

muslim ink

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MAGAZINE

82

pages

*of content, including news
from the Muslim world*



How to be
STRONG
in your faith

P. 15

What Islam
says about
HOROSCOPES

P. 31

Sabr
what it really means

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On Our Sixth Issue

EDITOR'S NOTE

ALHAMDULILLAH we are seeing our sixth issue being published today. It has been a journey of ups and downs but Allah has helped us go forward. We believe the slow pace at which we may seem to be progressing is beneficial as Allah is helping us build a strong foundation *In sha Allah* – may He guide us and accept it from us.

We started Muslim Ink with a lot of passion for da'wah. The magazine was a dream project that we felt would immensely benefit the ummah. After a lot of struggles, we came to a conclusion as to how our publication should be.

Then our idea of content evolved or, let's say, strengthened. We wanted to publish beneficial and positive content for Muslims. As new members joined our team, the idea developed into publishing authoritative Islamic content because in today's world of unchecked information floating around social media, the value of reliable content cannot be stressed enough.

This was an important step.

In today's confusing times where there is extremism on the one hand and ignorance on the other, it is all the more important to call people to knowledge and do our duty of commanding the good and forbidding the evil.

We have strengthened our resolve to propagate Islam in accordance with the Qur'an, Sunnah and the way of the Companions. As numerous texts in the Qur'an and Sunnah tell us, the success of the Muslim ummah lies in our adherence to the pure religion – the religion that Allah is pleased with, which the Prophet ﷺ taught and the community of the Companions, as an example for the ummah, implemented.

This is our only way for success. Any other deviant path is bound for failure, and we must clearly say it as such.



news & features



Prophet Muhammad ﷺ said:

“The believers in their mutual kindness, compassion and sympathy are just like one body. When one of the limbs suffers, the whole body responds to it with wakefulness and fever.”

(Al-Bukhari and Muslim)

OUR HEARTS BLEED FOR

SYRIA

SINCE the Syrian civil war began five years ago, the country has been marked by devastation and extreme suffering. Here's a list of alarming statistics associated with one of the worst humanitarian catastrophes in the world.

450,000

Estimated number of Syrians killed since the beginning of civil war in 2011

4.8 MILLION

Syrians who have fled the country since

6.3 MILLION

People internally displaced inside Syria

1 MILLION

Displaced people living in collective shelters, camps or makeshift settlements.

13.5 MILLION

People who require humanitarian assistance

O Allah, help the people of Shaam!

Protect Jerusalem, says Erdogan

‘SAFEGUARDING AL-AQSA SHOULD NOT BE LEFT TO CHILDREN ARMED WITH STONES’



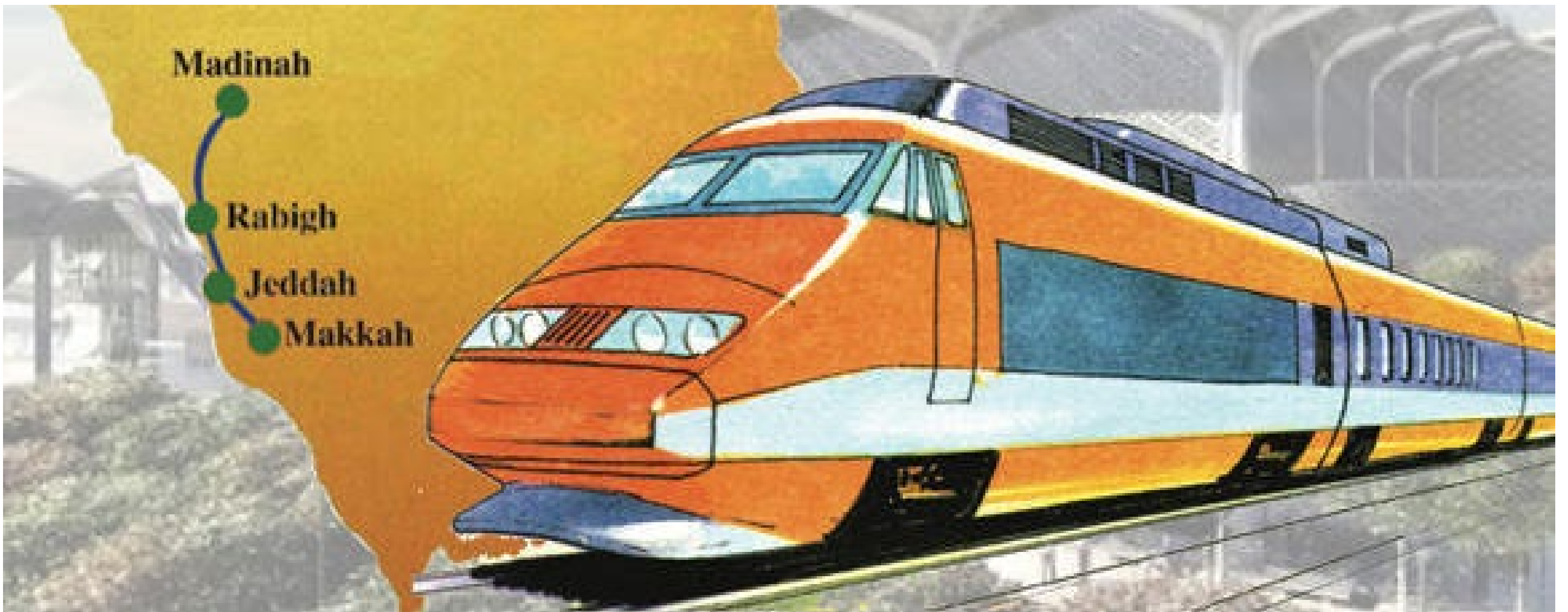
Turkish President Recep Tayyip Erdogan urged Muslims on Tuesday to defend the Palestinian cause, striking a tough stance on Israel despite improved ties between the two nations. Speaking at a parliamentary symposium on Jerusalem in Istanbul, Erdogan said “it is the common duty of all Muslims to embrace the Palestinian cause and protect Jerusalem,” adding that safeguarding the Al-Aqsa Mosque should not be left to children armed with nothing but stones.



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After delays, Makkah-Madinah rail link to now open in March 2018



A delayed high-speed railway linking Makkah and Madinah in Saudi Arabia will finally open in March 2018, the Spanish consortium building the project said recently.

The railway was initially scheduled to open at the end of 2016 but the date for its completion was moved to the end of 2017. Now, according to a spokesman for the Al-Shoula consortium, “full operations will start in March 2018.” Partial operations will begin a few months earlier, in December, he added.

Saudi Arabia in 2011 awarded the contract worth \$7.1 billion to the consortium of 12 Spanish companies and two Saudi firms for the project. According to the spokesman, Saudi authorities agreed to pay an extra \$160 million to compensate additional costs of the project.

The contract — one of the biggest Spanish firms have ever undertaken abroad — is for the laying of the 444 km of track between Makkah and Madinah, providing 35 trains and maintaining the line for 12 years. When it is finished, the rail link will be able to move 166,000 passengers per day.

But the project has run into challenges that have added to its costs, leading to disagreements among members of the consortium over who is responsible for resolving them.

The leading firms in the consortium have extensive experience with Spain’s own high-speed network, the world’s second largest after China’s.



A historic heritage site in the Madinah region being preserved by the Saudi Commission for Tourism and National Heritage. — Saudi Press Agency

Plans to link Holy Sites and Grand Mosque with tunnels approved

JEDDAH – The Makkah Region Development Authority has approved a plan to build service tunnels linking Arafat and Jamarat in Mina via Muzdalifah, and tunnels linking Jamarat with the courtyards of the Masjid Al-Haram in Makkah.

The meeting was chaired by Makkah Governor Prince Khaled Al-Faisal. The plan will need a final approval from King Salman.

The plan also recommends improving the tents in Arafat, the facilities in Muzdalifah, and constructing new



Prince Khaled Al-Faisal

residential towers on the mountain slope of Mina in a way not violating the sanctity of the Holy Site. A total of six towers have already been constructed in Mina and these have the capacity to accommodate around 12,000 pilgrims.

What once used to be a slum in Madinah...



A slum area in Madinah has been developed and converted in a decent neighborhood by Madinah Governor Prince Faisal bin Salman. The project cost amounted to almost SR1.8 million (USD480,000). It covers an area of almost 28,500 sq. m. with 37 dwellings housing 42 families.



Support roads between Makkah, Mina proposed

JEDDAH — A workshop on Hajj has suggested construction of auxiliary roads between the Grand Mosque in Makkah (Haram) and Mina, where the pilgrims stay for at least three nights during the peak of the pilgrimage.

The workshop, in which about 130 experts from 45 government and private departments participated, suggested that the support roads should extend to the northern expansion areas of the Haram.

It also proposed to limit the daily intensity of the road between Makkah and Madinah to a maximum of 50,000 pilgrims.

The blessing of being a student in Makkah



School students from Makkah region take part in cleaning the Kaaba & Mataaf at the Grand Masjid in the holy city of Makkah, Saudi Arabia. — Saudi Press Agency

Makkah becoming a hub for MICE industry

MAKKAH – Backed by a growing number of modern facilities and government support, Makkah is set to become a new destination for the Meetings, Incentives, Conferences, and Events (MICE) tourism industry in Saudi Arabia, according to industry experts.

Makkah is attracting a growing number of local companies and government authorities looking to combine their meeting and training requirements with Umrah pilgrimage.

Conrad Makkah Jabal Omar, the first Conrad property opened by Hilton in Saudi Arabia earlier this year, has seen its MICE business grow steadily, driven by demand from pharmaceutical companies and government entities that tend to conduct their board and annual meetings, as well as training and development programs, over weekends in the holy city.

“There are several factors that contribute to the development of MICE tourism in Makkah,” said Ismail Sirry, general manager of Conrad Makkah Jabal Omar. He mentioned the growing number of venues with modern infrastructure, government support and companies’ desire to hold their meetings in Makkah among the main factors. Saudi Arabia has announced plans to invest \$1.6 billion in its MICE tourism industry for the coming years to 2019.

Jordan completes restoration work at Al-Aqsa



The mosaic walls inside the Dome of the Rock have been restored through a project funded by Jordan. — File photo)

AMMAN — Jerusalem’s Awqaf Department and Awqaf Council announced in the end of 2016 the completion of “two historic projects” as part of the Hashemite restoration for Al-Aqsa Mosque, the Jordan News Agency reported.

The first project involved the restoration of the mosaic in the Dome of the Rock, which began in 2008, and the second project was the restoration of the mosaic at the Qibli (southern) Mosque of Al Aqsa, which began in 2014.

A delegation headed by Raef Najem, a member of the Hashemite Fund for the Restoration of Al Aqsa Mosque and a former awqaf minister, visited Jerusalem for the official ceremony to mark the projects’ completion.

During the ceremony, Najem said Al-Aqsa currently faces “the worst forms of injustice” and attempts by the Israeli occupation authorities to block the restoration process, and alter its features and identity.

Muslim clinic in USA treats poor for free



Al-Shifa Free Health Clinic, located in the outskirts of San Bernardino in the US, serves low-income and uninsured patients and has been in operation for over 16 years now.

The clinic is situated in an area where nearly a third of all residents live below the poverty line and many don't have access to cars or other transport. This is evident in the fact that while the clinic will be full with patients waiting for treatment, the parking lot will hardly have any cars.

The clinic, run by a team of dedicated Muslim physicians and volunteers, is based on the teachings of Islam that emphasize compassion for the sick and service for those in need. It has an open-door policy to provide free care regardless of race, religion or socio-economic status. Al-Shifa primarily serves low-income and uninsured patients.

The clinic has between 30 to 45 doctors volunteering each month and sees about 200 patients a month. The rest of the staff are volunteers as well as interns from Job Corps, the career technical training program administered by the US Department of Labor.

Al-Shifa offers both primary and specialty care, including

cardiology, pulmonology, neurology, physical medicine, nephrology, orthopedic surgery, phlebotomy and rheumatology. The clinic also has gynecology services, free mammograms and pediatric care, as well as a low-cost dental clinic.

Al-Shifa is not the only such Muslim clinic. According to a survey, there were at least 10 such Muslim health clinics that served the poor throughout the US.

Muslims treated as equals in Taiwan, says Imam

The Imam of Taipei's Grand Mosque says Muslims are treated as equals in the small self-ruled island nation, although he says they lack the numbers to get support.

In an interview with Anadolu Agency, Ibrahim Gao said that the around 200,000 Muslims in Taiwan were free to practice as they pleased. "Members of every religion can freely conduct their own activities" under the constitution, he said.

He highlighted the equality of the Taiwanese system, but said Muslims were weak as they represented a "tiny minority of the [overall] population" of 23 million.

Of the country's 200,000 Muslims, only half are locals, said Gao, with the rest migrants who arrived in



Taipei's Grand Mosque

the country for reasons of employment. As they don't live as one community, "they are politically weak," he said. There is a lack of Muslim presence in parliament and state institutions.

The Taipei Grand Mosque is the largest and most famous among Taiwan's seven mosques. Its role in local society, however, is greater than in many other Muslim societies as Taiwan's schools do not offer religious education, be it Muslim, Christian, or Buddhist.

US students form protective wall around praying Muslim classmates



Top: Non-Muslim students form a wall around Muslim students praying Isha. Right: Farhan Ali leading the Isha prayer.

Hundreds of students at Michigan University formed a circle around their Muslim classmates so they could pray safely after a woman wearing a headscarf was threatened.

According to Ann Arbor police, a man ordered the woman to remove her headscarf and said he would set her on fire with a lighter if she refused.

The college's Muslim Students' Association (MSA) organised the public prayer session following the incident and invited non-Muslim allies to attend in solidarity.

Farhan Ali, president of the MSA, said he was "overwhelmed" when hundreds of people arrived to stand guard as they performed a group Isha prayer, the final of five daily prayers, in the University's main square.

Mohammed Ishtiaq, the university's Muslim chaplain, told the Huffington Post that both the Jewish and Christian communities on campus came out to show their support. He said some members of the crowd held signs that read: "You Belong Here." — Huffington Post

Turkey rebuilds 9 mosques in Gaza

Turkey's Religious Affairs Presidency Foundation has rebuilt nine mosques destroyed during Israel's military onslaught on the blockaded Gaza Strip in 2014, an official statement said recently.

The Turkish foundation had announced the reconstruction project last year, saying the total cost would be \$4.5 million.

According to the Palestinian Ministry of Religious Endowments, 64 mosques had been destroyed and another 150 were partially damaged during Israel's military offensive in 2014.

Mosque construction shows growth of Islam in Thailand

In Buddhist Thailand, mosques continue to be built outside of the predominantly Muslim areas on the Malaysian border, with Bangkok and the southern tourist resort of Phuket enjoying a sizeable Muslim community.

One such is presently being erected in the heart of the Phuket district of Kamala. Construction of the Phadungsat Mosque began two years ago after an Imam visited Phuket during Ramadan. It is expected to be completed in the next year, with a Saudi donation of 1 million baht (\$35,000).

Muslims – the second largest religious group in Thailand – make up just 5 percent of the population as a whole, but 20 percent of those who live in Phuket are Muslim, many of whom are descendants of the island's original sea-dwelling people.

Outside of Phuket, the southernmost provinces of Pattani, Yala, Narathiwat and parts of Songkhla and Chumphon have dominant Muslim populations, consisting of both ethnic Thai Muslims and ethnic Malay.



How to be a strong Muslim in today's world

By Faraz Omar

THE Prophet ﷺ said: “There will come a time of patience when the one who adheres steadfastly to his religion will be like one who holds a burning coal.”

(Al-Tirmidhi, no. 2260, authenticated by Al-Albani)

Strange, strange times we are passing through. In one part of the world, a man may grow up in a land where he has never heard of anything except Islam; while in another place, a woman may struggle and face isolation while trying to adhere to this ‘strange’ religion. The former may spend his life praying, fasting and giving charity, while the other may even die in persecution. Most of us will lie in shades of gray between these two black and white realities.

Without doubt several Muslims around the world are going through severe trials. They are being pressured to accept beliefs, systems and lifestyles that other societies have termed ‘ideal’

instead of the Islamic ones. A man sporting a beard may become an ‘extremist’, women should remove their veils to either be ‘liberated’, and youth cannot ‘fit in’ unless they drink in pubs to socialize.

What do you do when the world tells you to be ashamed of your identity and your path that you know with full conviction is true? What do you do when holding on to your faith is akin to holding on to burning coals?

Sheikh Muhammad Salih Al-Munajjid has written an excellent book, translated into English, “*Means of Steadfastness: Standing Firm in Islam*” that I recommend everyone to read. A simple google search will give links to the several sites that have published this book online, including his official website IslamQA.com.

First thing we should do when we face such – or any – trouble is turn to Allah for help. Address your du’aa to him. He has heard us and answered our prayers in our most difficult times in the past, He provides us and has given what we didn’t even ask for, so to Him we need to turn – and expect – help.

Realize how futile and weak their system is. Ideas, values and beliefs keep changing in today’s world. What was good yesterday, is bad today; what is bad today, is good tomorrow! A fine example is that of views toward multiculturalism. Yesterday, the idea of diversity and respecting people’s cultures, religions and backgrounds was in fad. Yesterday, they loved and welcomed immigrants. Today they are expressing and voting for opposite beliefs. Their system of democracy allows them to change the truths they so claimed to hold dear – leaving the immigrants, who left their lands behind, scratching their heads as to how a nation can renege on its promises.

“

*Yesterday,
they loved
immigrants;
today
they are
expressing
opposite
beliefs*

”

This is what happens when man is left to decide on what is good and bad. Man is in need of divine laws and man is in need of submitting to the Divine.

Islam is Allah's religion. Its principles never change and its pure teachings always remain the same. Islam is the only way for success. Our history proves this. When Muslims ruled the world, we provided stability, safety and prosperity for a long period of time. Unlike other empires or world powers, our rule spanned for centuries and centuries. This was undoubtedly due to the blessing of Islam. Any path that is different from that of Islam's is bound to fail. Those who stuck to Islam, despite what people around them said in their time, have always emerged victorious.

The examples are too many, but the point is: don't be weakened. Be strong and stand firm, because, by Allah, you are upon the truth.

At work and at social gatherings, your adherence to Islam may be questioned and ridiculed, but that should not deter you. Practice Islam with confidence and depend only on Allah. He is your provider and protector, not the people.

Allah will surely make you victorious.

“So, do not become weak, nor be sad, and you will be superior (in victory) if you are indeed (true) believers.” (Qur'an, 3:139)

What is required of us is to be true believers. He will test us to see if our faith is truthful. But the victory in the end is ours. We fail, not because of our enemies, but because of our sins.

“

Islam's principles never change... When Muslims ruled the world, we provided stability, safety and prosperity

”



halal tourism

Nusret Çolpan's artwork



Say, [O Muhammad ﷺ], “Travel through the land and observe how He began creation. Then Allah will produce the final creation. Indeed Allah, over all things, is competent.”

(Quran, Surah Ankaboot: 20)

A scenic view of a river flowing through a canyon. In the foreground, a waterfall cascades over mossy rocks. The river is clear and blue. On the left, there are traditional stone buildings with white balconies. The background shows high, rocky cliffs. The text "Beautiful Bosnia" is overlaid on the right side of the image.

Beautiful Bosnia

Ottomans introduced Islam to the Balkans at a large scale in the mid 15th century. The majority of Bosnians embraced Islam under the 400-year rule of the Ottomans.



Stari Most

THE bridge at the center of the image, Stari Most, in the city of Mostar in Bosnia was originally commissioned by Ottoman Sultan Suleyman Kanuni in 1557 and was built by the architect Mimar Sinan. It lasted until 1993, when it was destroyed by Croatian forces during the fighting after the collapse of Yugoslavia. An exact replica was built in its place in the early 2000s.



Sarajevo Roses

In Bosnia, when you walk around the streets, you will frequently see splashes of red ink called as the “Sarajevo Roses,” which are marks on the ground that were left by the mortar shells fired by the Serbian army more than 300 times a day for more than three years.

Thailand's first halal hotel goes beyond food and drink to welcome Muslims

BANGKOK:

Thailand's first halal hotel, Al Meroz Hotel, was opened at the beginning of 2016. Hotel accommodations, dining and leisure facilities have been specially created for Muslims.



“All meals in our restaurants are halal certified and the hotel is non-alcoholic,” CEO Rausak Mulsap said.

The property features 242 rooms and suites, three restaurants, a large outdoor swimming pool, gymnasium and meeting rooms. Speaking about the reason to open such a hotel in Thailand, he said, “There isn't any halal-friendly hotel to cater to Muslim travellers in Thailand, so we do not want to miss out on a huge opportunity in the halal tourism market.”

The hotel has been certified by the Dubai-based Gulf Halal organisation. The 100 per cent halal hotel concept at Al Meroz means more than offering food and gaining a halal certification; it also provides a Muslim-friendly environment, catering to the community's religious needs, safety, trustworthiness and hygiene, he added.

The hotel is located with an easy access to the Suvarnabhumi Airport and downtown Bangkok. A choice of luxurious rooms and suites are offered, with one floor reserved exclusively for female guests.

Most of the Arab tourists are from the United Arab Emirates, but Muslim tourists from countries, such as Malaysia and Indonesia, are also regulars.

Study: Muslim women are main decision-makers in halal tourism

Muslim women are the decision-makers when it comes to halal tourism. That's one of the highlights from the Halal Travel 2016 report.

The study, commissioned by travel technology company Amadeus, revealed that women play an influential role in the travel decision-making process and planning. They have a key role in destination choice.

According to the findings, women make their decisions based on word of mouth and input from family and friends.

“Women want activities to keep the whole family happy,” the report read.

The report added that women have a high level of involvement when it comes to activity bookings and extra trip preparations.

ATM 2017 adds halal tourism to areas of focus

Arabian Travel Market (ATM) will host the first ATM Global Halal Tourism Summit in 2017 as part of its line-up of special focus events.

The one-day summit, scheduled to take place on April 26, 2017 in Dubai, will feature three interactive seminar sessions covering ‘the big picture’, ‘halal destination strategies’ and ‘how to sell halal travel’, led by Muslim travel industry experts including: Faez Fadhilillah, co-founder & CEO, Salam Standard & Tripfez; Nabeel Shariff, founder and director of Serendipity Tailormade and Luxury Halal Travel.

A 2014 report by Thomson Reuters valued the global halal food and lifestyle sector at US\$1.8 trillion and this is expected to reach US\$2.6 trillion by 2020.

New Zealand hopes to attract Muslim tourists with halal food guide

New Zealand Tourism has teamed up with the Kiwi Muslim Directory to create a new halal food guide in an effort to attract more Muslim visitors.

The booklet, curated with the Federation of Islamic Associations of New Zealand (FIANZ), identifies halal-certified eateries and Muslim-owned restaurants throughout the country. It also contains information about halal-certified grocery stores and takeaways.

“The purpose of this guide is to give memorable experiences to Muslim travellers who visit New Zealand and to ensure that they will get the best experience in enjoying high quality foods in this country,” Tourism New Zealand regional manager for South and Southeast Asia, Steven Dixon said.

Indonesia to focus on 5 halal destinations

JAKARTA: The Indonesian Tourism Ministry will focus on promoting Lombok, West Sumatra, Aceh, Jakarta and West Java as halal tourism destinations.

The ministry decided to accelerate the developmental programs of halal tourism because of the potential market of the industry, Chairman of the Acceleration Team of Halal Tourism Development Riyanto Sofyan, said recently.

Indonesia has at least 10 halal tourism destinations, but the government is currently focusing on these five, he added.

The 10 destinations are Lombok, West Sumatra, Aceh, Jakarta, West Java, South Sulawesi, East Java, Yogyakarta, Central Java and Batam.



history



And if only the people of the cities had believed and feared Allah , We would have opened upon them blessings from the heaven and the earth; but they denied [the messengers], so We seized them for what they were earning.

(Quran, Surah Al-A'raf: 96)

The extraordinary Ibn Kathir's extraordinary book on history

By Umm Rashid



LONG before internet searches ‘democratized’ information and encyclopaedic websites made life easier for students and researchers alike, there was a class of scholars – men and women of knowledge – who thrived in the hardest of circumstances, undeterred by the most meagre of means.

They worked not for name and fame, but with their sights set on Eternity; they considered the pursuit of knowledge and its dissemination a sacred duty – not just among the people of their own time, but for all of humanity until the Last Day.

Abu’l Fida Imaduddin Isma’il Ibn ‘Umar Ibn Kathir Ibn Daw’ Ibn Kathir Ibn Zar` Al-Qurayshi (may Allah have mercy upon him), best known as ‘Ibn Kathir’ is one such scholar, and his works are fine examples of enduring scholarship, which continue to benefit scores of people throughout the world over 700 years after he passed away.

“
His works are fine examples of enduring scholarship, which continue to benefit scores of people over 700 years after he passed away
 ”

The scope of Ibn Kathir's genius is awe-inspiring: Orphaned at the age of four, he was taken under the wing of another scholar, Yusuf Ibn Abdur-Rahman Al-Mizzi, and later married his mentor's daughter. His contemporaries attested to his amazing memory which enabled him to memorize the Qur'an and several thousand Prophetic narrations. Besides, he was a *Qadhi* (Jurist), a professor of Theology at the Great Mosque of Damascus, and a *Mufassir* (exegete) who added great value to his Tafsir by including Prophetic narrations (Ahadith) and sayings of the Companions (*A'thaar*) related to the verses.

Just before he passed away, he lost his eyesight and left behind several incomplete works of great ambition, among which were commentaries on Sahih Al-Bukhari and Sahih Muslim. However, for history enthusiasts, Ibn Kathir's magnum opus remains *Al Bidayah wa An-Nihayah* (The Beginning and The End), a one-of-a-kind history book that begins with '*Fee Ma Jara Fi Wasf Al-Arsh wal Kurisi*', a chapter on the description of the Divine Throne and the Kursi – which existed before the creation of human beings – and ends with descriptions of the joys of Paradise and the terrors of Hell – a reminder of our ultimate End.

The book talks about the story of creation based on the Qur'an and Prophetic narrations, includes stories of the People of the Book (Jewish scriptures and traditions), stories of the Prophets (*Qisas Al-Anbiya*), and the detailed Seerah of the Prophet ﷺ from various sources.

It is interspersed with narrative poetry (*Abyat*) – one set of

“

Orphaned at the age of four, he was taken under the wing of another scholar and later married his mentor's daughter

”

verses by the author's student Abdullah Al-'Aadhid traces the reign of the four Righteous Caliphs in poetry, which Ibn Kathir followed up with his own verses on the sacking of Baghdad by the Tatars.

While *Al Bidayah wa An-Nihayah* is usually used as a reference book, it is much more than that – its thrilling pages bring the past back to life: its heroes and villains, its glory and misfortunes.

Ibn Kathir's documentation of events in his own era have an immediacy that is much more chilling than the pathos of other historians:

“The year 658H dawned on Yawm-ul-Khamees (Thursday), when the Muslims were without a Caliph. The king of Iraq, Khorasan and parts of Sham was Sultan Hulagu Khan, the king of the Tatars, the descendant of Chengiz Khan. The ruler of Egypt was Saifuddin Qutuz; the ruler of Damascus was An-Nasir Bin Al-Aziz Bin Ath-Thahir, the conqueror of Jerusalem. And while the people were in this state, news spread that the Tatars were heading towards Sham.

“The Mongols entered with their king Hulagu, and they crossed the River Euphrates on bridges they put up. They reached Halab on the second day of Safar, surrounded it for seven days, and conquered it without a fight. Only Allah knows the number of people they killed, what happened to them was almost what had happened in Baghdad [...] and what Allah had determined came to pass.

“[...]They reached Damascus by the end of Safar, and took it quickly without any resistance. Some of the nobles of the city even received them with happiness and Hulagu wrote a peace

“

Its thrilling pages bring the past back to life: its heroes and villains, its glory and misfortunes

”

treaty with the people of the town, so the people felt secure that what had happened to Halab and Baghdad wouldn't happen to them.

“They began an assault on the castle and used their cannons to smash its walls so that it almost fell. The ruler agreed to meet them for reconciliation talks by afternoon, but by then they had opened the castle and destroyed every single thing in it – even its tall towers, and this was in the middle of Jumad-Al-'Ula.”

Although parts of the book or an abridged version have been translated into various languages, I pray that one day the entire book is translated into English, so that non-Arabic readers get a taste of what they have been missing out on.



knowledge & faith



...Allah will exalt those who believe among you, and those who have knowledge, to high ranks...

(Quran, Surah Al-Mujadila: 11)

What Islam says about **HOROSCOPES**

By Bushra Wangde

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*Say: None in
the heavens
and the
earth knows
the ghayb
except Allah*

“News today was not even worth reading! Let me check my horoscope and see what the stars have in store for me today!”

Really? Do you *really* think a star can govern your life and is generous enough to let you know about it beforehand?!

WHAT IS A HOROSCOPE?

A horoscope is an astrological chart or diagram representing the positions of the Sun, Moon, planets, astrological aspects, and sensitive angles at the time of an event, such as the moment of a person’s birth. In common usage, horoscope often refers to an astrologer’s interpretation, usually based on a system of solar Sun sign astrology.

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WHY HOROSCOPES ARE WRONG

Reading horoscopes risks our emaan and breaks the foundation of our belief in Allah. Horoscopes claim to predict our future when a fundamental aspect of our belief is that no one knows the future except Allah.

Allah says (meaning in English):

“Say: None in the heavens and the earth knows the ghayb except Allah, nor can they perceive when they shall be resurrected.” [Surah Al-Naml: 65]

Believing in horoscopes is an act of *Shirk*. We are giving the attribute of knowing the future and unseen to some created beings, which, in reality only belongs to Allah.

We are giving the attribute of knowing the future to some created beings

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ALLAH'S PERFECT KNOWLEDGE

Allah says:

“And with Him are the keys to the Ghayb (all that is hidden), none knows them but He and He knows whatever there is in [or on) the earth and the sea; not a leaf falls, but He knows it. There is not a grain in darkness of the earth nor anything fresh or day, but is written in a clear record.” [Surah Al-

Ana'am: 59]

Ponder upon this beautiful verse! There is nothing hidden at all from the sight and knowledge of Allah.

We can't even accomplish to count the number of leaves on a single tree, but nothing escapes Allah's knowledge. He not only knows about the leaves falling, but it is all written down as well. Subhan Allah!

THE PROPHET ﷺ DID NOT KNOW UNSEEN

Allah told the Prophet ﷺ to inform:

“Say, I hold not for myself (the power of) benefit or harm, except what Allah has willed. And if I knew the unseen, I could have acquired much wealth, and no harm would have touched me. I am not except a warner and bringer of good tidings to a people who believe.” [Surah Al-A'raaf: 188]

Even our beloved Prophet Muhammad ﷺ did not have knowledge of the unseen except what Allah revealed to him. He only spoke and said what Allah revealed to him.

When Prophet Muhammad ﷺ, the most honored of all creation, did not know the future, then how can some ordinary star or man know?

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They falsely offer those who believe in them an opportunity to avoid harm

”

QADR: A PILLAR OF EMAAN

In the famous hadeeth of Jibreel, the Prophet ﷺ said Emaan is **“that you affirm your faith in Allah, in His angels, in His Books, in His Apostles, in the Day of Judgment, and you affirm your faith in the Divine Decree about good and evil.”**

[Sahih Muslim]

A pillar of emaan is that we believe in the *Qadr* (destiny), the good and bad.

Sheikh Ibn Al-Uthaimen explained belief in Qadr as:

“The belief that Allah knew everything on the whole and in detail which took place in the past, is taking or will take in the future and forever, whether it is related to His actions or the actions of His *Ibaad* (creatures).” [1]

Believing in horoscopes hinders our belief in *Qadr*.

Dr Bilal Philips says, “Those who practice astrology are also in Kufur because they claim knowledge of the future which is known to Allah. By attributing to themselves some of Allah’s divine qualities of knowledge, they falsely offer those who believe in them an opportunity to avoid harm which Allah has destined for them and to gain good which Allah has not destined for them.”[2]

ASTROLOGY IS SHIRK AND KUFR

Zaid bin Khalid narrated:

“The Messenger of Allah ﷺ led the morning prayer at Hudaibiya. There were some marks of the rainfall during the night. At the conclusion of prayer he turned towards people and observed: ‘**Do you know what your Lord has said?**’ They replied: ‘Allah and His Messenger know best.’ Upon this he (the Holy Prophet) remarked: He (Allah) said:

‘Some of My slaves entered the morning as My believers and some as unbelievers. He who said: We have had a rainfall due to the Blessing and Mercy of Allah, he is My believer and a disbeliever of stars, and who said: We have had a rainfall due to the rising of such and such (star) disbelieved Me and affirmed his faith in the stars.’”

[Sahih Al-Bukhari and Muslim]

Shah Ismail Shaheed said regarding this hadith, “It means that the one who cherishes a belief that the stars (which are merely a creation of Allah) exercise their influence in the matters of the universe, Allah considers such a person as one who negates Him. Such a person is none but a star-worshipper.”

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Whoever acquires knowledge of any branch of astrology, has acquired knowledge of a branch of magic

”

He also writes, “Thus, we understand that believing in propitious and unpropitious hours, making an enquiry as to which day or date is auspicious or inauspicious and giving one’s credit to the observations of an astrologer are the activities which open the door to *Shirk*.”

Reading, practicing and learning horoscopes or astrology is forbidden in Islam.

Ibn Abbas narrated from the Prophet ﷺ, “Whoever acquires knowledge of any branch of astrology, has acquired knowledge of a branch of magic. The more he increases in that knowledge the more he increases in sin.” [Sunan Abu Dawood and Ibn Majah]

Prophet ﷺ said, “The *salah* (daily prayer) of whoever approaches a fortune-teller and asks him about anything will not be accepted for forty days and nights.” [Sahih Muslim]

Dr Bilal Philips says “If, however, one believes in the predictions of their horoscope, whether spoken by an astrologer or written in books of astrology, he falls directly into *Kufr* (disbelief) as stated by the Prophet

ﷺ: ‘Whoever approaches an oracle or fortune teller has disbelieved in what was revealed to Muhammad.’” [Sunan of Abu Dawud]

“The astrologer’s claim is just as opposed to the Tawheed as the ordinary fortune-teller. He claims that people’s personalities are determined by the stars, and their future actions and the events of their lives are written in the stars.” [3]

SCHOLARS ON HOROSCOPES

Shaikh bin Baaz said, “I state that astrology, horoscopes, and fortune telling are all practices of *Jahiliyyah* that Islam came to remove. They fall under *shirk*, for they include adhering to other than Allah and believing in the existence of a support of

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...making an enquiry as to which day or date is auspicious or inauspicious... opens the door to *Shirk*

”

other than Him.

“They also include believing fortune-tellers and soothsayers who falsely claim to have the knowledge of *Ghayb* (the Unseen), and manipulate the minds of inexperienced and naive people to embezzle their money and spoil their creeds.” [4] Sheikh Muhammad Saleh al-Munnajid said, “The one who reads the horoscopes in newspapers and magazines and believes what they say about the influence of the stars and planets is a *Mushrik*, and the one who reads them for entertainment is a Sinner, because it is not permitted to entertain oneself by reading things that contain shirk, because Shaytaan will try to lead him to shirk through this.” [5]

CONCLUSION

Subhan Allah, we are only harming ourselves by believing in horoscopes. Horoscopes have no power and bring no benefit. We are ripping apart our *emaan*, threatening our soul to *Shirk* and also making our worship worthless.

Let us not forget that Allah is our Lord and He has perfect knowledge of the hidden and the apparent. He is sufficient for us. Let us seek His guidance and turn to Him for help for all our troubles.

May Allah preserve us all from the acts of shirk. Ameen.

References:

- [1] Explaining the Fundamentals of Faith by Muhammad bin Saleh al-Uthaimen, pg 99. Islamic Dawah and guidance center, Dammam publication.
- [2] The Fundamentals of Tawheed, by Dr Abu Ameen Bilal Philips, pg 88
- [3] The Fundamentals of Tawheed by Dr Abu Ameena Bilal Philips, pg 95-96
- [4] Fatawas of Bin Baaz. Volume 2, pg 123
- [5] <https://www.kalamullah.com/forbidden.html#7>

What *Sabr* or Patience Really Means

By Amena Tanveer



SABR AS A CONCEPT IN ISLAM

THE linguistic meaning of the root verb, *sa·ba·ra*, is to confine, detain, retain, restrain, restrict or withhold something. Usually, when used in the religious sense, it's object is the self or soul.

As a concept in Islam, *sabr* is often translated as patience, but it also includes aspects of restraint, self-discipline, steadfastness, firmness, perseverance, endurance and determination – depending on the context in which it is used.

Sabr conveys a very active, dynamic, and positive quality in Islam. It is the quality of surging forward, striving, and not slackening in our purpose to purify the soul. It is a strong foundation, the firm lowermost rung of the ladder which holds firm come what may.

A narration says, **"The helpless one is he who follows his whims and desires and indulges in wishful thinking."**

A scholar said, "To have *sabr* means that one's common sense and religious motives are stronger than his whims and desires."

Ibn al-Qayyim wrote: "When a man's patience is stronger than his whims and

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Sabr conveys a very active quality... the quality of surging forward, striving, and not slackening in our purpose

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desires, then he is like an angel; but when his whims and desires are stronger than his patience, then he is like a devil.

"If his desire for food, drink and physical relations is stronger than his patience, then he is no better than an animal. Lying, cheating and self-admiration are his most common traits and his reason is held prisoner by Shaytan, who directs it to serve evil purposes. The main cause for his sorry fate is that he ran out of patience."

This means that despite what we like and prefer, what Allah wants us to do takes top priority. In obedience to Him is mercy. Our limited minds cannot always comprehend that whatever is given to us is good for us. The trials and difficulties that are destined for us are also good, for they draw us closer to Allah.

THREE ASPECTS OF SABR

Three aspects of Sabr have been outlined by scholars for us to comprehend and put into practice. Prophet Luqman's advice to his son conveys them:

O my son, establish prayer, enjoin what is right, forbid what is wrong and be patient over what befalls you. Indeed, [all] that is of the matters [requiring] determination.

1. Sabr meaning endurance and perseverance, which is required to fulfil the commands of Allah. The directing of oneself toward obedience and worship is of benefit to the soul. Knowing that the soul likes ease, comfort and the company of others, and dislikes being controlled helps us in managing it with full awareness and resolve; for example, to establish prayer under all circumstances of heat and cold, busy work schedules and health constraints. Similarly for zakāh, saum, jihād, as well as understanding and implementing all the concepts outlined in the Qur'an in our lives, a determined effort is required.

“

...despite what we like and prefer, what Allah wants us to do takes top priority. In obedience to Him is mercy

”

2. Sabr meaning restraint, which is required for refraining from what Allah has prohibited and from all kinds of disobedience and sin. Examples of this are pre-marital relations, stealing, cheating, murder, dealings in riba, eating pork, drinking alcohol, backbiting, gossiping, devouring inheritance, not giving rights and injustice in general. Most difficult to overcome among these are the sins that are done secretly and those that others tolerate due to a comfort factor it creates for them.

Abdur-Rahmān bin Zayd bin Aslam said, "Sabr has two parts: patience for the sake of Allah concerning what He is pleased with (i.e. acts of worship and obedience), even if it is hard on the heart and the body, and patience when avoiding what He dislikes, even if it is desired."

“

Harm done to us by heedless people, especially those dear to us, is the toughest to bear

”

3. Sabr meaning acceptance of Allah's decree in our lives, such as the death of a loved one, illness, the loss of wealth or of a job. Allah reminds us:

Say, "Never will we be struck except by what Allah has decreed for us."

Harm or injustice done to us by heedless, selfish people, especially those supposed to be dear ones, is the toughest to bear in a composed manner. Allah said:

And of the people is he who worships Allah on an edge. If he is touched by good, he is reassured by it; but if he is struck by trial, he turns on his face [to the other direction]. He has lost [this] world and the Hereafter. That is what is the manifest loss.

Lack of strength and resolve for the deen leads to turning away from Allah by giving up prayer and other duties or complaining about Him instead of complaining to Him, as did Prophet Ya'qub: **He said, "I only complain of my suffering and my grief to Allah."** And some even abandon the deen by denial of Him.

However, sabr is not fatalistic resignation to our difficulties. It is not the belief that, since everything is written, one just has to let time go by – to patiently endure through the unfolding of time. Rather, it is actively tackling life’s problems and difficulties and striving to overcome obstacles. It is making choices purposefully and consciously. These choices will determine the direction of our souls in life and their destination in the Hereafter.

The only way to proceed through life is to strengthen that first step which has been long neglected and misunderstood: sabr.

We can be disorganized and careless, working in a haphazard manner. Or we might be of those who complain, brood, are bitter, reactive and temperamental. Or we might choose to be emotionally wounded and mentally trapped. Or, on the other hand, we can decide to work toward absorbing all those aspects of sabr in our lives as our Rabb meant us to do – to be accepting of our decrees, make the best of them and convey this knowledge to others.

SABR IN THE QUR’AN:

Allah has informed us that our life is a test, and that sabr will be rewarded:

[He] who created death and life to test you [as to] which of you is best in deed.

And We will surely test you until We make evident those who strive among you [for the cause of Allah] and the patient, and We will test your affairs.

And We will surely test you with something of fear and hunger and a loss of wealth and lives and fruits, but give good tidings to the patient (as-sābireen).

And seek help through patience and prayer, and indeed, it is



Sabr is not fatalistic resignation to our difficulties. It is not the belief that... one just has to let time go by



difficult except for the humbly submissive [to Allah].

And be patient, [O Muhammad], and your patience is not but through Allah.

Indeed, the patient will be given their reward without account.

And Allah loves the steadfast.

And be patient. Indeed, Allah is with the patient.

Abu Sa'eed al-Khudri reported that the Prophet ﷺ said, **"No one is given a better and more abundant gift than patience."**

Ease and comfort do not give strength as difficulties do. Difficulties make us physically and mentally stronger. Too much comfort only weakens us. When we trust in the inherent good of Allah's decrees, we continually prepare ourselves for the possibility of examination through painful experiences. This helps us to practice sabr.

How does one attain sabr? Through willful training and practice. Early scholars observed that one becomes patient by being patient, i.e., by repeatedly practicing patience and forcing it upon himself in difficult circumstances.

Sabr is not just a support to lean on. It is that strength which makes us stand firm against all odds with mind focused and heart striving with faith and trust in Allah – accepting His decrees, His plan for our lives – fully aware that He is the Owner of the universe and that His knowledge of good for us and His justice are unquestionable, infallible and complete.

Hence, the Prophet ﷺ used to say, "O Allah, I ask You for steadfastness in all my affairs and determination in following the right path."

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Early scholars observed that one becomes patient by being patient, i.e., by repeatedly practicing patience

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Tips for Revising the Qur'an:

How I finally managed it!

By Salmah Shahnawaz

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*I finally devised a Salah
Surah Schedule that worked
for me*

”



Those on the journey of memorising the Qur'an know that revising is as hard – if not more difficult – than the actual memorisation.

And if you are in between Qur'an buddies or institutes that are dedicated to memorisation, but still want to continue on this journey, these tips are for you – to help you stick it out on this journey, to dig deep and find the discipline to keep going, and to assure you that there are others who stumble and fall and pick themselves up many many times.

I have to mention that this was a bit of a slump in my memorising life as I had been off the track for about a year, what with moving countries, getting married, and trying to find my bearing in a new place and in a new role. It was a slippery slope and I was trying to get my footing.

Alhamdulillah though, I got involved with coaching kids who were memorising – and that is what really pushed me to start again – and after trying many different options personally, I finally devised a Salah Surah Schedule that worked for me. The method is to revise the surahs in our daily prayers. While the surahs in each person's schedule will differ, here is what I realised when making it:

1 MAKE IT FUN: When you're making a schedule, get motivated. Or rather, let making your schedule motivate you. If you have been trying to get back on track like me, but failing multiple times, it can get frustrating, so this is essential. Whether it's colours, post its, or anything else that catches your fancy, incorporate a fun element to the whole process.

2 KEEP IT REALISTIC: Make sure your schedule works for you **RIGHT NOW**. Know that it might change in the future, and that's OK, but always keep it realistic or you will never follow it. I know that some days are more hectic than others for me, and some times of the day are more constrained than others too, so I make sure that I don't have difficult or very long recitations then.

3 TRY TO STICK TO IT AS MUCH AS POSSIBLE:

Be consistent in the length of recitation allotted for each rak'ah – so that it doesn't matter what else is happening in the day, you can still dedicate that much time to your salah. For long surahs, I wrote down which page of the surah I was meant to recite for which rak'ah, and the advantage of having it segmented is that if you miss a slot, it's not a domino effect. Just move onto the next slot and work on what you missed later. So if you just couldn't recite the first page of Surah Naba for Dhuhr, for example, don't miss out on the second page for Asr as well.

Don't mentally make it a burden so that missing one slot means that you have to start all over again. I have started too many times without finishing, so what I found the best approach for me was to just pick up where I left off.

4 HAVE TIMES OF REPETITION,

and be honest with yourself. I know there are some parts of some surahs that I need to work on more than others, so instead of being lazy here, I pencil it in more during the week so that I get more practice. By becoming more familiar with those parts, the surah is not so overwhelming any more.

5 KEEP YOUR INTENTION

entirely to please Allah in the whole process, and make du'aa that He makes it easy, and He doesn't allow you to completely slide off track. So even if there are days that don't work out, with that intention in place, you will always come back in shaa Allah.

6 TRY TO REVISE AT LEAST ONE SURAH A DAY:

One surah that you know you need work on or, on a busy day, one that you are more familiar with. Try to avoid the small surahs that become one's fall back option in salah, and be honest with the areas that you need to work on.

7 SPEND SOME FOCUSED TIME

with the Qur'an, especially for the surahs you need to practice, and then use the times spent in mindless chores or stuck in traffic to practice them some more. This point is actually very important

because with our busy lives, we need to use every moment we can get.

8 BALANCE OUT YOUR DAYS: Don't put all the hard surahs on one day, especially on a weekend or a free day. Life is such that those days always fill up, making this target seem unachievable which is demotivating. Keep things easy for you by spreading it out.

9 TRY TO READ the portion that you are going to recite in your salah just before your salah so that it is fresh in your mind.

10 UNDERSTAND WHAT YOU RECITE: In addition to adding more khushoo' in salah, knowing the meaning of what you recite means that you are more focused and appreciative of what your Rabb is saying. Personally, listening to the tafseer of a surah and memorising it with the translation has helped immensely when it comes to recalling the surah.



What name comes to your mind when you think of civilization that is successful and advanced? It won't be a surprise to hear that many would think of Western civilization.

But what about our Muslim civilization? How much do we know about our history and our predecessors? What did they do?

It is sad that very few of us know the glory and legacy of the Islamic civilization that

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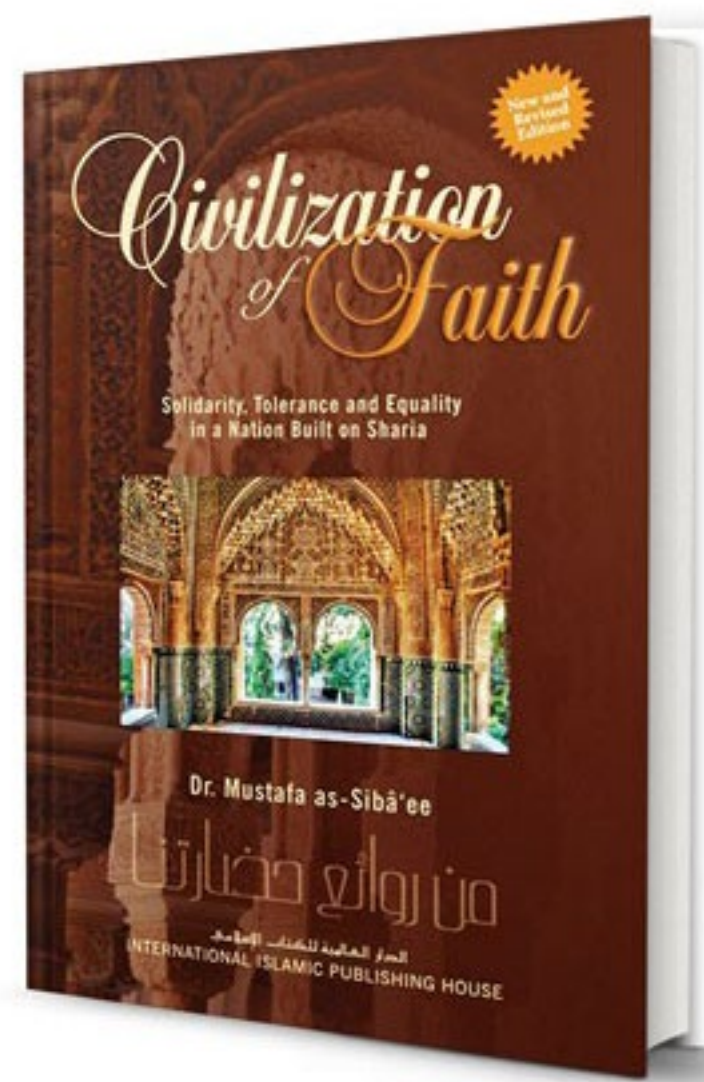
The author's words will take you to the past and your mind will wander through the streets of Baghdad, Damascus and Spain

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learn about our great scholars, get an insight into our wars and gasp at the many wonders that Muslims built like beautiful palaces, mosques, hospitals, schools, libraries, and universities. It sure is a history book, yet it enlightens you in ways that you

BOOK REVIEW: **Civilization of Faith**

By Bushra Wangde



our predecessors built. Some of us want to know but do not know where to look.

Well, Dr Mustafa Al-Sibae's book *Civilisation of Faith*, is your answer. Written originally in Arabic, it has been translated into English by Nasiruddin Al-Khattab.

The author covers all aspects of our glorious Islamic civilization. Whether it is from a religious, academic, social, or political perspective, Dr Mustafa has covered our civilization in an amazing manner.

Written in a narrative style, the author's words will take you to the past and your mind will wander through the streets of Baghdad, Damascus and Spain. You will

least expect.

Dr Mustafa says in his book, p.64, “...whilst every civilisation may be able to boast of its brilliant sons of one nationality, only the Islamic Civilisation can boast of the brilliant minds from all nations and peoples who built it.”

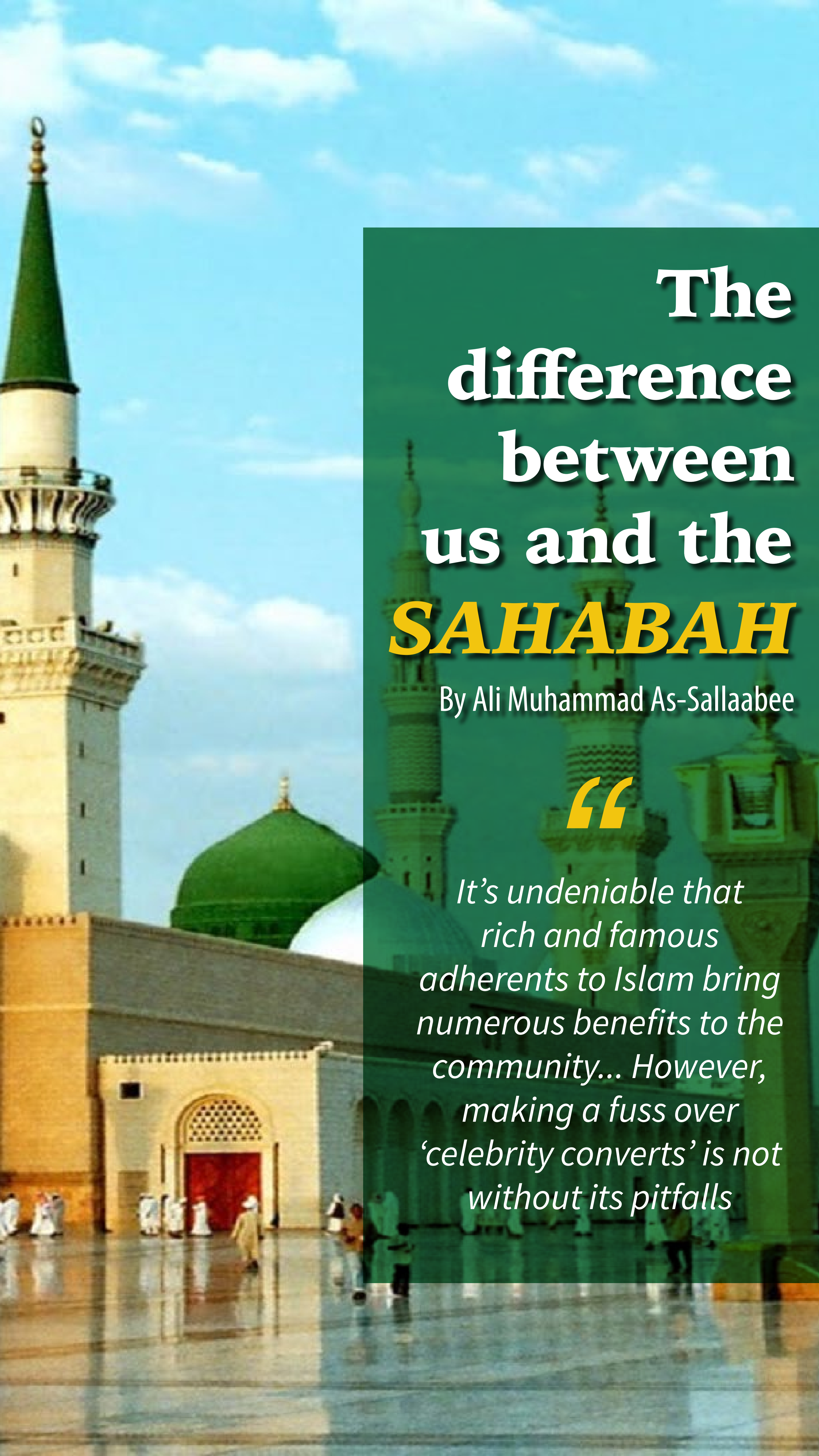
Reading the book till the end will make you realize the glorious past we as Muslims have and how ignorant we have been all these years. You will know that our predecessors left a huge impact that we are still indebted to.

Now it's on us to continue on their brilliant path building our legacy or simply let our glory remain in the pages of history.



Email us your feedback!

editors@muslimink.com



The difference between us and the **SAHABAH**

By Ali Muhammad As-Sallaabee

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It's undeniable that rich and famous adherents to Islam bring numerous benefits to the community... However, making a fuss over 'celebrity converts' is not without its pitfalls

THE Companions of the Noble Prophet ﷺ did not treat Islamic knowledge as if it were a series of facts that are pertinent exclusively to the sphere of the mind but have nothing to do with the heart or with actions.

As a result of acquiring knowledge about Allah, His Names, His attributes, and His actions, the Prophet's Companions loved Allah; worshipped Him; longed not only to meet Him, but also to enjoy looking at His Noble Countenance; glorified Him; feared

Him; strove hard to avoid doing those things that would bring upon them His wrath and punishment; hoped for reward from Him – for Paradise and His Good Pleasure; and cherished good thoughts about Him. Hence they embodied the positive effects of having knowledge of and faith in Allah: love, fear, and hope.

Their knowledge about Paradise and Hellfire made them long for the eternal bliss of the former and for exemption from having to spend any time at all in the latter. And so their hearts wavered between two states: hope for eternal bliss and fear of punishment in the Hereafter; thus it was that their hearts become

attached to the Hereafter – so much so that it was as if they were looking with their very own eyes at the events of the Resurrection, of the scale, of the bridge (i.e., the one that is over the Hellfire, which every person must cross over; some will fall down, and others will make it to the other side), of Paradise, and of the Hellfire.

Their knowledge of *Al-Qadr* (Divine Preordainment), of how everything that happens in this world has already been decreed by Allah, had the effect of making them place their complete faith in Allah and not in material causes.

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They were not even remotely near to becoming impressed by their own feats

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As a result of their faith in Al-Qadr, they did not become overly happy for the things they had, nor did they become overly sad for what was withheld from them; also, they strove to earn lawful sustenance, knowing fully well that a person will not miss out on that which was decreed for him, nor will he get that which was not decreed for him. Furthermore, faith in Al-Qadr instilled bravery into their hearts.

With their knowledge of the imminence and inevitability of death and what comes after death, the Companions turned away from the world and directed their energies to earning rewards in the Hereafter through the performance of good deeds.

These deeply spiritual and physical manifestations are the true and greater purposes behind the acquisition of knowledge: if they are missing in one's life, then one's knowledge is actually harmful to one, both in the short term and in the long run.

Of all human beings, the Prophet's Companions had the greatest share of the above-mentioned qualities. Their faith, which they derived directly from the Prophet ﷺ, was deeper and more complete than the faith of all who came after them.

During the day, they were brave fighters; and during the night, they worshipped more assiduously than monks. Their knowledge, their faith in the truth, and their fear of Allah – none of these prevented them from seeing to their worldly affairs. They bought, sold, planted, harvested, married, took care of their families, and even helped the needy.

As complete as they were in all regards, they were not even remotely near to becoming impressed by their own feats – a disease that has afflicted many worshippers of later generations.

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During the day, they were brave fighters; and during the night, they worshipped more assiduously than monks

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Those afflicted with this disease hold in low esteem the deeds and sacrifices of others, all the while raising themselves upon pedestals, thinking that no one is more pious than them and that no one can outdo them in performing good deeds.

In themselves, they see all that is good; and in others, they see all that is evil. It is in this manner that they have deviated from the way of the Prophet's Companions.

—Excerpt from the author's book *The Noble Life of the Prophet*

How Muslims were victorious

Abu Ishaq Al-Fazari (d. 777 CE) describes well in the following narration:

The enemy was never able to stand up to the Companions of Allah's Messenger ﷺ, so when the news of the defeat of the Romans came to Heraclius at Antioch he asked [his people], "Woe to you, tell me about these people who fight you, are they not humans like you?" They replied, "Indeed, they are." He asked, "So are you more in number or them?" They replied, "We outnumber them greatly in all places." He said, "So how is it that you are defeated whenever you meet them [in battle]."

A senior and esteemed elder amongst them replied, "Because they stand in prayer at night, fast during the day, fulfill their agreements and promises, enjoin what is right and forbid what is evil, they are fair and just amongst themselves; and because we drink wine, fornicate, commit sin, break our agreements, steal, oppress and do injustice, enjoin the committing of what angers Allah and forbid what pleases Allah the Mighty and Majestic, and we cause evil and corruption in the land."

Heraclius said, "You are the one who has told me the truth."

[Source: Ibn Kathir, *Al-Bidayah Wan-Nihayah*, vol. 8, p. 5, Quoted from *Sayings of the Salaf*]

What does Allah want from us first?

By Amena Tanveer

On hearing the word "first" what should immediately spring to mind is the obvious: basic, primary, obligatory. But why should we think basic when we consider ourselves advanced? The reason is that nothing grows and flowers unless it is planted well and nourished with the right conditions. Right?

OUR ATTITUDE

The first thing to do is have a proper attitude. In Islam, "deeds" mean actions and spoken words, and that includes attitudes. Passing thoughts are not accountable. But an established attitude needs to be examined as it is defined in the dictionary to be: *a settled way of thinking or feeling, and it influences a person's choices and actions when taking up challenges, recognizing truths, seeking rewards, etc.*

So how can we change negative attitudes into positive ones?

The second ayah of the Qur'an speaks volumes:

الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ

[All] praise is [due] to Allah, Lord of the worlds. [Qur'an, 1:2]

Al-hamdulillah – Believers are directed to praise Allah. All praise and gratitude is due to Allah from His servants at every

moment of the day; our acute awareness of His favours known and unknown.

And then *Rabb al-aalameen* – the owner, controller, provider, caretaker of all His creation. He is the Rabb, so why worry and distress ourselves? This concept when properly realised brings about a change in attitude. We need to live our lives aware of His care under His *ruboobiyyah*.

Worship is due to the Creator alone with *ikhlaas*:

قُلْ إِنِّي أُمِرْتُ أَنْ أَعْبُدَ اللَّهَ مُخْلِصًا لَهُ الدِّينَ

Say, "Indeed, I have been commanded to worship Allah, [being] sincere to Him in religion.

Learn the conditions for the acceptance of a deed, which are: 1) Sincerity, i.e., it must be done only for Allah, and 2) Correctness, i.e., it must be done according to the Qur'an and Sunnah.

Abū Hurayrah narrated that Allah's Messenger ﷺ said: "The one who marries with the intent of not paying the dowry, is in fact a fornicator. And the one who takes a loan with the intent of not paying it back is in fact a thief." (Narrated by Ibn Hibbān and Imām Ahmad)

Ibn Taymiyyah said, "Without doubt, *ikhlaas* removes the cause for entering the Hellfire. So anyone who enters the Fire from those who said, '*Lā ilāha ill-Allah*' proves that he had not implemented the sincerity of *lā ilāha ill-Allah*, which would have protected him from the Fire." (Majmū' al-Fatāwā, 10/261).

On the authority of Abu Hurayrah: The Messenger of Allah ﷺ said, "Allah the Exalted, has said, 'My servant does not draw near to Me with anything more loved by Me than what [religious obligations] I have imposed on him.'" [Al-Bukhari]

Some of these obligations are: Salah, Saum, Zakah, Hajj (if

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Passing thoughts are not accountable. But an established attitude needs to be examined

”

one is able), and abstention from everything forbidden. Imam an-Nawawi went on to explain that it is unfortunate to observe habitual fasting and praying by night, along with careless disregard of such basic obligations as justice, truthfulness, kindness to parents and giving rights.

UNDERSTAND OURSELVES

The next step is to understand ourselves.

As humans we are a higher species than animals; beings that can think, feel and make choices.

لَقَدْ خَلَقْنَا الْإِنْسَانَ فِي أَحْسَنِ تَقْوِيمٍ

We have certainly created man in the best of stature.

[Qur'an, 95:4]

Allah created man in the best of forms, pleasing in appearance, and endowed with abilities, qualities, and intellect. It essentially implies that these favours have been given for a reason. From them stems responsibility and accountability. The adjective form of human is "humane," which means kind, gentle, compassionate, understanding, tolerant and good natured. It is important to be humane first. But are we? If not a re-haul of our attitude is necessary.

WE MUST KEEP OUR BODY FIT

We must eat from halaal food and not from food that was earned in an unlawful way, for it harms the very foundation required to purify the soul. We need to eat, dress, clothe and behave while keeping in mind our purpose in life and the limits as outlined for us by our Creator.

وَإِنْ تَعُدُّوا نِعْمَةَ اللَّهِ لَا تُحْصُوهَا إِنَّ اللَّهَ لَغَفُورٌ رَحِيمٌ

And if you should count the favours of Allah, you could not enumerate them. Indeed, Allah is Forgiving and Merciful.

[Qur'an, 18:16]

Ibn Jareer said: "This means that Allah is Forgiving when you fail to thank Him properly, on the condition that you repent and turn to Him in obedience, and strive to do that which pleases Him. He is Merciful to you and does not punish you

when you turn to Him and repent."

WE MUST BUILD CHARACTER

This means no lying, no cheating, using polite language, humility, respect for elders, and sensitivity to humans, animals, plants – i.e., all living beings. It requires a value system based on Islam, not self-aggrandisement and pride in terms of lineage or the power, position, wealth, status, etc. that the world offers on a platter. Allah has told us:

إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَنْتَقِمُ

Indeed, the most noble of you in the sight of Allah is the most righteous of you. [Qur'an, 49:13]

Abu Dharr al-Ghifari reported that the Prophet ﷺ said that his Lord said,

"O My servants! I have forbidden dhulm (oppression) to Myself, and I have made it forbidden amongst you, so do not oppress one another..." [Sahih Muslim]

It was related on the authority of Abu Sa'id, Sa'd bin Malik bin Sinan al-Khudri رضى الله عنه that the Messenger of Allah ﷺ said: **"Let there be no harm [to anyone] and no harming [in reciprocation]."** [Ibn Majah]

This hadith is the basis of many fatawa. Harm is prohibited in every form, both to the self and to others, and avoidance of all that is harmful. To take someone's right unlawfully is a major harm and should not to be ignored, as is damage to reputations and injury to feelings.

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To take someone's right unlawfully is a major harm and should not to be ignored, as is damage to reputations and injury to feelings

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BREAK THROUGH THE DIFFICULT PASS

Allah has said:

لَقَدْ خَلَقْنَا الْإِنْسَانَ فِي كَبَدٍ

We have certainly created man into hardship. [Qur'an, 90:4]

This world is not a place of comfort and ease for man. He strives to survive, get his needs, and achieve his goals. His life is a process of continued exerting that never ends until he meets his Lord.

فَلَا اقْتَحَمَ الْعَقَبَةَ - وَمَا أَدْرَاكَ مَا الْعَقَبَةُ - فَكُ رَقَبَةً - أَوْ إِطْعَامٌ فِي يَوْمٍ
ذِي مَسْغَبَةٍ - يَتِيمًا ذَا مَقْرَبَةٍ - أَوْ مِسْكِينًا ذَا مَتْرَبَةٍ - ثُمَّ كَانَ مِنَ الَّذِينَ
ءَامَنُوا وَتَوَاصَوْا بِالصَّبْرِ وَتَوَاصَوْا بِالْمَرْحَمَةِ - أُولَئِكَ أَصْحَابُ
الْمَيْمَنَةِ

But he has not broken through the difficult pass. And what can make you know what is [breaking through] the difficult pass? It is the freeing of a slave. Or feeding on a day of severe hunger an orphan of near relationship or a needy person in misery. And then being among those who believed and advised one another to patience and advised one another to compassion. Those are the companions of the right. [Qur'an, 90:11-20]

KEEP WORRY AND FEAR UNDER CONTROL

لَهُ مُعَقِّبَاتٌ مِّن بَيْن يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ

For each one are successive [angels] before and behind him who protect him by the decree of Allah. [Qur'an, 13:11]

مَا أَصَابَ مِنْ مُصِيبَةٍ إِلَّا بِإِذْنِ اللَّهِ وَمَنْ يُؤْمِن بِاللَّهِ يَهْدِ اللَّهُ قَلْبَهُ وَاللَّهُ
بِكُلِّ شَيْءٍ عَلِيمٌ

No disaster strikes except by permission of Allah. And whoever believes in Allah – He will guide his heart. And Allah is Knowing of all things. [Qur'an, 64:11]

It means whoever suffered an affliction, knew that it occurred by Allah's wisdom and decree, and then patiently awaits Allah's reward – Allah will guide his heart and will compensate him for his loss in this life by granting him certainty in faith.

Allah will replace whatever he lost for His sake with the same or what is better. Ibn Abbas said this means he will know that

what reached him could not have missed him and what has missed him could not have reached him.

The Messenger of Allah ﷺ said, "Amazing is the affair of a believer. There is no decree that Allah writes for him, but is better for him. If an affliction strikes him, he is patient and this is better for him. If a favour is granted to him, he is thankful and this is better for him. And this is only for the believer." [Al-Bukhari and Muslim]

TAKE CARE OF YOUR FAMILY

Teach your family the religion and good behaviour. As Allah said:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا قُوا أَنفُسَكُمْ وَأَهْلِيكُمْ نَارًا وَقُودُهَا
النَّاسُ وَالْحِجَارَةُ

O you who have believed, protect yourselves and your families from a Fire whose fuel is people and stones.

[Qur'an, 66:6]

It is an obligation for the Muslim to teach the family members of his household and his male and female servants what Allah has made obligatory and what Allah has forbidden.

GAIN KNOWLEDGE

The first word revealed to man was "Iqra" which means "recite" or "read."

اقْرَأْ بِاسْمِ رَبِّكَ الَّذِي خَلَقَ - خَلَقَ الْإِنْسَانَ مِنْ عَلَقٍ - اقْرَأْ وَرَبُّكَ
الْأَكْرَمُ - الَّذِي عَلَّمَ بِالْقَلَمِ - عَلَّمَ الْإِنْسَانَ مَا لَمْ يَعْلَمْ

Read in the name of your Lord who created – created man from a clinging substance. Read, and your Lord is the most Generous – who taught by the pen – taught man that which he knew not.

The Prophet ﷺ, and through him mankind, is ordered to read, i.e., to seek knowledge in the name of Allah from the Book of Allah. Then later he is told to ponder, to reflect on the verses being read or recited and to comprehend its concepts. This leads to faith based on clarity and understanding. The

Prophet ﷺ said, "Seeking knowledge is an obligation on every Muslim." [Ibn Majah]

Proper learning requires dedication, perseverance and purpose. To progress from sharing bits and pieces of unauthentic or a mixed hash of information from the internet to a proper study from authentic books and sources. Qur'an and Sunnah must come first. Just as water sustains the body, knowledge gives life to the heart.



GRASP THE ESSENCE

Abu Bakr is said to be the best of the companions because of his strong imaan. Abu Bakr bin Iyaash said, "Abu Bakr was not better than them because of his many prayers, or because of his fasting, but because of something that firmly took root in his heart." [Fadaa'il as-Sahaabah, by Imam Ahmad, 1/173]

The secret of our striving in this life is to find out what our Rabb wants from us at every moment and stage of our lives and then do it. And we should work towards the same for all people. Anas bin Malik reported that the Prophet ﷺ said: "None of you [truly] believes until he loves for his brother that which he loves for himself." [Al-Bukhari and Muslim]

Only a single minded focus to change the present lethargic, casual, selfish, everything goes type of attitude to an attitude of: "I want to know the Truth, all of it, endeavour to live it, keep it as top priority, and then remain steadfast on it and spread it" will heal the cancer of doubt, biased thinking, lack of basic knowledge and consequently, selective obedience.

إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنْفُسِهِمْ

Indeed, Allah will not change the condition of a people until they change what is in themselves. [Qur'an, 13:11]

The secret of our striving in this life is to find out what our Rabb wants from us at every stage of our lives





fiqh & fatawa



...So ask the people of the message if you do not know.

(Quran, Surah An-Nahl: 43)

TRUTHFUL JOKES ARE PERMISSIBLE

Q: As long as we are not mocking the religion, are we permitted in Islam to make jokes?

A: As long as you are truthful in your humor, and as long as you do not go to excesses, humor, witticisms, and jokes are permitted in Islam. The Messenger of Allah ﷺ showed humor, but he would only speak the truth. But if you lie when you make a joke, remember this Hadith: **Woe to him who tells lies so that others may laugh ...woe to him, and again woe to him.** [Abu Dawud, Al-Tirmidhi and others]

– Shaykh Abdulazeez Bin Baz, Fatawa Islamiyah Vol. 8 Page 291

JOKING: LIKE SALT IN FOOD

Q: We are a group of youth who pray, fast, and do what we can of acts of worship, all praise is due to Allah. However, when we are relaxing afterwards there is a lot of joking between us. So what is the ruling in that?

A: First, we ask Allah ﷻ to make these brothers firm upon what they do of acts of worship and that He make that worship upon a form that He is pleased with according to the guidance of the Prophet ﷺ without extremism and short-coming. We say: that you stay firm in the acts of worship you do. As for joking afterwards, then there is no good in too much joking. It is said: joking in terms of speech is like salt in food. Food is not good without salt nor when there is a lot of salt.

Next, some people transgress in joking. So he may mention some profane words against the right of his brothers which is not befitting. Sometimes that leads to what is worse, such as the mockery of some acts of worship from the religion. This is very, very dangerous. It leads to disbelief and Allah's refuge is sought. So they should joke moderately without exaggeration and short-coming.

– Shaykh Ibn 'Uthaymeen, Noor 'ala Darb, no. 617



family



O you who have believed, protect yourselves and your families from a Fire whose fuel is people and stones, over which are [appointed] angels, harsh and severe; they do not disobey Allah in what He commands them but do what they are commanded.

(Quran, Surah At-Tahrim: 6)

Things every Muslim home should have

By Salmah Shahnawaz

WHEN I did some research on this topic, what I mostly got was the usual: a Qur'an, a prayer rug, a copy of the translation of the Qur'an, etc. And of course those are important things, but I wanted more. I'm sure almost every Muslim home does have the above mentioned items, and I'm sure that we don't need a whole article out there stating that they need it.

So it got me thinking: What should every Muslim home have then, besides the typical list?

1) LOVE AND AFFECTION: In general, there is more focus on the negative than the positive, more blame found than praise given, especially where children are involved. Don't be afraid to love openly, show affection, and appreciate where necessary. The understanding that Allah ﷻ is the Most Appreciative of every little thing we do is reinforced when it is experienced at home first.

And this hadith becomes easier to put into practice as well:

“None of you will believe until you love for your brother what you love for yourself.”
[Bukhari & Muslim]

“

Don't be afraid to love openly, show affection, and appreciate where necessary

”

2) PEACE: “And those who say, “Our Lord, grant us from among our wives and offspring comfort to our eyes and make us an example for the righteous.” [Qur'an, 25:74]

One of the meanings of “comfort to our eyes” is refuge from a storm. Our homes should be a refuge from the storm outside – whether it is the injustice found in the world, or how rampantly Shaytan plays his role. We should find comfort in our spouses and children, and want to spend more time with them than on our gadgets that connect us back to the outside world. Our homes should be a haven where we find solace in the remembrance of Allah, in practicing our deen, and where the many indecent acts found outside are kept outside.



3) QUR'AN: Yes of course every Muslim home should have a Qur'an, but more important than having a book that adorns our shelves, that is taken out once a week when the Qur'an teacher arrives to listen to us recite, and every Ramadan in a race to finish it – more important than this occasional appearance is a home in which Qur'an is recited, learnt, understood and implemented.

How many of us can claim to know what Allah ﷻ tells us in His Book? How much have our lives changed from the knowledge present in these Words that take up space in our homes?

We should find comfort in our spouses and children, and want to spend more time with them than on our gadgets



Muslim homes need to develop a relationship with the Qur'an where it is not just revered, but loved; where the words are not just recited beautifully, but curiosity sparked; where certain verses are not just taken out of context and argued over, but behaviour is altered based on the deep understanding of what is being said.

The Prophet Muhammad ﷺ said: “The seeking of knowledge is

obligatory for every Muslim.” [Tirmidhi]

4) REMEMBRANCE OF ALLAH ﷻ: Whether it is reminding each other that He is always watching, reminding of His mercy, or reminding that with Him lies the ultimate reward, a home where Allah ﷻ is mentioned often is where more taqwa (consciousness of Allah) is cultivated. In good times and bad, the family knows Who to turn to, because of the constant reminders that preside in the home.

5) DEEN IN ACTION: Where a lot of homes fail in their Islamic upbringing is in assuming that just because the parents are religious, it will automatically rub off on the children too. What most people don't realise is that children imitate what they see more than what they are told to do, so praying on time, reciting Qur'an openly, saying the adhkar, and more are what they will subconsciously instil in their lives. Homes where the men go to the mosque for salah, where 'Bismillah' is said before an action, where the family is openly respected, honesty praised, patience observed, and Allah remembered is a truly Islamic home.

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The family should first be generous with each other, giving money, time, skills, and a helping hand where needed

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6) GENEROSITY: We are told multiple times in the Qur'an to give for the sake of Allah as it is one of the most loved acts. The biggest translation of this at home is to have a sadaqah box where anyone can drop money into.

Spring cleaning is another great opportunity to cleanse our homes and ourselves of all the excess things that we collect and give them in charity. In addition to being generous with the outside world, the family should first be generous with each other, giving money, time, skills, and a helping hand where needed.

“And whatever you spend in good, surely Allah knows it

well.” [Qur'an, 2:273]

7) A HABIT OF READING: Reading is the basic form of gaining knowledge, and the first order from our Rabb – **“Recite in the name of your Lord who created.”** (96:1)

A home that is in the habit of reading creates a thirst for knowledge from a very early age, not to mention expanded vocabulary, stronger imagination, and is a beneficial past time. Small libraries can generally be found in these homes – that can contain Islamic literature as well as secular, and bring about an open-mindedness and greater understanding of the world around, than those who don't. Children who are a part of such households have a greater knowledge of Islam and its history than others, and an added benefit of these libraries is the convenience of having small books on hand that can be gifted to Muslims and non-Muslims alike.

8) AN ISLAMIC IDENTITY: The biggest indication of what a home is like is by the artwork visible on the walls. While Arabic calligraphy is beautiful, what is more beneficial are du'as and sayings that people can actually read and understand. Du'as stuck where necessary – by the front door, bathroom door, by one's mirror, on one's cupboard, etc – and Islamic knowledge scattered around – whether they be fridge magnets, a framed list of the names of the Prophets, common hadith, or profound ayat are simple visuals that stick in people's minds and make a great difference in establishing an Islamic household.

Whether we attain one, a few, or all of these things, what matters is that we cultivate our homes and children to reflect our identity and responsibilities as Muslims.

Did you agree with this list? What are things that you think every Muslim home should have?

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A home that is in the habit of reading creates a thirst for knowledge from a very early age

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recipes



O you who have believed, eat from the good things which We have provided for you and be grateful to Allah if it is [indeed] Him that you worship.

(Quran, Surah Al-Baqarah: 172)

TASTE FROM THE PAST

Maqbula Al-Tirrikh

By Bushra Wangde

ARAB influence in Andalusia, present day Spain, left a distinct mark on the region's food choices and habits, as seen in the exotic spices and ingredients like saffron, almonds, zucchini, dates, lemons, oranges, rice, cinnamon and sweet peppers. The tradition of multiple-course meals featuring a series of dishes complementing each other rather than one main dish started in Andalusia and continues until today. *Maqbula al-Tirrikh* (Andalusian fish cutlets) is one such dish from 13th century Andalusia.



Ingredients

225 grams of fish*	½ teaspoon coriander powder
2 tablespoon olive oil**	2 large eggs
1½ teaspoon cinnamon powder	½ cup finely crushed corn flakes or bread crumbs
1 teaspoon caraway seeds	Salt to taste
½ teaspoon cumin powder	

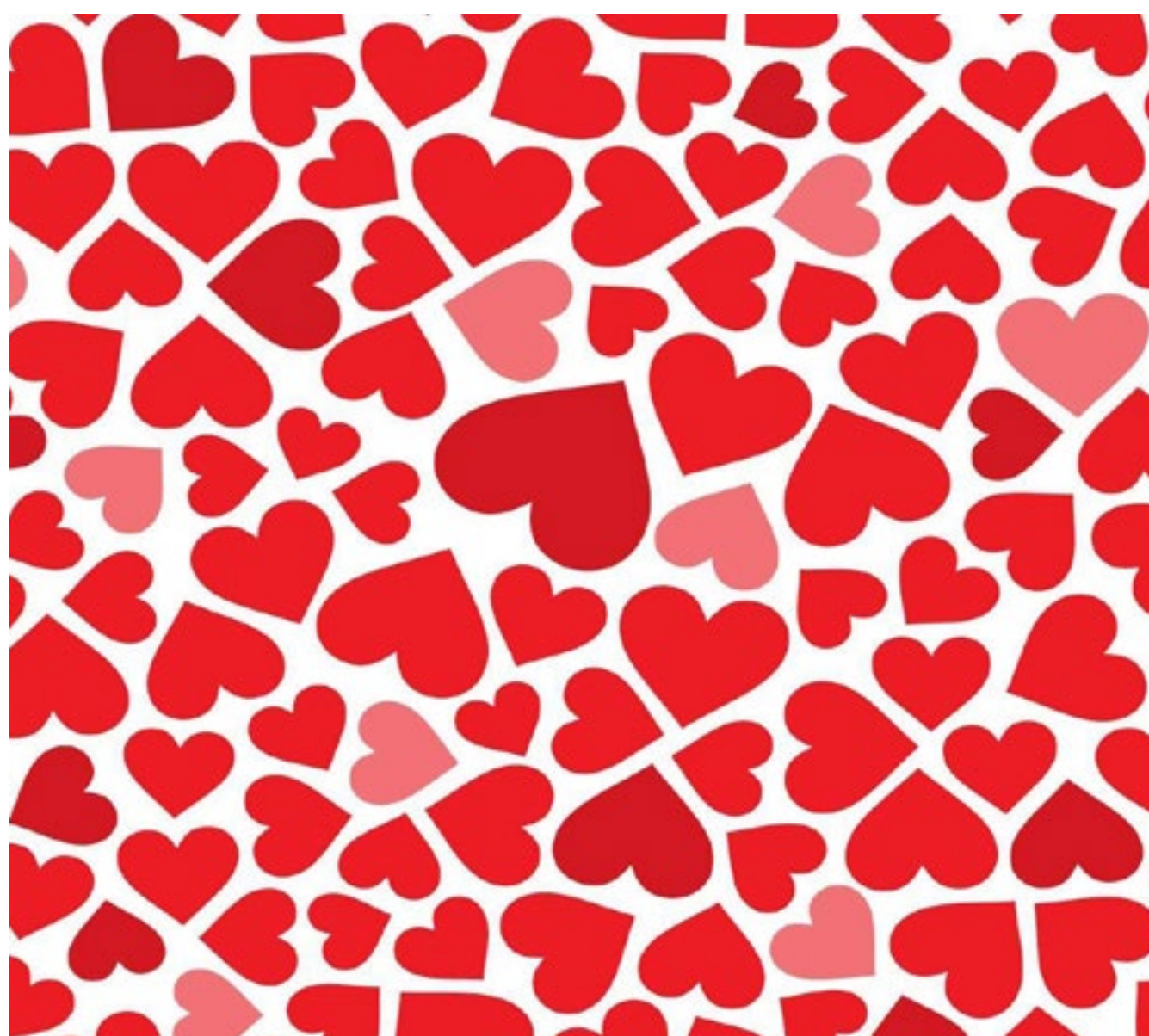
* *Tirrikh* is a Middle Eastern freshwater fish. You can use any fish of your choice.

** Original recipe mentions sesame oil.

Method

- Take the fish and fry it in oil until cooked and set aside to cool off.
- Once cooled remove its head, tail, spine, and the skin with great care.
- Crumble and break up the fish, and add all the spices and salt.
- Break one egg into it and mix well.
- Make patties of the fish mixtures.
- Now beat the other egg, adding some salt. Dip the patties into the egg, and then into the corn flakes and coat them well. (Note: The classic recipe doesn't call for dipping it into the egg and breadcrumbs.)
- Fry the patties both sides, until golden brown. Serve hot with your favourite sauce!

Note: The fish mixture is soft and you can face trouble making the patties. If you find it difficult, refrigerate the mixture for 15-20 minutes and then try using it.



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amazing creation



*This is the creation of Allah . So show Me what those
other than Him have created. Rather, the wrongdoers
are in clear error.*

(Quran, Surah Luqman: 11)

AMAZING CREATION

Northern Lights

In Tromso, Norway, in the Arctic Circle, you get to witness one of the finest creations of Allah: lights above earth's magnetic pole known as *Aurora Borealis*. People in this extreme north region never see the sun from November until February, so Allah replaced them with this light produced when earth's magnetic field repels sun's harmful gases coming out from the sun's magnetic field.

Most of the time the light is green, but it could also turn into red, pink, and purple, or a mix of all. It is amazing how when the Sun's gases pass through Mercury and Venus before reaching Earth, there is no such protective field to repel the gases.

It is a blessing of Allah that He put a protective magnetic field on Earth to keeps us alive.





islamic economy



Prophet Muhammad ﷺ said:

“The truthful and trustworthy businessman will be in the company of Prophets, saints and martyrs on the Day of Judgment.”

(Tirmidhi, #1209 — *hasan*)

INTRODUCTION TO ISLAMIC FINANCE

Capitalist vs Islamic Economy

*This is a series of articles from the revered book **Introduction to Islamic Finance** by **Taqi Muhammad Usmani** to give readers awareness into the general concepts of Islamic finance. Please direct your specific questions to scholars.*

BEFORE the details of Islamic modes of financing are discussed, it seems necessary to explain some points concerning the basic principles that govern the whole economic set-up in an Islamic way of life.

BELIEF IN DIVINE GUIDANCE

The foremost belief around which all the Islamic concepts revolve is that the whole universe is created and controlled by One, the only One God. He has created man and appointed him as His vicegerent on the earth to fulfil certain objectives through obeying His commands.

These commands are not restricted to some modes of worship or so-called religious rituals. They, on the contrary, cover a substantial area of almost every aspect of our life. These commands are neither so exhaustive that straiten the human activities within a narrow circle, leaving no role for human intellect to play, nor are they so little or ambiguous that they leave every sphere of life at the mercy of human perception and desire.

Far from these two extremes, Islam has a balanced approach to govern the human life. On the one hand, it has left a very wide area of human activities to man's own rational judgment where he can take decisions on the basis of his reason, assessment of facts and expedience. On the other hand, Islam has subjected human activities to a set

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These commands are not restricted to some modes of worship or so-called religious rituals

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of principles which have eternal application and cannot be violated on superficial grounds of expediency based on human assessment.

The fact behind this scheme is that human reason, despite its vast capabilities, cannot claim to have unlimited power to reach the truth. After all, it has some limits beyond which it either cannot properly work or may fall prey to errors.

There are numerous domains of human life where ‘reason’ is often confused with ‘desires’ and where unhealthy instincts, under the disguise of rational arguments,

misguide humanity to wrong and destructive decisions. All those theories of the past which are held today to be fallacious, claimed, in their respective times, to be ‘rational’ but it was after centuries that their fallacy was discovered and their absurdity was universally proved.

IT is thus evident that the sphere of work delegated to human ‘reason’ by its Creator is not unlimited. There are areas in which human reason cannot give proper guidance or, at least, is susceptible to errors. It is these areas in which Allah Almighty, the Creator of the universe, has provided guidance through His revelations sent down to His prophets.

On the basis of this approach it is the firm belief of every Muslim that the commands given by the divine revelations through the last Messenger ﷺ are to be followed in letter and spirit and cannot be violated or ignored on the basis of one’s rational arguments or his inner desires.

Therefore, all the human activities must always be subject to these commands and must work within the limits prescribed by them. Unlike other religions, Islam is not confined to some moral teachings, some rituals or some modes of worship. It

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...‘reason’ is often confused with ‘desires’ and where unhealthy instincts.. misguide humanity to destructive decisions

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rather contains guidance in every sphere of life including socio-economic fields. The obedience from servants of Allah is required not only in worship, but also in their economic activities, even though it is at the price of some apparent benefits, because these apparent benefits may go against the collective interest of the society.

BASIC DIFFERENCE BETWEEN CAPITALIST AND ISLAMIC ECONOMY

ISLAM does not deny the market forces and market economy. Even the profit motive is acceptable to a reasonable extent. Private ownership is not totally negated. Yet, the basic difference between capitalist and Islamic economy is that in secular capitalism, the profit motive or private ownership are given unbridled power to make economic decisions. Their liberty is not controlled by any divine injunctions. If there are some restrictions, they are imposed by human beings and are always subject to change through democratic legislation, which accepts no authority of any super-human power.

This attitude has allowed a number of practices which cause imbalances in the society. Interest, gambling, speculative transactions tend to concentrate wealth in the hands of the few. Unhealthy human instincts are exploited to make money through immoral and injurious products. Unbridled profit making creates monopolies which paralyse the market forces or, at least, hinder their natural operation.

Thus the capitalist economy which claims to be based on market forces, practically stops the natural process of supply and demand, because these forces can properly work only in an atmosphere of free competition, and not in monopolies.

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Interest, gambling, speculative transactions tend to concentrate wealth in the hands of the few

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It is sometimes appreciated in a secular capitalist economy that a certain economic activity is not in the interest of the society, yet, it is allowed to be continued because it goes against the interest of some influential circles who dominate the legislature on the strength of their majority.

Since every authority beyond the democratic rule is totally denied and 'trust in God' (which is affirmed at the face of every U.S. dollar) has been practically expelled from the socio-economic domain, no divine guidance is recognized to control the economic activities.

The evils emanating from this attitude can never be curbed unless humanity submits to the divine authority and obeys its commands by accepting them as absolute truth and super-human injunctions which should be followed in any case and at any price. This is exactly what Islam does. After recognizing private ownership, profit motive and market forces, Islam has put certain divine restrictions on the economic activities.

These restrictions being imposed by Allah Almighty, Whose knowledge has no limits, cannot be removed by any human authority. The prohibition of riba (usury or interest), gambling, hoarding, dealing in unlawful goods or services, short sales and speculative transactions are some examples of these divine restrictions.

All these prohibitions combined together have a cumulative effect of maintaining balance, distributive justice and equality of opportunities.

Many non-Muslims learning Islamic finance

DUBAI: Jeroen Tap, an energy contracts manager for the Benelux region at Dow Chemicals, acknowledges that he is among the “less obvious” students to enrol on an Islamic finance course as part of his self-funded executive MBA at London Business School.

But the Dutch executive points out that this niche course, taught at the Dubai campus of LBS, has been among the most valuable subjects he took in terms of helping him to do his job. Recently he has been working on Dow Chemical’s joint venture with Saudi Aramco in Saudi Arabia.

“The Islamic financing discipline is underestimated,” Mr Tap says, noting that knowledge about how deals are structured to satisfy sharia law was vital to his work with executives at Saudi Aramco.

The increasing economic importance of banks in Muslim-majority countries has made Islamic finance a useful skill. And the globalisation of business education means that many schools now have campuses in countries where Islamic finance is a significant part of the local banking sector.

The number of courses being offered by business schools are swelling partly as a result of this, but also to meet demand from students.

The catalyst for introducing the Islamic finance elective at LBS was the opening of the school’s Dubai campus in 2006.

Applications have come from far and wide, he adds. Only a fifth of last year’s intake of 36 students — which arrived from 22 countries, including Peru, Hungary, Ireland, China and Bulgaria — identified themselves as Muslim.



The increasing economic importance of banks in Muslim countries has made Islamic finance a useful skill



Kenya's Islamic finance drive to tackle taxes

Kenya's plans to develop Islamic finance include a wide-ranging taxation review and the establishment of a national sharia board, steps which could set it ahead of other African countries aiming to develop the sector.

The country wants to build up the industry as part of a long-term plan to turn Nairobi into an international financial centre and as a way to help finance infrastructure projects by building commercial links across Africa and the Middle East.

Kenya's decade-old Islamic finance sector includes two full-fledged Islamic banks and several Islamic windows, but until now they have operated by way of exemptions, and a lack of clear rules have stunted growth.

Africa ripe for Islamic finance

Africa's development needs are greatly aligned with Islamic finance given the continent's infrastructure deficit, paving the way for more sharia-compliant products on the continent, according to Imran Mufti, partner at Riyadh-based law firm Hogan Lovells.

“Being attached to tangible infrastructure and development projects and assets which are much needed in Africa is in line with the ethos of Islamic finance,” he said. “Moreover, there is plenty of liquidity in the GCC region and the Middle East looking for viable investments. Africa offers investors there many choices.”

Mufti's statement comes following three sukuk – or Islamic bonds – were issued in West Africa on the 18th October from Côte d'Ivoire, Senegal and Togo. Other sukuk came from Senegal in 2014 and another from the Côte d'Ivoire in 2015, making five in total.

Turkey to triple market share of Islamic finance

Turkey is committed to tripling the market share of Islamic finance, bringing it up to 15 percent by 2023, Deputy Prime Minister Mehmet Şimşek has said.

Speaking at a conference at the Gaziantep-based Hasan Kalyoncu University, Şimşek said the Islamic finance market had been growing swiftly in Turkey and that the government aimed to further boost the sector.

“Islamic finance currently enjoys a 5 percent share in the market. Our target is to increase this up to 15 percent by 2023. We would like to turn Turkey into a hub of Islamic finance,” he said, adding both state and private banks needed to develop their services in this area.

The minister noted the income inequality in the world, saying 62 people’s wealth was equal to 3.62 billion people. He said Islamic finance can play a positive role to address this problem.

Global Islamic finance to hit \$3.7 tril in 2020

KUALA LUMPUR: The global Islamic finance industry is expected to hit US\$3.7 trillion by the end of 2020, said Tun Musa Hitam, chairman of the jury for The Royal Award for Islamic Finance.

“There is always so much room for growth,” the former deputy prime minister and former chairman of Sime Darby Bhd said at a press conference announcing the winner of the Royal Award for Islamic Finance recently.

The industry reached approximately US\$2.14 trillion in 2015, Musa said, citing the Global Islamic Finance Report 2016.

Professor Datuk Rifaat Ahmed Abdel Karim, the CEO of International Islamic Liquidity Management (ILLM), was conferred the Royal Award for Islamic Finance 2016.

‘More Muslims should enter halal market’

KUALA LUMPUR: Muslim entrepreneurs in Malaysia should consider venturing into the halal industry especially in Asean countries, Malaysia’s Rural and Regional Development Minister Datuk Seri Ismail Sabri Yaakob said recently.

Ismail explained that the industry was currently dominated by non-Muslims. “About 90 per cent of halal market is dominated by non-Muslims,” he said,

He also said that halal products were also attractive to non-Muslims, whom he said associated the status with hygiene.



Appetite for halal food to reach \$1.9 tril by 2021

Food and beverage topped Muslim spending by category last year, exceeding the spending of the world’s largest economies, United States of America (US), China and Japan.

Spending is expected to further accelerate, as shown in the most recent report about the state of the Islamic economy, published by Thomson Reuters and Dinar Standard, which expected Muslim spending on food and beverage to grow from \$1.17 trillion last year to \$1.9 trillion by 2021.

S’pore’s halal e-Marketplace eyes \$50m sales in first year

AladdinStreet Singapore is targeting SG\$50 million in sales within the first year of its launch in 2016. The company has signed up nearly 60 merchants.

It is also currently in talks with 140 merchants particularly the SMEs from various industries and aims to collaborate with 300 merchants by next August.

A scenic view of a river flowing through a town with a large stone bridge and a castle tower. The river is a vibrant blue-green color, and the bridge is a large, white stone arch. The town is built on a hillside, with white buildings and red-tiled roofs. In the background, there are mountains and a cloudy sky.

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