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MAGAZINE

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EDITOR'S NOTE

OST of us wake up in the morning and sleep at night with some worldly concern weighing on our minds—our careers and education, our businesses and jobs, our spouses, parents and children. We spend every waking hour in pursuit of 'the good life', seeking happiness in external things just to escape the emptiness within.

For Muslims, the paradigm for what constitutes the good life is very different. Allah Says:

Whoever does righteousness, whether male or female, while he is a believer, We will surely cause him to live a good life. [Quran, Surah Nahl:97]

The good life is when a believer realizes that Allah created him and made everything in the heavens and earth usable for him as part of His favors, when his body, mind and soul are not owned by material possessions and worldly goals.

Ibn al-Qayyim reminded us of the special status of human beings:

"Know that Allah has given a special quality to the children of Adam, namely, that He honored and favored them, creating them for Himself and creating everything for them. He gave them the ability to know, love, come close to, and honor Him, which He gave to none else. He also made usable for them everything in His heavens and earth, and everything in between. Even His angels are used for humans and He made His angels protectors of them in their sleep, when awake, when reclining, and when standing. He sent to them books and messengers and addressed them with Speech. Mankind is not like other creation."

Is this not enough of an honor to keep us from seeking honor in transient worldly possessions? Instead, we should seek to improve ourselves with a goal larger than consumption and gratification: seeking to please Allah by using His favors for good deeds.

As Allah says in the Quran: "that is the greatest success."





news & features



Prophet Muhammad 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)



'My soul feels relief'

SYRIAN REFUGEES IN CANADA

Fuad Al-Saeed stood on the sidelines watching his boys play soccer, bounce on an inflatable track and run laughing across an indoor field. "My soul feels relief," he said through an Arabic translator.



"It's a big difference," he said, pointing out his six sons aged six months to 12 years. "They are happy. This is everything."

A group of 45 Syrian refugees spent Wednesday morning playing at Soccer World after the indoor sports facility at 104 Frid St. donated time so the children living in a Hamilton hotel could run free. Between soccer games, four dads talked about their first impressions of Canada.

"It's a very nice country," said 28-year-old Rafaet Al-Shaad.



"There is calmness and peace."

Peace is the word all four use to describe their new home.

"I wanted to find peace and now I've found peace," said 43-year-old Khaled Hamada.

All four families were in slightly different situations, but with one thing in common — no hope for the future if they stayed where they were living.

Al-Shaad spent one-and-a-half years housed in nothing but a tin shack in a refugee camp in Jordan with his wife and four children, aged six months to five years.

In the Lebanon refugee camp, Al-Saeed made \$20 a day as a builder.



"There was not always work," said the 40-year-old. "Sometimes it was only two days a week."

The other two families both lived in homes in Jordan, but had to spend all of their meagre earnings on rent.

"There was no money," said 34-year-old Mohammed Al-Hawari.

The families also lived in constant fear.

"In Jordan, I wasn't happy because of restrictions," said Hamada. "They want identification every time. Policemen are in the street."

Now that they are among the 530 government- and privately-sponsored Syrian refugees to come to Hamilton as of Jan. 26, the men say their biggest hardship is winter.

"Canada is very nice, beautiful and peaceful but cold," laughed Al-Saeed.

"My kids like the snow," added Hamada who was a tailor in Syria. "They like to play with the snow, but I'm worried they might get sick."

All are eager to find jobs and start working as soon as possible.



"If there is no tailoring work, I'll work in a supermarket or anywhere," said Hamada.

"The worst thing so far is to learn the language," added Al-Saeed. "This way I can communicate with people and find a job."

They also look forward to seeing their children go to school regularly, which wasn't always possible where they were living before.

"I want to guarantee the future for my kids so they grow up healthy with an education," said Al-Saeed.

But for now, they're happy just to spend the morning playing with "no headaches." Some of the children got up at 5 a.m.



because they were so excited at the prospect of a day full of fun. "They couldn't believe it," said Al-Shaad. "They want to go play."

They say the donated play time is a reflection of the warm welcome they've felt since arriving in Hamilton. They describe Hamiltonians as "polite," "respectful" and "friendly."

"There is no discrimination," said Al-Saeed. "Nice people and when you approach they help you."

Despite most Syrian refugee families having little knowledge of Canada or any ties here, the men said they didn't hesitate when offered the chance to start a new life in Hamilton.

"They asked if I'd like to go to Canada and I said, 'Yes, I want to go.' I was happy," said Hamada. "I'm very thankful to the Canadian government."

—Joanna Frketich, The Hamilton Spectator



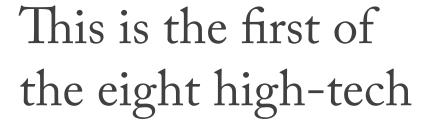
Historic Islamic art on wooden phone case

BUY



World's largest umbrella being installed in Makkah Haram

MAKKAH: Work started earlier this month for the installation of the world's largest folding umbrella in the northern courtyard of the Grand Mosque (Haram) in Makkah.





giant umbrellas and 54 small ones to be installed in the Grand Mosque in the coming six months.

Being manufactured in Germany, each canopy will consist of a giant clock, screens of guidelines for worshippers, airconditioners, and surveillance cameras. Each umbrella will have a height of 45 meters and weigh 16 tons. It will give shade to an area of 2,400 square meters when open.

Some 25 engineers, specialist technicians, and safety experts from Germany will supervise the installation process and electronic operating mechanism. Another 54 small umbrellas will also be installed in the northern courtyard, covering a total area of 19,200 square meters. As part of the project, 122 benches for worshippers to take rest as well as service buildings will be built. The infrastructure work for the installation of canopies have already started.

The entire northern plaza stretching from King Fahd Expansion structure to the King Abdullah Expansion structure of the mosque will have canopies when the project is completed. The shaded area will have the capacity to accommodate around 400,000 worshippers. [Source: Saudi Gazette]



Madinah gov. opens \$14m 'Charity City' INCLUDES BUSINESS INCUBATOR FOR WOMEN

RIYADH: Madinah Gov. Prince Faisal bin Salman launched on Monday a 14-story complex costing SR52 million (\$14 million) that would house all the region's charities.

Speaking at the opening, Prince Faisal, who is also chairman of the Charitable Society for Social Services, said the complex would have state-of-the art facilities.

Abdul Barie bin Awadh Al-Thibaiti, secretary general of the society, said the new building would generate much-needed funds for charitable activities. He said the 30-year-old organization helps more than 6,000 students a year on a five-year budget of SR33 million.

He said it has four business incubators for women in various parts of the region and is keen to ensure greater financial strength to meet demands like assisting needy families with cash for the education of their children. [Source: Arab News]

Jordan to install cameras at Al-Aqsa

ONLINE BROADCAST TO CHECK ISRAELI VIOLATIONS

Jordan announced recently it will set up security cameras around Jerusalem's flashpoint Al-Aqsa mosque compound in the coming days to monitor Israeli violations.

In October 2015, US Secretary of State John Kerry endorsed a plan to install cameras at the site, after talks with Jordan's King Abdullah and Palestinian leader Mahmud Abbas. Israeli Prime Minister Benjamin Netanyahu agreed. But then Israeli police had blocked them from installing the cameras.

A "control centre" will be set up to monitor round-the-clock video surveillance of the compound, Jordan's Islamic Affairs Minister Hayel Daoud said.

The footage will be broadcast online to "document all Israeli violations and aggressions", he said in a statement, adding that no cameras would be installed inside mosques.



Massive street cleaning drive in Makkah

MAKKAH: The Makkah municipality was set to launch a massive campaign to clean the main streets in all neighborhoods of the city, a Makkah daily reported recently.

Makkah Municipality Service Deputy Secretary Abdulsalam Mashat said: "The campaign will last for six days. We will cover all neighborhoods of the city."

This is the first time the municipality has organized a street cleaning campaign on a large scale. "Maintaining a good appearance and cleanliness is an Islamic trait and it is merely our duty to ensure Makkah's cleanliness. Pilgrims visit the city all year round. The municipality will continue running campaigns to ensure that the city is always clean," added Mashat. [Source: Saudi Gazette]

Haram has modern wheelchairs

MAKKAH: The old wheelchairs in the Grand Mosque (Haram) have been replaced with new modern and more comfortable ones, the Presidency of the Affairs of the Two Holy Mosques has announced.

Makkah daily quoted a presidency official as saying that the new wheelchairs conforms to most modern specifications and are more easy to push.

The report said the new chairs are of high quality, light in



weight and do not occupy large space. [Source: Saudi Gazette]



Saudi Arabia takes steps to preserve 900 historic mosques

JEDDAH: The Saudi Commission for Tourism and National Heritage (SCTNH) and the Ministry of Islamic Affairs will jointly preserve 900 historic mosques in various regions of the Kingdom, according to an online Arabic newspaper.

The commission and the ministry held a meeting in Riyadh to work on a cooperative agreement for the care of historic mosques. At the meeting, the two sides determined the roles each will play in the preservation program of these mosques.

Mashari Al-Naim, general patron of the center of national heritage, said that the agreement between the commission and the ministry has opened up more doors of cooperation in areas of preservation and protection of historic mosques.

Under this agreement, the Saudi Commission for Tourism and National Heritage and the Ministry of Islamic Affairs, Endowments, Call and Guidance will develop a system for the construction and operations of the historic mosques.

Abdur Rahman Al-Askar, adviser at the Ministry of Islamic Affairs, said that the minister himself has been keen on taking care of these mosques and meeting their requirements. He said that a committee for the protection of historic mosques was already formed by the ministry.

\$535m for water security in Makkah

JEDDAH: The Saudi government plans to spend SR2 billion (\$535 million) to enhance water security by upgrading capacity in the Makkah region.

This is according to Makkah Gov. Prince Khaled Al-Faisal, who made the announcement at a meeting recently of the Holy Sites Development Authority, according to a report in a local publication earlier this month. [Source: Arab News]



Haramain train test run in Jeddah in mid-year



JEDDAH: The Haramain High Speed Train, which is currently undergoing test runs between Madinah and Rabigh, will begin its trial run from the main station in Jeddah midyear, according to informed sources.

The sources said work in the second stage of the project, which is being implemented by 12 Spanish companies, is going on smoothly and has been 90 percent completed.

They said the companies are currently installing electricity posts, extending underground cables, making train cushions and laying down rails on the suspended bridges which are 24 meters high and have combined lengths of 2,500 meters.

There are two bridges connecting the train's station at King Abdulaziz International Airport with the railway track coming from Madinah and going to Al-Sulaimania station in Jeddah.

On its way from Jeddah to Makkah, the train will pass through a bridge which is 1,500 meters long and 15 meters high.

A new bridge, which is 70 meters wide, is currently being built. It will be the widest train bridge in the world.

The 447-meter track passes through a number of cities and towns. The train runs between Makkah and Madinah, passing through Jeddah and Rabigh crossing wide suburban areas and farms. The train is expected to be fully operational in 2017.



Evidence of early medieval Muslim graves found in France



RCHAEOLOGICAL and genetic analysis may indicate that three skeletons buried in medieval graves in France may have been Muslim, according to a recent study published in the open-access journal PLOS ONE. The rapid Muslim conquest during the early Middle Ages led to major political and cultural changes in the Mediterranean.

Although the early medieval Muslim presence in the Iberian Peninsula is well documented, scientists have less evidence of the Muslim expansion north of the Pyrenees.

The authors of this study aimed to determine if the skeletons in three graves from a medieval site at Nimes, France are related to the Muslim presence in France in the 8th century. Specifically, they analyzed the funerary practices at the site, analyzed the skeleton's DNA, and determined the sex and age of the skeletons.



The burials

appear

to follow

Islamic rites,

including the

position of the

body



The authors found that the burials appear to follow Islamic rites, including the position of the body and the head



orientation towards Makkah. They also found genetic evidence indicating their paternal lineage may show North African ancestry. Radiocarbon dating shows that the skeletons were likely from the 7th-9th centuries.

Given all of these data, the authors propose that the skeletons from the Nimes burials belonged to Berbers integrated into the Umayyad army during the Arab expansion in North Africa in the 8th century. Despite the low number of Muslim graves discovered, the authors believe that these observations provide some of the first archeological and anthropological evidence for Muslim communities in the South of France.

Dr. Gleize added, "The joint archaeological, anthropological and genetic analysis of three early medieval graves at Nimes provides evidence of burials linked with Muslim occupation during the 8th c. in south of France." — Heritage Daily



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URING a vacation in Marrakesh, Morocco, Steven Demetre Georgiou aka 'Cat' Stevens was haunted by the sound of the Athan (the Muslim call to prayer) that rang out at random times of the day. Intrigued, he asked someone about the strange call and was told that it was "music for God."

Years later, Yusuf Islam recalls that trip and remembers thinking, "Music for God? I'd never heard that before – I'd heard of music for money, music for fame, music for personal power, but music for God!"

A series of incidents fueled his quest for faith further – while recovering from a bout of tuberculosis during his heydays as a pop star, he began to question aspects of his life and spirituality. He later recounted, "(t)o go from the show business environment and find you are in hospital, getting injections day in and day out, and people around you are dying, it certainly changes your perspective. I got down to thinking about myself. It seemed almost as if I had my eyes shut."

He experimented with some of the more esoteric elements of spirituality in an effort to find peace of mind, until he was given a copy of the Quran as a birthday gift by his ...until he
was given a
copy of the
Quran as a
birthday gift
by his (nonMuslim)
brother

(non-Muslim) brother – a souvenir from a trip to Jerusalem.

In an interview later, Yusuf recalled reading the Quran and strongly identifying with the story of Prophet Yusuf (peace be upon him), which is called "the best of stories" in the Quran, and talks about "a man bought and sold in the market place"—which is how Yusuf felt in the music business.

When he accepted Islam in 1977, he was content: he said he had found inner peace, answers to the questions that had troubled him, and "the spiritual home I'd been seeking for most of my life."



The experiences of several celebrities – entertainers, sports persons, authors and scientists – who have accepted Islam in recent times have many elements in common with Yusuf's story: the path to faith unfolds for the one who actively seeks it, who realizes the emptiness of material comforts even at the pinnacle of worldly success, who recognizes the Truth and is willing to stand up for it even at great personal cost.

It sundeniable that rich and famous adherents to Islam bring numerous benefits to the community: they pique public curiosity, create positive awareness about the faith

(especially in non-Muslim societies); often use their sphere of influence and 'celebrity appeal' to highlight worthy causes, and employ their talent and resources for the benefit of others. At the very least, they give every Muslim the spiritual equivalent of a shot-in-the-arm, a chance to reaffirm their own gratitude for being guided to Islam.

However, making a fuss over 'celebrity converts' is not without its pitfalls – not just for the community, but for the spiritual benefit of the individuals themselves.

For a start, considering some Muslims more worthy of being feted than others simply because of their superior

Considering
some Muslims
more worthy
simply because
of their wealth
seems like a
negation of the
basic Quranic
premise

17

looks, wealth, fame or influence seems like a negation of the basic Quranic premise: 'The most honorable amongst you with Allah is that believer who has *At-Taqwa* (Godconsciousness)'.

The road to growing in faith is a long, often rocky haul, and we would do well to remember this before anointing or accepting brand new members to the faith as "leaders," "spokespersons" or even "role models."

Ultimately, it is a disservice to the community that other



Muslims who may be more knowledgeable, but perhaps are less charismatic, are pushed to the background to make room for the "stars" under the spotlight. Most of all, it is unfair to expect new Muslims – no matter what their worldly background – to become well-versed in all things Islamic, simply by uttering the testimony of faith. As Muslim American TV star Dave

Chappelle said in an interview with Time magazine, "I don't normally talk about my religion publicly because I don't want people to associate me and my flaws with this beautiful thing. And I believe it is beautiful if you learn it the right way."

Celebrities who come to Islam often request respect for their private life usually to no avail. It is time we overcame our weakness for 'big names'. What's interesting is that some of the Salaf were 'celebrities' (read rich, famous, influential) in their own right, yet people neither obsessed over their faults nor exalted them to the point of deification. Similarly, it's time we stopped treating celebrities coming to Islam as mere showpieces or statistics that shore up the image of Islam,



Some of the
Salaf were
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in their own
right, yet
people neither
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exalted them
to the point of
deification

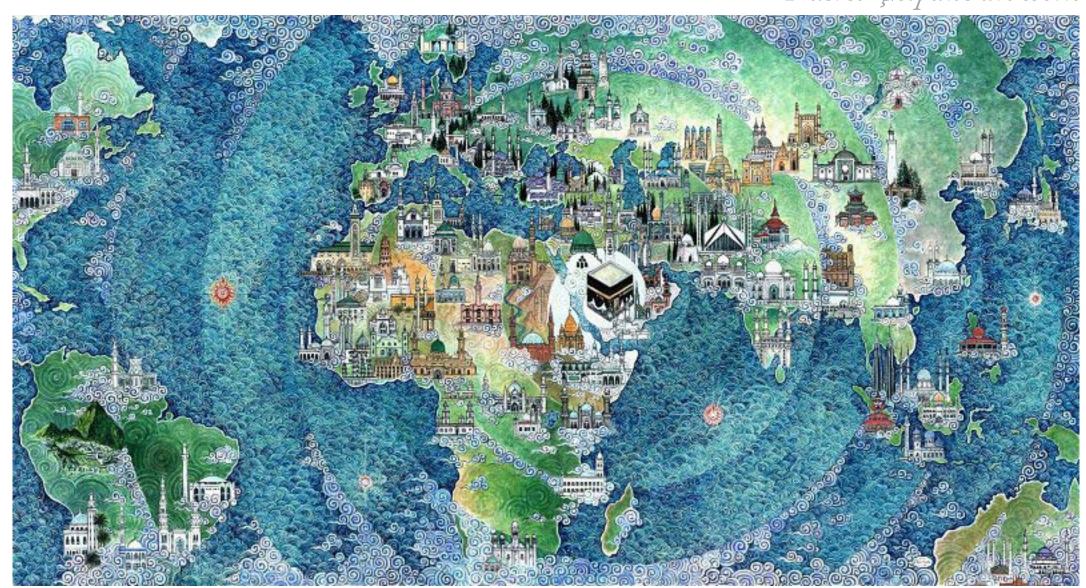
and started treating them with the consideration, respect and *Husn-az-zann* (good opinion) due to our 'ordinary' brothers and sisters in faith.





halal tourism

Nusret Çolpan's artwork



Say, [O Muhammad [3], "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)



HOW ISLAM CAME TO QATAR

ATAR used to be a Christian Kingdom. Prophet Muhammad sent the following letter in 7AH (see image) to King Almunthir ibn Sawi, the ruler of Qatar (which was part of the Kingdom of Bahrain, including Kuwait, Oman, UAE and Eastern Saudi):



"In the name of Allah the Most Merciful. From Muhammad the messenger of Allah to Almunthir ibn Sawi, Salamu Alaik. I am praising Allah the only God and I bear witness that there is no true God except Allah and that Muhammad is his

slave and messenger. I (Prophet Muhammad) remind you of Allah, that whomever follows an advice he is following it for himself, and whomever follows my messengers and obeys them he has obeyed me. My messengers have praised you with good, and I am interceding you about your people, so leave the Muslims on what they believe. And as long as you do good, we will not remove you from your



position. Whomever chooses to follow Judaism or Magianism, he should pay the Jizyah." (Ibn Katheer 6/327)

King Almunthir accepted Islam, and so did the majority of his people. Although he never met the Prophet , he narrated hadeeth from his letters and died in the same month as the Prophet, may Allah have mercy on him. The messenger who delivered the letter, the companion Al-Alaa ibn Alhadrami, became the next ruler.



Qatar's
Souq Waqif
(Standing
Market) is
a restored
centuries old
large market
where you'll
experience
the thrill of
living the
old Arabian
nights!

This is Qatar's famous pearl fountain. Even before the discovery of oil and gas, Qatar used to be a rich nation due to the pearl industry, where Qatari divers were trained generation after

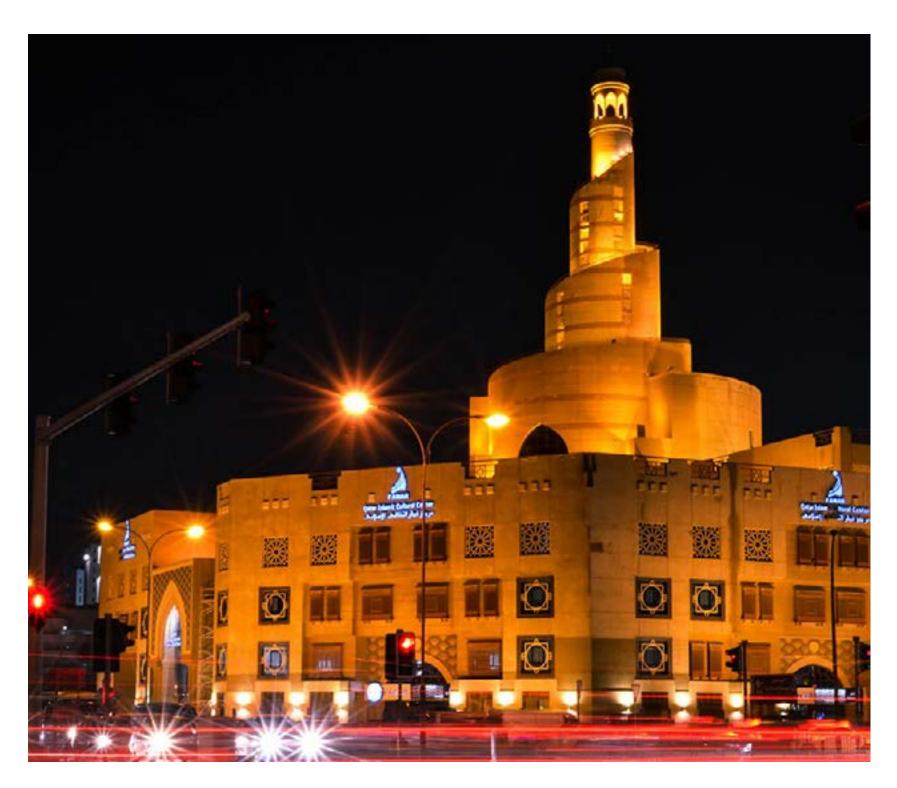


generation on how to dive deep and collect pearls without any modern diving equipment! However, once Japan invented a technology to make farm-raised natural pearls without the



need to dive, production costs dropped down, putting the rest of the world out of the pearl business!

Did you know that pearls were mentioned in the Quran? "From both (seas) pearl and coral emerge." (Ar-Rahman 55:22), so let us thank Allah because He said "And it is He who subjected the sea for you to eat from it tender meat and to extract from it ornaments which you wear." (An-Nahl 16:14) *Alhamdulillah!*



No visit to Qatar is complete without going to Fanar Centre, a Masjid that is purposely built for non-Arabic speaking Muslims and non-Muslims, offering Islamic classes, Arabic language, library, da'wah museum,

and designed in the style of the famous Samarra Masjid in Iraq with a climbable spiraling tower to attract people and tourists to learn about Islam! Every country needs one of these *Masha'Allah*!

[Source: Adapted from Dr. Waleed Abdulhakeem's post on his Facebook page]





Dubai again busiest airport for international travel

DUBAI: Dubai International remained the world's busiest airport for international travel last year with a 10.7 percent rise in passenger numbers, its operator said on Monday.

More than 78 million passengers passed through Dubai in 2015, led by an increase in travelers from India, Britain and Saudi Arabia, the state-owned airport said in a statement.

Almost 10.4 million Indians arrived at Dubai last year, a 17 percent rise from 2014. Britons arriving increased six percent to 5.7 million travelers, and the number of Saudi arrivals rose 12 percent to 5.5 million.

Dubai last year announced it had overtaken Britain's Heathrow as the world's busiest airport for international passengers, and saw 70.4 million international travelers pass through in 2014.

Around 100 airlines fly to more than 240 destinations from the international hub, which is also home to carrier Emirates.

Bahrain, Malaysia in top 3 countries where expats feel at home

Bahrain and Malaysia rank among the top three countries where expatriates adjust quickly and feel at home, a survey commissioned by HSBC Group shows. According to data from last year's Expat Explorer survey, the countries where more expats felt at home in less than a year are Bahrain (66 per cent), India (63 per cent) and Malaysia (61 per cent). This compares to 48 per cent of all expats surveyed globally, HSBC said in a statement.



Philippines seriously pursuing the halal tourism market

ALAL tourism looks set to become a key component of wider sector growth in the Philippines, as the government moves to support the segment's development through a major investment drive.

The halal tourism market is projected to be worth \$238bn by 2019, up from around \$145bn in 2014.

The Philippines has sharpened its focus on tourism in recent years. The country welcomed 5.4m visitors in 2015, up 11% on the previous year's figures. Approximately 566,000, or 10.5% of arrivals, hailed from countries with a significant Muslim population, according to data issued by the Department of Tourism (DoT) in February.

PARTNERSHIP WITH CRESCENTRATING

In mid-February the DoT announced plans to team up with the international halal tourism authority CrescentRating to help promote the segment's expansion in the Philippines.

As part of the partnership, CrescentRating will help the country identify gaps in facilities and services, and develop a marketing campaign targeting Muslim travellers. The partnership plans to focus its efforts on Manila, Davao, Cebu and Boracay initially.

Announcing the launch of the initiative, Ramon Jimenez Jr, secretary of the DoT, underscored the industry's broad growth potential.

"Improving the halal industry in our country will not only serve to advance the lives of Muslim Filipinos and attract more tourists, but it could also belo spur growth



A new lab will be tasked with overseeing consumer products testing for halal compliance



tourists, but it could also help spur growth in the Philippine economy," he said.



In a separate development, the DoT announced a series of incentives in mid-January targeting tourism and travel operators, which it hopes will encourage them to obtain halal certification. The new scheme forms part of a broader bid to fast track the development of halal-friendly services.

Under the initiative, the DoT has offered to cover the halal certification fees for at least 50 restaurants. The establishments being targeted largely operate in hotels, resorts, and the meetings, incentives, conferences and events segment in Manila, Davao, Cebu and Boracay.

While restaurants will be the initial focus of the incentives programme, support will also be given to other tourism-related businesses looking to obtain halal certification, the DoT said.

As part of its plans, the department is looking to issue a set of guidelines for the Muslim tourism market by April, ahead of Ramadan and the ensuing Eid Al Fitr holiday, when tourism traditionally spikes.

LAB TO TEST SHARIA-COMPLIANCE

The drive to ensure the stringent standards for shariacompliant products are met will be given a boost later this year, when a laboratory opens in Davao City, on the island of Mindanao. The facility will be tasked with overseeing consumer products testing for halal compliance.

The laboratory, which is being built at a cost of P49m (\$1m), should be operational by the fourth quarter of the year, according to officials from the Department of Science and Technology.

The opening of a further five testing centres is scheduled to follow in other regions, including Calabarzon, Zamboanga and the Autonomous Region of Muslim Mindanao.

Industry players are also looking to incorporate halal tourism studies into the nation's hospitality curricula, with the aim of boosting awareness and training professionals to work in the industry. — Oxford Business Group





ABU DHABI: The UAE has been missing out on a huge opportunity in the burgeoning halal tourism market, which is growing at double the rate of conventional tourism, according to an industry specialist.

"Abu Dhabi, Dubai and Sharjah are part of a hugely strong brand – the UAE – but they offer very little for halal tourists," Elnur Seyidli, the chairman of HalalBooking.com, told the World Halal Travel Summit in Abu Dhabi on Monday.

The market for Muslim travellers was worth US\$145 billion last year and is expected to grow to \$200bn by 2020, according to the MasterCard-Crescent-Rating Global Muslim Travel Index (GMTI) 2015.

"If you look at halal beach resorts there are none in the UAE. Turkey is one of the few full service beach resort destinations that offers separate beaches for women, women-only swimming pools, pools for women with sons and family pools. They also offer prayer rooms close to the entertainment among other halal attractions," Mr Seyidli said

While city break hotels, centred on urban destinations, can have halal options,

If you look at halal beach resorts there are none in the UAE... a mixed offering cannot work

"



beach resorts need to be solely focused on Muslim visitors as a mixed offering cannot work, he said.

But UAE hotel operators, travel companies and even tourism bodies have stepped up efforts to garner a share of the sector.

Abu Dhabi Tourism & Culture Authority (TCA Abu Dhabi) has for the past year targeted the sector as an important part of its marketing.

"We see halal tourism as a niche market," said Sultan Hamad Al Dhaheri, acting executive director of TCA Abu Dhabi.

"Right now we are focusing on Arab nationals in Europe and we are trying to raise the awareness in other markets such as Turkey and Malaysia. We know the whole region has a gap in

beach resorts offered for halal tourists and we are talking to developers and hotel operators about the opportunities on offer in Abu Dhabi."

Jannah, a hotel operator that recognised the opportunity for halal tourism. launching two years ago in Abu Dhabi, has reaped the rewards in terms of occupancy and average room rate.

Dnata travel, a part of Emirates Group, on Monday announced that it has developed new tours and services designed for Muslim travellers.

The company said the decision was based on research that showed Muslim travellers' biggest unmet needs on holidays were access to halal food and a Muslim-friendly experience.

Meanwhile, hotel operators are also planning Sharia-compliant properties in the UAE.

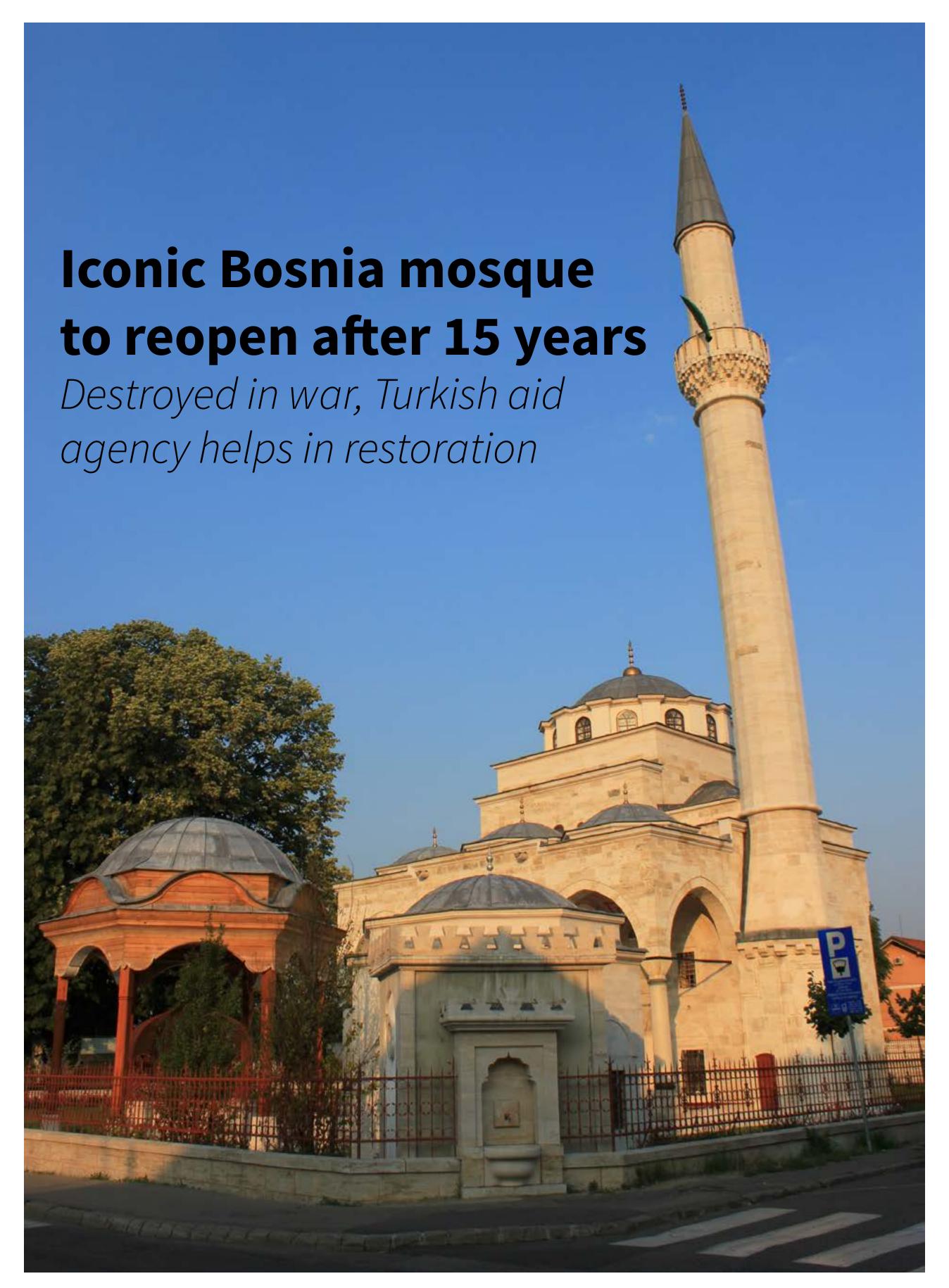
Ajman-based R Hotels will open Palm Jumeirah's first halal-friendly and Sharia-compliant property in the last quarter of next year. Another hotel on Ajman corniche will open in 2017. Jannah Eastern Mangroves in Abu Dhabi, launched two years ago, has had an average 92 per cent occupancy.



We are focusing on Arab nationals in Europe & are raising awareness in other markets







NE of the oldest mosques in Bosnia is undergoing renovations with Turkish help and is approaching completion in May 2016.

The Turkish Cooperation and Coordination Agency (TİKA) has been carrying out extensive restoration on the Ferhadija Mosque in the country's second largest city, Banja Luka, since 2014.

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It is considered a cultural symbol of the country, but had been damaged in May 1993 during the Bosnian war.

After 15 years of restoration, the mosque will reopen on the anniversary of its destruction on May 7.

Banja Luka's mufti, Osman Kozlic, told Anadolu Agency that the mosque's restoration could only be completed with the intensive help of TİKA.

"We are expecting at least 20,000 people, including high-level politicians, to participate in the opening ceremony.

"No doubt the most important guests will be the delegation from Turkey. We truly want Prime Minister Ahmet Davutoğlu to attend as well," Kozlic said.

Kozlic believes that the opening of Ferhadija mosque is not only important for the city's Muslim population, but also for people of other religions.

"Many Orthodox Christians I chat with in Banja Luka told me that Ferhadija Mosque is part of their past. We need to keep this feeling and protect and develop our common, shared culture," Kozlic said.

The Ferhadija Mosque was built in 1579 by Sanjak Bey Ferhat Pasha and is considered one of the greatest achievements of Ottoman-inspired



The Ferhadija
Mosque was
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Europe



Islamic architecture in Europe. However, during the Bosnian war the mosque was demolished by the army of Republika Srpska.

The first restoration project was launched in 2001 by the Bosnian Islamic Union but ran into difficulties due to a lack of resources. TİKA took over the restoration project in 2014.

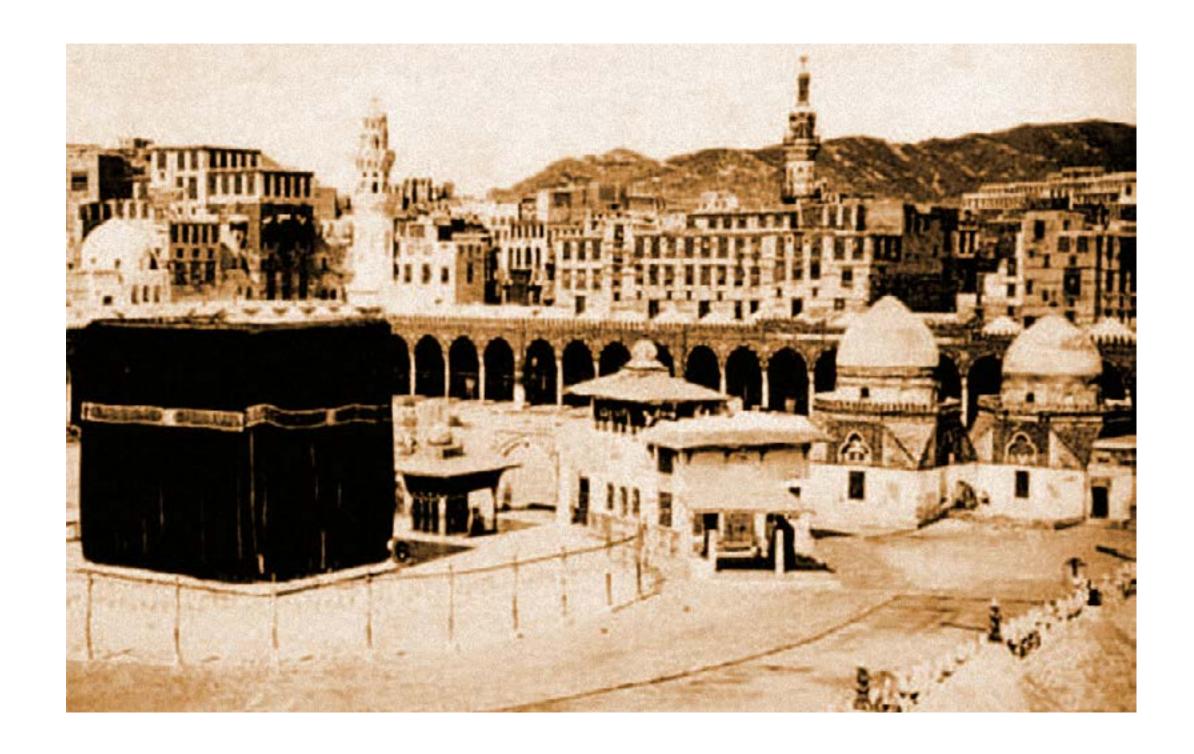
During the Bosnian war, hundreds of mosques and other religious buildings were destroyed in the fighting.

[Source: Daily Sabah]





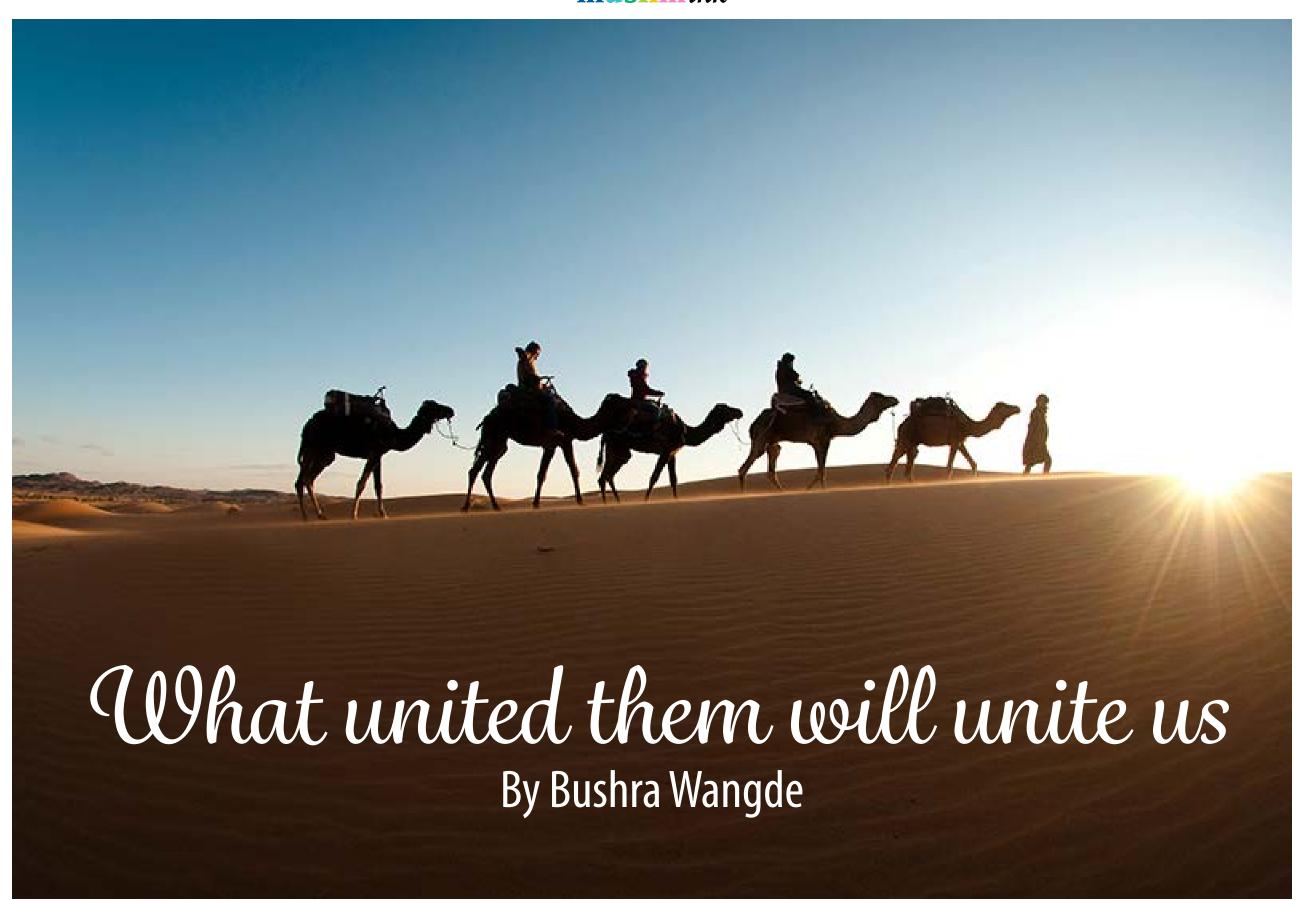
history



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)





BEFORE THE DAWN OF ISLAM

HE sun is beating down the hot sands of Arabia.

There is hardly any water to drink or anything to eat.

The sun is at its highest peak and there is no one in

sight, bird or beast. The only thing seen is the *Ka'bah*, surrounded by the 360 idols of the Arabs.

During the sacred months, you would see the Arabs worshipping idols, making *Tawaf* around them and sacrificing animals to their revered idols. The number 360 might seem big, but then every tribe had its own idol and almost every house kept an idol too.

Polytheism was not the only problem that the Arabs had in the 6h century

The Arabs did worship Allah, but not

in a spirit of His Oneness. They ascribed all these 360 idols as His partners or intermediaries that they worshiped to gain the pleasure of Allah.

Polytheism was not the only problem that the Arabs had in the 6th century. There was poverty, injustice towards women and orphans, adultery, slavery, wars, tribal pride, superstitions,



drinking, gambling ...and on top of all this they were illiterate. In such circumstances, there was nothing that could unite all the Arab tribes.

How could they possibly unite? Their belief system was distorted, and they had made up their own theories of worship, which they stuck to. They followed their tribe till their last

breath. They desired leadership, had a keen sense of competition and rivalry to be better than others, which often resulted in bitter tribal warfare despite having one common ancestor.

Let me give you an example to show you how wars started for insignificant reasons. There were two tribes called *Taghlib* and *Bakr*. The leader of the *Taghlib* tribe owned herds of camels, and kept them in a special place. Once a she-camel of the *Bakr* tribe, was found in his herd, and without thinking or investigating, he killed the she-camel. This enraged the *Bakr* tribe, who in turn

It was only
due to
Tawheed that
people who
were enemies
had become
brothers

"

killed the leader of *Taghlib*. No one talked and tried to resolve the matter, but only shot arrows at one another. A war went on for 40 years, only because of a she-camel!

WHAT BROUGHT THE CHANGE

Everything was to change, when Allah sent down His Final Messenger, Muhammad . Everything changed, when the words of the Quran were recited by the noble Prophet . Everything changed when the Messenger of Allah preached Tawheed and the Oneness of Allah.

The Quran says: "And remember the favor of Allah upon you, when you were enemies and He brought your hearts together and you became, by His favor, brothers. And you were on the edge of a pit of the fire, and He saved you from it." [Quran 3: 103]

It was only due to Tawheed that people who were enemies had



become brothers. It was only through *Tawheed* that people who lived their life aimlessly, now had a purpose, a goal.

What is *Tawheed*? And what did it mean to the Companions of the Prophet :?

Imam Ibn Rajab, may Allah have mercy on him, said:

"To explain this meaning and to clarify it: When a person says *laa ilaaha illallaah*, it means, according to him, that none has the right to be deified and worshiped except Allah. And *al-Ilaah* is the One

Who is obeyed and not disobeyed; due to awe and veneration of Him, and due to love, fear, hope and reliance upon Him; as well as being the One Who is asked from and is supplicated to. And none of this is correct, except for Allah the Mighty and Majestic."

This is what Prophet Muhammad called to and this is how the Companions of the Prophet understood it.

TRANSFORMATION OF ARABS

When the Companions proclaimed *Tawheed*, they embarked on a journey, a journey that led them from darkness to light. It lead them to a straight path,

Allah is the ally of those who believe.

He brings them out from darknesses into the light [Quran, 2: 256]



a path towards Allah, a path towards Paradise. The Quran says:

"Allah is the ally of those who believe. He brings them out from darknesses into the light." [Quran, 2: 256]

When Arabs started proclaiming *Tawheed*, they became free --free from their desires, and free from their 360 idols. They didn't
have to bow down to them anymore, performing rituals and
offering sacrifices. They prostrated to Allah alone, the Majestic and
the Omnipotent. Whichever member of a tribe -- whether slave or
chief -- accepted this faith, they were united by *Tawheed*, because
they worshipped the same Lord, followed the same Messenger **
and obeyed the same commands that were revealed.

One such example was seen in Madinah. When Saad bin Muadh , accepted Islam, he was aware that total change would not come



about unless he destroyed the roots of idolatry in the city. He, with Usayd bin Hudhair , took axes and destroyed the idols that had been worshipped by the people in Madinah.

This belief brought all of them from deviant paths to the straight path. They no longer competed in worldly pleasures, but competed in gaining Allah's pleasure and forgiveness. They raced to do good deeds and find a place for themselves in the

eternal garden.

This was seen in the year 9 A.H., when Prophet Muhammad decided to fight against the Byzantines on the expedition of Tabuk. He ordered his Companions and other tribes to get ready for war and asked for their assistance. The Muslims raced to give from their wealth and property to support this expedition. Uthman bin Affan was one of them. He gave away 100 saddled camels, 100 horses, 200 ounces of gold, and 1000 dinars. The Prophet said, "From this day nothing will harm Uthman regardless of what he does."

They no longer compared themselves according their status, but according to their deeds and the *Taqwa* each had. Everyone -- slave, master, Arab or non Arab -- all stood in one row when they performed *Salah*. The people who were

The people
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at war
and killed
each other,
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shoulder and
feet to feet in
Salah

constantly at war and killed each other, now stood shoulder to shoulder and feet to feet in Salah. The ones who were divided by tribes, were now united and followed the same leader, the same *Imam*, Prophet Muhammad ...

With faith in their hearts, the proud and arrogant tribes now became humble towards each other. They cared for their brothers in faith like their own brothers. They now sought consultation for any problem, rather than proclaiming war among themselves.

INFLUENCE OF TAWHEED

Changes come when true Tawheed enters your heart and you



Those who were bitter enemies were now believers of the same faith. They no longer held resentment in their hearts, which they had nurtured in the days of ignorance. Rather their hearts were pure and clean, and they loved each other purely for the sake of Allah.

Through *Tawheed*, Allah purified not only their hearts, but also their souls from disbelief, doubts, desires, evil doings, and increased their innate goodness, so that they could perform righteous actions. The Quran says: "The believers are only those who, when Allah is mentioned, their hearts become fearful, and when His verses are recited to them, it increases them in faith, and upon their Lord they rely." [Quran 8:2]

The ones who were ignorant, now had become guides for others due to *Tawheed*. The ones who were illiterate, now had scholars, jurists, teachers, reciters embedded in the fabric of society. The ones who were looked down upon, ruled 2/3 of the world

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time

in its time. The ones who were divided, now were united, only because of *Tawheed*.

They embodied the words of Prophet Muhammad : "The believers in their mutual love, are like the human body where when the eye is in agony, the entire body feels the pain; when the head aches, the entire body suffers." (Muslim, Mishkaat-ul-Masabih)

This month in history Battle of Dhat Al-Salaasil: When Muslims ruled Arabia

This battle took place after the Battle of Mu'tah in Jumada al-Thani, 8AH, in which the Muslims gained victory against the Romans. These days can be considered as one of the last days of the Prophet , a period where the Muslims gained victory over all of Arabia, opening doors to the domination of truth.

As-Sallabi writes:

nly a few days after the Muslim army returned from Mutah, the Prophet assembled another army, albeit one smaller in size, which was to sent on an expedition to *Dhaat As-Salaasil*. This time, the Prophet appointed Amribn Al-Aas, to lead the army — a man who had embraced Islam only a few months earlier. The purpose of the expedition was to punish the *Qudaa'ah* tribe for two reasons: First, because of their recent participation alongside the Romans during the battle of *Mutah*; and second, because they were becoming increasingly hostile towards Al-Madeenah, moving closer and closer to it with the intention of doing its people harm.

"Amr ibn Al-Aas's army consisted of three hundred men from the *Mujaahiroon* and the Ansaar. When the army had almost reached its destination. Amr was told that the enemy had mobilized a large army, and so he sent a

message to the Prophet asking for reinforcements. Shortly thereafter, reinforcements came in the shape of a contingent that was headed by Abu Ubaidah ibn Al-Jarrah.

"With the Muslim army now well-equipped and well-manned, the fighting began; however, when Amr went deep into Qudaah territory, he found that the opposing army had broken up, its soldiers having scattered about in various directions, with each man trying to save his own life. The goal of the mission, which was to put back the fear of Muslims into the hearts of Ash Shaam's people, was accomplished; furthermore past allies became allies once again, and new tribes entered into treaties with the muslims. During the course of the expedition, many people embraced Islam. The expedition was a success for another reason as well; The Muslims now became the strongest force in the northern parts of Arab territory, which probably sealed the fact that they also became the strongest force in all of Arabia."

(Reference: The Noble life of the Prophet by Dr. Ali Muhammad As Sallabi, pg 1668)





knowledge & faith



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

(Quran, Surah Al-Mujadila: 11)

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By Umm Rashid

ANY of us know the benefits of reading Surah al-Kahf on Friday and try to recite it regularly.

Al-Bara' said: "A man^[1] recited *Al-Kahf* and there was an animal in the house which began acting in a nervous manner. He looked, and saw a fog or cloud overhead.

He mentioned this to the Prophet who said:

"Keep on reciting so and so, for this is the tranquility which descends when one reads Quran or because of reading Quran." [Al-Bukhari & Muslim] The Prophet said:

"Whoever memorizes ten Ayat from the beginning of Surat Al-Kahf will be protected from the Dajjal." [Sahih Muslim and others] According to the version recorded by *At-Tirmidhi*:

"Whoever memorizes three Ayat from the beginning of Al-Kahf." [Hasan Sahih]

In Mustadrak, Al-Hakim recorded, the Prophet said:

"Whoever recites Surat Al-Kahf on Friday, it will illuminate him with light from one Friday to the next." [2]

Al-Bayhaqi also recorded it in his *Sunan* from Al-Hakim, then he narrated with his own chain that the Prophet said:

"Whoever recites Surat Al-Kahf as it was revealed, it will be a light for him on the Day of Resurrection."

[2] Then he said: "This Hadith has a Sahih chain, but they (Al-Bukhari and Muslim) did not record it."



By Salmah Shahnawaz

Studying the science of hadith can be mind-boggling and confusing at times, but it only brings about a greater awareness about what it was like for the Sahabah and those who followed, and the lengths they went to preserve the teachings of the Prophet Muhammad.

HE study of hadith is an amazing thing. We take so much for granted the fact that these sayings and practices of our beloved Prophet Muhammad are available at our fingertips, and that Sahih Bukhari is the most authentic book compiled by man. After the Words of Allah, we select excerpts of this book blindly, fully trusting its authenticity. Do we realise how much effort went into compiling this masterpiece, though?

There are many factors that *muhadditheen* (scholars of hadith) take into consideration when narrating a hadith, not the least of which is the character of the person they heard it from. Grading something as *sahih* though, means it has to pass all the tests perfectly.

CONDITIONS OF A SAHIH HADITH

1. Continuity of chain – It is essential that every narrator should have received the hadith from the previous person in the chain directly, and not just heard about it from someone

else. The people in the chain of narrators are the most important part in the process of determining an authentic hadith. The character of the narrator lets us know if he is superior to others or not – in terms of his honesty and integrity.

2. The narrators should be righteous – Eman was the hallmark of a Muslim in the days of the Prophet 3. A man should be known to be righteous, trustworthy, truthful, and not sinful.

Imam Al-Bukhari, may Allah have mercy on him, would travel far and wide to locate the narrators in the chains of hadith, to see for himself their character and trustworthiness. It did not seem in vain to him if days, or even months, of journeying were rendered useless if the narrator proved to lack the qualities he required. He once travelled a long way to get a hadith from a man, whom he happened to observe before he actually met him, calling his horse forth with the promise of fodder only to give him none once the horse approached. Imam Al-Bukhari left without meeting the man – i

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Bukhari left without meeting the man – if he couldn't even keep his promise to his horse, how could he be trusted to pass on the words of the Prophet ?

3. The narrators should be preservers – What this means is that they should have perfected the art of memorisation, and if their memory was failing them, they should have written down the *hadith* when it was perfect. When our memorisation becomes weak, it is usually a sign that we should be seeking forgiveness for our sins – for the ability to retain comes only from Allah and our sins can block that.

4. There should be no irregularities – If a superior narrator contradicted a *hadith*, even if it had all the above qualities, the hadith would not be considered, since what is at stake is a

5 star grading, there could be no room for doubt.

An example for this would be: Abdul Wahid bin Ziyad has narrated from A'mash and he from Abu Saleh, and Abu Saleh from Abu Hurairah that the Prophet said, "When any of you offers the Fajr prayer, he should lie down on his right side for some time." Imam Bayhaqi says that in this hadith, Abdul Wahid bin Ziyad has opposed a number of trustworthy narrations that state that the Prophet did this action himself, but did not order anyone to do so; and so this hadith is irregular.

This is an important mistake to rectify because the Prophet telling us something would make it almost mandatory on us to do, while him doing it himself makes it an act that we just get extra reward for doing (nawafil).

5. There should be no hidden defect — Speaking of no room for doubt, this implies that the *hadith* cannot have defects that a normal person wouldn't even be able to know existed. This is where things get juicy, and is so mindblowing in the way that the *muhadditheen* strove to eliminate all possible doubt, so the

strove to eliminate all possible doubt, so that a sahih hadith could be quoted blindly by the layman with no cost.

There are a few things that come under this:

It should be proven that the narrator was the student of that particular *Sheikh* or preceding narrator in the specific time that the *hadith* was narrated.

For example: Sheikh Muhammad taught at the Islamic Centre from 2012-2014, and Abdullah is a student of the Islamic Centre, but was it at the same time that Sheikh Muhammad was there? And was he even in his class or did Abdullah hear a statement of Sheikh Muhammad from one of the other students?

There is no room for human error. The general chain of

...so mindblowing in the way that the muhadditheen strove to eliminate all possible doubt narrators goes as follows: Starting with the Prophet (pbuh), who narrated a *hadith* to the Companions (*sahabah*), who passed it on to those who came after them (the *tabi'een*), who in turn passed it on to their students (the *taba' tabi'een*), until it reached the narrator.

The chain could be long, and one *hadith* can have multiple chains of narrators simply because the Prophet would have mentioned it amongst a group of *sahabah*, who in turn

mentioned it to different people, and so on. The *hadith*: "Save your heels from the fire" [Bukhari] regarding washing them properly when performing ablution has 28 different chains.

I'd like you to imagine this: Bukhari tracked down all those narrators from all those chains, to ensure their memory and character were absolutely perfect, before recording it. Which means that even if the *sahabah* narrated it perfectly, the *tabi'een* should not hesitate or be doubtful about the *hadith* when narrating it because his notes were not clear. Even a small defect down the line meant that it was not recorded with that chain.

The method of transferring the *hadith* from one person to the other needs to be known. Before we dive into this

The hadith:
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55

point, there are a few examples to be mentioned first. When reading a hadith in Arabic, few pay attention to the chain of narrators. In fact, we mostly skip it all in favour of the actual text. However, the simple term "I heard", or "the Messenger narrated to us" shows us that the narrator was actually present and witnessed the narration first hand (which means it's more reliable), as opposed to "from so and so" which could mean that they just heard it in passing from someone else, and its reliability is impossible to pinpoint. In determining the authenticity of the hadith, this part is very important to note.

A very famous *hadith* is: It is narrated on the authority of Amirul Mu'minin, Abu Hafs 'Umar bin al-Khattab , who said: I heard the Messenger of Allah , say:

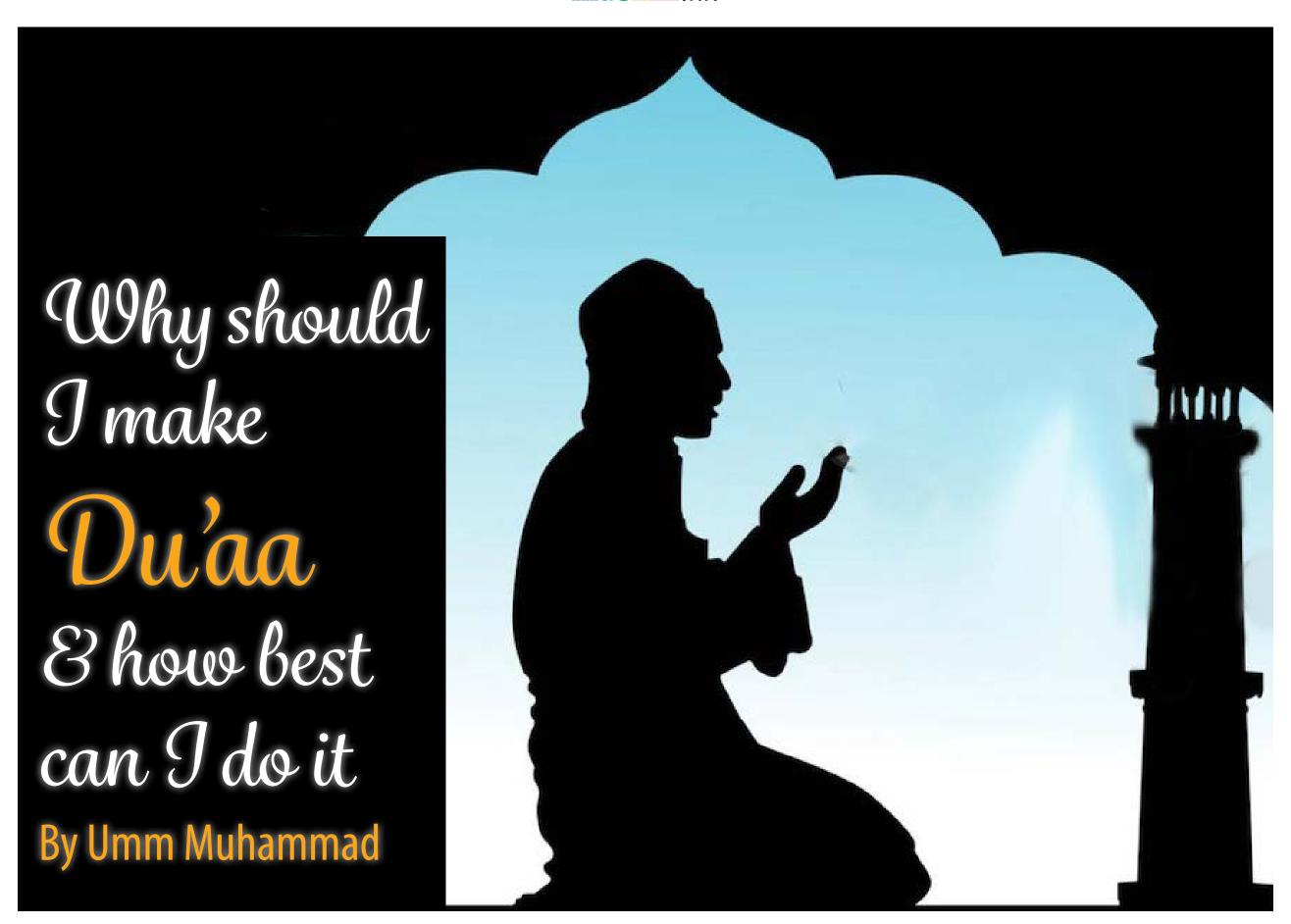
"Actions are (judged) by motives (*niyyah*), so each man will have what he intended. Thus, he whose migration (*hijrah*) was to Allah and His Messenger, his migration is to Allah and His Messenger; but he whose migration was for some worldly thing he might gain, or for a wife he might marry, his migration is to that for which he migrated." [Al-Bukhari & Muslim]

A lot of books – including An-Nawawi's 40 hadith – start with this narration, and its source is credible because Umar heard it first-hand. Not having this kind of information – ie: if the narrators just report a *hadith* by saying "from Yahya bin Sa'eed, from Sufyan, from Abdur-Rahman bin Zubayr" – the authenticity of such a *hadith* is affected considerably.

Even if it is proven that the narrator was the student of the teacher generally, the hearing of this particular *hadith* has to be proven too. Taking the example from the first point, maybe it was proven that Abdullah was a student of Sheikh Muhammad during the time that Sheikh Muhammad taught there, and he was even a part of his class. However, it also needs to be proven that he was present in class at the time that this particular hadith was narrated, and wasn't asleep or off on a bathroom break.

Subhan Allah, the detail! It gives you so much more appreciation to know what these great people of the past went through to hand us all this information on a silver platter. The hardest thing we have to do now is type in the Google search bar!





"Call upon Me; I will respond to you." [Surah Ghafir:60]

"And when My servants ask you, concerning Me – indeed I am near. I respond to the invocation of the supplicant when he calls upon Me." [Surah al-Baqarah:186]

llah has directed us to call upon Him, and then He promises response.

The Messenger of Allah said, "Supplication is [true] worship." [Ahmad,

Abu Dawud, at-Tirmidhi and others, Saheeh]
And he said, "Whoever would be pleased to have Allah respond to him during hardship and disaster should make much du'aa in times of ease." [At-Tirmidhi,-Hasan] And he instructed, "If you ask Allah, ask Him being certain of response." [Ahmad, Muslim and al-Bukhari] And, "Let not one of you say, 'O Allah, forgive me if You will,' because there is no unwillingness." [Al-Bukhari and Abu Dawud]



Let not one of you say, 'O Allah, forgive me if You will,' because there is no unwillingness



He also mentioned that there are three supplications which are not refused: that of the parent (for his child), that of the



traveler, and that of the oppressed (against his oppressor) [Abu Dawud and at-Tirmidhi - *Hasan*]. Another *hadeeth* affirms that the *du'aa* of a person for his brother Muslim who is absent from him is also answered. [Muslim]

Ibn Qayyim al-Jawziyyah said, "*Du'aa* is one of the most powerful means of warding off anything disliked or of obtaining what is desired... It is the weapon of the believer. When *du'aa* meets disaster, there are three possibilities:

- 1. The *du'aa* is stronger than the disaster and thus drives it away.
- 2. The *du'aa* is weaker than the disaster, so the servant is struck (although it may be lessened in degree by even a weak *du'aa*).
- 3. The *du'aa* and the disaster oppose each other, and each one prevents the other from victory."

Du'aa may reduce calamities, ward them off or prevent greater calamities. The Prophet said "Nothing repels fate except du'aa." [At-Tirmidhi and al-Hakim - Hasan] And among the best of treatments is persistence in du'aa. He said, "Do not weaken in du'aa, for no one will be destroyed as long as he is making du'aa." [Al-Hakim, who graded it Saheeh]

But we know that every tool has a proper use. So there are requirements for *du'aa* to be answered.

Transgression
in du'aa has
been explained
by scholars as
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one's skill in the
use of words

"

The best manner of making *du'aa* is for the servant to concentrate with all of his heart, show humility to Allah and pray in a lowered voice, as Allah orders:

"Call upon your Lord in humility and privately; indeed, He does not like transgressors." [Surah al-Araf:55]

Transgression in *du'aa* has been explained by scholars as shouting or showing off one's skill in the use of words. (Group



supplication led by one person while others repeat after him was not practiced by the Prophet so or his companions. Individual *du'aa* is preferable, or one may join the *du'aa* of another by saying "*āmeen*" at the end.)

Al-Qurtubi said, "Transgression in supplication takes several forms, and includes: speaking too loudly and shouting; praying to have the status of a prophet or other excesses and impossible things..."

Allah's Messenger said, "No Muslim prays to Allah with a du'aa free from sin and from that which cuts ties between relatives without Allah giving him one of three things: the answer to his prayer during his lifetime, the accumulation

of its reward for him until the next life, or the prevention of some evil from striking him which is equal to it [i.e., his effort in *du'aa*]." [Ahmad-*Hasan*]

Allah and persisting in his request – this is most pleasing to Allah.

Our Lord is merciful and generous, so we should never assume that we are not righteous enough to earn a response from Him. If we are not so righteous, It is sufficient
that we are
helpless and
distressed,
admitting that
no one can
help us except

Allah

it is sufficient that we are helpless and distressed, admitting that no one can help us except Allah. Then we will be close to Him, because at such moments we are most sincere and humble.

Facing the *qiblah* when possible, beginning with praise of Allah, raising the hands to the shoulder level and stretching them out when there is urgency are all part of the Prophet's *sunnah* for *du'aa*. He directed that when supplicating for someone else, one should begin with himself, [At-Tirmidh-*Saheeh*]



saying, for example, "O Allah, guide me and guide him," or "O Allah, forgive me and forgive him."

One may also try to take advantage of the times when response is most likely. These include: Ramadan, the day of 'Arafah, Fridays, the last portion of the night (especially the last hour before dawn), between the adhān and the iqāmah, during prostration in prayer, immediately after obligatory prayers, (Without making this a habit when in congregation and conspicuously raising the hands) and at any times of fear or sensitivity of the heart. When asked which du'aa is heard [by Allah] most, the Prophet replied, "In the last part of the night and after the obligatory prayers." [At-Tirmidhi (3421)-Hasan]

Du'aa is encouraged both in Salah and at any other time one

is inclined to it. It is prescribed to supplicate during prayer in the places where du'aa is permitted (during sujud, between the two sajdahs and at the end of the prayer after the tashahhud), whether the prayer is obligatory or voluntary (nāfilah). One who recites du'aas from the Sunnah will be rewarded. But there is nothing wrong in making a personal du'aa in one's own words and language. Among the hadīths which show that this is permissible are:

The closest a person is to his Lord is when he is in sujud, so say a lot of du'aa then

- The Messenger of Allah said, "As
- for *rukū* glorify the Lord therein, and as for *sujud*, strive hard in *du'aa* therein because it is more likely that you will receive a response." (Muslim) And he said, "The closest a person is to his Lord is when he is in *sujud*, so say a lot of *du'aa* then." (Muslim)
- The Prophet used to supplicate between the two prostrations. (Abu Dawud-*Hasan*)
- Abdullāh bin Masud reported that after the Prophet staught him the *tashahhud*, he said, "Then let him choose whatever supplications he wishes." According to another narration: "Then let him choose whatever *du'aa* he likes and



say it." (Al-Bukhāri and Muslim) This was related concerning du'aa before the tasleem at the end of the prayer.

The above *hadīths* indicate that it is prescribed to make *du'aa* in these places during the prayer. [Fatawa Shaykh Ibn Baaz 11/171, 172]

The Messenger of Allah forbade making *du'aa* against oneself, one's family, property or servants. [Muslim] And the supplicant must not be a consumer of anything *Haram*. He mentioned a man on a long journey – all dirty and dusty – raising his hands to the heaven, saying, "O Lord, O Lord" while his food was from *Haram*, his clothing from *Haram*, and his having been sustained by *Haram*. He concluded, "How then could he have been answered?" [Muslim and al-Bukhari]

I nowing that disobedience and ignorance are definite causes of harm in this life and the next, we should seek to remedy

this in ourselves to escape penalty in the Hereafter, and also to obtain the maximum result whenever we turn to Allah in *du'aa* throughout life on earth.

Another weakness which prevents the effect of *du'aa* is impatience. The Messenger of Allah said, "Any one of you will be answered as long as he is not hasty, saying, 'I made *du'aa*, but it was not answered." [Al-Bukhari] And when he said, "The servant continues to be answered as long as he does not ask for something sinful or for that which cuts ties between relatives, and as long as he



Another
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impatience

"

is not impatient," he was asked, "O Messenger of Allah, what is impatience?" He replied, "Impatience is when one says, 'I prayed and prayed, but I do not see that I am being answered,' and so becoming tired, he abandons *du'aa*." [Muslim]

Some might ask: "If the effect of *du'aa* has already been decreed, then won't it happen in any case?" They assume that *du'aa* is merely a form of worship rewarded by Allah, but that it has nothing to do with what is obtained; so they believe



there is no use in making du'aa.

But this necessitates the annulment of all causes, meaning that if a child was decreed for one, there would be no need for him to approach his wife. Disregarding the principle of cause and effect is contrary to reason.

Hunger is decreed and thirst is decreed; yet all creatures naturaly exert themselves to change that decree. Nothing is decreed without a cause, and *du'aa* combined with other efforts is among the principal causes. Allah has made this particular tool the means for certain things to happen.

The Sahabah were the most knowledgeable of the community in respect to the religion, and they were the most steadfast in applying this cause with its conditions. 'Umar bin al-Khattab used *du'aa* against his enemies. He would tell his companions, "You will not be helped by [great] numbers, but you will be helped from Heaven."



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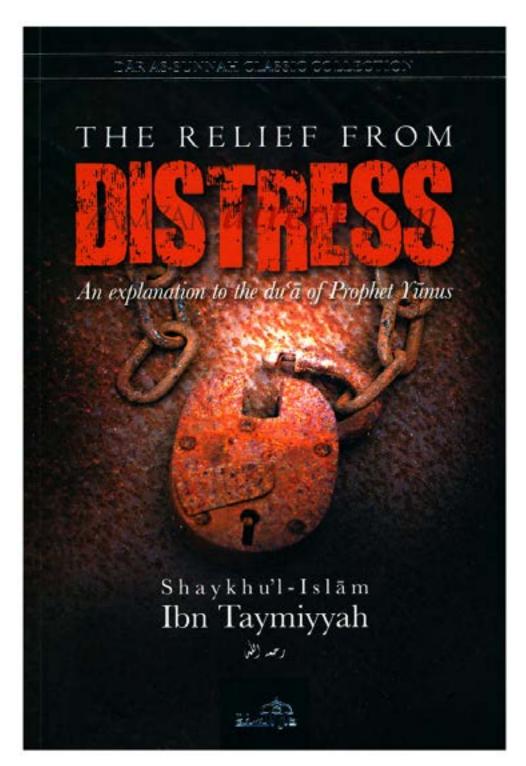
editors@muslimink.com



BOOK REVIEW

'The Relief From Distress' by Ibn Taymiyyah

By Bushra Wangde



HE Prophet said: "The supplication of Dhun-Nun (Prophet Yunus) when he supplicated, while in the belly of the whale was:

لاً إِله إِلا أَنْتَ سُبْحَانَكَ إِنِّي كُنْتُ مِنَ الظَّالِينَ 'There is none worthy of worship except You, Glory to You, Indeed, I have been of the transgressors.'

So indeed, no Muslim man supplicates with it for anything, ever, except Allah responds to him." (Jami at-Tirmidhi)

The background story of Prophet Yunus's du'aa is well known, but not many of us know why this du'aa is so special and virtuous, to the extent that whenever a Muslim supplicates, his supplication will be answered.

Shaikh al-Islam Ibn Taymiyyah, one of the greatest scholars of his time, wrote an entire book, *The Relief From Distress*, simply explaining the supplication of Yunus. The book is originally in Arabic and is translated in English by Abu Rumaysah.

It is a book whose pages are filled with knowledge, reminders, reflections, Quranic verses, hadith, sayings of the

is so special and virtuous, to the extent that whenever a Muslim supplicates, his supplication will be answered



Companions and the Righteous Salaf, examples from the past and most importantly *du'aas*. For example, the author quotes this beautiful *du'aa* of the Prophet ::

"O Allah I take refuge with You from knowledge that does not benefit, from a soul that is never satisfied, from a supplication that is not heard and from a heart that does not fear Allah." (Sahih Muslim)

The author starts with a detailed explanation of the meaning of 'du'aa', and then moves further explaining the du'aa of Yunus , the condition of Yunus , the greatness of Allah Who does not wrong anyone, and the meaning of oftrepeated words of remembrance such as Subhanallah and La Ilaha Illa Allah.

He mentions:

"His saying, i.e Yunus "I have been the amongst the wrongdoers' comprises an acknowledgement of the reality of his situation. It is not possible for any of the servants ever to be free of wrongdoing or to declare himself free of it, especially when intimately conversing with his Lord."



..I realised that my manner of asking, and my supplication itself points out the belief that I carry in my heart



What makes this *du'aa* so special is its connection with *Tawheed* and forgiveness. After reading this book, I realised that my manner of asking, and my supplication itself points out the belief that I carry in my heart. It also made me reflect upon the importance of *Tawheed*, the importance of turning back to Allah always, and also the importance of repentance.

Ibn Taymiyyah says: "People may say the testification that none has the right to be worshipped save Allah upon their tongues, but when it is said sincerely, coming from the heart it takes on board a completely different reality."



He also says: "Acknowledgment of sin, if it includes repentance, combined with *Tawheed*, leads to forgiveness. When sin is forgiven, its punishment is averted for forgiveness is a shield protecting one from the evil of that sin."

THE book talks a great deal about *Tawheed*, worship, *imaan*, sincerity etc, giving great importance to what our foundation should be and laying emphasis on how our deeds should be according to the *Sunnah*, done with full sincerity solely for the sake of Allah. The author says: "The beginning of this religion, its end, its outer, and its inner is all *Tawheed*, and making one's religion sincerely for the sake of Allah alone is the actualisation of "none has the right to be worshipped except Allah."

Reading this book made me realise the great depth of knowledge and understanding of *Deen* this honored Sheikh had, may Allah have mercy The book talks
a great deal
about Tawheed,
worship, imaan,
sincerity etc,
giving great
importance
to what our
foundation
should be

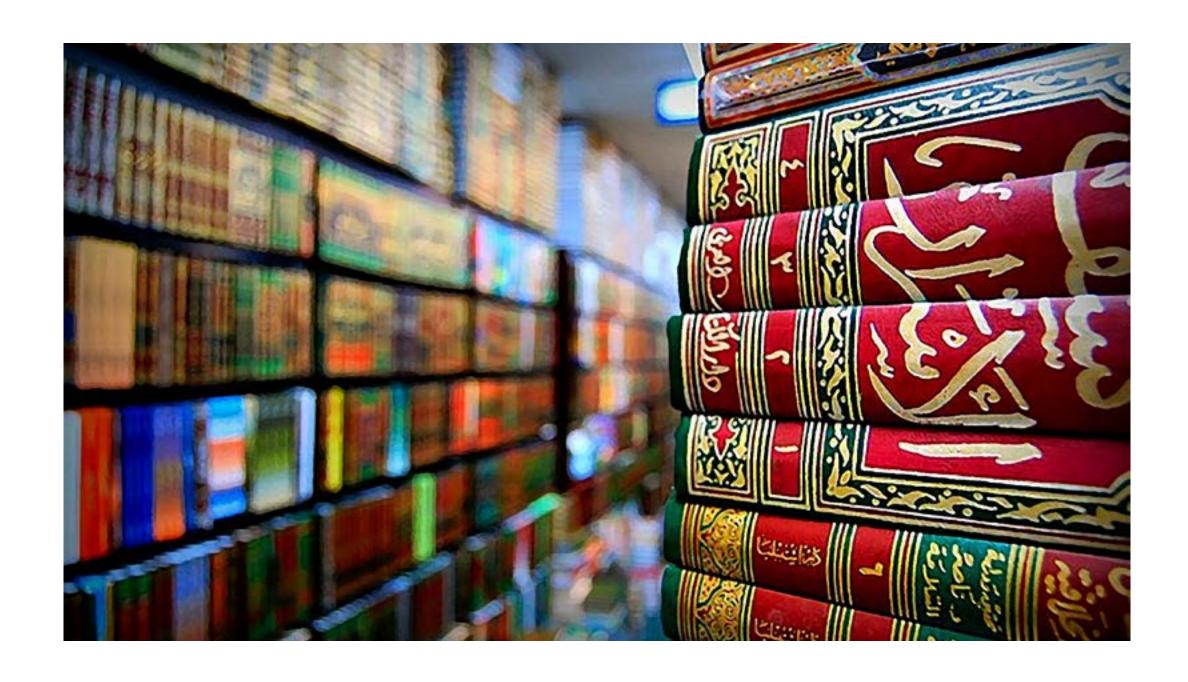
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on him. A new reader or a student of knowledge who has just begun his journey would perhaps find it difficult to fully understand and comprehend the content of the book. This is a book which is a must-read and should be read slowly so that the reader gets a chance to ponder and reflect, *in sha Allah*.





figh & fatawa



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

(Quran, Surah An-Nahl: 43)

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How to properly visit the Prophet's grave

By Shaikh AbdulAziz Bin Baz

T is recommended for the person visiting Madinah to send Salaam upon the Prophet and his two companions. He makes his way towards his grave after praying two Rakat in the Masjid. If he prays two Rakat in the Rawdah it is better, but if he prays anywhere in the Masjid it

is sufficient. Then after that, he goes towards his grave . He stands in front of him and greets him with *Salaam*.

He says: السلام عليك يا رسول الله ورحمة الله وبركاته صلى الله وسلم عليك وعلى آلك وأصحابك

Peace be upon you O Messenger of Allah, and the Mercy of Allah and His Blessings. May the Salutations of Allah and Salaam be upon you, your family and your companions.

Then he supplicates for him. (He can say):

جزاك الله عن الأمة خيراً، أشهد أنك بلغت الرسالة، وأديت الأمانة، ونصحت الأمة، وجاهدت في الله حق جهاده

May Allah reward you with good on behalf of the Ummah. I bear witness that you conveyed the message, fulfilled the trust, advised the Ummah and strove in the path of Allah in a befitting manner. If the person says this, it's good and authentic. Then he proceeds a little and gives *Salaam* to As-Siddiq, Abu Bakr, ... He says:

السلام عليك يا أبا بكر الصديق ررحمة الله وبركاته، جزاك الله عن أمة محمد خيراً، رضى الله عنك Peace be upon you, O Abu Bakr As-Siddiq, and the Mercy of Allah and His Blessings. May Allah reward you with good on behalf of the Ummah of Muhammad. May Allah be pleased with you. Then he proceeds a little and gives Salaam to Umar Al-Farooq . He says:

السلام عليك يا عمر بن الخطاب ورحمة الله وبركاته، جزاك الله عن أمة محمد خيراً، ورضي الله عنك Peace be upon you O Umar ibn Al Khattab and the Mercy of Allah and His Blessings. May Allah reward you with good on behalf of the Ummah of Muhammad. May Allah be pleased with you. He supplicates for both of them, and then he leaves.

[Source: http://www.binbaz.org.sa/node/19164; adapted from Rasheed ibn Estes Barbee's translation on mtws.posthaven.com]





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)



5 questions to ask before you take the marriage plunge

By Umm Rashid

Books can be written – and indeed, have been written – on scores of pre-marital questions to ask prospective spouses. From '1001 Questions to Ask Before You Get Married' to 'The Hard Questions: 100 Essential Questions to Ask Before You Say I Do' to 'Saving Your Marriage Before it Starts: 7 Questions to Ask Before and After Marriage' bookstores are inundated with self-help books that indicate that the phenomenon of getting married and staying married is being taken seriously.

Among Muslims, a woman's wali (legal guardian) is often assigned the important, but uncomfortable task of playing Grand Inquisitor and giving prospective suitors a thorough grilling that would do the FBI proud, in order to protect a woman's best interests. Parents, siblings and potential spouses themselves prepare lists of questions in the getting-to-know-each-other phase, that provide clues to a prospective spouse's personality and so, by extension, a couple's compatibility.

Yet, given the spiraling divorce rate and the widespread heartbreak, bitterness and social chaos that are left in its wake – the brunt of which is mostly borne by women – something seems to be amiss. Perhaps the wrong people are being asked the wrong questions; perhaps it's time to

question ourselves before we set out to question others?

WHY DO I WANT TO GET MARRIED?

It's easy to come up with an automatic, almost Pavlovian answer: marriage is half of the *Deen* (religion); it is a means of preserving one's chastity and fulfilling biological and psychological/social needs in a legitimate way.

However, a *Hadeeth* says: every deed is based upon the intention. It's important to be clear in one's own mind why one is seeking marriage: Is it because "everyone" I know is getting married? Is it because of parental or community

pressure? Is it because the biological clock is ticking away? Is it because I've found Mr. Right? Is it because I'm tired of waiting for Mr. Right? Is it because I like weddings and the idea of being a wife? Is it because I'm seeking financial social security? Is it because I feel I can learn from my spouse and grow in the *Deen*?

These questions may sound inane at the outset, but the answers come in handy, when several years down the lane, women may find themselves wondering: "Why did I ever get married to this person?"

AMILOOKING FOR THE RIGHT OUALITIES?

ZRIGHT QUALITIES?

There is a *Hadeeth* that enumerates the four qualities that are generally considered desirable from the point of view of marriage: *Maal* (property/wealth), *Jamaal* (beauty), *Nasab* (lineage), and *Deen* (religion) and recommends that the best choice is to choose a woman based upon her *Deen*.

The same may hold true the other way around – men are often chosen for a variety of cultural, social, financial, educational, personal, and even physiognomic

Is it because

the biological clock is ticking away? Is it because I've found Mr.
Right? Is it because I'm tired of waiting for Mr. Right?

considerations, but the recommendation of the Prophet remains the best bet for a blessed marriage – the other details vary from person to person, and are largely incidental, not basic, to marital happiness. What does it mean to choose a person on the basis of their *Deen*? Does it mean to choose the graduate of an Islamic university, a charismatic community leader or caller to Islam on the basis of their public persona? Or does it mean to choose someone whose personal life, manners and behavior reflect the Sunnah of the Prophet ?

Since Muslim men are accorded the role of *Qawwaam* (protector, provider, leader) in marital relationships, it would be best to ask one: Do I look up to this person? Does he

inspire trust? Is he knowledgeable and capable of exercising good judgment? Can I bring myself to follow his lead in life? Will he be a good example to my children?

3 WHAT WILL I CONTRIBUTE?

The maxim: "Ask not what your marriage can do for you; ask what you can do for your marriage" holds eternally true. Many women enter marriage with unrealistic expectations

Ask not what your marriage can do for you; ask what you can do for your marriage

"

of themselves, their spouses and the entire marital experience. One's level of preparedness for marriage goes beyond wedding planners, homemaking skills and trousseau shopping – it extends to an entire mindset.

Am I willing to commit time, patience, enthusiasm and loyalty to the relationship? Will I be contributing an element of reason and maturity? Will I be more mindful of taking my rights or giving them? According to the Quran, spouses have the right to expect closeness and companionship, love and mercy from each other. Do I have the generosity of spirit to give and receive all that?

HOW WILL I DEAL WITH DIFFERENCES?

It's naive to believe that marriages will never run into troubled waters – Islam clearly enunciates a Plan B, recommending that family members and knowledgeable community elders from both sides counsel and mediate at such times. Even in the worst possible scenario – divorce - the Quran recommends "staying together by Ma'aroof (mutually acceptable/amicable means) or parting with Ibsaan (moral excellence)." (Quran, 2: 229)

It may be worthwhile to evaluate: How do I react to trouble - with patience and reasoning or fits of temper and pique? Am I willing to accept another point of view, or well-

meaning advice in good faith and good humor? Do I have the tendency to bear long-term grudges or am I quick to forgive and forget? Can I disagree respectfully, without regressing to vitriolic recrimination?

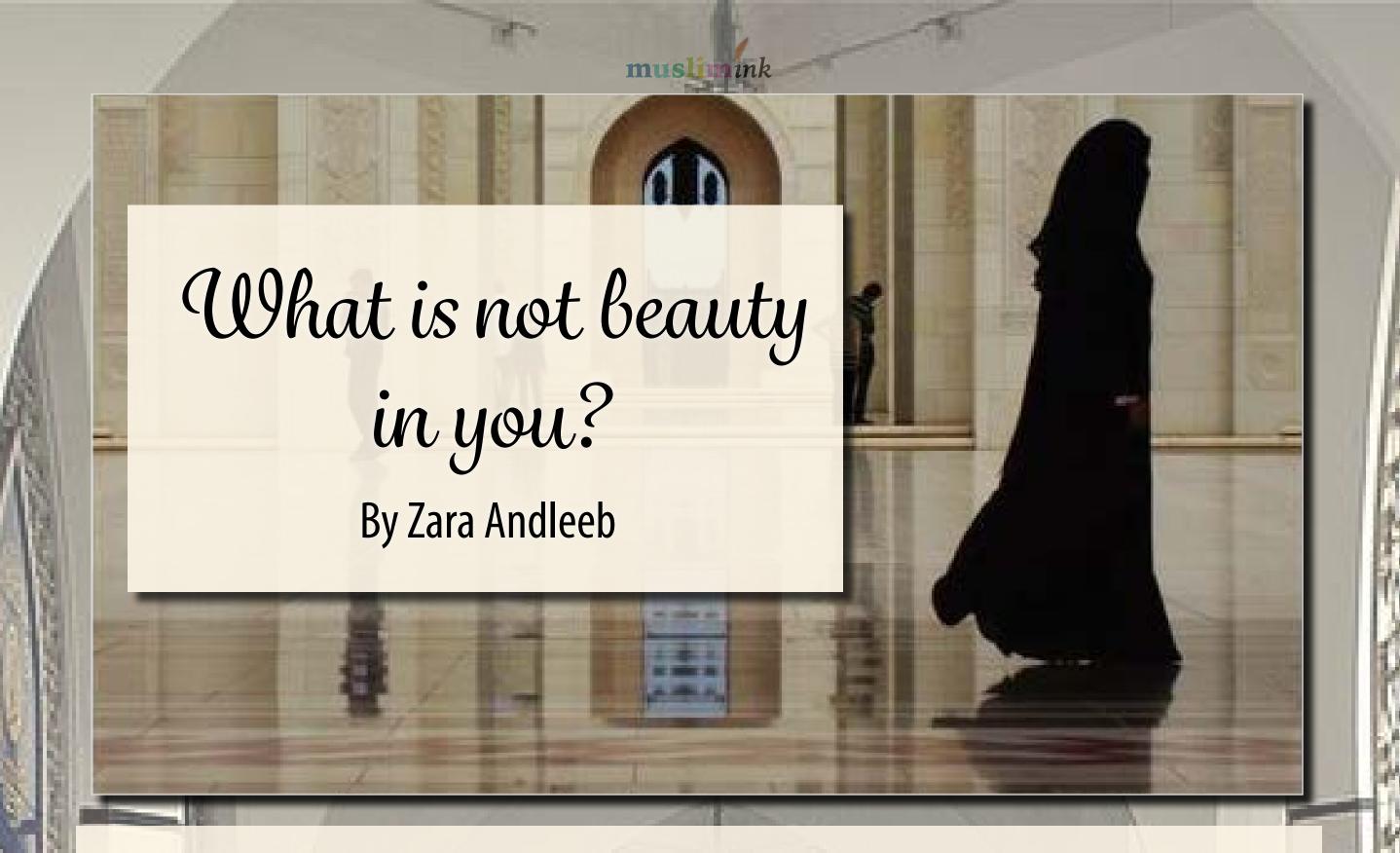
HOW WILL IT BE LIKE TO BE MARRIED TO ME?

Marriage counselors consider this an indispensable question to ask oneself. It is relatively easy to extrospect – to be so caught up in drawing out lists of must-have qualities in a prospective spouse, that one neglects to introspect:

What sort of a wife would I make – would I be someone who would enrich and inspire?

What sort of a wife would I make – would I be someone who would enrich and inspire? Would I be someone with whom my spouse would "dwell in tranquility"? The Du'aa of the believers in the Quran is: "O Lord! Grant us wives and offspring who comfort our eyes..." (Quran, 25:74)

The question is: Do I have it in me to be the personification of such a prayer?



Woman, what a beautiful creation of God!
So beautiful, leaves everyone awed
Unparalleled is her contribution;
Home, love, children and compassion

No harm should touch her; a command from the heavens
Do not display your adornment; the best of havens
More beautiful than the sparkling stars in the dark sky
More desirable than anything of the world, nobody can deny

More precious than a pearl bastioned in the shell
Deserves more armor, than a king in his cell
Be gentle with the women! The Prophet semphasized
She raises a generation; leaders, righteous and wise

The greater the honor, the greater the responsibility

O women of peace, Don't be heedless of the accountability!

Obey The Giver of all honor, Worthy of all Praise

His wisdom so mighty, His commands amaze

The veil of honor, Hijab, they say

Never let it go, even if your hair turns grey

Pay attention to the details when you read His words

"..Don't show off your adornment.." (Nur:31), said the Lord of all worlds

It's a command to all women, there's no one 'ugly' in His sight

Don't seek loopholes, just do what is right

Don't we know where beauty lies?

Face? Body or the eyes?

Set aside opinions, suggestions and pressure
Your ranks He will raise, if you desire His pleasure
O women of peace, don't let go your value
The doors of Paradise are waiting to call you

Open your hearts to the verse, O women of peace!

He defined hijab for you, excuses you must cease

If you decide to obey and abide

What is not beauty in you? Almost everything you will hide

This covering is a symbol of obedience
Revealing modesty and confidence
That you're beautiful, loyal and secure
From all evil and gazes that are impure

Praise be to Allah, The Lord of men, women and everything that exists

Peace be upon the messenger who conveyed the truth as is.





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)

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TASTE FROM THE PAST

Baramakiyyah

By Bushra Wangde

RAB influence in *Andalusia* 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. *Baramakiyyah* is one such dish from 13th century *Andalusia*.

Ingredients

For the bread

1 tablespoon dry yeast

1/2 cup water + 1/4 cup for yeast

1 cup flour

1 cup semolina

1 & 1/2 tablespoon olive oil

1 medium finely cut capsicum (optional, not in original recipe)

some mozzarella cheese (optional, not in original recipe)

For the filling

300 gm of chicken (or any kind of meat you want to use, even fish can be used)

2 medium chopped onions

1/2 teaspoon pepper powder

1 & 1/2 teaspoon cinnamon

1 teaspoon coriander powder

1 teaspoon salt

3 tablespoon olive oil

1 & 1/2 tablespoon more olive oil for frying

Note: the original recipe doesn't mention whether the spices are ground or whole, but I have used ground spices.



Making the bread

- 1. For making the dough, first mix yeast with 1/4 cup lukewarm water, and let it rest for a minute.
- 2. Stir together flour, semolina and salt.
- 3. When the yeast starts foaming up, add it to the flour mixture. Then add 1/2 cup water and olive oil and stir it. Knead it until smooth. If necessary add extra flour to get the desired texture.
- 4. Cover the dough with and fry over medamp towel, and leave in a for 5 minutes. It warm place for one and a half brown in color. hours to let it rise.

Making the filling

- 1. Cut the chicken very finely into 1/4 inch slices.
- 2. Take a pot and heat oil in it. Then add the onions, chicken, salt and the spices.
- 3. Cook over low heat, and cover it, till the juice is released of the chicken and onion. Then uncover, and let it cook over medium heat till the liquid is gone.
- 4. Take a frying pan, add oil in. Add the cooked chicken and fry over medium heat for 5 minutes. until it is light brown in color.

Putting it together

- 1. Take the risen dough on a floured surface, and cut into four equal parts.
- 2. Take two equal parts and roll each until it is about 12x5 inches.
- 3. Put the chicken filling on the rolled out dough. Add the finely cut capsicum and mozzarella cheese.
- 4. Put the other rolled out dough on top of the first one, and press its edges to seal it. Repeat the same with the remaining dough.
- 5. Transfer to a cookie sheet and bake it on 170 degree Celcius, until it is golden brown. (You can brush with an egg wash to get the desired golden color of the bread.)
- 6. Cut it into thick slices and serve warm. Enjoy a bite-sized taste of the past!





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)



How Some Birds & Animals Sleep

By Umm Rashid

leep is one of the signs of Allah in this universe, and there are several *ayat* in the Quran that point to this: "And among His Signs is your sleep by night and by day, and your seeking of His Bounty. Verily, in that are indeed signs for a people who listen." [Quran 30:23].

"And it is He Who makes the night a covering for you, and the sleep (as) a repose, and makes the day Nushoor (i.e. getting up and going about here and there for daily work, after one's sleep at night or like resurrection after one's death)" [Quran 25:47]

"See they not that We have made the night for them to rest therein, and the day sight-giving? Verily, in this are Ayat (proofs, evidences, verses, lessons, signs, revelations, etc.) for the people who believe" [Quran 27:86]

"And We have made your sleep as a thing for rest. And We have made the night as a covering (through its darkness), And We have made the day for livelihood." [Quran 78:9-11].

Imam Ibn Katheer said: "Among the signs is that which has been created for you of sleep by night and by day, in which you get rest and stillness, and exhaustion and tiredness are taken away; and wakefulness and striving for one's livelihood have been ordained during the day."

The blessing of sleep extends to all living creatures, including

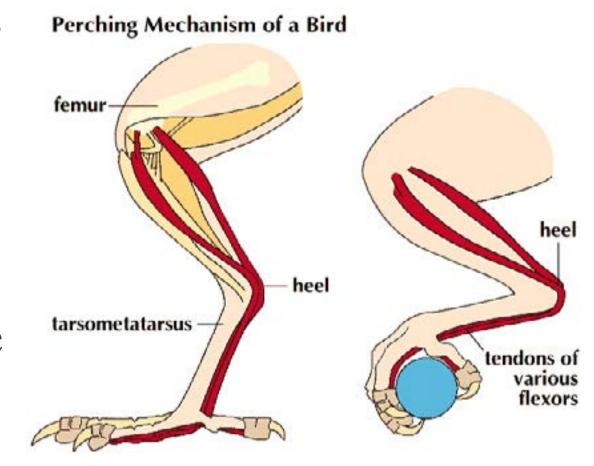


birds and animals. Have you ever wondered how birds get a full night's rest while holding onto their perch -- something inconceivable for a human being?

It is because of the tendons in the feet of grasping birds such as perching birds and raptors. A pair of tendons in the back called flexor digitorum longus and flexor halluciss longus, are connected to deep flexor muscles in the leg. The digitorum

branches and works the three toes in the front, while the hallucis works the back toe, known as the hallux.

Both stretch over the ankle, and when the bird lands and the ankle bends, this forces both tendons to automatically pull, thus clenching



the toes closed. As long as the ankle is bent, the tendons and toes are locked into place. This gives perching birds a solid grip that lasts even when sleeping.

Interestingly, birds that sleep on the ground have an extraordinary feature that keeps them safe while asleep — they sleep with one eye open thanks to a phenomenon called unihemispheric slow-wave sleep. Certain birds like mallard ducks can even keep half of their brain (and its corresponding eye) alert while allowing the other half to take a break.

What is even more amazing is that these birds watch out for



each other while resting at night. They sleep in a row, with the ducks on the ends closing the eye next to their neighbors, but keeping the eye facing potential danger open, subhan Allah! Sea

otters take this concept to a whole new level and "hold hands" while sleeping so they don't drift apart.



Some other animals like dolphins and whales often sleep with one eye open in order to avoid being eaten by sharks. The ability to stay partially conscious also allows them to continue to get air while sleeping. Dolphins in particular are known to put one half of their brain to sleep, while the other half is still conscious and functioning.

They then alternate each side to sleep periodically and can stay in this state for almost eight hours a day. They are conscious enough to control their breathing and periodically swim to the surface and get air, while still giving their brain the rest it needs.

Great white sharks sleep while facing a current, so that the movement of water constantly flows over their gills, delivering oxygen. Other sharks have nostril-like openings near their eyes called spiracles, that push water across their gills when they are still.

The signs of Allah are all around us — within ourselves and in the creation

Dolphins in particular are known to put one half of their brain to sleep, while the other half is still conscious and functioning

around us -- if only we open our eyes to observe them and in doing so, truly see the mercy and majesty of our Lord

"There is not an animal (that lives) on the earth, nor a being that flies on its wings, but (forms part of) communities like you. Nothing have we omitted from the Book, and they (all) shall be gathered to their Lord in the end. [Quran 6:38]

[Reference: http://www.todayifoundout.com/index.php/2014/10/birds-grip-things-sleep/]



How special are the fruits mentioned in the Quran

By Bushra Wangde

E all love fruits don't we? Sweet, sour, juicy, colorful, delightful and of course tasty and delicious. Let's take a look at the fruits mentioned in the Quran, and find out their benefits.

OLIVES

"He causes to grow for you thereby the crops, olives, palm trees, grapevines, and from all the fruits. Indeed in that is a sign for a people who give thought." [Surah an-Nahl:11]

Olives are best known in the Eastern Mediterranean region, although they are now available throughout the world, and have been mentioned seven times in the Quran.

Health Benefits

Olives possess a monounsaturated fat called oleic acid, which has been linked to preventing heart disease. The oil of olives is where this oleic acid is located, and it is responsible for lowering blood pressure, which reduces the chances of cardiovascular complications and general stress on the system.

Phenolic compounds like hydroxytyrosol act as anticoagulants to thin the blood, which reduces the chances of blood clots developing and dangerously blocking the flow of blood.

Aside from that, the same phenolic compound

also eases blood vessel tension and dilates the blood vessels, which reduces the strain on the heart and increases blood flow around the body in a healthy way.

Olives contain significant amounts of antioxidants which protect cell



The oil of olives is where this oleic acid is located, and it is responsible for lower blood pressure





membranes against diseases like cancer.

Olives help to reduce inflammation throughout the body after eating them, which includes a reduction in pain and irritation in the joints, muscles, injuries, tendons.

Olives eliminate excess cholesterol in the blood, due to the presence of Monounsaturated fatty acids (MUFA) in them.

Oleuropein, that valuable chemical component of olives, also functions as an antimicrobial and antibacterial booster in the body. Eating plenty of olives increases the presence of this chemical, which defends against bacterial infections throughout the body, both internally and externally.

Olives are a great source of vitamin E, which is a major factor in protecting our skin. Olives are a great protection against anaemia, as they rich in iron and copper.

Linoleic acid present in olive oil is especially useful for breastfeeding mothers. Since it contributes to the natural development of the infant's brain and nervous system before and after birth.

Olives also prevents bone loss and osteoporosis. Presence of hydroxytyrosol, as well as oleuropein, results in increased calcium deposition and bone growth, leading to a distinct drop in osteoporosis.

GRAPES

"Or you have a garden of palm trees and grapes and make rivers gush forth within them in force?" [Surah Israa:91]

This popular fruit's history goes back as far as 8,000 years, when grape vines were first cultivated in what is now the Middle East.



Grapes are endless in variety -- from red, green and purple grapes to seedless grapes, grape jelly, grape jam, grape juice and raisins.

HEALTH BENEFITS

Grapes can be used to treat asthma. The hydrating power of grapes is also high, which increases the moisture present in the lungs and reduces asthmatic events.

Grapes are very effective in overcoming and eliminating constipation.



They are classified as a laxative food, because they contain organic acid, sugar and cellulose.

Light and white grape juice supplements the iron content in the body and prevents fatigue. Anemia is a real problem for many people, and eating grapes can help keep your iron and mineral levels balanced in the body.

The plentiful amount of iron and sugar contained within each grape also fosters blood production and acts as a natural medicine for liver, kidney, and digestive system diseases. They stimulate the kidneys and help them excrete such waste matters as urea.

Grapes are a wonderful source of micronutrients like copper, iron, and manganese, all of which are important in the formation and strength of the bones.

Grapes increase the nitric oxide levels in the blood, which prevents blood clots. Therefore, grapes are an effective way to reduce the chances of heart attacks.

Grapes are high in antioxidants important for eye health such as lutein and zeaxanthin.

Grapes
increase the
secretion of
milk, hence
nursing
mothers are
advised to
drink grape
juice



Ripe grape juice is an important home remedy for curing migraines.

Grapes play an important role in dyspepsia. They relieve heat and cure indigestion and irritation in the stomach

Grapes increases the secretion of milk, hence nursing mothers are advised to drink grape juice.

POMEGRANATES

"And it is He who sends down rain from the sky and We produce thereby the growth of all things. we produce from it greenery from which We produce grains arranged in layers. And from the palm trees of its emerging fruit are clusters hanging low. And gardens of grapevines and olives and pomegranates, similar yet varied. Look at its fruit when it yields and its ripening. Indeed in that are signs for a people who believe." [Surah An'am: 99]

HEALTH BENEFITS

Pomegranate peel, bark and leaves are used to calm disorders of the



stomach or the diarrhea caused by any kind of digestive problems.

Regular intake of pomegranate juice can maintain good flow of the blood, because of this property, it subsequently decreases the risk of heart attacks and strokes.



Pomegranates contain high levels of antioxidants called flavonoids. These flavonoids are known to be effective in counteracting various cancer radials.

One of the best benefits of pomegranates is that their juice, along with its antibacterial and antiviral properties, helps to reduce the effects of dental plaque and protects against various oral diseases.

Pomegranates are used medicinally for diarrhea, earache, bad vision, fevers. They maintain the body's potassium-sodium balance, and help the nervous and muscular senses to function regularly.

Pomegranates revive tired muscles and enable them to move easily, and also strengthen the heart.

Pomegranates revive tired muscles and enable them to move easily, and also strengthen the heart

DATES

"And shake toward you the trunk of the palm tree; it will drop upon you ripe, fresh dates." [Surah Maryam: 25]

The date fruit is one of the sweetest fruits around and also happens to come in many different varieties. Although dates can be

eaten fresh, the fruit is very often dried, resembling raisins or plums.

HEALTH BENEFITS

Dates are a rich source of protein, dietary fiber and rich in vitamins B1, B2, B3 and B5 along with vitamin A1 and C.

It helps improve the digestive system as it contains soluble and insoluble fibers and different kinds of amino acids.

Dates are great energy boosters as they contain natural sugars like glucose, sucrose and fructose.

CONTENTS



Dates are rich in potassium and low in sodium. This helps regulate a healthy nervous system and studies have shown that it reduces the risk of stroke and other heart related diseases.

A date has high iron content and is very useful in treating anemia.

It helps people suffering from

constipation. It also is said to help in curing abdominal cancer. The best thing is that it does not have any side effect on the body and is completely natural as well as it works better

than medicine.

It also helps in improving eyesight and helps in curing night blindness as well

The significant amounts of minerals found in dates make it a super food for strengthening bones and fighting off painful and debilitating diseases like osteoporosis.

Ripe dates contain potassium, which is known as an effective way of controlling diarrhea.

BANANA

"And (banana) tree is layered (with fruit)" [Surah Waqiah:29]

The banana tree is actually the largest flowering herbaceous plant in the world, and although many different varieties exist, they

almost all are elongated, slightly curved fruits with a fleshy outer peel that can be easily removed to expose white to yellow flesh.

HEALTH BENEFITS

Bananas are useful for weight loss as one banana only has approximately 90 calories. It contains a lot of fiber as well and is easy to digest. Bananas decrease blood pressure and are used to treat allergies.

While helping weight loss, bananas can also be useful for weight gain. Bananas contain significant amounts of dietary fiber and therefore



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help in smooth bowel movements and relieve constipation.

Bananas are used to treat anemia, are instrumental in developing cells



and muscles, maintain the body's fluid balance.

Cooked banana flowers help in providing relief from painful and excessive bleeding during the menstrual cycle as well as other menstrual disorders.

Bananas have polyphenolic, antioxidant compounds that positively impact kidney function and the accumulation

of toxins, while also stimulating proper functioning of kidneys.

FIG

"By the fig and the olive" [Surah at-Tin:1]

Considered exotic in some areas of the world, figs are sweet and juicy when ripe. Pollinated by a tiny wasp, fig trees never blossom because the flowers are on the inside, producing dozens and sometimes hundreds of miniscule seeds that give figs their unique, crunchy texture.

HEALTH BENEFITS

Dried figs are an excellent source of minerals, vitamins and antioxidants. There are 5 grams of fiber in every three-fig serving. This high concentration of fiber helps promote healthy, regular bowel function and prevents constipation.

The fiber in figs also helps to reduce weight and is often recommended for obese people

Figs contain Pectin, which is a soluble fiber, which in turn helps in lowering cholesterol.

Dried figs contain phenol, Omega-3 and Omega-6. These fatty acids reduce the risk of coronary heart disease.

The presence of fiber helps to stimulate the elimination of free radicals and other cancer causing substances, particularly in the



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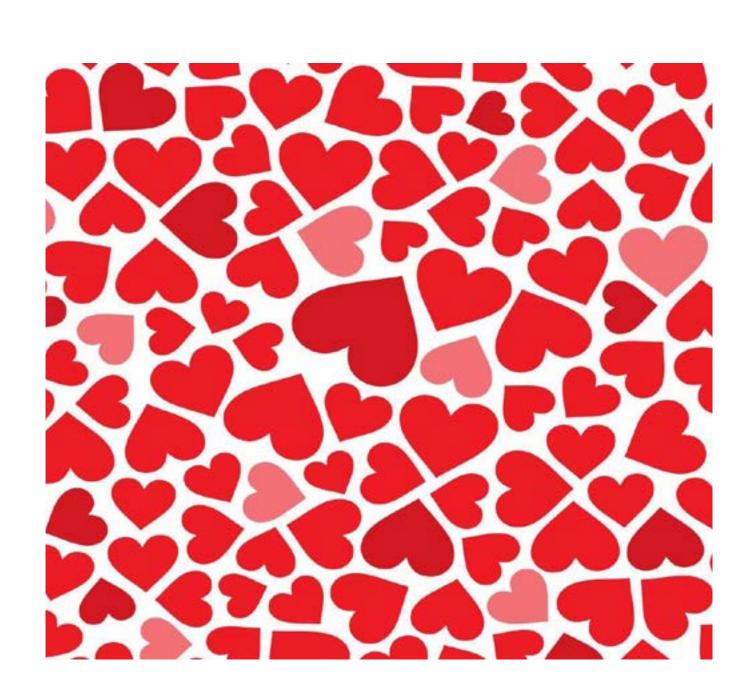
colon, since fiber increases the healthy movement of the bowels.

Figs act as a high fiber treat that helps promote functional control of diabetes. Fig leaves reduce the amount of insulin needed by diabetic patients who have to regularly take insulin injections.



Fig leaf tea has been popularly prescribed for various respiratory conditions like bronchitis, and it is also used as a way to prevent and lessen the symptoms of asthmatic patients.

The high mucilage content in figs helps to heal and protect sore throats. The soothing nature of figs and their natural juices can relieve pain and stress on the vocal chords.



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islamic economy



Prophet Muhammad 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

Setting the Stage

We shall be publishing 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.

VER the last few decades, the Muslims have been trying to restructure their lives on the basis of Islamic principles. They strongly feel that the political and economic dominance of the West, during past centuries, has deprived them of the divine guidance, especially in the socioeconomic fields. Therefore, after acquiring political freedom, the masses are striving for the revival of their Islamic identity to organise their collective life in accordance with the Islamic teachings.

In the economic field, it was the biggest challenge for such Muslims to reform their financial institutions to bring them in harmony with the dictates of Shari'ah. In an environment where the entire financial system was based on interest, it was a formidable task to structure the financial institutions on an interest free basis.

The people not conversant with the principles of Shari'ah and its economic philosophy sometimes believe that abolishing interest from the banks and financial institutions would make them

The person extending money must decide whether he wishes to help or share profits

"

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charitable, rather than commercial, concerns which offer financial services without a return.

Obviously, this is totally a wrong assumption. According to Shari'ah, interest free loans are meant for cooperative and charitable activities, and not normally for commercial



transactions, except in a very limited range. So far as commercial financing is concerned, the Islamic Shari'ah has a different set-up for that purpose. The principle is that the person extending money to another person must decide whether he wishes to help the opposite party or he wants to share his profits. If he wants to help the borrower, he must rescind from any claim to any additional amount. His principal will be secured and guaranteed, but no return over and above the principal amount is legitimate. But if he is advancing

money to share the profits earned by the other party, he can claim a stipulated proportion of profit actually earned by him, and must share his loss also, if he suffers a loss.

It is thus obvious that exclusion of interest from financial activities does not necessarily mean that the financier cannot earn a profit. If financing is meant for a commercial purpose, it can be based on the concept of profit and loss sharing, for which *musharakah* and *mudarabah* have been designed since the very inception of the Islamic commercial law.

If financing is meant for a commercial purpose, it can be based on the concept of profit and loss sharing

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There are, however, some sectors

where financing on the basis of *musharakah* or *mudarabah* is not workable or feasible for one reason or another. For such sectors the contemporary scholars have suggested some other instruments which can be used for the purpose of financing, like *murabahah*, *ijarah*, *salam* or *istisna*.

Since last two decades, these modes of financing are being used by the Islamic banks and financial institutions. But all these instruments are not the substitutes of interest in the strict sense, and it will be wrong to presume that they may be used exactly in the same fashion as interest is used. They have their own set of principles, philosophy and conditions without



which it is not allowed in Shari'ah to use them as modes of financing. Therefore the ignorance of their basic concept and relevant details may lead to confusing the Islamic financing with the conventional system based on interest.

The present book (which we will be publishing as a series of articles In sha Allah – editor) is a revised collection of my different articles that aimed at providing basic information about the principles and precepts of Islamic finance, with special reference to the modes of financing used by the Islamic banks and non-banking financial institutions. I have tried to explain the basic concept underlying these instruments, the necessary requirements for their acceptability from the Shari'ah standpoint, and the correct method of their application. I have also dealt with the practical issues involved in the application of these instruments and their possible solutions in the light of Shari'ah.

There are some sectors where financing on the basis of musharakah

or mudarabah

is not workable

In my capacity as chairman / member of the Shari'ah Supervisory Boards of a number of Islamic banks in different parts of the world, I came across the points of weakness in their operations caused mainly by the lack of clear perception of the relevant rules and principles of Shari'ah. This experience emphasized the need for the present book in which I have tried to discuss the relevant subject in a simple way which may be easily understood by a common reader who had no opportunities to study the Islamic financial principles in depth. This humble effort, I hope, will facilitate to understand the basic principles of Islamic finance and the main points of difference between conventional and Islamic banking. May Allah Ta'ala accept this humble effort, honour it with His pleasure and make it beneficial for the readers.



Fintech in Islamic Finance as Malaysia Launches Investment Account Platform

ALAYSIA recently launched the Investment Account Platform (IAP), a cross border multi-currency channel linking into regional and global economies.

The Islamic finance market is currently characterised by a collection of domestic markets with little cross border activity, and faces challenges of financial intermediary, that of effectively matching investors seeking Sharia compliant opportunities to businesses seeking funding.

Speaking at the launch of the IAP product, Dr Zeti Akhtar Aziz, Governor of the Central Bank of Malaysia (Bank Negara

Malaysia) stated the IAP is "more than a new and innovative medium for Shariah-compliant investments and fund raising initiatives", but "signifies a fundamental shift towards providing solutions that addresses the prevailing gap in the current risk-transfer financial regime to one that now allows for financial institutions to include a wider range of investment intermediation activities that emphasises risk-sharing and thus facilitate a stronger linkage of finance and the real economy."

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IAP VALUE PROPOSITION

The IAP will provide investors with direct access to a broad range of investment opportunities, and businesses as well as Islamic banks with a new source of funding. Dr Zeti added "There is also the potential for institutions with specific mandates including Government agencies to strategically collaborate with the IAP and Islamic banks to form public-private partnerships to facilitate the efficient channelling of grants or funding and to facilitate financing opportunities for identified strategic ventures."



S&P: Profit and loss sharing may begin gaining ground in Islamic finance

Islamic banks might be inching closer to applying the principle of profit and loss sharing, says Standard & Poor's Ratings Services in a recent report.

"We're seeing global financial systems moving toward liabilities bailing-in through the introduction of resolution regimes and the requirement that some banks set aside a certain amount of loss-absorbing liabilities," said Standard & Poor's Global Head of Islamic Finance Mohamed Damak. "We believe Islamic finance might be headed in the same direction, especially since economic conditions in some core markets for Islamic finance are becoming more challenging."

"Although profit and loss sharing has not been widely applied by Islamic banks to date for numerous reasons, we believe this will change in the next few years if and when local regulators for Islamic finance core markets—which include the Gulf Cooperation Council countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates), Malaysia, and Iran—start implementing resolution regimes."

Malaysia to launch Islamic wealth management in July

KUALA LUMPUR: The Securities Commission Malaysia (SC) plans to launch the Islamic Fund and Wealth Management Blueprint by July to strengthen Malaysia's competitive position in the global Islamic financial sector. "We have identified Islamic wealth management as a new growth area which, apart from leveraging on Malaysia's existing infrastructure and capabilities in Islamic finance, is also a logical expansion for our well-developed Islamic fund management industry," said SC chairman Datuk Seri Ranjit Ajit Singh in an interview with the New Straits Times Press.



IDB pitches for Islamic finance in India

MUMBAI: Saudi-based Islamic Development Bank (IDB) Group will approach the Reserve Bank of India to highlight the benefits of Islamic finance in India. This came ahead of Indian Prime Minister Narendra Modi's visit to the Kingdom of Saudi Arabia in April.

Khaled M Al-Aboodi, CEO of the Islamic Corporation for the Development of Private Sector (ICD) — an arm of the IDB, said that he would discuss with the RBI how Islamic finance could complement the existing banking activity.

Highlighting the advantage of Islamic finance, Al-Aboodi said that there was no excess leveraging in such assets and banks would always have some security. According to Al-Aboodi, in terms of distress Islamic finance worked well as the financier operated as a partner with the businessman. "During the 2008 global financial crisis, Islamic finance banks had been affected at a much lesser level," he said. IDB has advised other countries that have managed to enable interest-free financing. One of the regulations is facilitation of leasing and buyback of assets by financiers.

Al-Aboodi, who was in India ahead of Modi's visit to Saudi Arabia, said that although IDB lends only to 56 member countries, it worked together with India in getting Indian vendors for projects in developing markets in Africa. "We play a role similar to the Exim Bank's, by financing Indian imports among member countries," said Al-Aboodi.

In India, the IDB is engaged in social development initiatives. One such initiative likely to be signed during the PM's visit is a \$50-million financing of mobile medical units in the country. The financing will be through a non-government organization which has been identified for the purpose.

The IDB Group has been present in India since 1983, when it started a scholarship programme under which 4,190 students have benefited, he said, adding it has also helped 250 other projects in the country.



Morocco becoming a solar superpower



pringing up on the edge of the Sahara desert are rows of curved mirrors as far as the eye can see. They're part of what could become the biggest solar power plant in the

world.

Morocco is investing about \$2.6 billion on the construction of the Ouarzazate complex, which forms the heart of a \$9 billion strategy to harness one of the country's greatest natural resources -- sunshine.

When completed in 2017, it will cover an area nine times the size of New York's Central Park and generate enough electricity to power about one million households.

The first phase was officially opened last month, and a further three linked plants will come online by the end of next year, according to the president of the Moroccan Agency for Solar Energy, Mustapha Bakkoury.

"It's very impressive," Bakkoury told CNNMoney. "You cannot see the end of the [solar] mirrors."

Morocco has been developing solar and other sources of renewable power for years. It has just set itself the ambitious target of meeting just over half the nation's electricity needs from renewable power by 2030.

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It's trying to wean itself off imported fuel, and reduce emissions at the same time, said Bakkoury.

Morocco is using solar technology that operates very differently from traditional solar panels, which use photovoltaic cells to convert sunlight directly into electricity.

The Ouarzazate complex uses large curved "mirrors" that track the sun like flowers and channel radiation to generate steam inside a network of tubes. The steam drives a central turbine that generates electricity, which flows into the national grid for use by Moroccan homes and businesses.

Perhaps most impressive is that the complex can continue to operate after the sun sets. Heat from the system can be stored for hours in tanks filled with molten salts. That allows steam to be generated for hours and keep turning the turbine at night.

The operational portion of the Ouarzazate solar complex provides 2% of the country's daily power, and the country has a long way to go to hit its targets. But analysts say Morocco has a good track record when it comes to executing on its

I think
Morocco
should be
commended
for delivering
on its
ambition

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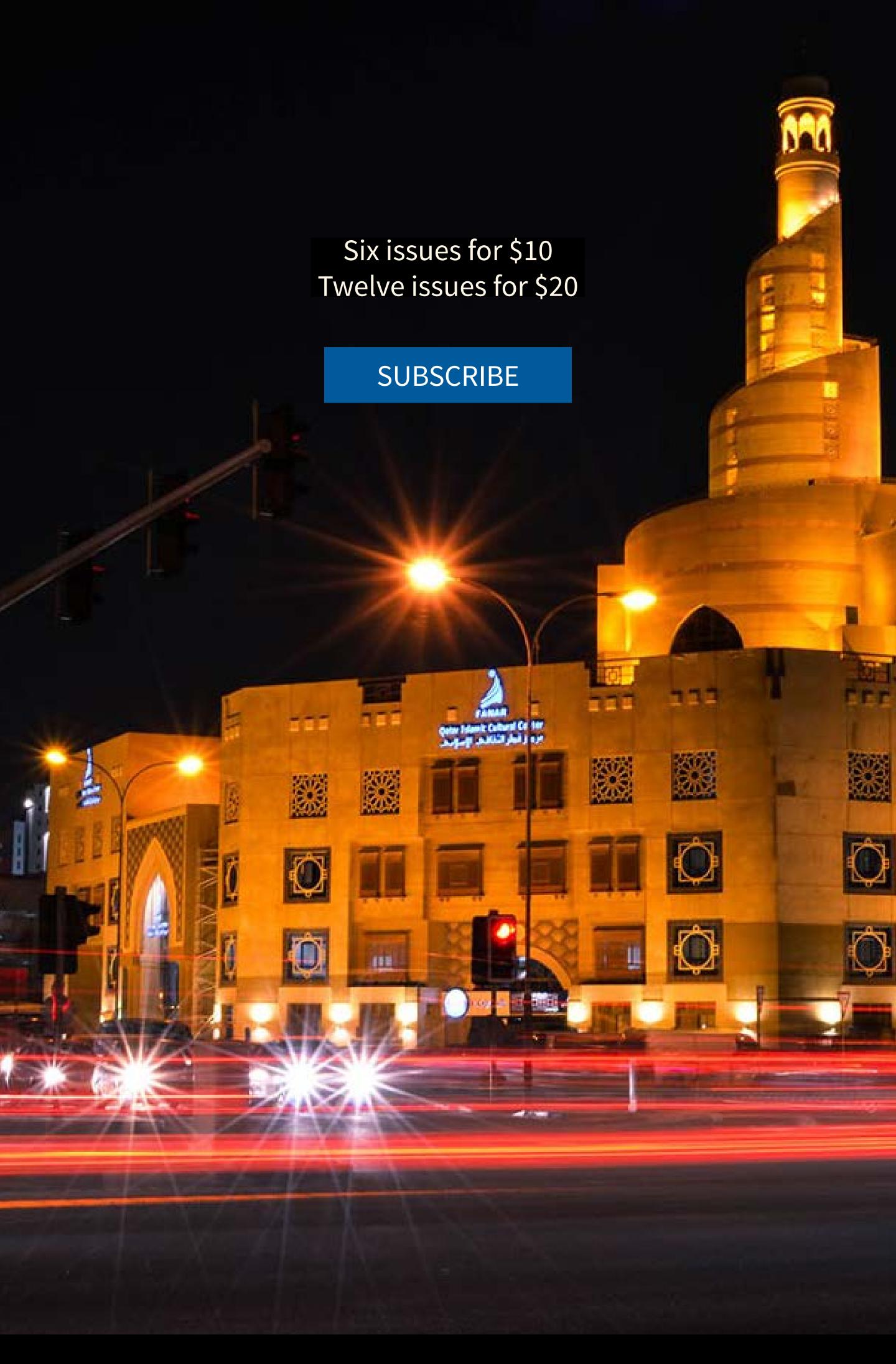
plans. "I think Morocco should be commended for delivering on its ambition," said Ben Warren, a global power and utilities expert at EY, formerly Ernst & Young. "Other countries have been, to date, noticeable for talking about ambitious renewable plans, but not implementing them."

He said Morocco is joining the ranks of solar superpowers alongside the U.S., Chile and South Africa.

Power usage in the country is growing at a rapid rate and infrastructure has to keep pace. Bakkoury expects national power consumption will double in 10 years.

The ability to store power for hours at a time is crucial for a country such as Morocco because usage peaks after the sun goes down, he added. — CNNMoney

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