Europe and America giving performances of classical Indian music. Faced with the need to articulate a religious position, he presented Sufism in terms of universal religion, detached from Islamic ritual and legal practice. The groundwork for this position had been partly established much earlier by European scholars who viewed Sufism as mysticism comparable to any other. More important, there was a universalist dimension implicit in Sufism as there was in the Islamic tradition, which recognized that every people had been sent a prophet. In all Muslim societies, there were significant continuities with pre-Islamic cultures, which guaranteed that Islamic culture was never merely Islamic (Wheeler, 2002).

B. Helping phrases

Discuss with your friends!

Rigorous	:
gradually introduced	:
frankly relinquish	:
The most striking example	:
defining Sufism	:
detached from Islamic ritual	:
The groundwork	:
partly established much earlier	:
mysticism comparable	:
never merely Islamic	:

C. Comprehension Precise

1. Based on the text, can we find sufism in western?
2. How are they position themselves?
3. Who is Hazard Inayat Khan?
4. How was he position himself about Islamic sufism?
5. How was the Islamic culture in western based on the text?

D. Grammar Focus

Past experience

Talking about past experience, everyone must have an experience. Even it was happy, unforgettable, or sad experiences. When we talked about past experience we used past form of verb, usually we called past sentence (simple past). Not only simple past but also, all tenses related to past condition, includes simple past, past continuous, past perfect, and past future.

- Simple past

General form of past sentences, the characteristics are **past verb (V2)**, **did not** followed by **present/simple form (V1)**,

- past continuous

the characteristics are **was/were** followed by present **participle verb (Ving)**,

- past perfect

the characteristics is **had** followed by **past participle form (V3)**

- past future

the characteristics is **would** followed by **simple form (V1)**

E. Students' Activities

Make an interview to one of your friends!

Hello my friend, do you have any free time?

I want to ask you some questions

1. Do you have any experience?
2. What are they?
3. Which one is the most interesting or unforgettable experience?
4. Do you think it was wonderful, sad, amazing , or others?
5. Why?
6. Can you tell me about your amazing experience?
7. Where it happened?
8. When?
9. With whom were you?
10. How was it?

Report the result of your interview in front of the class!

CHAPTER 7

THE WOMAN’S RIGHT TO EDUCATION

A. Pre Questions

1. Are you woman?
2. Or do you have sister?
3. Does she study formal education?
4. What do you think about education?
5. Is it formal or informal?
6. Studying in Islamic boarding school is education or not?

Here it must be remembered that Islam is a religion of knowledge. It was the Prophet’s recommendation that knowledge should be sought, “even in China”, China being looked upon as a symbol of remoteness. According to Islam, all knowledge is knowledge of God, and therefore it is a divine duty of every Muslim to seek it. It is no surprise then to learn that the Qur’an encourages Muslims to read and learn: “Read! In the Name of your Lord Who has created [all that exists]. He has created man from a clot [a piece of thick coagulated blood]. Read! And your Lord is the Most Generous. Who has taught [the writing] by the pen. He has taught man that which he knew not.” (96:1–5).

Islamic teachings cover all aspects of the life of a Muslim, as well as regulating all social activities. Although faith and worship are the main themes of all religions, including Islam of course, matters of social relations, as well as political, economic, legal and military aspects also form part of the teachings, and thus the entire life of a Muslim. Muslim women, as well as men, are called upon to acquire extensive knowledge to understand and follow all the teachings of Islam, and to abide by the five essential religious duties known as the Pillars of Islam. A Muslim cannot perform these duties, which include the ritual ablution, daily prayer and the correct recitation of the creed, without first learning how to do so, and certain verses of the Qur’an have to be memorized in order to pray. Fasting is a duty which must be properly observed, and thus all Muslims have to learn when to stop eating and drinking, and when to break the fast. The giving of zakah (alms) and the performing of the Hajj (pilgrimage to the Holy City of Mecca) require, of

both men and women, knowledge and understanding: knowledge and understanding of the Islamic creed, such as belief in God, His names and His attributes, including the teachings and the Traditions of the Prophet Muhammad. The Qur'an states: "So their Lord accepted of them [their supplication and answered them], 'Never will I allow to be lost the work of any of you, be he male or female.'" (3:195) (Nasir, 2009).

B. Helping phrases

a divine duty	:
encourages Muslims	:
coagulated blood	:
the entire life	:
Islamic creed	:
to abide by	:

C. Comprehension precise

1. What is the text about?
2. Is education obligation for Islam?
3. Based on the text, where should we seek the education/knowledge?
4. Is it the real or just the remoteness?
5. What should Al Qur'an encourage to the Moslem?
6. It shows in what surah and ayah?
7. Based on the text, what are taught by Islamic to the moslem?
8. Who should learn?

D. Grammar focus

Making procedure text

When we make a procedure text, we have to understand what we will make into text, what should we write. Remember the form of verb must be balance between the first verb/order to the next order. It means using the same form of verb. In this term, we use basic verb/ verb 1 (simple verb) or -ing verb (present participle) It must be a kind of process. Read this following example

How to operate the LCD projector

1. **Put off** the LCD from the bag
2. **Ensure** the cable switch on the socket hole correctly (to the laptop/computer, to the machine LCD, and to the electricity resources)

3. **Switch on** the cable to the electricity
4. **Press** the button of power
5. **Wait for** the light on and it perform the screen
6. **Ensure** the screen deliver the laptop screen
7. **Operate** it through the laptop or the computer

E. Student's activities

Make a procedure text, use verb -ing or simple verb at the beginning of the sentence.

Preparing for prating Iedul fitri.

Before we go to mosque to pray Iedul fitri, we have some preparations.

Those are

First

.....

Second.....

.....

Third

.....

Then

Afterword

Finally

How to make fried rice

First
.....
Second.....
.....
Third
.....
Then
Afterword
Finally

The procedure to register English course

First
.....
Second.....
.....
Third
.....
Then
.....
Afterword
.....
Finally
.....

CHAPTER 8

POLYGAMY

The goal of this chapter is that the students can read comprehensively and can deliver argument in mini debating

A. Pre Questions

1. Do you know polygamy?
2. Do you agree with polygamy?
3. Have you meet polygamy around you?
4. What do you think about polygamy?

It must not be forgotten that it is not only within Islam that marriage to more than one wife has been, or still is in some instances, allowed. According to the Old Testament of the Christian Bible, prophets had many wives; indeed, King David (the second king of Israel) had eight.

It was a fact of life at the beginning of the Islamic Revelation that men had any number of wives and concubines. It was under Islam that the number of wives that a man could have become limited to four. Nevertheless, two conditions attached to even this limitation. The first condition is that the man should be able to do justice to all of them, and the second that he should be able to provide maintenance for all of them. Muslim men have since adhered to this stipulation to the extent that if a man were to become a Muslim whilst having more than four wives, he would be asked to choose four of them and release the others from his household. It is related that in the days of the Prophet, a prominent Arab poet from the district of Taif on the Arabian Peninsula, one Ghailan al-Thaqafi, had ten wives when he embraced Islam, all of whom embraced Islam at the same time. The Prophet asked him to keep four of them and release the other six (Ref. Naila-al-Attar's *Women in Islam* vol. 6, p. 136). So, although there was no total Islamic prohibition against polygamy, a man wishing to have more than one wife had to strictly adhere to the regulations: "And if you fear that you shall not be able to deal justly with . . . marry women of your choice, two or three, or four; but if you fear that you shall not be able to deal justly [with them], then only one . . . That is nearer to prevent you from doing injustice." (4:3). This obviously

had the benefit of ensuring that no one wife be given preference over another.

It is generally believed that Islamic rulers have the authority to intervene in legislation if circumstances so warrant, and I would like to stress that these enactments and recent rulings throughout the Arab world, and elsewhere where there are large populations of Muslims such as in Indonesia, Pakistan and Malaysia, are not the result of some capricious whim on the part of a despotic legislator, but are based on the reasoned independent opinions of great Islamic scholars on the strength of certain Qur'anic texts, and of authentic Traditions of the Prophet (Nasir, 2009).

B. Helping phrases

Concubines	: selir
Attached	: terlampir
Justice	: keadilan
provide maintenance	: menyediakan perawatan
adhered	: ditaati
the extent	: sejauh mana
strictly adhere	: sangat mematuhi
intervene	: campur tangan
warrant	: menjamin
enactments	: berlakunya

C. Comprehension precise

1. Who is King David?
2. How many wives does King David have?
3. How many wives is the limited of having wives?
4. Who is Ghailan al Thaqafi?
5. How many wives did he have?
6. What are the requirements to have more than one wife?

D. Grammar focus

Conjunction of contrast

Though	Hampir semua bermakana meskipun, walaupun, walaupun demikian, akan tetapi, tetapi
Although/ Even though	
Unless	
Even if	
Nevertheless	

E. Student's activity

Conducting debate, divide the class into 2 groups or 4 groups to conduct mini free debate.

By the motion

Polygamy is necessary for the future

One group is agree, the opposite group is disagree

Helping phrases

Do you agree?

I disagree...

I don't agree

In my opinion

In my point of view...

According to

I strongly agree that ...

CHAPTER 9

THE BEGINNING OF REVELATION

Before becoming a prophet, Muhammad usually spent one month every year in a cave on the top of a mountain near Mecca. There he meditated and thought about religion of Abraham. This was done by him because he refused to accept the beliefs of the people of Mecca who worshipped idols. This continued for a number of years. When he was forty years of age the Archangel Gabriel came to him and convinced him.

It was clear that he was a prophet from God. He received the first revelation after becoming a prophet. The first revelation said:

“Read in the name of thy Lord who created?

Created man from a blood clot.

Read; thy Lord is most beneficial. He taught by pen. Taught man what he knew not.”

When the prophet received this revelation from God and when he became sure, then he began to call people to accept the new religion. The new religion was based on the oneness of God – worshipping only Allah and giving up the worship of idols. About three years after Prophet received the first revelation he was told, “Warn your relatives.”

He started to speak to his close friends and his family. Khadija, his wife, was the first woman to accept Islam, and Abu Bakar the first man. Ali bin Abu Thalib, his cousin was the first boy to accept Islam, and Zaid was the first servant to accept Islam. The number started to increase slowly through the personal contact of the prophet and his close friend, Abu Bakar, but when he received the verse mentioned, this was the sign for him to inform all the people of Mecca of his cause.

A. Helping vocabularies

Cave	: goa
Thought	:pemikiran
Refuse	:menolak
Accept	:menerima
Worshipped idols	: idola yang disembah

Convinced	: yakin
Revelation	: wahyu
Blood clot	: darah membeku
Servant	: hamba, pengabdian, pembantu, pelayan,

B. Comprehension precise

1. What did Prophet Muhammad do before getting revelation?
2. Why did Prophet Muhammad do meditation in a cave?
3. What did Prophet Muhammad from the meditation in the cave?
4. How old was Prophet Muhammad convinced by Archangel Gabriel?
5. What did Prophet Muhammad do after getting first revelation?
6. What was the first revelation?
7. What does “blood clot” means, on the text?
8. When did Prophet Muhammad tell his family and invite to believe Islam?
9. Who was the first woman received Islam?
10. Who was the first man received Islam?
11. Who was the young man received Islam?
12. Who was the first servant received Islam?

C. Grammar focus

Derivation adjective into adverb

Prophet Muhammad spread Islam **quietly**.

We learn religion **scientifically**.

Try to read Al Qur’an **correctly**.

Don’t walk **carelessly**, the floor is slippery.

How to derivate the adjective into adverb of manner?

It can be formed by adding -ly in the end of the adjective.

Scientific	- scientifically
Quick	- quickly
Slow	- slowly
Social	- socially
Wonderful	- wonderfully
Beautiful	- beautifully

Note :

Fast (adjective)

Fast (adverb)

Good (adjective)

Well (adverb)

D. Student's activities

a. Fill the blank using adjective or adverb correctly!

1. Tomorrow we have an examination; we must prepare it (good/well).
2. Our preparation is (good/well) so we get satisfied value.
3. We leave the room soon, because the boss was (angry/angrily).
4. Don't be (angry/angrily), if you do it (angry/angrily) you will not get good result.
5. It is (reasonable /reasonably) that I refused the payment.
6. We must think (reasonable /reasonably) to get right decision.
7. Last night, I could not come to your house because the rain was (heavy/ heavily). It was raining (heavy/heavily)
8. Arman works his (scientific / scientifically) duty (scientific / scientifically).
9. I cannot join the class because I got (terrible/terribly) headache.
10. Imam was (terrible / terribly) upset about his research.

b. Chose the correct word in the bracket!

Nashreddin was collecting some money from his neighbors. Whenever he came to his neighbor he always said, "Brother, I'm collecting money to pay a (poor, poorly) man's debt. I must do it because he is not able to pay back his money."

One of his neighbor said, "That's a very (good, well) act!" Then, he gave Nashreddin several coins. He said further, "You're right, Nashreddin. We have to take a pity on the(poor, poorly). But who is the poor man that you help now?"

"It's me," said Nashreddin, walking away(quick, quickly).

Several months later, Nashreddin came to the same neighbor again. The neighbor looked(cynical, cynically)

He said, "Nashreddin, I know you come again to talk about a(poor, poorly) man that is not able to pay his debt. And you want to collect money to help him."

"Yes, you're right."

"And the(poor, poorly) who has a debt is yourself," said the neighbor.

"No, not this time., The poor is Ali," he answered.

The neighbor smiled. He said, "I'm(glad, gladly) to hear that. You(real, really) do something good for others. Here you are my alms."

The man handled several coins. Nashreddin accepted them(glad, gladly). Then he walked away.

"Wait, Nashreddin. If I may know. What makes you so concerned about others' problems?" asked the neighbor.

"You know, It's me who lend him the money," Nashreddin answered and walked away.

CHAPTER 10

BIOGRAPHY OF IMAM SYAFI'EE

The goal of this chapter is the students are able to read comprehensively and they can identify progressive verb in the sentences correctly.

A. Pre questions

1. Who is Imam Syafi'ee?
2. Do you ever read or learn his thought or his book?

Imam Al-Shafi'ee, also known as 'Shaykh Al Islam', is one of the four great Imams of Sunni schools of law. He is also the author of several prominent works in the field. He has been titled 'Nasir al-Hadith' which means "defender of hadith". He is the Only Imam who is related to Prophet Mohammad (S.A.W.) as he belonged to Qurayshi tribe of Banu Muttalib, which was the sister tribe of the Banu Hashim [tribe of Prophet Mohammad (S.A.W.)].

Imam Shafi'ee was born in the year 150 AH (767 AC) in Ghaza, Palestine. It was the same year in which the Great Imam Abu Hanifah had passed away. He lost his father during infancy and was raised by his mother under very poor circumstances. Fearing the waste of his son's lineage, his mother decided to move to Mecca where their relatives lived. Imam was very young at that time. It is quoted by some scholars that he was two years old when his mother migrated to Mecca. Therefore, he spent his formative years acquiring religious education in the cities of Mecca and Medina. According to some sources, he memorized the Quran by the age of seven or nine.

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religious education in the cities of Mecca and Medina. According to some sources, he memorized the Quran by the age of seven or nine.

At the age of fifteen or eighteen, his teacher gave Al-Shafi'ee permission to issue judicial decisions (fatwas). While still studying in Makkah, Aa-Shafi'ee heard of the renowned scholar of Madinah, Imam Maalik Ibn Anas. He wanted to become a student of Imam Maalik yet he saw with his sharp intellect that he should not go to him unprepared. He memorized Imam Malik's famous book "Al Muwatta" in only nine days. After that he went off to see Imam Maalik in his house in Madinah. Al-Shafi'ee spoke eloquently and politely with the Imam and told him that he wished to become his student. The Imam looked at the boy for a long time as the boy was telling his story of how he sought knowledge so far. The Imam had an astonishing physiognomy and a penetrating insight; he told him:

"My son! By the Will of Allaah, you will have a great future. Tomorrow come to me and bring with you someone who could read the 'Muwatta' well as I fear you would not be able to read it by yourself."

Al-Shafi'ee responded with the same politeness, "Imam, I will read it myself from memory without a book."

For a period of nine years, Al-Shafi'ee remained in Madinah until Malik's death in the year 179 AH (790 AC). After the death of Imam Malik, Imam Al-Shafi'ee returned to Makkah with a great load of knowledge which had influenced his life. In Makkah he was wedded to 'Hamidah Bint Naafi', granddaughter of third Caliph 'Uthman Ibn Afaan (R.A). He had three children, two sons Abu Utsman and Abul Hasan and a daughter Fatima. He authored more than 100 books. Some of which are as follows: Kitab al-Umm, Al-Risalah, Ikhtilaf Al-Hadith, Al-Imla, Ikhtilaf Al-Iraqiyani, Jima Al-Ilm, Ikhtilaf Malik wa Al-Shafi'ee, and Kitab Al-Hujjah.

Imam Al-Shafi'ee remained to follow his daily routine until illness forced him to retire and stop teaching. In his last days before his death, Imam said:

"I feel that I am traveling away from this world, away from the brothers, drinking from the cup of death, and approaching Allah the Glorious. By Allah I do not know if my soul will go to heaven so that I may congratulate it, or to hell so that I may lament."

Then he went into crying. He became very sick at the end of his life. Imam Al-Shafi'ee kept the company of learned people till the very end of his life, and he is reported to have spent his last days in the company of Abdullah Ibnul Hakam, a well-known scholar of his time. He is thought to have died on a Friday in the Islamic calendar month of Rajab aged 54 in the year 204 AH (820 AC). The Governor of Egypt of that time acknowledged his academic excellence by not only just attending his funeral but actually leading those prayers. His two sons Abul Hasan Muhammad and Uthmaan were present for the funeral rites. Imam Al-Shafi'ee was buried in the vault of the Banu Abd Al-Hakam at the foot of Muqattam Hills in Cairo, Egypt (Islamic Finder, n.d.).

B. Helping Phrase

prominent works in the field	: karya yang terkemuka dibidangnya
defender of hadist	: pembela hadist
tribe	: suku
infancy	: masa masih bayi
acquiring religious education	: memperoleh pendidikan agama
issue judicial decisions	: mengeluarkan keputusan yudisial
renowned scholar	: sarjana yang terkenal
eloquently	: fasih
astonishing physiognomy	: mengherankan
penetrating insight	: wawasan yang tajam

C. Comprehension Precise

1. Who is imam Syafi'ee?
2. What is his another name?
3. What is the relationship between Imam Syafi'ee and Prophet Mohammad (SAW)?
4. When and where was Imam Syafii'ee born?
5. Where did Imam Syafi'ee study?
6. Based on the text, in what age Imam Syafi'ee memorize Al Qur'an?
7. Who was one of Imam Syafi'ee's teacher (the author of Al Muwatta)?
8. How many days did Imam syafi'ee memorize book "Al Muwatta"?
9. How long was Imam Syafi'ee learning in Madinah?
10. When did Imam Syafi'ee return to Makkah?
11. Who was Imam Syafi'ee's wife?
12. Who was she?

13. How many children did Imam Syafi'ee have?
14. Mention their name!
15. How many books has Imam Syafi'ee authored?
16. Mention some of Imam Syafi'ee's books!
17. How was Imam Syafi'ee feeling before he was getting sick and passed away?
18. When was Imam Syafi'ee passed away?
19. Where was Imama Syafi'ee buried?

D. Grammar Focus

Present participle (verb ing)

I am **learning** English (bermakna sedang)

While still **studying** in Makkah,(bermakna sedang)

The Governor of Egypt of that time acknowledged his academic excellence by not only just **attending** his funeral but actually **leading** those prayers.(bermakna aktif)

Fearing the waste of his son's lineage, his mother decided to move to Mecca

Past participle (verb 3)

Imam Al-Shafi'ee **was buried** in the vault of the Banu Abd Al-Hakam (bermakna passive)

Imam Abu Hanifah **had passed** away (bermakna telah /past perfect)

Having Called unknown people, I was afraid of going outside alone. (bermakna setelah)

Gerund (ving)

Kata kerja berbentuk -ing akan tetapi dalam suatu kalimat dia berfungsi sebagai kata benda, yaitu berada pada posisi subject,object, atau keterangan benda setelah preposisi

Swimming is my hobby.

Swimming is subject

My hobby is **swimming** (hobi saya adalah berenang)

Swimming in your swimming pool saves my money.

Swimming in your swimming pool is a sentence subject

E. Student' activity

Fill the blank using these words!

Having	managing	waiting	managed
having finished	cycling	cooking	complained
working	waited	cooked	complaining

1. She is _____ for her friends in front of the office now.
2. _____ much money is hoped many people generally.
3. I like _____ in the morning.
4. _____ my assignment, I feel free to watch movie I like.
5. My mother must finish _____ before _____.
6. He had _____ to the owner of the electricity shop.
7. She is _____ by their friends because she is important in the class.
8. _____ a big company need certain skill.
9. My father has _____ his Company well.

CHAPTER 11

ISSUES IN ISLAMIC BANKING

In the end of this chapter is the students can read comprehensively, can identify degree of comparison word correctly, and practice speaking about global environment well.

Monetary Policy Muslim society had been using money since its inception and some form of banking was also in existence. But issues relating to money, banking and monetary policy posed themselves in an entirely new perspective in the twentieth century. Emergence of modern banks and other financial institutions in Muslim countries, introduction of paper currency, increase in public debt and commercial dealings in securities presented the jurists with new questions to answer. A review of newly introduced western institutions was followed by attempts to devise alternatives free from interest and other features repugnant to Shari'a. As Muslim countries regained political independence, their elite were called

Upon to manage their own affairs. Interest in Islamic injunctions relevant to the management of money and finance increased, and the desire to spell out the distinctively Islamic approach, in contrast to those of capitalism and socialism, led to a number of fresh formulations.

Abolition of interest has become the hallmark of Islamic economics in modern times. Here lies **the greatest** challenge for the Islamic economists: to justify it by a fresh analysis of money and its role in the economy and present an operational model of interest-free banking which may convince the modern man that Islam's economic system based largely on the twin principles of Zakat and abolition of Riba is more just and **more efficient** than any other alternative. They have been quite aware of this challenge and their response has been vigorous. The idea of interest-free banking has already entered the stage of experimentation after a quarter century devoted to model building. It is now receiving attention not only from trained economists but also from professional bankers and governments. It is advisable that the existing interest-free institutions provide relevant data and report their problems for analysis and careful consideration by economists. More than in any other area in economics, practice leads theory in money and banking. Meanwhile the entire area of non-bank financial intermediaries,

of near money, of transactions in foreign currencies and the vital subject of international monetary organization awaits the attention of Islamic economists (Siddiqi, 1983).

A. Vocabulary bank

- Inception :
- Paper currency :
- Repugnant to syari'ah :
- Spell out :
- Abolition :
- Hallmark :
- Vigorous :
- Devote :

B. Questions

1. What are the issues of Islamic banking based on the text?
2. What do you think banking without interest?

C. Grammar focus

Degree of comparison

Membandingkan sesuatu dengan lainnya

Sesuatu yang dibandingkan adalah kata sifat atau kata keterangannya, misalkan lebih besar , lebih kecil, lebih berkualitas , lebih mahal, lebih pelan, lebih hati-hat.

Penggunaan degree of comparison tetap harus berada pada kalimat yang benar, yaitu dalam setiap kalimat harus terdapat subject dan kata kerjanya.

<p>Adjective satu suku kata menambahkan -er atau r Diikuti than (daripada)</p>	<p>Adjective yang memiliki 2 suku kata atau lebih menambahkan kata more sebelum adjective/adverb, tetap diikuti than (unutk membandingkan)</p>
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<p>Contoh: Slow – slower Big – bigger Clean – cleaner Busy – busier High – higher Tall – taller</p> <p>Contoh dalam kalimat My house is cleaner than my kitchen My brother is taller than his friend.</p> <p>Note Well/good – better - the best Bad - worse – the worst</p>	<p>Contoh: Expensive – more expensive Wonderful – more wonderful Complicated – more complicated Curious – more curious</p> <p>Contoh dalam kalimat: My house is more expensive than your house. This problem is more complicated than the problem before</p>
---	--

D. Student's Activities

Complete these sentences

High	higher	expensiver	the highest	better	gooder	more
sweeter	Harder	lower	more expensive	more dangerous		
more sweet	earlier	later				

- Mr. Tom has interest in his bankthan I have.
- We have to prepare or need
- The We study, the we need to know.
- I need more sugar to make this tea
- Ahmad's score is than Ali's. Ahmad should study
- I bought mango yesterday in the market, today I buy mango in another place. The mango yesterday I bought wasthan I buy today.

7. Be careful, the road isthan usual, so many accident happened there.
8. The students joined the examination last week. A half of the class came on time and the left came

Speaking activities! Discuss with your friends about advantages and disadvantage of globalization based on the picture!

Advantages/disadvantages of globalization

eslfire.com



Advantages

Disadvantages

CHAPTER 12

TIPS TO MAINTAIN ISLAMIC EDUCATION IN THE WEST

The students are expected to be able to read comprehensively and identify superlative degree, then apply it into correct sentence.

In order to preserve the structure of the Muslim family in the non-muslim countries, we need to meet a number of conditions and requirements, both within the home and outside it:

Within the home:

1. It is essential for parents to uphold the habit of praying regularly in the mosque with their children; if there is no mosque nearby, then they must pray in jama'ah at home.
2. They have to read Qur'aan and listen to its recitation daily.
3. They must eat meals together.
4. They must speak in the language of the Qur'an as much as they can.
5. They must uphold the good manners prescribed by the Lord of the Worlds for families and in social settings; these include those that are to be found in Soorat al-Noor.
6. They should not let themselves or their children watch immoral and corrupt movies.
7. Their children have to sleep at home and should stay home as much as possible, to protect them from the influences of the bad environment outside. They should be very strict in not allowing their children to sleep outside the home ("sleepovers").
8. They should avoid sending their children to universities far from home where they would have to stay in university accommodation; otherwise we will lose our children, who will be assimilated into the non-Muslim society.
9. We have to be careful to eat only halaal food and the parents must avoid using all kinds of haraam things such as marijuana and other things which are widely available in non-muslim countries.

Outside the home:

1. We must send our children to Islamic schools from kindergarten to the end of secondary school (high school).

2. We must also send them to the mosque as much as possible, to pray Jumu'ah and other prayers in jama'ah, and to attend lectures, halaqah and study circles, etc.
3. We must establish educational and sporting activities for children and youth in places that are supervised by Muslims.
4. Organizing educational camps where all members of the family can go.
5. Fathers and mothers should strive to go to the Holy Places to perform the rituals of 'Umrah and the obligations of Hajj, accompanied by their children.
6. Training children to speak about Islam in simple language which adults and children, Muslim and non-Muslim, can understand.
7. Training children to memorize Qur'aan and sending some of them – if possible – to a Muslim Arab country so that they can gain an understanding of the religion, then come back to be daa'iyahs who are equipped with knowledge of Islam and the language of the Qur'aan.
8. Training some of our sons to give Jumu'ah Khutbahs, and to lead the Muslims in prayer, so that they will become leaders of the Muslim community.
9. Encouraging children to marry early so as to protect their religious and worldly interests.
10. We have to encourage them to marry Muslim girls from families who are known for their religious commitment and good attitudes.
11. We have to avoid using the number 911 and calling the police to come to the house to resolve conflicts. If conflicts arise, we must get in touch with a responsible member of the Muslim community or with wise Muslims to help resolve the conflict.
12. Not attending parties where there is dancing, music and singing, or joining in celebrations of immorality or the festivals of kufr; stopping our children, with wisdom, from going to church on Sundays with Christian students. (Abdul-Rahman, 2004)

A. Helping vocabularies

preserve	:
avoid	:
resolve	:
equipped	:

adult :
essential :

B. Grammar focus

Superlative degree

Menyatakan sesuatu yang paling diantara yang lain.

Untuk menyatakan makna paling pada Adjective atau adverb yang memiliki satu suku kata hanya perlu menambahkan "the" mengawali kata dan -est atau -st diakhir kata sifat

Slow - slowest

Fast - fastest

Low - lowest

High - highest

Big - biggest

Happy - happiest

Tall - tallest

Contoh:

I am the happiest student in this class

The woman walk slowest of her friends.

The chicken is the crunchiest chicken I ever taste

Untuk menyatakan makna paling pada kata yang memiliki dua suku kata lebih maka menambahkan kata "the most"in atau of.

The most expensive

The most complicated

The most beautiful

The most important

Contoh dalam kalimat

My car is the most expensive car in this district.

The most important thing in my life is that you are close to me.

I bought the most beautiful dress in this store.

C. Student's activities

a. Retell the text above in front of the class

b. Translate into English

1. HP saya adalah hp yang paling mahal di took ini.
.....

2. Ketika akan menghadiri pesta yang paling mewah di kota ini.
.....

3. Hasil ujian akhir semester ini menunjukkan seseorang yang paling pandai di kelas. Nilai amir merupakan nilai tertinggi dikelas Pancasila.
.....
.....

4. Pak Abdullah membeli rumah yang sangat besar, rumah itu adalah rumah yang paling megah di kota ini.
.....
.....

5. Bu Aminah mempunyai 9 anak perempuan, anak yang pertama adalah anak yang paling cantik, sementara anak yang terakhir adalah anak yang paling cerdas, anak yang kedua adalah anak yang paling rajin, dan anak yang paling kecil tapi paling rapi.
.....
.....
.....
.....
.....

CHAPTER 13

DAWN OF ISLAM

The goal of this chapter is the students are able to read comprehensively and identify imperative sentences then apply it into correct sentence based on the context

The prophet Muhammad had been spreading the religion of Islam quietly for three years when Allah commanded him to declare it to the people publicly. Allah also instructed him to start with his own household – those within his own family. Those among the idolaters could be ignored if they would not respond to his call.

Muhammad understood his orders and went into retirement in his house for a few days. He thought very hard about what he had to do, trying to draw up a plan for the best way to approach his people and call upon them to accept the religion of Islam.

The news of Muhammad's retirement reached some of his aunts or relatives. They became worried that he might not be well. They decided to go and pay him a visit. When they got to his house they asked him about his health and told him how worried they had been about him.

Muhammad answered, "There is nothing the matter with me. Allah has ordered me to introduce Islam to my family and household. So, I have to sit down and think about the best way to do this. I had to collect my thoughts and ideas before I could speak to any of you."

Muhammad then went and invited all the members of his family to dinner in his house. He invited all his uncles and his aunts, all his cousins and nieces and all their children. All of Muhammad's relatives were invited, including even his stubborn and difficult uncle, Abdul Uzza.

Then Muhammad began to deliver his message to his family. He explained the new ideas he had received from God and warned them about what would happen to those who chose not to follow him.

A. Helping vocabularies

Quietly	:
Declare	:
Retirement	:
Household	:
Ignore	:
Draw up	:
Stubborn	:
Received	:
Deliver	:

B. Questions

1. How did Prophet Muhammad spread the Islam to the people?
2. How long did Prophet Muhammad spread Islam quietly?
3. What did Allah ask for Muhammad to do?
4. Why was Prophet Muhammad retirement?
5. Who were worried about his retirement?
6. Who was Prophet Muhammad's uncle who was very stubborn?
7. "He explain the new idea...". What did "he" refer to?

C. Grammar focus

Command (Imperative sentence)

Kalimat Perintah

Kalimat yang diawali kata kerja bentuk pertama (simple verb) dan diakhiri dengan tanda seru. Jika kalimat tersebut mengandung nsur negative maka kalimat tersebut menjadi kalimat larangan.

Contoh kalimat

Go!

Leave me alone!

Don't leave me alone!

Don't throw the rubbish everywhere!

Come in!

Close the door!

Wash the plate, please!

Don't wash the plate!

Open the door!

Meet me at 7 pm!

Buy me a glass of water!
Send me a card!
Take me home!
Be careful!
Be honest!

D. Student's activities

a. Make command based on the following situation!

1. She advices me to do prayer on time.
.....
2. My father asked me to wash his car as soon as possible.
.....
3. My mother told me not to go home late.
.....
4. He warns me not to drive carelessly.
.....
5. She reminds me to do the assignment on time.
.....
6. The lecturer begged me to submit all his duties on her email.
.....
7. My uncle forbids me to park the car in front of his gate.
.....
8. Ana asked me to drive her home, because she was getting sick at the time.
.....
9. My sister advised me not to go outside in the night.
.....
10. He told me to buy some fruits for him.
.....

b. Make conversation containing imperative sentence!

Use these verbs!

Leave

Be quiet

Smoke

Make noise

Take off

Turn off

Put on

Switch on

Throw

Count

Type

Sign

Repair the printer

CHAPTER 14

THE END OF THE PROPHETHOOD OF MUHAMMAD

The students are expected to read comprehensively and be able to identify noun clause.

According to Islamic belief, Muhammad's role was to serve as a messenger for God, delivering God's word, the Quran, and acting as a model for Muslims. After twenty-three years of acting as a prophet of God, his mission was complete. The Quran was finalized and recorded on scraps of parchment, leather, and bone, but more importantly memorized completely by many of Muhammad's Companions. The pre-Islamic tradition of memorizing long poems gave the Arabs the ability to maintain and ensure the preservation of Islam's holy book. Narrations of Muhammad's actions and sayings were also given due importance, and spread throughout Arabia by word of mouth. According to Islamic tradition, one of the final verses of the Quran revealed to Muhammad stated, "Today I have perfected for you your religion and completed My favor upon you and have approved for you Islam as your religion" (Quran 5:3).

Muhammad fell ill in the early summer of 632. He experienced debilitating headaches and a fever, and was soon unable to walk without the help of his cousin 'Ali and his uncle Abbas. When he was unable to lead the five daily prayers in the mosque, he appointed his close friend and companion, Abu Bakr, to lead them in his place. He spent his final days in the house of his wife Aisha, the daughter of Abu Bakr. From a wall adjoining the home to the mosque, he was able to watch the Muslim community follow his instructions to worship God, even in his absence. It was no doubt an emotional time for his followers, who had been with him through the difficult days in Mecca, the fierce battles against Quraysh where he established his authority, and his triumphant bloodless conquest of Mecca. They had looked to Muhammad for guidance and leadership in all aspects of life. His increasing talk of death, and the fact that he was now unable to even rise up to lead them in prayer played heavily on the hearts of the Muslim community.

His final days were spent resting in his home, with his head in the lap of his wife Aisha. Close family members and friends visited, hoping to see some signs of recovery in their leader. But one of the central aspects of Islam was uncompromising monotheism. Muhammad preached that only God is divine; all other creatures, whether they were animals, humans, or even angels would experience death, according to Islamic belief. Thus while they were prepared for his passing, recognizing that Islam would indeed continue after him, Muhammad's followers, deeply emotionally invested in this man that had led them out of the era of pre-Islamic polytheism and tribal warfare, could not imagine life without him. On 8 June 632, with his head on Aisha's lap and his followers gathered in the mosque hoping to hear of his recovery, the first era of Islamic history, spanning the twenty-three years of prophethood, ended as the Prophet Muhammad breathed his last (Alkhateeb, 2017).

A. Helping vocabulary

Role	: wewenang
Scraps	:sobekan
Leather	: klit
Maintain	: mempertahankan/perbaiki
Preservation	: kelestarian
Debilitating	: melemahkan
Fierce battle	: pertarungan sengit
Triumphant	: berjaya
Bloodless	: tanpa pertumbuhan darah
Preached	: berkhotbah
Divine	: ilahi
tribal warfare	: perang suku

B. Questions

1. What was Prophet Muhammad's role?
2. How long was Muhammad as prophet of God?
3. Where was Qur'an recorded and written at the time?
4. Who memorize Alqur'an at the time?
5. When did Muhammad feel ill?
6. How was Prophet Muhammad feeling about his ill?
7. Did Prophet Muhammad keep leading prayer during he was ill?

8. How many days did Prophet Muhammad leave leading prayer?
9. Where did Prophet Muhammad spend her last time?
10. What was the last surah of Al Qur'an which Prophet Muhammad received?

C. Grammar focus

Noun clause

Clause states as noun function in sentences, in a subject, an object, or complement.

Example

What she said makes me sad

Subject

I believe that you are his relative

Object

The fact is we are still students, and we must study

Complement

Noun clause is almost same as sentence, consisting of at least one subject and one predicate/ verb but clause has a function in the part of sentence.

Noun clause is usually introduced by conjunctions. What are they?

1. Question word forms

After question word as conjunction must be statement sentence (subject+verb) not question sentence (verb+question)

When : we should know when the date of his party is

Where : we have to know where she lives

Why : I do not know why she is late.

How : I want to know how to write well.

What : you should arrange what you want to say.

Which : she asked which dress should she wore.

Whose : I do not know whose clothes those are.

2. Another Conjunction
 Whether : she asked me whether I had finished my book
 If : He wanted to know if I had the file.
 That : That I love you is true.

D. Student's Activities

Change these questions into noun clause!

Example: How old are you?

I don't know How old you are

1. (What is your name?).
He asked me
2. (Where do you come from?)
He wanted to know
3. (When did you arrive?)
My friend asked me
4. (How much does it cost?)
I want to know
5. (How many siblings do you have)
.....is a secret.
6. (Which one do I buy?)
She wants to know
7. (Is she married)
.....is not our bussinis.
8. (Why did she leave him?)
We do not need to know
9. (Whose pen is this?)
My father asked me
10. (Does she understand?)
He wanted to clarify

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