

**UBUDIYYAH
BUSINESS
MODEL (UBM)**

**INFORMATION TECHNOLOGY
(IT) GUIDELINES**

UBM-IT-001

Controlled Copy

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1 INTRODUCTION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Allah, *Subhanahu wa Ta'aala* has favored man and elevated him to the position of "*Ashraf-ul-Makhluqat*" (the most auspicious of His creation). The most prominent manifestation of this elevated status is the knowledge that has been bestowed upon him. This includes purely religious knowledge; '*Aqaa'id*, Quran, *Sunnah*, Shari'ah etc, or knowledge of the special social, economic, and administrative systems of life that are peculiar to man and distinguish him from all other creation.

Information technology is yet another such manifestation of Allah's special favor on mankind. Although the modern definition of IT as articulated by the Information Technology Association of America is "**the study, design, development, application, implementation, support or management of computer-based information systems**"¹, information systems were in place long before the invention of the computer.

Particularly the *Ulama'* of Islam had developed highly sophisticated information systems in the various fields of Islamic sciences of language, *Fiqh*, Quran, Hadith, History, *Sirah*, etc., and they used to extol the praises of their Lord for guiding them to the same, and sought His pleasure in the use thereof.

Today, however, while we are witnessing extraordinary advancements in this field, a Muslim should reflect on this favor and apply it appropriately to his business in accordance with Shari'ah Guidelines, especially while engaging in the responsibilities peculiar to those working in the fields of *network administration, software development and installation, and the planning and management of an organization's technology life cycle*, by which hardware and software is maintained, upgraded and replaced.

The responsibilities of those working in the field include network administration, software development and installation, and the planning and management of an organization's technology life cycle, by which hardware and software is maintained, upgraded and replaced.

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2 PURCHASING

The *purchase of hardware and software* for the business should ensure that *all technology for the business is appropriate value for money* and where applicable *integrates with other technology* for the business. It should be ensured that there is *maximum compatibility of hardware/software* within the business.

In order to fulfill software needs companies have 3 options:

- i. Purchase already built software being offered in the market for a cost;
- ii. Acquire/research a free/open source alternative for fulfilling the IT need;
- iii. Develop the software internally or externally specifically designed as per need.

All purchases must be in line with the *purchasing policy* of the company.

SHAR'EE GUIDELINES OF PURCHASING:

Since interest based transactions are not permissible, software developed or purchased must be free of such transactions. However, at times due to lack of other options, such softwares have to be purchased. In such cases, the company must ensure that the program does not carry out interest based transactions.²

Software containing pictures of living beings should be avoided.³ If there is a need for such software consult your *Shar'ee advisor* or a *qualified, Mufti experienced in business issues*.

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3 SOFTWARE

3.1 OBTAINING OPEN SOURCE OR FREWARE SOFTWARE

Open source or freeware software can be obtained without payment and usually downloaded directly from the internet. In the event that open source or freeware software is required, approval from concerned IT officer of the user organization must be obtained prior to the download or use of such software.

All open source or freeware must be compatible with the business's hardware and software systems.

Any change from the above requirements must be authorized by the concerned authority of the user organization.

3.2 SOFTWARE LICENSING

All computer software copyrights and terms of all software licenses should be followed by all employees of the business.

Where licensing states limited usage (i.e. number of computers or users etc.), it is the responsibility of the IT department to ensure these terms are followed.⁴

IT is responsible for completing a *software audit* of all computer systems twice a year to ensure that software copyrights and license agreements are adhered to.

3.3 SOFTWARE INSTALLATION

All software must be appropriately registered with the supplier where this is a requirement. The company has to be the registered owner of all software.

Only software obtained in accordance with the policy should be installed on the business's computers.

All software installation should be carried out by IT.

***SHAR'EE* GUIDELINES OF SOFTWARE INSTALLATION**

Software licensing is compulsory as a general rule.⁵ For further clarification or details consult your *Shar'ee advisor* or a qualified Mufti experienced in business issues.

3.4 SOFTWARE USAGE

All employees must receive training for all new software that they will be using. This includes new employees to be trained to use existing software appropriately.

Employees should be prohibited from bringing software from outside and loading it onto the business's computer hardware.⁶

Unauthorized software should be prohibited from being used in the business. This includes the use of software owned by an employee and used within the business.⁷

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The *unauthorized* duplicating, acquiring or use of software copies should be prohibited.

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4 INFORMATION TECHNOLOGY SECURITY

This section provides guidelines for the protection and use of information technology assets and resources within the business to ensure integrity, confidentiality and availability of data and assets.

4.1 PHYSICAL SECURITY

For all servers, mainframes and other network assets, the area must be equipped with adequate ventilation and appropriate access through a secure system.

Security and safety of all portable technology such as laptops, tablet PCs etc. should be the responsibility of the employee who has been issued with the relevant laptop, tablet PC etc. Each employee should use prescribed security measures (passwords, locks etc.) and ensure that the asset is kept safe and secure at all times.⁸

In the event of loss or damage, IT should assess the security measures undertaken to determine if the employee will be required to reimburse the business for the loss or damage.

4.2 INFORMATION SECURITY

- i. All relevant data should be backed-up. It should be the responsibility of the IT department to ensure that data back-ups are conducted regularly and the backed up data is kept at an alternate location e.g. cloud, offsite venue, employees home etc.
- ii. All technology that has internet access must have anti-virus software installed. It should be the responsibility of IT to install all anti-virus software and ensure that this software remains up to date on all technology used by the business.
- iii. All information used within the business has to adhere to the privacy laws and the business's confidentiality requirements. Any employee breaching this should be subject to necessary action. Hardware access controls such as USB ports, external drives, blue tooth, etc. must be controlled centrally. Only authorized personnel should have access to the control thereof.
- iv. Data access and authorization must be based on proper access policies for each group of employees.
- v. Special measures must be taken in order to ensure that all critical data must be backed up in such a manner that in case of any disaster (fire, earth quake, flood etc) the organization's data must be recoverable within a specific time frame. This can only be achieved through the use of safe data backup in locations ("Cloud" for example) which are highly protected and separate from the organization's premises.

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***SHAR'EE* GUIDELINES OF PHYSICAL AND INFORMATION SECURITY**

To ensure that the company property is appropriately looked after, employees should be informed that any IT equipment provided to them is an *Amaanah* (trust) like equipments of other departments in organization, entrusted to them and they may be held *responsible to compensate* any loss or damage in case of *negligence* on their part.⁹

Policies should be in place to ensure that employees do not misuse or disclose information that is confidential by nature (even after they leave the organization).

IT department has the primary responsibility for information security. Information is therefore an *Amaanah*. Accordingly, all the actions recommended above are to ensure that due diligence is carried out.¹⁰

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5 TECHNOLOGY ACCESS

Every employee should be issued with a *unique identification code* to access the business technology and should be required to change the password for access every few months as recommended by the IT Department.

IT should be responsible for the issuing of the identification code and initial password for all employees.

Employees are **NOT** authorized to use company computers for personal use unless they have explicit permission from the company to do so.

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6 INFORMATION TECHNOLOGY ADMINISTRATION

All *software installed* along with its *license information* must be registered in the IT records. It should be the responsibility of IT to ensure that this register is maintained. The register must record the following information:

- i. What software is installed on every machine;
- ii. What license agreements are in place for each software package;
- iii. Renewal dates if applicable.

IT should be responsible for the maintenance and management of all *service agreements* for the business technology.

IT should be responsible for maintaining adequate *technology spare parts* and other requirements such as toners, printing paper etc.

SHAR'EE GUIDELINES OF IT ADMINISTRATION

All *contracts* with regards to IT Administration must adhere to the Shari'ah guidelines.

Using advanced server management controls, a dynamically updated list of offensive, obscure, pornographic websites & resources must be blocked. This list must be updated at all times. Special care must be taken in order to control access of *social networking forums* as they often prove to be a major source of distraction for employees from their duties as employees. Needless to mention that there is a high risk of engaging in sinful activities.¹¹

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7 WEBSITE

7.1 WEBSITE REGISTER

The website register must record the following details:

- i. List of domain names registered to the business;
- ii. Dates of renewal for domain names;
- iii. List of hosting service providers;
- iv. Expiry dates of hosting.

Keeping the register up to date as well as any renewal of items listed in the register should be the responsibility of IT.

7.2 WEBSITE CONTENT

All content on the business website should be *accurate, appropriate* and *current*. This will be the responsibility of IT.

The *content* of the website should be reviewed regularly.

Basic branding guidelines must be followed on websites to ensure a consistent and cohesive image for the business.

SHAR'EE GUIDELINES OF WEBSITE CONTENT

Website must not contain false statements, claims or misleading information.¹²

Pictures of living beings should be avoided. For further details or specific queries, consult your Shari'ah Advisor or Darul Ifta.¹³

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8 ELECTRONIC TRANSACTIONS

8.1 ELECTRONIC FUNDS TRANSFER (EFT)

All *EFT payments and receipts* must adhere to all *financial policies of the company*.

For good control over EFT payments, ensure that the *persons authorizing the payments and making the payment are not the same person*.

8.2 ELECTRONIC PURCHASES

All electronic purchases by any authorized employee must adhere to the *purchasing policy of the company*.

Where an electronic purchase is being considered, the person authorizing this transaction must ensure that the *internet sales site is secure and safe* and be able to *verify* that this has been *reviewed and confirmed*.

SHAR'EE GUIDELINES OF ELECTRONIC TRANSACTIONS

All *transactions* must be *interest free*. Use of a credit card implies that the purchaser agrees to pay interest, if due (even if there is no intent of paying interest). It is therefore recommended that credit card should not be used unless necessary. In the case of credit card being the only option, it must be ensured that the necessary payment is made within the stipulated time in order to avoid interest.¹⁴ A *debit card* is a better option as it generally does not involve interest.

All electronic transactions must comply with Shari'ah Guidelines of Finance and Purchasing.

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9 IT SERVICE AGREEMENTS

The following IT service agreements can be entered into on behalf of the business:

- i. Provision of general IT services;
- ii. Provision of network hardware and software;
- iii. Repairs and maintenance of IT equipment;
- iv. Provision of business software;
- v. Provision of mobile phones and relevant plans;
- vi. Website design, maintenance etc.

Note: All IT service agreements must be reviewed by the Shari'ah and a legal advisor before the agreement is entered into.

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10 EMERGENCY MANAGEMENT OF INFORMATION TECHNOLOGY

10.1 IT HARDWARE FAILURE

Where there is failure of any of the business's hardware, this must be referred to IT department immediately.

It is the responsibility of IT to undertake *tests on planned emergency procedures* to ensure that all planned emergency procedures are appropriate and minimize disruption to business operations.

10.2 VIRUS OR OTHER SECURITY BREACH

In the event that the business's information technology is compromised by software virus or any such threat, such breaches should be reported to IT immediately.

IT should be responsible for ensuring that any security breach is dealt with *within 24 hours* to minimize disruption to business operations.

10.3 WEBSITE DISRUPTION

In the event that business website is disrupted, IT shall immediately *notify the website host*.

10.4 EQUIPMENT DISPOSAL

Improper equipment disposal can result in *unintentional and unauthorized access to protected information; potential legal consequences* as well as *negative public opinion*, if information obtained in this manner is used inappropriately. It is therefore necessary to *purge computer hard disk* or other *electronic equipment storage media* at the *time of disposal*.

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11 APPENDIX

1

Introduction:

Proctor 2011 Information Technology Association of America

2

Purchasing:

{وَأَحْلَالُهَا لِيَبْعَوْا حَرَمًا لِرَبِّهَا} [البقرة: 275]

3

Purchasing:

عَنْ سَعِيدِ بْنِ أَبِي الْحَسَنِ، قَالَ: كُنْتُ عِنْدَ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا، إِذْ أَتَاهُ رَجُلٌ فَقَالَ: يَا أَبَا عَبَّاسٍ، إِنِّي إِنْسَانٌ إِنَّمَا مَعِيشَتِي مِنْ صَنْعَةِ يَدِي، وَإِنِّي أَصْنَعُ هَذِهِ النَّصَاوِيرَ، فَقَالَ ابْنُ عَبَّاسٍ: لَا أَحَدِيثُكَ إِلَّا مَا سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: «مَنْ صَوَّرَ صُورَةً، فَإِنَّ اللَّهَ مُعَذِّبُهُ حَتَّى يَنْفُخَ فِيهَا الرُّوحَ، وَلَيْسَ يَنْفُخُ فِيهَا أَبَدًا» فَرَبَا الرَّجُلُ رُبُوءَ شَدِيدَةٍ، وَاصْفَرَ وَجْهُهُ، فَقَالَ: وَيْحَكَ، إِنْ أُبَيِّتَ إِلَّا أَنْ تَصْنَعَ، فَعَلَيْكَ بِهِذَا الشَّجَرِ، كُلُّ شَيْءٍ لَيْسَ فِيهِ رُوحٌ (صحيح البخاري (3 / 82))

عَنْ مُسْلِمٍ، قَالَ: كُنَّا مَعَ مَسْرُوقٍ، فِي دَارِ يَسَّارِ بْنِ نُمَيْرٍ، فَرَأَى فِي صَفْتِهِ تَمَائِيلَ، فَقَالَ: سَمِعْتُ عَبْدَ اللَّهِ، قَالَ: سَمِعْتُ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: «إِنَّ أَشَدَّ النَّاسِ عَذَابًا عِنْدَ اللَّهِ يَوْمَ الْقِيَامَةِ الْمُصَوِّرُونَ» صحيح البخاري (7 / 167)

4

Software Licensing:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ [النساء: 29] كثير بن عبد الله بن عمرو بن عوف المزني عن أبيه ، عن جده : أن رسول الله ﷺ قال (الصلح جائز بين المسلمين ، إلا صلحا حرم حلالا أو أحل حراما والمسلمون على شروطهم ، إلا شرطا حرم حلالا أو أحل حراما) سنن الترمذي - (ج 2 / ص 403)

5

Software Installation:

بحوث في قضايا فقهية معاصرة: (117 الي 126 من المجلد الاول)

Computers software or programs are products which are mostly developed with huge expense. Their development requires significant physical and mental efforts. Further, the developer also sacrifices considerable amount of time and comfort for the sake of the final product. The developer should therefore have more right to make profits from the product than the person who purchases it for a small amount, makes copies from it and sells it to others at an even smaller amount – thereby causing loss to the original developer. Therefore just as a developer has legal protection through copyright, shar'iah also gives him the same right. Similarly if he has an agreement with

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any individual or company then that individual or company must comply with the agreement and must not sell the copy of the program to anyone otherwise he will be committing a sin. However his income will neither be *haraam* nor *makrooh* - yet such practice must be avoided.

But if a person has no agreement with the original company and he acquires such a program for free only to fulfill his need then it appears to be permissible in shar'iah. Further, purchasing from a person who has no copyright agreement with the company also appears to be permissible provided 1) the buyer has no plans to use the program for commercial purpose; 2) the buyer resides in a country where the laws of the Muslim government allow purchase and usage in this manner. It is but not permissible to purchase from anyone who has a copyright agreement with original developer.

(مأخذهُ التَّبْوِيبِ)

6

Software Usage:

.... ليس أداء الامانة منحصرًا في مال الوديعة ونحو ذلك بل كل حق لاحد على أحد امانة يجب أدائه لاهله كما يدل عليه سبب نزول هذه الآية... التفسير المظهرى (2 ق 148 / 2)

عن قتادة، عن أنس، قال: قلما خطبنا رسول الله ﷺ إلا قال: " لا إيمان لمن لا أمانة له، ولا دين لمن لا عهد له " (شرح مشكل الآثار - (10 / 42)

عن أبي صالح، عن أبي هريرة، قال: قال رسول الله ﷺ: «أد الأمانة إلى من ائتمنك، ولا تخن من خانك». سنن أبي داود (3 / 290)

7

Software Usage:

أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ [النساء/29]

8

Physical Security:

.... ليس أداء الامانة منحصرًا في مال الوديعة ونحو ذلك بل كل حق لاحد على أحد امانة يجب أدائه لاهله كما يدل عليه سبب نزول هذه الآية... التفسير المظهرى (2 ق 148 / 2)

عن قتادة، عن أنس، قال: قلما خطبنا رسول الله ﷺ إلا قال: " لا إيمان لمن لا أمانة له، ولا دين لمن لا عهد له " (شرح مشكل الآثار - (10 / 42)

عن أبي صالح، عن أبي هريرة، قال: قال رسول الله ﷺ: «أد الأمانة إلى من ائتمنك، ولا تخن من خانك». سنن أبي داود (3 / 290)

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9

Shar'ee Guidelines of Physical Security:

....ليس أداء الامانة منحصرًا في مال الوديعه ونحو ذلك بل كل حق لاحد على أحد امانة
يجب أدائه لاهله كما يدل عليه سبب نزول هذه الآية... التفسير المظهرى (2 ق 2 / 148)
عن قتادة، عن أنس، قال: قلما خطبنا رسول الله ﷺ إلا قال: " لا إيمان لمن لا أمانة له، ولا
دين لمن لا عهد له " (شرح مشكل الآثار - (10 / 42)
عن أبي صالح، عن أبي هريرة، قال: قال رسول الله ﷺ: «أد الأمانة إلى من ائتمك، ولا
تخذ من خاتك». بسنن أبي داود (290 / 3)

10

Shar'iah Check lists regarding Security:

عن أنس قال (ما خطبنا رسول الله ﷺ إلا قال لا إيمان لمن لا أمانة له ولا دين لمن لا عهد
له) (المعجم الأوسط للطبراني)
قَالَ: سَمِعْتُ أَنَسَ بْنَ مَالِكٍ، يَقُولُ: قَالَ رَجُلٌ: يَا رَسُولَ اللَّهِ أَغْفَلُهَا وَأَتَوَكَّلُ، أَوْ أُطْلِقُهَا
وَأَتَوَكَّلُ؟ قَالَ: اغْفَلُهَا وَتَوَكَّلْ (سنن الترمذي ت بشار (4 / 249)
وَالأَخْذُ بِالِاخْتِيَاظِ أَصْلٌ فِي الشَّرْعِ (أصول السرخسي (2 / 21)
والأخذ بالاحتياط أصل في الشرع ذكره شمس الأئمة السرخسي. التقرير والتحبير علي
تحرير الكمال بن الهمام (3 / 10)

11

Shar'iah Check list regarding Networking:

عَنْ عَائِشَةَ، أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: «إِنَّ اللَّهَ يُجِبُّ إِذَا عَمِلَ أَحَدُكُمْ عَمَلًا أَنْ يُفْتَنَهُ»
{وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَى وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ
الْعِقَابِ} [المائدة: 2] مسند أبي يعلى الموصلي (7 / 349)
فَقَالَ أَبُو سَعِيدٍ: أَمَا هَذَا فَقَدْ قَضَى مَا عَلَيْهِ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: «مَنْ
رَأَى مِنْكُمْ مُنْكَرًا فَلْيُغَيِّرْهُ بِيَدِهِ، فَإِنْ لَمْ يَسْتَطِعْ فَبِلِسَانِهِ، فَإِنْ لَمْ يَسْتَطِعْ فَبِقَلْبِهِ، وَذَلِكَ أَضْعَفُ
الْإِيمَانِ». صحيح مسلم (1 / 69)
إِطَاعَةُ الْإِمَامِ فِي غَيْرِ الْمَعْصِيَةِ وَاجِبَةٌ فَلَوْ الْإِمَامُ أَمَرَ بِصَوْمٍ يَوْمٍ وَجِبَ. غمز عيون البصائر
في شرح الأشباه والنظائر (1 / 373)

إما لأن طاعة الإمام فيما ليس بمعصية واجب ، وإما لأن كل من يسكن دولة فإنه يلتزم قولاً
أو عملاً بأنه يتبع قوانينها، وحينئذ يجب عليه اتباع أحكامها، مادامت تلك القوانين لا تجبر
على معصية دينية (بحوث في قضايا فقهية معاصرة (ص: 169)

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Shar'ee Guidelines Of Website Content:

عَنْ أَبِي وَائِلٍ، عَنْ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: «إِنَّ الصِّدْقَ
يَهْدِي إِلَى الْبِرِّ، وَإِنَّ الْبِرَّ يَهْدِي إِلَى الْجَنَّةِ، وَإِنَّ الرَّجُلَ لَيَصْنُقُ حَتَّى يَكُونَ صِدْقًا. وَإِنَّ

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الكَذِبَ يَهْدِي إِلَى الْفُجُورِ، وَإِنَّ الْفُجُورَ يَهْدِي إِلَى النَّارِ، وَإِنَّ الرَّجُلَ لَيَكْذِبُ حَتَّى يُكْتَبَ عِنْدَ اللَّهِ كَذَابًا» صحيح البخاري (25 / 8)

وَعَنْ صَفْوَانَ بْنِ سَلِيمٍ أَنَّهُ قِيلَ لِرَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: أَيْكُونُ الْمُؤْمِنُ جَبَانًا؟ قَالَ: «نَعَمْ». فَقِيلَ: أَيْكُونُ الْمُؤْمِنُ بَخِيلًا؟ قَالَ: «نَعَمْ». فَقِيلَ: أَيْكُونُ الْمُؤْمِنُ كَذَابًا؟ قَالَ: «لَا». رَوَاهُ مَالِكٌ وَالْبَيْهَقِيُّ فِي «شُعَبِ الْإِيمَانِ» مُرْسَلًا (مشكاة المصابيح (3 / 1364)

عَنْ أَبِي هُرَيْرَةَ، قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «الْمُسْلِمُ أَخُو الْمُسْلِمِ لَا يَظْلِمُهُ، وَلَا يَخْدُلُهُ، وَلَا يَخْدَعُهُ، التَّقْوَى هَهُنَا» وَأَشَارَ بِيَدِهِ إِلَى صَدْرِهِ " (مسند الشاميين للطبراني (1 / 359)

عَنْ أَبِي سَعِيدٍ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: «لِكُلِّ غَادِرٍ لُؤَاءٌ عِنْدَ اسْتِثْمَةِ يَوْمِ الْقِيَامَةِ» صحيح مسلم (3 / 1361)

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Shar'ee Guidelines Of Website Content:

عَنْ مُسْلِمٍ، قَالَ: كُنَّا مَعَ مَسْرُوقٍ، فِي دَارِ يَسَارِ بْنِ نُمَيْرٍ، فَرَأَى فِي صَفْحَتِهِ تَمَاتِيلَ، فَقَالَ: سَمِعْتُ عَبْدَ اللَّهِ، قَالَ: سَمِعْتُ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: «إِنَّ أَشَدَّ النَّاسِ عَذَابًا عِنْدَ اللَّهِ يَوْمَ الْقِيَامَةِ الْمُصَوَّرُونَ» صحيح البخاري (7 / 167)

عَنْ أَبِي هُرَيْرَةَ قَالَ: اسْتَأْذَنَ جَبْرِيلُ عَلَيْهِ السَّلَامُ عَلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، فَقَالَ: «ادْخُلْ» فَقَالَ: كَيْفَ ادْخُلُ وَفِي بَيْتِكَ سِتْرٌ فِيهِ تَصَاوِيرٌ، فَأَمَّا أَنْ تَقْطَعَ رُءُوسَهَا، أَوْ تُجْعَلَ بِسَاطًا يُوطَأُ فَإِنَّا مَعْشَرَ الْمَلَائِكَةِ لَا نَدْخُلُ بَيْتًا فِيهِ تَصَاوِيرٌ (سنن النسائي (8 / 216)

عَنْ سَعِيدِ بْنِ أَبِي الْحَسَنِ، قَالَ: كُنْتُ عِنْدَ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا، إِذْ أَتَاهُ رَجُلٌ فَقَالَ: يَا أَبَا عَبَّاسٍ، إِنِّي إِنْسَانٌ إِنَّمَا مَعِيشَتِي مِنْ صَنْعَةِ يَدِي، وَإِنِّي أَصْنَعُ هَذِهِ النَّصَاوِيرَ، فَقَالَ ابْنُ عَبَّاسٍ: لَا أَحَدِّثُكَ إِلَّا مَا سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: سَمِعْتُهُ يَقُولُ: «مَنْ صَوَّرَ صُورَةً، فَإِنَّ اللَّهَ مُعَذِّبُهُ حَتَّى يَنْفَخَ فِيهَا الرُّوحَ، وَلَيْسَ يَنْفَخُ فِيهَا أَبَدًا» فَرَبَا الرَّجُلُ رُبُوعًا شَدِيدَةً، وَاصْفَرَ وَجْهُهُ، فَقَالَ: وَيْحَكَ، إِنَّ أُبَيْتَ إِلَّا أَنْ تَصْنَعَ، فَعَلَيْكَ بِهَذَا الشَّجَرِ، كُلِّ شَيْءٍ لَيْسَ فِيهِ رُوحٌ (صحيح البخاري (3 / 82)

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Shar'ee guidelines of electronic transactions:

«لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَكْلَ الرِّبَا، وَمُوكَلَّهُ، وَشَاهِدِيهِ، وَكَاتِبِيهِ» (سنن الترمذي ت شاكر 3 / 504)