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Mumtaz Becomes the First Muslim Woman District Judge in Karnataka State



Mumtaz, a resident of the Udupi district, excelled in judicial exams to become the

first Muslim woman in the Karnataka state to become a district judge. The judicial exams were held in Feb-March 2021, earlier this year.

Mumtaz is the daughter of Abdul Rahiman and Atijamma of Mulki. She bagged the top rank among the 12 candidates who managed to crack the exam to become district judges.

She completed her LLB degree from SDM Law College in Mangaluru and acquired a master's degree in law from Mysore. She was appointed as Assistant Public Prosecutor at Bhatkal JMFC Court in 2010 and was later transferred to Udupi JMFC Court. In 2018, she was promoted to the post of Assistant Director of Prosecution (ADP) at the office of Udupi Superintendent of Police and was currently working for the same post.

Yet another Unity Conference but with Collective Efforts



Abdul Bari Masoud

New Delhi: Prominent community and religious leaders of different hues held a closed-door meeting on 8 August 10, 2021, at a hotel in Jamia Nagar here. The meeting's primary purpose was to explore the common ground for *Ittehad-e-Millat*, or 'Unity among the community.' A 5-point charter was passed following the day-long deliberations, and a committee of 22-diverse members was formed to carry forward the agenda

adopted in the conference.

A resolution adopted at the conference called for the adoption of all possible means to promote unity and consensus and refrain from engaging in any discourse that would offend those belonging to any sect or school of thought.

In his online address from Lucknow, Maulana Syed Rabe Husaini Nadwi, President, All India Muslim Personal Law Board (AIMPLB), has set the deliberations in motion. Welcoming the effort, he said it is the need of the hour that all kinds of people should sit together to solve the issues of the community. Urging Islamic scholars, experts, and community leaders to come on a platform, noted Islamic

scholar Nadawi said they need to guide the community confronting socio, economic and security problems in the light of Quran and Hadees.

He added that whatever hurdles come in the way of Muslim unity should be removed, and Islamic scholars should arrive at one platform.

In his welcome address, Fiqh Academy general secretary Maulana Khalid Saifullah Rahmani, who presided over all the three sessions, explained in detail the primary purpose of the *Ittehad Millat* conference and its mission. He also read out a 9-point pledge for forging unity in the community.

Syed Sadatullah Husaini, Ameer

of Jamaat-e-Islami Hind, said that most of the unity efforts have been on defense.

"We now need to take a proactive position instead of a defensive one. It needs to be encouraged, and Jamaat-e-Islami Hind India will be part of any such efforts.

The resolution also stated that the meeting reminded the Muslims of India to fight Hindu extremist and anti-social elements with full courage and to exercise their right to defend their lives, property, and honor under the laws of the land. All these steps should be done within the ambit of the law.

Apart from focusing on unity, the resolution says that Muslims should develop better relations with non-Muslims.

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Touheed Mujawar Wins Award For Social Excellence

Abdulhafiz Lakhani

Renowned Career Counselor and Placement officer Prof. Touheed Mujawar from Sangli, Maharashtra, was awarded the 1st National Award for Social Excellence 2021 in India's Top Individual Change Makers category on 15th August 2021 in the presence of honorable guests and a large gathering of participants from across India.

Virtual felicitation Ceremony was held in the presence of Eminent Chief Guest and Speakers comprising Mr. Sam Pitroda, former Advisor to the Prime Minister on Public Information Infrastructure & Innovations (PIII) Chairman, Overseas Congress Department, Dr. Manoj Kumar Jha Member of Parliament, Bihar. Mr. Navaid Hamid, President, All India Muslim Majlis e Mushwarat, Maulana Khalid Rasheed Farangi Mahli, Islamic Scholar & Head – Islamic Center of India Mr. Aamir Edresy, President, Association Of



Muslim Professionals.

On receiving the award, Prof. Mujawar said, He will strive hard for the rural students and make sure that he puts all his efforts into seeing the rural sector. Employability skills are developed as per the Corporate requirements & shall keep his work to Counsel, Guide, Train & Place Students in the Best Companies.

In his Inaugural Speech, AMP President Mr. Aamir Edresy spoke about AMP's efforts in the last 14 years for the welfare of the Muslim Community and Nation. He primarily spoke about the

importance of Partnership and Collaboration among Muslim Organizations across India for better results and broader reach.

National Award for Social Excellence Was given to Rahmani 30, All India Ideal Teachers Association, Centre For Information And Guidance India (CIGI), Hamdard National Foundation, Human Welfare Foundation, Indian Civil Liberties Union (ICLU), Jamia Markazu Ssaquafathi Ssunniyya, Mercy Mission, Millat Foundation For Education Research & Development (MFERD), Minhaj Interfaith And Welfare Foundation, Quill Foundation, Rehab India Foundation, Safa Baitul Maal, Taraqqi Foundation and Zakat Foundation Of India.

The Lifetime Achievement award was presented to the President of All India Muslim OBC Organization, Mr. Shabbir Ahmed Ansari Sahab, for his relentless service for the Cause of not only Muslims but for all for the last 50 Years. ■

Hyderabad Masjid sets up Operation Theatre for Minor Surgeries

In a unique initiative, a primary health care center run by a non-governmental organization (NGO) in Masjid Omer-al-Shifa, located in Saif colony, Shaheenagar, has set up a full-fledged operation theater (OT) for minor surgeries.

The minor OT, which was formally launched recently, will have state-of-the-art equipment like a surgery table, OT lights, advanced instrumentation, bio-waste disposal process for keeping good hygiene and sanitation for patient safety.

OT is in addition to a primary care, dental chair, community ophthalmology, non-communicable disease desk; it runs for the weaker sections free of cost.

The primary health care center is run by the NGO Helping Hand



Foundation (HHF).

The HHF, in collaboration with AMPI (American Muslim physicians of Indian origin), USA, is catering to the primary health care needs for over 20 urban slums since December 2020.

Dr. Arif Hussain, the general surgeon at the clinic, informed, "Due to lack of awareness, poor hygiene, and non-compliance to treatment, many patients are landing in complications that require surgical intervention." ■

Waqf Board organizes a meeting to discuss Growing Divorce Incidents in Telangana

The Telangana Waqf Board chairman Mohammed Saleem has summoned a meeting of the city's qazis and their representatives to discuss growing incidents of divorce in the state, excess nikah fees, and late-night feasts in marriages.

The meeting discussed issues that included excess fees for nikah ceremonies. The qazi association was told to inform its member not to collect excess fees for nikah. They must only collect Rs 1800 from the groom and Rs.1200 from the bride for their service.

Saleem said that collecting excess nikah fees will tarnish the reputation of qazis. However, the qazi association informed him that they waive off their fee in case of poor families and collective nikah ceremonies.

The wakf chairman also requested the qazi association to inform all their members to discourage the growing trend of divorce in society. Instead, they must try to counsel the couples. Whenever any couple approaches any qazi for divorce, they must try to talk to them to iron out their differences to save

their marriages. They must advise the conflicting couples not to take any hasty decision to end their alliances.

The meeting also discussed the trend of late-night nikah and feast. The nikah ceremony starts at 11 o'clock in the night, and the feast continuous till wee hours. The qazis must ensure that the nikah takes place immediately after Isha prayer, and the feast ends by 12 o'clock in the night.

The wakf board chairman urged qazis to work to end dowry and other un-Islamic practices in marriage ceremonies. ■

JIH Education Board Organized a Workshop on the Curriculum of Madrasas



Jamaat-e-Islami Hind's 'Markazi Taleemi Board' recently conducted a workshop at JIH's headquarters in New Delhi under 'Curriculum of Madrasas, stages, and duration.'

Emerging religious scholars and ulema from various states and institutions across the country participated in the unique workshop. All the participants appreciated the initiative of the board.

Addressing the workshop, JIH President Syed Sadatullah Husaini has underlined that it is essential for a scholar to be aware of the new emerging ideas. Those who abandoned acquiring new skills fell behind and backward in the age of 'life long learning.' He said, "in this age, scholars and ulema have a great responsibility. Now the whole world is watching you from the local to the international level. The duty to convey the message of Islam to the entire humankind cannot be carried out just by learning the English language. However, it will be possible to perform this task after understanding the views of the addressee, their status, psychology, cultures, behaviors, and ethics. All students have different temperaments, abilities,

and talents. Therefore, we must teach and guide everyone according to their abilities, mindsets, and aptitudes."

The workshop has covered some critical issues and topics, including the revision of the madrasa curricula and the inclusion of modern sciences—preparation of textbooks for Islamic schools and madrasas—technical and skill training of teachers, expansion of Islamic jurisprudence and theology, formats for measuring goals. Enabling students to get a national certificate and religious education, incorporating useful components in the existing curricula, and creating a spirit of discussion and research among students are the main topics deliberated in the workshop.

The noted scholars who participated in the workshop include Maulana Abdul Bar Asri Falahi, Mumbai, Dr. Waris Mazhari Delhi, Maulana Shakib Qasmi Deoband, Maulana Ahmad Ilyas Nomani, Lucknow, Dr. Tariq Ayubi Aligarh, Maulana Umar Abidin Hyderabad, Maulana Muhammad Huzaifa Vastanvi Gujarat, Maulana Mahfooz Falahi, Bhopal and Prof. Ishaq Falahi Delhi. ■

Withdraw Karnataka Anti-Cattle Slaughter Law -Says Muslim, Dalit, And Farmer Organisations

In a press meet recently, the members of Muslim, Dalit, and Farmer organizations affirmed that the law has led to adverse physical, social, and psychological consequences for farmers, transporters, slaughterhouse workers, tannery workers, loaders/unloaders, cleaners, sanitation workers, butchers, small and large eateries, street vendors as well as a whole gamut of services associated with these.

They said that the Karnataka Prevention of Slaughter and Preservation of Cattle Act, 2020 fails to consider adverse severe economic, social, and nutritional consequences, Dalit, Farmer, and Muslim organizations in Karnataka demanded its

withdrawal.

Referring to hate crimes and mob lynching in Karnataka in the name of cow 'vigilantism'. They said, "instead of making all efforts to protect the vulnerable citizens, the government has instead brought a law that further victimizes the same communities and makes them economically very vulnerable while enabling lynch mobs and self-appointed vigilante groups."

The organizations demanded that those who have been shattered by the Act be compensated at the earliest. A statement is issued that no person attached to the cattle business will be harassed, threatened, or abused for their occupation, cultural, or nutritional choices. ■

Iraqi Sunni and Shiite clerics urge unity and coexistence



Muslim World League invited religious leaders for talks to bridge the gap between Islam's two main sects

Iraqi Sunni and Shiite clerics denounced divisions along religious and ethnic lines and emphasized the country's unity at a meeting intended to find common ground between Islam's two main sects in the war-torn nation.

The meeting held recently was organized by the Muslim World League in Islam's Holiest city, Makkah, and brought together a group of clerics from the two sects to help bridge their gap.

The League's secretary-general, Mohammed Al Issa, said the meeting was exceptional and was held in a "brotherly and understanding" atmosphere.

After the meeting, the clerics issued a statement on the need to activate what is known as the Charter of Makkah, which was signed in 2006 by Iraqi religious leaders and meant to end the bloodshed in the country.

The 10-point charter calls for an end to sectarian violence and attacks on places of worship, to safeguard Iraq's unity and territorial integrity, the release of innocent detainees, and allow displaced people to return to their homes.

The participants agreed to denounce sectarianism and urged coexistence, moderation, mutual respect, and tolerance. They also called for "opening constructive dialogue channels" among the clerics to deal with various issues.

"The priority in our religious and media messages must focus on unity, preserve the country's identity, make sure to build it, reject terrorism and violence in all forms," the statement said.

Saudi Govt Grants Right to Buy a Property to Non-Natives



Riyadh: The government of Saudi Arabia has decided to give the go-ahead to non-Saudis to have a right to purchasing a single property in the Kingdom.

Absher, an e-service portal facilitating the Saudi residents and citizens to get the government services smoothly, said that the non-Saudi residents can now have the opportunity to have a single property of their own in the country.

According to the Absher portal, expatriates have three preconditions to fulfill to avail themselves of the government facility to purchase a property in the KSA.

1. A genuine and unexpired residency ID is required of the

foreigner (Muqem).

2. The applicant must submit all details of the property and a copy of the title deed.

3. They should not own any additional land in the Kingdom.

If a non-Saudi resident aspires to apply, they should visit the Absher platform and access "My Services" (Khidmaty). Then going to "Services" (Khidmat), then "General Services" (Al-Khidmatul Aamma), and finally clicking "Application for owning real estate for non-Saudis."

Absher is a smartphone application that allows residents of Saudi Arabia to use government-offered services. The online platform offers e-services, including renewing passports, applying for ID cards, paying traffic tickets, applying for or renewing migrant workers' visas, and obtaining hajj (pilgrimage) permits.

(<https://www.thenews.com>)

Maaz

Maaz Ahmed, son of Noorulla, a daily wage, secured a cent percent in his 1st PUC exam (PCMB), scored a total of 600 out of 600, with his hard work and talent from St. Joseph college, Bangalore.

His future ambition is to join IAF as a Pilot and serve the Nation, also intending to write



NDA exam from UPSC. He appeared EMET exam conducted by Islamic Information Center, where he secured the first Rank, due to which he was able to get admission to St. Joseph college. His parents are delighted with his performance and pray for his bright future.

Muslim World League, Tony Blair Institute for Global Change sign deal to Empower 100,000 Young People



Dr. Mohammed bin Abdulkarim Al-Issa and Tony Blair sign a new partnership to bring together their common vision to serve the future generation of youth. (SPA)

London: The Muslim World League and the Tony Blair Institute for Global Change have launched a new partnership to bring together their common vision to serve the future generation of youth.

There are about 1.8 billion young people in the world, and many of them face a myriad of challenges, such as poverty, violence, exclusion, and negative perceptions. They are not getting the information they need or learning the necessary skills to thrive in an increasingly interconnected world. They also feel that they do not have a secure platform that gives them the confidence to share their opinions and make choices that affect their future and the way

they live.

Over the next three years, the MWL and the TBI will work together to deliver a global education program to equip more than 100,000 young people aged 13 to 17 in more than 18 countries worldwide with critical thinking and dialogue skills.

The program will work through networks of schools and education partners worldwide to train more than 2,400 teachers in active listening and global communication to transfer these skills to their students.

(Courtesy

<https://arab.news/gum5f>)

Telangana state waqf board to sanction honorarium to 6000 Imams

Hyderabad: The Telangana state Waqf board will soon approve an honorarium of Rs 5,000 to 6,000 Imam and Muezzin in the State.

Over time, the applications were received from Imam's (who led the prayers) and Muezzin (who make prayer call) from across the State in the last couple of years. Several religious scholars and public representatives demand the TS Wakf Board clear the pending applications and sanction the honorarium.

Mohd Saleem, TS Wakf Board, said the Board would inform the State government and consider the pending applications.

<https://www.siasat.com/hyderabad>

Hyderabad: Butchers academy to be set up by PROTEINS

Hyderabad: A first-of-its-kind Butchers Academy is started in Hyderabad by PROTEINS, the retail chain of hygienic non-vegetarian meat outlets, very soon. The Academy will train 500 butchers during the next eight months. The training will be on-the-job training with a stipend of Rs. Eight thousand a month and later will be absorbed in the company. According to the founders of PROTEIN in-store training program for three months will be taken up. Tenth plus qualified youth will be recruited, and they will be provided regular employment on completion of training.

Stating that there were no qualified butchers, they thought of setting up this Academy. Butchering is a highly skilled job as the person has to understand hygiene, various types of cuts, etc. There is a huge demand for Butchers, especially in five-star hotels and restaurants where they are paid good salaries.

Hence, to fulfill the demand gap and ensure they have qualified butchers, PROTEINS is starting this Academy.

PROTEINS which is fulfilling the gap of providing clean, hygienic meat, fish, and other non-vegetarian items, is a one-stop-shop for various types of meats, including exotic meats like crabs, exotic prawns, lobsters, fishes, and much more.

Against having 11 outlets across the twin cities, it plans to increase the outlets to 75 outlets by the end of March 2022. The Telugu entrepreneurs plan to infuse Rs 22 crores and have franchisee outlets and generate employment of 850 people and a targeted turnover of Rs. 60 crores. JSR Group has joined the company by taking a 40 percent stake.

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Javid Hassan

Anti-love Jihad Law in Gujarat

Gujarat has instituted a new Anti-Love Jihad law to check fake marriages under 'Love Jihad.' Such a marriage involving a Muslim youth, Samir Qureshi, and a Dalit woman (from a backward Hindu class) who was converted to Islam before the wedding ceremony, shows the gross misconception about Jihad. The term has been correctly defined on the Google website as 'a struggle or fights against the enemies of Islam.' The second meaning is 'the spiritual struggle within oneself against sin.' Unfortunately, the lack of even the fundamental Islamic values underlines such crooked behavior on the Muslim youth.

Another noteworthy point is that journalists reporting such news should explain the concept of Jihad from its actual perspective as they usually do when covering political, socio-economic, or cultural events. It means that they also lack the basic knowledge of Islam and what it stands for.

Every Muslim knows that Jihad has two meanings: holy war in defense of Islamic teachings; a believer's internal struggle to live out the Muslim faith as far as possible.

Prophet Muhammad (peace be upon him) termed the internal Jihad (against self) the greater Jihad. From this perspective, even

a scholar's pen, a preacher's effort to spread the message of Islam, and donations for charity become different forms of Jihad, says Islamic scholar Abdullah Yusuf Ali.

Jihad also means resisting evil desires and strengthening one's moral foundation on the five pillars of Islam: There is no god but God and Muhammad is the Messenger of Allah; giving alms

hereafter's life.

Muslim writers, including journalists, should refrain from misusing their knowledge and skills for the sake of making a fast buck. In the light of the Qur'anic verses mentioned earlier and this Hadith, it is clear that a sincere scholar's pen is also Jihad mentioned in Surah.9, verse.20. *"The ones who have believed, emigrated, and striven in the*



(Photo NewsTech)

(zakat); offering five regular prayers a day, fasting during the month of Ramadan and making pilgrimage once in a lifetime to the Kaabah (the House of God) in Makkah.

Those who depart from these noble principles fall prey to Satan, the sworn enemy of man and mischief-monger. At the individual level, such an example has been mentioned above when a Muslim community violates the dos and don'ts to achieve success

cause of Allah with their wealth and their lives are greater in rank in the sight of Allah. These are the people who will achieve salvation in life Hereafter on the Day of Judgment."

In the past, the Quraish prevented Muslims from praying in the Grand Mosque in Makkah and performing other religious duties. That was the time when Jihad was waged against the infidels.

Now when Muslims and non-Muslims are entitled to freedom of

worship everywhere, Jihad in the present context means resistance against self and performing good deeds as part of community service. Money spent on charity, education, the welfare of the poor, and other noble causes also comes under Jihad.

Jihad is three-dimensional in its concept-Nafse Ammara, where *nafs*, variously defined as 'self,' 'psyche,' 'ego,' or 'soul,' go through one of the three stages in its evolution.

In the first stage, *Nafse Ammara*, our inner self or soul commands us to follow our instinct or desire, anger, passion, or lust. Here we may succumb to the temptations of Satan and commit sinful deeds. In such a situation, we should seek refuge with Allah. *"If a suggestion from Satan assails thy (mind), seek refuge with God, for He hears and knows all things."* (Surah.7, verse.200)

The broad meaning of Jihad

The second type is *Nafse Lawwama*: *"And I swear by the reproaching soul."* (Surah 75 verse 2). It means that our soul makes us feel guilty at the thought of doing an evil deed under Satan's insinuation.

In the third and final stage, *Nafse Mutmainna*, the believers are *mu'ma'īn*, or "content with the *ʾukm* (command) of Allah the Almighty.

"There is nothing else that makes them happy. [But such people are] also doing what makes them happy [because] this person has

been molded, trained, and disciplined in such a way that the only thing that makes their *nafs* happy...is *mu'ma'īn*. That it is content with what Allah the Almighty is pleased with..." (An introduction to By Shaykh Kamaluddin Ahmed [1]; Edited by Faraz Abdul Moid).

Jihad against *nafs* or self also implies doing good deeds like others in various ways through knowledge, technical and other skills, besides charity.

In the 'Stories of the Caliphs' (by Khurram Murad and M. Salim Kayani) released by the Islamic Foundation recently, one of the governors during the time of Hazrath Umar was Caliph Sa'eed bin, Amir. Though he was himself a pauper, a thousand sovereigns that Caliph Sa'eed received for his personal use were distributed among the poor in the region of Homs for their livelihood. Homs was once a major trade center in northern Syria about 2,000 years ago. It is an excellent example of how a high moral standard elevates the living standard of a society—besides, incidents from the lives of the Prophet and his companions. The Holy Qur'an also teaches us from Allah's Signs in nature and the underlying lesson to be learned for our good.

Seen in this context, the so-called 'Love Jihad' is mischief from the Islamic viewpoint. It is also a reflection on the journalist for reporting it without even verifying its meaning given in Webster's Dictionary: "1) A holy war waged on behalf of Islam as a religious duty; 2) A crusade for a principle or belief."

«Page 1

The attention of Muslim students should be drawn to the knowledge which benefits the community. The oppressed should be helped, and Muslims should play their role in the development of the country.

The conference was addressed by well-known leaders including Arshad Madani and Mahmood Madani, Presidents of their respective factions of Jamiat-Ulama-i-Hind; Navaid Hamid, President, All India Muslim Majlis-e-Mushawarat; Maulana Khaleelurrahman Sajjad Noumani; Professor Akhtarul Wasey, chief of Jamiat Al-hadees Maulana Asghar Imam Mahdi Salfi, rector of Darul Uloom Deoband Mufti Abul Qasim; President Ulema and Mashaikh Board Maulana Ashraf Kachhochuvi; Dr. Aziz, younger brother of Syed Na Tahir Fakhrud-Din, leader of Bohra community and others. Because of pandemic fear, most of the leaders were not physically present in the conclave, and they took the help of a video conferencing tool to deliver their speeches.

Yet another Unity Conference but with Collective Efforts

Speaking with *Islamic Voice*, Dr. Mohammed Manzoor Alam, general secretary of All India Milli Council, said four fundamental goals behind the meeting. First, appreciation. It is necessary to appreciate people working in any area; second, coordination among those working in any field as they are assets for the community; third, cooperation. Those active in any area should be helped; and fourth, a collaboration between different people.

Dr. Alam, who is believed to be the leading spirit behind this unity show, said unlike the past, it was not a person or organization's efforts but of 17 top community leaders who head their respective organizations.

He added that my son and Ajmal Farooq Nadwi criss-crossed the country for the last year and met all leading personalities who welcomed the idea of meeting and emphasized the need for it.

Although, past efforts in this regard did not yield any result prompting critics to term such deliberation as "favourite pastime for some leaders.

It is to recall that All India Muslim Majlis-e-Mushawarat had organized three such meetings in the last four years to find the solutions of the problems, but nothing concrete has happened so far.

Dr. Alam said that we had learned lessons from past mistakes, and we are committed to taking forward this move to its logical conclusion. He emphasized that the present atmosphere and the rise of communal and fascist forces in the country do not allow such sectarian bickering in the community.

A committee consisting of 22 members from different sects and schools of thought was formed, keeping in mind the present situation in the country. The committee will hold a 'Wahdat-e-Millat Conference' (Muslim Unity Conference) every year and prepare people from different institutions for this goal so that Muslim unity is achieved.

However, *Ittehad-e-Millat* is a complex issue that cannot be solved in a few hours meeting as sectarian differences are the

biggest hurdle for unity within the community.

Apart from religious leaders, it needs the involvement of intelligentsia from different streams of social sciences and media.

There could be various reasons for keeping the event out of the reach of the media. It is said that "some

of the participants" cannot face the public other than their "ghettos" as "some endorsed CAA, some remained reluctant and nonchalant" in the nationwide protest against the citizenship regime.

Maulana Mustafa Rifai Jilani presented a vote of thanks who said the participants are determined to carry forward this noble mission of unity.

Interestingly, another set of community leaders held a meeting on the next day and at the same venue. It was also a closed-door meeting, and reporters were kept away from the deliberations.

The only difference was that it was not to explore the rallying point for unity.

On the contrary, leaders who attended the second meeting sound ready to confront challenges and take new approaches for mass awareness. Maulana Sajjad Nomani, Anis Ahmad, and Sarwar Chishti have been seen calling a spade a spade.

Mostly those leaders and organizations, except those who were not invited to the first meeting, participated in the deliberation.

In the first meeting, the Popular Front of India, SDPI, Dargha Ajmer khadims were not on the invitee list.

The meeting was more focused on setting up a new organization to fight the Hindutva onslaught. But many participants opposed the idea saying existing organizations are competent enough to deal with the present situation. Jamaat Islami Hind leader

Malik Mohtashim Khan, who attended the second meeting, told *Islamic Voice* that there was no need to form any new movement or organisation as existing community groups can deal with the current situation.

Shazia Khan: Redefining the Preschool Paradigm



Moin Qazi

Preschools have now become an integral part of child education. Preschool, also known as nursery school, is an educational establishment that offers early education to under-fives before primary school. Preschools improve children's social and emotional skills and enhance later stage educational attainment. They are a boon to working parents who sorely need better child care and pre-K options. It has also become clear that the best investment for future health and happiness was in the first five years of life. There has, however, been a mixed response to their role in children's lives. The difference in the outcome is mainly on account of the varied approaches of the founders. Many use them as a business platform, and profit-making is the primary motive. Underpaid teachers and understaffed classrooms generally characterize them. But some make this early learning a magical experience for children. They are trying to change the way people think about early childhood. Preschoolers should love and be excited about their first encounter with a school. While educating them, the focus shouldn't be too much on school-

readiness skills but character-building and social-emotional learning,

We are now seeing a wave of fresh thinking in addressing social problems. A band of education reformers is now pairing their ingenuity with their passion for reconfiguring the preschool paradigm. They believe that as long as we continue underestimating the mysterious complexities of learning, we'll continue offering wasteful ways of teaching. Shazia Khan, a trained educationist, a visionary entrepreneur, and a fearless reformer, is creating new light in the world of young children. A few years back, Shazia's social chromosomes fired her imagination to do something useful. That vision had been years in the making for long, and when her husband, Prof Sajjad, nudged her to follow her heart, she turned back on her senior position in management education to pursue her passion: tending young minds. She founded Steps Playschool designing her indigenous teaching pedagogy. She is redefining the preschool landscape in Nagpur. Shazia has long had misgivings about the current education system. The truancy of students was the natural consequence, she felt, of these shortcomings. She figured out that the education model has long exceeded its sell-by date and smacked of a factory

process. She was keen to institute change in the preschool stage when a child's natural cognitive and emotional abilities develop. Schools should have a more "playful" learning approach rather than making children "exam machines," avers Shazia. The traditional format, she believes, dragoons pupils into rows where they passively listen to their teacher and are stuffed and force-fed with inert facts. The instinct of nature of creativity and curiosity is snuffed.

Shazia has designed a structure that provides middle-income families the best quality education that otherwise is highly expensive. At the same time, bright children from low-income groups are also accommodated. Her model addresses the fundamental touchstones of any public service- affordability, accessibility, and quality. "Once we do a thorough check on the economic status of parents, we provide scholarships to low-income parents. Later help them through school education in state-funded schools till tenth or even higher education by paying their annual fee either full or partial," said Shazia.

The hallmark of Shazia's school is its highly committed teachers who are paid very competitive salaries, which explains their high level of motivation and devotion. 60-80 percent of most nursery school income goes towards staff salaries and

benefits. Teaching is labor-intensive: children need well-trained teachers to care for them and engage them in age-appropriate play and activities." The most significant determinant of preschool teaching outcome," underlines Shazia, "is the teacher—specifically, the quality of their interactions with children. As young children's brains rapidly develop, a highly skilled teacher will build a unique relationship with each child in her care, using her training, experience, and observation to take advantage of learning opportunities that emerge through daily routines. Shazia has maintained a healthy pupil-teacher ratio of 15:1, which allows personalized attention. Similarly, the fees are made affordable for middle-income groups and low-income groups through a social business approach.

Steps Play School is an extension of an ideal home. A toddler needs a peer group that can function like a beehive. The focus is on activities that are not only visually appealing but also engaging. Student engagement activities are thoughtfully designed to help students reach out to their optimum potential. "I agree that a face-to-face, high-quality preschool is the best option. This has to be supported by an eclectic array of extra-curricular activities", says Shazia.

Shazia holds a doctorate in business management and a

double bachelor's in education and mathematics and has two decades of experience in teaching. In her school, she has retained all the ingredients of a typical Indian Anganwadi while at the same time creating the sophisticated ambience which urban parents look forward to. Regular progress in food habits, behavioral changes, and social skills are monitored. His advice to parents is: The best way to see the child grow is to have a positive relationship with your child's preschool teacher.

Shazia's ultimate goal is to give marginalized families the choice of a different type of school, a new type of learning, and maybe, just maybe, a better type of life.

“Shazia's ultimate goal is to give marginalized families the choice of a different type of school, a new type of learning, and maybe, just maybe, a better type of life.”



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For decades, the Indian Muslims have been in a state of disconcert and disquiet. Anxiety about their safety, economic and educational downfall, and curiosity about how they have landed here and how they would come out of this gloom? That had been a theme for a long for many Indian Muslim intellectuals. They made an incisive analysis of the precarious conditions of the Muslims and have articulated mixed opinions through their publications and perorations. Rahman Khan has recently added an enlightening nugget in this literary genre through his latest creation, *'Indian Muslims – The Way Forward.'* He has delved deep into different dimensions of their dilemmas and has postulated some rousing resolutions for their resurgence. The unique about this book of 5 chapters and an epilogue is that it encapsulates Muslims worldwide.

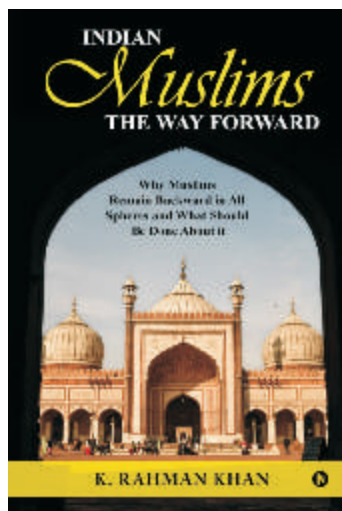
His prime proposal for the flourishing of Indian Muslims is the peaceful coexistence with the people of other faiths. He has eloquently explained the concept of fundamental unity in every religion. Despite some differences, permissiveness has to be eschewed, irrespective of the numerical strength in a plural society. That is reminiscent of the great visionary of the nineteenth century, Sir Syed Ahmed Khan. Who had virtually espoused amity among Hindus and Muslims and had once practically demonstrated his zeal by inviting Raja Dev

‘Indian Muslims - The Way Forward’

Title:
Indian Muslims The Way Forward
Author: K. Rahman Khan
Publisher:
Notionpress
Year: 2021
Price: Rs. 450
Reviewed:
Dr. M. S. Riyazulla

Narayan and Maulana Mohammed Fasih for the foundation stone laying ceremony of a madrasa in Ghazipur. The author of this book, too, has tried to convey the same prophetic message for their peaceful progress and prosperity. He has vividly dissected the pathetic political and religious leadership quality that has despondently disillusioned the Indian Muslims. At one point, he has stridently lashed at the conservativeness of the religious leaders. Who have compartmentalized the community on the sectarian fault lines resulting in their spiritual downfall?

On the other hand, he is a politician who had been honest enough to assert that a few politicians actually played a negative role in Muslim society's constructive shaping, illustrating the Shah Bano Case and Babri Masjid event. He has also underscored the need to evade the minority syndrome and separate politics from religion. But his criticism of the abysmal leadership quality is collective and not that of



the individual prescience and myopia. Prof. Aziz Ahmed had penned a revealing book in 1970 titled *'The Islamic modernism in India and Pakistan (1857 - 1964).'* In which he had made a comprehensive study of the



intellectual journey of the luminaries of the said period starting from Sir Syed Ahmed Khan to Maulana Abul Kalam Azad, Maulana Maududi, and Maulana Abul Hasan Nadwi and had briefly discussed the impact of their thoughts and views on the mental evolution of the Muslim masses.

Rahman Khan has also vividly pondered over the reasons for the educational and economic downfall of the Indian Muslims. He espoused that the Muslims should

make use of the various educational opportunities provided by the government through various schemes. He particularly advised the religious leaders to reform the madrasas and in religious sermons, galvanize their energies not only to promote the religious aspects but also to discuss the ways to uplift the educational and social standards of the Muslims. He has suggested various avenues to augment the economic conditions of the Muslims by the meticulous management of the wakf properties, zakat donations, and to involve in industrial enterprises and corporate sectors. Apart from it, he has counseled them to make their identities and problems felt in the country through their media that is badly needed. In chapter 3, on page 88, he has navigated their attention towards a cardinal aspect: they should find out where they have gone wrong? This was the critical topic on which an eminent scholar Dr. Rafikh Zakria shed enough light in his book titled, *'The Indian Muslims – Where They Have Gone Wrong.'* He, too, had averred that the absence of Muslim leadership in post-Independent India had been the leading cause and had cautioned them against forgetting their Indian roots.

The daunting problem of communalism has been dealt with in graphic detail. Here, the author accentuates that communalism is often the manifestation of superiority complex and exclusivist attitude that harms the Muslims and isolates them. By citing the examples of sufferings in various Islamic countries due to this delusion, he has asserted that such biases are antithetical even to the Islamic teachings. By quoting that *'only person one can change*

is oneself,' he has adeptly advised Muslims a paradigm shift in some of their demeanors, do the introspection and become the bridge builders to live with tranquility. Asghar Ali Engineer had made a careful study of riots in various cities a few decades ago and had penned a book titled *'Communal Riots in Post-Independent India.'* He had concluded that most of the riots had occurred on trivial matters, which could have been easily avoided through proper communication and persuasion between the local leaders of Hindus and Muslims. This is the inference again the author of the book under review desires to convey to the Muslims to develop amicable relations with the people of different faiths and involve in fruitful interfaith dialogues to avoid any misunderstandings. He has given a subtle message to the Muslims through an adage, *'If it is dark, light a lamp.'* In the concluding chapter, he has illuminated with an ardour, the spiritual aspects of the Muslims. He has enlightened that the lack of proper Islamic knowledge would often adversely affect the peaceful living. In this regard, he has instilled a fear of God in the souls of the community leaders to work altruistically for the welfare of the Muslims and the whole of humanity.

The Quranic verses at the start of every chapter and interspersed at the requisite places in the whole text have sanctified Rahman Khan's thoughts. More than the reflections on the past pathos, it is a guide for posterity. The book with an eclectic read has lots of relevant quotations and extracts of books and lectures of versatile people. His gift in contextuality and lucid writing has made it a fascinating read. ■

The book with an eclectic read has many relevant quotations and extracts of books and lectures of versatile people. His gift in contextuality and lucid writing has made it a fascinating read

A New Book on the Sociology of Islam Released

New Delhi: Pharos Media has just published *Towards A Sociology of Islam* by Prof. Muhammad Al-Ghazali. This 245-page book is an academic initiative to free the Muslim and oriental mind from the euro-centric perspectives shaping modern social thought. Despite a clear Western stamp on the concepts, theories, interests, and conclusions that constitute "social sciences," these are often perceived as "universal truths," which they are not.

This new academic work by a professor in the International Islamic universities of Islamabad and Kuala Lumpur seeks to debunk the myth that the current social sciences are universal.

This book attempts to critically examine the empirical methods adopted in the modern social

sciences evolving in the historical context of post-medieval European society. It highlights the conflict that this method has with the Islamic worldview, which created and sustained a distinct Islamic society for over a millennium. After outlining the singular features of Islamic society, it argues for adopting a new method based on the priority of Islamic criteria of truth and reality.

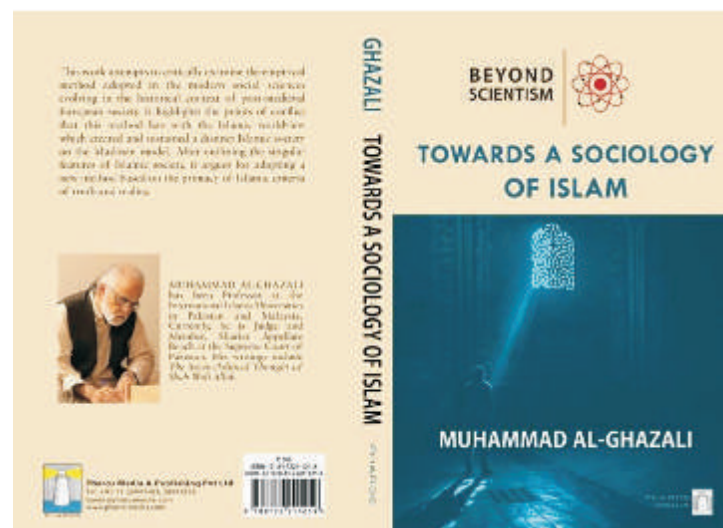
The book identifies conceptual and methodological inaccuracies inherent in the western tradition and argues for adopting a new approach. The author pleads that this new approach should stem from the roots of Islamic creed and culture, if only because Islamic and oriental societies should not and cannot be

understood from an alien perspective deeply rooted in the Occidental psyche, history ethos, interests, and experience.

The book attempts to outline a broad framework for studying human society without being hostage to western secular and materialistic presumptions about the genesis and evolution of man and society.

After a critical examination of the presumptions that have been taken for granted in the modern social science project, the author focuses on the distinctive features of the ideal human society established by the Prophet of Islam in Madinah.

The book is a new primer on sociology. It should be taught in the departments of sociology in all colleges and universities across the world to offer an



alternative perspective on the discipline of sociology. The author hopes that this work will generate an educational process towards developing a genuinely Islamic method of social research by competent and perceptive scholars. This work

provides a factual foundation for the proper development of a new discipline of sociology which could be termed as truly Islamic and oriental in its premises and conclusions. The book is available from Amazon and books@pharosmedia.com. ■

Importance of NGO'S for Socio-Economic Development



Syed Tahsin Ahmed

A Non-Governmental Organization (NGO) is a non-profit, voluntary citizen's group organized at a local, national or international level to address issues in support of the public good. NGO may be formed and registered as a Society under the Societies Registration Act, 1980, a Trust under the Indian Trusts Act, 1882, or a Company under the Companies Act, 1956. What is generally not known is that an institution registered under the Waqf Act, 1995 is deemed to be a registered NGO and is authorized to seek funds from the Government for implementing schemes that are meant to be implemented by NGO's. Since the Government finds it difficult to operate at the grass-root level to fulfill the multiple needs of the society, it takes the support of NGO's whose volunteers are better placed to reach the targeted beneficiaries. There are plenty of schemes of both the State as well as the Central Government with huge budgetary allocation which is earmarked for being implemented by the NGO's.

Directory of NGO's

In the year 2008, when I was the Secretary of the Karnataka State Minorities Commission, we had published a Directory of NGO's working for minorities and had also made a study of the data. The data revealed that among minorities, Christians and Jains



actively participated in the implementation of many schemes of various departments of the Government, and they could be called NGO's in the real sense of the word. Unfortunately, Muslim NGO's lagged in taking advantage of such schemes. Most Muslim NGO's depend on internal funding like *chanda*, *sadaqa* and *zakat* collections. Let alone the schemes of various Government departments, many of them were not even aware of the schemes of the Minorities department meant exclusively for the minorities.

In fact, many of the Muslim NGO's cannot be called NGO's in the true sense of the term and are more of informal social service organizations. Many of them are not even registered. You often come across a person flaunting a visiting card, calling himself a 'social worker' or president of a non-descript organization. There are plenty of them in every city and town. The Directory of Minorities (mentioned earlier) revealed that fields like women's empowerment, women and child abuse helpline, de-addiction of alcohol and drugs, human rights, animal welfare, environmental issues, civic issues, care of leprosy patients, care of the physically and mentally challenged are very rarely engaged by Muslim NGO's. As a direct consequence, exceptions apart, a woman facing domestic violence or sexual harassment, a child being abused, or a person facing human rights violation have very few organizations they can approach. There are many other neglected fields of activities too.

Sachar Committee Report

The Sachar Committee Report (2006) points out that "Credible NGO's, with the necessary expertise, from the Muslim

community are few and far between." In primary education, health, etc., sensitivity to different Socio-Religious Categories is significant while providing services. The Sachar Committee also states: "Service providers face several difficulties in reaching out to the Muslim community for various reasons, ranging from a sheer lack of understanding of issues particular to the community to lack of Muslim presence in the organization and a sense of suspicion which the community may have towards them. It is alleged that in many situations, the service providers have inherent biases and show resistance to reach out to the community". To play an effective and positive role in the development processes, it is of utmost necessity for minorities to have credible, healthy, and active NGO's in every sphere of activity. Otherwise, they will lag behind in the development processes.

AASRA



Speaking about exceptions, an organization called "AASRA" in Bangalore provides temporary shelter to distressed women and children and has a 24-hour Helpline (1515) to help women requiring emergency help. A team of counselors provides the victims with appropriate support, including legal aid. The Founder president of this organization Ms. Sajida Begum has received several awards and accolades for uplifting women of marginalized societies. The awards include the Kempegowda award (2014), Rani Chennama award (2016), and the Sunpure Superwoman award

(2019). We need such organizations in every district and every State.

Waqf institutions as NGO's

Thousands of Waqf institutions in every State which are deemed to be NGO's by their being registered in the Waqf Board could double up as NGO's in addition to their regular Waqf activities. Many Waqf institutions that have funds, infrastructure, volunteers, and have the advantage of a big Friday congregation to reach out to the masses can become a hub of activities for the community's socio, economic, and educational development. The focus of many of the Committee members of Waqf institutions is to continue as office bearers for years together, and some of them do not mind indulging in prolonged litigation to retain their position. There is a joke making rounds in the Waqf Board that there are a few Muthavallis who, if given a choice, will be willing to leave his wife but will not leave the *muthavalliship* of a Waqf institution! Waqf institutions would do well to refocus their attention towards social activism, civic issues, and other welfare activities. There is a need for Waqf institutions to think out of the box.

Successful NGO's

Irrespective of the fact that the study by the Karnataka Minorities Commission revealed abysmal participation of Muslim NGO's in State and Central government schemes, there are many Muslim NGO's both at the State level as well as at the National level who have been highly successful in their own way and are doing yeomen service, especially in the field of education. There is no denying their achievements. May their tribe increase.

(The author can be contacted at tahsin789@yahoo.com)

Muslims in India's Economic Sphere

Dr. Khalid Khan

Muslims represent the second-largest religious group and the largest religious minority community in India. As per the census 2011, they constitute 14.2 percent of the total population of the country. Several studies have shown that Muslims are lagging in terms of most of the indicators of human development. They are the poorest, educationally backward, and politically least represented groups in India. Their representation in government employment and the organized sector is very low, forcing them to work in the unorganized private sector and petty self-employment. However, there is a paucity of literature documenting the status of Muslims in India. A few studies have highlighted their backwardness. The major findings emerging from the studies are that Muslims have the lowest average consumption level in both rural and urban areas. However, their backwardness is more distinct in urban areas. The gap in poverty between Hindu and Muslims is high. Muslims are lagging in terms of wellbeing measures also. Muslims face more inadequate access to infrastructure, health, and transport facilities.

Read the full article at:

<https://empowerindiafoundation.org/2021/08/15/muslims-in-indias-economic-sphere/>
<https://www.facebook.com/empowerindiafoundation/posts/3034938226749874>
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A Fresh approach is needed for the Community investments in the Health Delivery System

Post-Covid: With a Disrupted Primary health care system, poor Muslims are the worst sufferer



Hanif Lakdawala

• Extensive randomized studies find that people given free Healthcare consume a lot more medicine yet don't end up noticeably healthier.

• Meanwhile, non-medical interventions—such as efforts to alleviate stress or improve diet, exercise, sleep, or air quality—have a much more significant apparent effect on health. Yet, patients, social entrepreneurs, and community philanthropists are far less eager to pursue them.

Some studies have pointed that Poor Indians are now experiencing disruptions in health care delivery services. Such as health checkups, vaccinations, prenatal and post-natal care, postponement of surgeries, routine medical treatment, resource constraints, and a general uneasiness with using health services due to a fear of getting COVID-19.

When Poor children are denied access to health services because the system is overrun, and when women are afraid to give birth at the hospital for fear of infection, they, too, may become casualties

of COVID-19. Without urgent investments to re-start disrupted health systems and services, millions of children under five, especially newborns, mothers of just born babies, elders who have comorbidities, could die.

Community is spending exorbitantly on heroic end-of-life care, tertiary and emergency medicines. Even though cheap, palliative care is usually just as effective at prolonging life and even better preserving the quality of life. There are many misconceptions, such as that medicine is always beneficial and improves health. To probe these and other Misconceptions prevalent, this writer and his Agency, 'Trend Research & Analysis Centre' (TRAC), surveyed search answers to the two common healthcare-related issues faced by the Muslim community in the covid post period.

• What are the Gaps in the health care delivery system, which requires community investments to save precious lives by timely intervention?

• What are the priority areas in health care which can benefit the maximum number of Poorest amongst Muslims?

The primary objective of the research is to find out the most effective ways for the utilization of the scarce community

resources and to provide data to the social entrepreneurs and community philanthropists in the delivery of health care amongst the poorest amongst Muslims.

Unfortunately, due to lock down, the funds available for primary Healthcare such as post and pre natal care, Dental care, basic hygiene, and sanitations have dried up, and the poorest of the poor have to go without Primary health care. The need is to utilize the community resources and investments by identifying the priority that could benefit the poorest section of the community. Muslim Community, in a way, is better-off in comparison to other communities as they have a socio-religious system of Zakat and community philanthropy. Though Funds have drastically reduced due to lockdown, the community continues its investments in providing Healthcare to the downtrodden.

Now the question of priority arises. Pre-covid period, substantial Community funds were earmarked for establishing tertiary healthcare setups such as heart and other complicated surgeries, Dialysis centers, Cancer hospitals, and high-end medical investigations centers.

In health care, there are no basic Gap studies conducted. The community's investments are disbursed based on the projects submitted by the social Entrepreneurs or socio-religious groups. Thus many a time, non-priority health care gets the funds at the cost of priority health care.

We hypothesize that a significant issue in health care is the wastage in the health delivery system funded by the community. Contemporary human society seeks and gives Healthcare even when it isn't medically beneficial. Cesarean delivery, Invasive and Non-invasive diagnostic testing, surgeries etc., and similar healthcare transactions lurk within our modern medical system. Except we don't notice it because it's masked by all the genuine healing that takes place and plays upon the most powerful human need to preserve life at any cost.

In other words, expensive medical care does heal us, but it's simultaneously an elaborate and costly tool for earning profits by those parts of the health care system. In this transaction, the patient is assured of social support, while those who provide such help hope to buy a little slice of loyalty from the patient and



thus earn profits. And it's not just doctors who are on the supportive side of the transaction, but everyone who helps the patient along the way: the spouse, parents, or children who insist on the doctor's visit, the relatives who watch the kids, the boss who's lenient about work deadlines, and even the institutions, like employers and community organizations, that sponsored the patient's health care in the first place.

Emergency medicine and tertiary health care routinely save people from situations that would have killed them in the past. But the fact that medicine is often effective doesn't prevent us from using it to show that we care (and are cared for). That leads to overmedication and wastage.

All these transactions are done to satisfy the most basic need of the human being to receive care. But in the entire process, the mechanical part and its process dominate, and 'care,' the basic need goes out of the window. As a result, though, each of these parties is hoping to save life at any cost, but the net result is that patients end up getting more medicine than they need strictly for their health, spending more than what is necessary, which in turn deteriorates their health.

Another practice that needs rethinking and re-strategizing is the free distribution of medicine to the poor. A large community fund is utilized for distributing free medicine to needy patients. Ironically, studies have confirmed that free distribution of medicines has resulted in over medication, which is harmful to patients and loss of precious resources.

Extensive randomized studies, for example, find that people given free Healthcare consume a lot more medicine yet don't end up noticeably healthier. Between 1974 and 1982, the RAND Corporation, a nonprofit policy think tank, spent \$50 million to study the causal effect of the medicine on health. It was, and remains, "one of the largest and most comprehensive

social science experiments ever performed in the United States. As expected, patients whose medicine was fully subsidized (i.e., free) consumed a lot more of it than other patients. As measured by total spending, patients with full subsidies consumed 45 percent more than patients in the unsubsidized group. However, despite the significant differences in medical consumption, the RAND experiment found almost no detectable health differences across these groups.

The only other large, randomized study like the RAND experiment is the Oregon Health Insurance Experiment. In 2008, the state of Oregon held a lottery to decide who was eligible to enroll in Medicaid. Like in the RAND study, lottery winners ended up consuming more medicine than lottery losers. However, unlike the RAND study, the Oregon study found two areas where lottery winners fared significantly better than lottery losers. One of these areas was mental health: lottery winners had a lower incidence of depression. The other area was subjective: winners reported that they *felt* healthier. Surprisingly, however, two-thirds of this emotional benefit appeared immediately following the lottery, before the winning patients had any chance to avail themselves of their newly subsidized Healthcare. In other words, lottery winners experienced something akin to the placebo effect.

Thus, Orgon's study confirms that more than medicine, most patients require the feeling that there is someone who cares for them. Therefore non-medical interventions—such as efforts to alleviate stress or improve diet, exercise, sleep, or air quality—have a much more significant apparent effect on health. Yet, patients, community philanthropists, and social Entrepreneurs are far less eager to invest in these life support systems. (To be continued... Survey findings and analysis in the October edition of *Islamic Voice*)

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“Freedom” of Women or “Freedom” for Men to Enjoy them?



Dr. Javed Jamil

The rise of the Taliban has handed another opportunity to the anti-Islam world and media to raise doubts about the “Freedom of Women” in an Islamic government. I want to limit myself to what they mean and want from the “Freedom” they talk of.

I often feel amused at the innocence with which the most ruthless players of the current world present the issue of ‘Freedom of Women.’ The truth is that when they talk of women's freedom, it is the freedom of men they are seeking liberty of men to enjoy the beauty of the female body, use them, exploit them, and avail their all kinds of services, including those for the marketing. When women are made to shed their clothes, it is men who enjoy it. When they are given the liberty to indulge in whatever they want, men get the opportunity to play with them. The man-dominated market knows it too well that the most profitable human sentiment to market is the physical attraction between the two genders. They have exploited this attraction to the hilt earning trillions of dollars in the process. So, all the services of women are now available in the market. The rising proximity between them reaps enormous benefits for all kinds of markets, from garments to cosmetics, from hotelling to tourism, and from media to entertainment.

Men Enjoy, Women Suffer

If anyone suffers most from this “freedom,” though all suffer in the longer run, it is women themselves and their children. They become pregnant, it is they who must abort their children, and if they are forced by the circumstances to deliver, it is they who must look after them as single parents. While both men and women catch Sex Transmitted Diseases, women are more likely to detect them because of their anatomy. And it is they who must face the brunt of crimes, including rapes and attempted rapes. Due to this freedom, sexually transmitted diseases remain a significant threat even in countries with the most advanced medical care system. Over the last thirty years, more than thirty-eight million people have died of AIDS, and double that number is still fighting death. Still, one million people die of AIDS every year, and of course, the number is much greater in those areas where there is more “freedom” than where there is



little. But the media will never highlight these deaths lest the sex market suffer. Women and children are big sufferers. Here is an excerpt from the Abstract of a WHO report. That gives an idea of what “Freedom” brings in terms of gender:

“For HIV/AIDS cases and deaths among adults other than those due to heterosexual transmission, there seems to be an overwhelming excess of males. For AIDS among children, there seems to be a small excess of males over females overall and a small excess of females over males for perinatal transmission. For adult cases due to heterosexual transmission, sex differences vary according to time and place. In the United States, female cases far exceed male cases...”

According to another report from Sub Saharan Africa, “it is estimated that women account for 58% of the people living with HIV (PLWH) in the region. A skewed distribution that has been existing for years, and women on average acquire HIV as much as 5-7 years earlier than their male peers.” If the trend is showing some change in Western countries, especially Europe, it is because of rising homosexuality and more frequent use of IV drugs by males. Where women are involved, they suffer more.

Rapes and Brutal Killing of Children in Wombs

50 to 70 million times every year,

women must abort, but nobody talks of this brutality on unborn human beings. Even the sex of the aborted happens to be more females than males, especially in countries like India. Hundreds of thousands of times, women are raped, but nobody ever talks of the real reasons behind this because the reasons are related to big markets, including liquor and sex. And to swell the number of “rapes” in the more “conservative” countries, they have found an “excellent” idea of including complaints by wives of force by husbands as “rapes.” Still, America remains at the top of the total number of rapes every year, and in countries like South Africa, more than a quarter of women have faced rape attempts.

Islamic restrictions on men rather than women

The crime rates are indeed much lower in Muslim countries, especially where the Islamic legal system is in force like Saudi Arabia, Kuwait, Qatar, and UAE. Still, Islam is often targeted for being anti-women. They again forget that the so-called restrictions on women in the Islamic system are restrictions on men. They are prevented from enjoying their bodies. If women want more safety anywhere, it is in actual Islamic systems. They face much lesser chances of being raped and kidnapped, becoming mistresses and prostitutes, much much lesser chances of having to abort out of compulsion, even

lower chances of becoming single parents. The children, too, are safest there with remarkably lower chances of being aborted, of having to live with a single parent and much lower chances of living with unnatural and gay parents.

Freedom in Method and Freedom in Results

It would be hugely better, safer, and healthier for mankind if the world understands the difference between Freedom in Method and Freedom in Results. What they talk of is the former with a massive negative impact on the latter. If accidents are to be saved,

there must be restrictions on trafficking. If “Freedom” is given in traffic, chaos will be the result. It is no surprise that the majority of deaths in accidents occur due to drunken driving. Even in technology, good results require strict methodology. If society must be safe from diseases, crimes, and chaos, there is no other option but to make the laws related to all kinds of behavior strict in letter, spirit, and application.

(Dr. Javed Jamil is a thinker and can be contacted at doctorforu123@yahoo.com.)

It would be hugely better, safer, and healthier for mankind if the world understands the difference between Freedom in Method and Freedom in Results. What they talk of is the former with a massive negative impact on the latter. If accidents are to be saved, there must be restrictions on trafficking. If society must be safe from diseases, crimes, and chaos, there is no other option but to make the laws related to all kinds of behavior strict in letter, spirit, and application.




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Significance of Middle Class: Indian Muslims should widen their Presence or Peril



Jalees Tareen

The middle class of any society is considered as the lifeline of countries prosperity, society's civility, driver of the country's economy, a platform for synergies between demographically diverse people, harmony in diversity, and most of all; it holds a stake in the public policies of the government and the color of the Polity. Heterogeneity in the middle class allows diverse sections of society to bridge the gaps, minimize social discrimination, and enhance mutual trust. The middle class promotes disruptive ideas, innovations, and collaborations between diverse sections in business and joint ventures. I am not advocating that the middle class is pure, generous and offers protection to minorities, and cares for them. Not at all! Survival is indeed competitive. But, I am trying to drive home the point that not being a part of the middle class is a recipe for disaster, particularly the minorities who would lose all opportunities to benefit from their share of the nation's gain and compete with the majority shoulder with dignity.

The majority of poverty-stricken Muslims are isolated from the minuscule, thin layer of rich and elite Muslims who make their own tribe of sort disconnected from the masses and remain entirely isolated from the majority community of the country. They have little participation and interest in all that the middle-class contributes to the country and reap the benefits. Therefore, being a part of the middle class becomes essential for any community to build bridges, participate in nation-building, voice their concerns, and reap the benefits with equal rights, not as gratis. Defining the middle class is complex. Monetarily, it is based on income. An income of less than RS150 a day puts one in BPL. An average middle-class person gets Rs750 to 3500 a day. The middle class consists of a wide range of jobs, from teachers to small and medium, people in business, small manufacturers, artisans, doctors, engineers, lawyers, managers, accountants, executives, government servants, and a few others. The gross annual income of the Indian middle class may range between Rs 6 lakhs to 15 lakhs approximately. Indian middle class was about 28% of the pre-population pandemics and is now thought to have shrunk



“Therefore, the coming ten to twenty years are incredibly crucial for the 200 million Indian Muslims who have all through suffered the appeasement politics, the crocodile tears of the so-called secular parties who only kept them backward, and the immoderate and regressive mindset of some people curbing women's education. The fruitless distractions like the fight for Babri Masjid only helped the divisive forces to gain political power.”

substantially post-pandemic. But this number is likely to bounce back and reach 50% in 2025 and almost 80% in 2035- to 2050. Presently, 10% of the population holds 77% of the wealth in India, and the top 1% owns 73% of it. It is estimated that 2/3 of India's population (68%) lives with less than Rs 150 a day. If the above projections of growth in the coming decades are believed, then

a massive population will be pushed into the middle class through economic growth driven entirely by education.

Therefore, the coming ten to twenty years are highly crucial for the 200 million Indian Muslims. Who has all through suffered the appeasement politics, the crocodile tears of the so-called secular parties who only kept them backward, and the immoderate and regressive mindset of some people curbing women's education? The fruitless distractions like the fight for Babri Masjid only helped the divisive forces to gain political power. The intense Maslak divide in the community has hindered any constructive unanimity. The fresh, recent embarrassment to the entire community is the senseless hailing of the oppressive Taliban by an AIMPLB member and the Muslim MP from UP. The actions of the Taliban are squarely unIslamic, condemnable, and against the freedom that Islam has given to women.

Though there is no data on the size of the middle-class, upper class, or the more poor type of Muslims, I guess that the wealthy upper class of zamindars after the partition has continued to be growing thinner. At the same time, the new upper-middle-class of business community has emerged marginally. The Muslim middle class, which was extremely thin until the liberalization of the economy in 1990, gradually started to gain visibility. This was due to opening private and international investments that employed people and promoted them based on merit and performance. Under Mandal commission implementation and OBC reservations, educational institutions opened more opportunities to Muslim youth in professional programs. An inevitable awakening prompted the establishment of Muslim-managed colleges. Eight medical colleges and fifteen engineering colleges, and about five private universities came up in the country. Though recent two to three decades showed promise of the growth of the Muslim middle class, it needs to

attain the critical mass to impact its presence significantly. It is time that the entire community wakes up with one single agenda of widening their share in the middle class.

The most worrying concern is that neither the thin, wealthy class nor the emerging middle class has recognized the challenge before the future generation of Muslims in India. It will be a society where the highly educated and professionally qualified will be the most influential ruling class taking away all jobs in the market. The thick 60-80% of the middle class will rule the country and reap every benefit.

How do Muslims prepare for this challenge and expand their presence in the ruling middle class? That is the question that should be considered in the minds of every well-meaning well-to-do Muslim, whether it be business class or working class, the political class, or the religious leaders. The time has come to put up a united front to support the education of Muslim youth in every possible way. The Ulema should Shun the Maslak divisions and collectively strategize uplifting the community on a war footing, both educationally and economically. One needs to take a lesson from the other minor communities like Marwaris, Jains, Christians and Sikhs, the Bohra Muslims, and even the Jews in the international arena. Every person from the middle class and elite strata should recognize that it has a religious duty to educate the children of the poor in the community. Suppose every family resolves to support the children's education of their maidservants at home or a poor girl or boy from the neighborhood. In that case, millions of them can be educated. Suppose only every masjid committee shuns its petty politics and starts diverting all energies and resources to identify students discontinuing education for financial reasons in the Mohalla. Every Imam starts giving khutbah on education and women's education. In that case, a rapid change will be visibly seen. If only the rich cut down on wasteful expenditure, a show of wealth on every occasion, and resolve to spend a fraction on educating and uplifting the community, the change will be inevitable. Last but not least, the Muslim wakeboard sitting on a wealth of assets has done little to educationally inspiring the community. It is time that the community as a whole wakes up from this slumber to drive a change that will shape a dignified future for the coming generation equipped with the wealth of education. ■

Readers Space



Sir, Alhumdulillah! Nice to read it after such a long time. So many precious memories associated with it. This magazine has been a part of my family since my school days. Glad to read it once again.

Faruk

Sir, I read your article 'Role of Waqf Institutions in Post-Covid-19 Era' in Islamic voice May 2021 online edition. You have rightly pointed out that instead of lamenting corruption in waqf boards and the failure of some institutions. It is better to highlight the excellent work done by waqf boards and the success stories of waqf institutions, which will create a positive environment and inspiration for others. May Allah bless you with good health and guidance.

Dr. Khazy Jaleel Ahmed
Government Qazi and
Muthavali Jamia Masjid,
Gurramkonda, Chittoor
District, Andhra Pradesh.

Sir, In August 2021 Islamic Voice, Quran & Science, the topic "Genetic Engineering: An Islamic Perspective" is an interesting and thought-provoking article by Janab Ibrahim B. Syed. I want to discuss on Quranic verse 4:119 by the readers of I. V. From this article; everyone knows the A B C D of Genetic Engineering in an elaborate way. Inshahallah Islamic Voice will come out with more articles on Quran & Science.

Agri. A. Kaja Nazimudeen,
Eruvadi, Tirunelveli. Dt. Tamil
Nadu.

Sir, The article 'Staff Selection Commission: A gateway to Central government post' by Syed Tahsin Ahmed. It is beneficial information. I think our community and other minorities should avail this opportunity. Having served in the Central Government for 33 years, I know the importance of these posts.

Minayat Hussain, Bangalore

Well-written article it gives a vivid idea to students aspiring for high-level, Central Government posts. Congrats.

Jameel Ahmed Khan, KSAS,
Bangalore

Thanks for this informative article.

Jafar Khasim Ansari, Aland,
Karnataka

Rise of Police State?



Firdos Mirza
Advocate, Nagpur

Chief Justice of India recently said Police Stations pose the highest threat to human rights and dignity. In one Court hearing, he again stated that Police and CBI do not respond to complaints from Judges. If the person at the helm of the Indian Judicial System has such experiences, what can be said about common citizens?

The Courts are the custodians of the Constitution and protectors of the rights of the citizens. Common man does not expect the Chief Justice to make complaints, but his hope is on the Courts to protect him from the State and Police atrocities. If the Chief Justice has such experience, we can hope and trust to reflect these experiences in judgments that would shield against any injustice. The Constitution of India promises citizens, Justice, Liberty, Equality, and Fraternity; it also assured them the individual's dignity. The entire constitutional Scheme is to ensure liberty to its citizens to excel in all fields taking India to its desired heights. Still, in reality, the freedoms are being curtailed. The citizens are under continuous threat of being subjected to some action by the Police.

The scourge of Police atrocities is

not new for the country; debates about protecting citizens from it have been ongoing since the framing of the Constitution. On 15.09.1949, the Constituent Assembly was discussing "How to protect Citizens from Police?" Shri. H. V. Kamath shared his experience in the following words,

"It is a well-known fact that the Police or other authorities or persons arresting or detaining people are not always actuated by the justest and the fairest of motives. As one who has spent a few years in the administrative field—in the administration of a district—I am well aware myself how the police arrest people for reasons wholly unconnected with security or order and sometimes merely to pay off old scores or wreak private vengeance." Dr. P. S. Deshmukh furthering the discussion, said,

"My Friend Pandit Thakur Das Bhargava admitted that this autocracy is in our blood, and it is showing signs everywhere. There have been shooting cases, there have been lathi charges, and there has been no attempt whatsoever to investigate the causes to look into the people's grievances. The rule of unlawfulness, the want of the rule of law, is so rampant in the whole of India that it is likely to recoil upon the heads of all of us one of these days. The people are getting tired, and if you feel that this Government is not popular, there are very many reasons for that. Still, unfortunately,



nobody is paying any attention to it."

From time to time, Supreme Court tried to call reforms in Police administration landmark judgment in the case of D. K. Basu. The procedure and safeguards for the person arrested were laid down, including Medical Examination and mentioning the correct time of the arrest. The Police were directed not to arrest without bearing accurate, visible identification and name tag. The particulars of Police Personnel interrogating must be recorded in the register; a memo of arrest should be prepared and attested by a minimum of one witness. The detention should be informed to the relative or friend, the arrestee must be made aware of his right to have someone informed, and he must be permitted to meet his Lawyer.

Later, in the case of Arnes Kumar Supreme Court made the Police liable for contempt and Judicial Officer for disciplinary action; if a person is accused of an offence

It is high time the Investigating Agencies are made accountable for their activities. The law for compensation and penalization for misuse of power needs to be made.

where punishment is only up to 7 years is arrested and remanded without assigning required reasons of the eminent need of his custody.

Though the Courts are trying hard to protect the citizens, the Legislature and Executive are not supporting the cause. The laws are being made giving unbridled powers to the Police to violate the Fundamental Rights of the citizens. These powers are used to suppress the political opponents, dissents, and minorities. Now, we are accustomed to the news about the use (misuse) of CBI, ED, Tax Departments, and Police.

Various Governments, especially UP, have made the Police immune from legal action despite the misuse of power by introducing conditions of pre-sanction, giving them uncontrolled power of arrest, detention, making statements recorded by the Police admissible in Court, contrary to Article 20. The experience shows that victims of these Draconian laws are the citizens from the marginalized section of the society or members of Minority communities.

Surprisingly, while such unjust laws are being made and Police are seen to be acting unconstitutionally, the Hon'ble Home Minister of the country is the person who himself was indicted

by the Police and finally was released by the Supreme Court. The present Chief Minister of UP was seen complaining about Police atrocities in the Parliament with tears in his eyes. It was expected that those who have experienced Police brutality would ensure more protection to the citizens, but the exact opposite scenario is before the Nation.

It is high time the Investigating Agencies are made accountable for their activities. The law for compensation and penalization for misuse of power needs to be made. Division of regular Police into Specialist Investigating Agency and Law and Order Facilitator is urgently required. The Golden Rule "Bail is Rule and Jail is an exception" must be restated for minor crimes or first-time offenders. Deletion of sedition law and clarity to the extreme laws like UAPA must be done.

The Freedom Fighters have sacrificed everything to make India a "Welfare State." Unless and until a common man would start feeling safe in the presence of Police, the Nation cannot be said to be Welfare State. If the reforms are not made, and the rights of citizens cannot be protected, we would be facing the "Rise of Police State."

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Personality of the Month Dr. Shehnaz Shaikh

Aisha Kotecha



Dr. Shehnaz Shaikh, MBBS, MD, fondly called Apa by those around, shares a special relationship with everyone, especially reverts. She has a versatile personality, and her life graph displays her grit, courage, creativity, and inclination to Islamic Education. Even though Shehnaz Shaikh is a

medical doctor with an MD, she considered herself an illiterate in the matters of deen when she became a Muslim by choice at the age of 32 years. Many of us are born into Muslim families and have Muslim names but are we Muslims? According to her, we become Muslim only when we accept Islam by choice.

Her journey to acquire Islamic knowledge began by understanding the Quran. Alhamdulillah, compiled the word-for-word English Translation of the Quran, which is available throughout the world. Free PDF downloads are available on emuslim.com. In addition, the work is available on many websites - islamicstudies.info, quranbw.com, etc. Alhamdulillah, many apps have used her compilation.

As she found learning demanding at an age where she had many other responsibilities, she decided to introduce word-for-word

Translation in Std III of Al-Muminah Group of Schools, of which she is the founder. Alhamdulillah word-for-word English translation is being taught in her schools since 2004, and mashaAllah, her students who pass out Std X from her school, finish the complete word-for-word English Translation of the Quran.

To facilitate the teaching of Arabic and Quran in her schools, she has compiled 1) Qaidas to make reading of Quran easy for children, 2) Books to help memorize short surahs, masnoon duas, a hadeeth with English Translation 3) Book in English to teach Tajweed to children, 4) Islamic Studies books for children of Std I to IV

She has traveled to deliver lectures on Islamic topics to cities in India, America, Saudi Arabia, UAE, Bahrain, South Africa. Alhamdulillah has visited and advised many Islamic Schools in

America, Saudi Arabia, Bahrain, South Africa, Canada, and Malaysia. She has even talked about teaching word-for-word English Translation of the Quran in the Department of English in the Women's section of Ummul Qura, Makkah.

She has made approximately 450 videos enabling the learning of the word-for-word English Translation of the Quran. The videos are available on her channel 'Learn Quranic Arabic Quickly.'

Due to popular demand, she has started working on word-for-word Hindi (easy) Translation of the Quran and uploaded videos on both Urdu and Hindi translations of the Quran.

As she has been tested by cancer by Allah (SWT), she needs prayers from all of you to finish the work.

Currently residing in Mumbai, she may be contacted on 9322266035, Dr.shehnaz@gmail.com. ■

Granny Crosses all Hurdles to Pursue a Doctorate

Mohammed Wajihuddin



It is Divine Mercy, says 75-year-old Zubeida Yacoob Khandwani, which propels her to seek knowledge regardless of hurdles she has faced. This gutsy grandmother has opened yet another chapter in her life. She is researching for a doctorate on Sufism.

"I would have finished it a decade ago but for a few setbacks. My guide, renowned Urdu, Persian, and Islamic Studies scholar Prof Nizamuddin Gorekar (taught at many institutions, including St Xavier's College in South Mumbai), died. Followed by the death of my husband (businessman Yacoob Khandwani and younger brother of former MLA, Haj Committee of India chairman Amin Khandwani)," she says. Then she fell and fractured an arm.

Someone else might have given up. But she didn't. Zubeida was barely 17 when her mother died, and she was married. She dropped out of college. Later she graduated in Arts through a correspondence course and subsequently completed LLB too.

Zubeida, also general secretary at the All India Memon Jamat Federation, got attracted to Sufism as she began visiting mausoleums of Sufi saints like Khwaja Moinuddin Chishti (Ajmer), Nizamuddin Aulia (Dehi), Makhdoom Mahimi and Haji Ali. "Sufism is not a new religion. It is a way of life that makes you tolerant and modest," she says.

(Extracted from <https://timesofindia.indiatimes.com/india/>) ■

Rafia Sadath

Famous literary scholar Rafia Sadat reached her heavenly abode on Saturday, 21st August 2021. She did her MA in Urdu from Aligarh Muslim University and was a dynamic personality in literary circles. She was associated with



father's Urdu poems titled "KURB" into English. Her father was Mr. S. Abdul Rasheed Khan, pen name *Rasheed* Bangaloori, Ex-President of Indian Muslim League, Karnataka. She was an active member of many

literary and educational organizations like "Anjuman-e-Bazm-e-Urooj-e-Adab," holding many prestigious positions. Till last, she was a member of its action committee. ■

US Mosques now have more Women in Leadership Roles



(77%), allowed women to serve on their board of directors, and only about half (51%) said that women had served in the last five years", the survey has found.

The survey also showed that the number of women and children in mosques for Friday and regular prayers also increases across mosques in the United States.

The survey also found that women groups, activities, and programs related to women are increasing in most US mosques. "The new FACT study found that most US mosques (55%) have a dedicated women's group, and roughly three-quarters (77%) have activities or programs specifically for women," Pew Research Centre said.

The survey should be an eye-opener for Muslims in India, Pakistan, Bangladesh, and other South Asian countries, where allowing Muslim women to pray in mosques is still considered forbidden.

(ummid.com News Network) ■

Washington: The number of women in leadership positions and board of trustees in American mosques has increased substantially in the past ten years, the latest survey showed.

"About nine-in-ten US mosques – a whopping 88%, allow women on their board of trustees or a similar administrative body. And 61% say that women have served on the board at some point in the last five years", the latest Washington-based Pew Research Center survey said.

"By comparison, a decade ago about three-quarters of mosques

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Offline Vs. Online Education- Merits and Demerits



Aliya Begum

"Iqra Bismi Rabbikallazi" is the first verse of the Holy Quran revealed on Prophet Muhammad (pbuh) through Gibrael Ameen. The word Iqra means "Read" to explore the hidden truth behind our Creator's creation and distinguish between good and evil. Reading is a part of education and a means of acquiring knowledge for which we are advised to travel miles if required. The assimilation and dissimulation of knowledge in the early centuries began by establishing educational institutions with the onset of a unique pupil-teacher/Guru-Shishia/Ustad-Shagirth relationship. Over time, the field of education has been experiencing various challenges, transformations, and upgrades to satisfy the demands of today's technologically dependent societies, nations, and world. During these journeys, the teachers/lecturers are upgraded to the latest teaching methodologies through short and long-term programmes such as FDP(Faculty Development Programme), RC (Refresher Course) Orientations, workshops, and Seminars. Most of the teachers of yesteryears were self-trained, skilled, energetic, updated with the passion of grooming, shaping, and mentoring the students to their level best. They

used to take utmost interest in clarifying doubts, rectifying mistakes, and guiding them on the path that leads to success, prosperity, and bliss of achieving their goals in life. The teachings used to be natural and a divine experience embedded with the concern for the future of their students.

The cropping up of technology and related gadgets are replacing offline teaching with online modes in "Digital Education." In my two decades' education journey towards teaching, I have experienced both the ways of knowledge sharing, ie. Offline and Online. I am herewith putting forward the merits and demerits of the modes as mentioned above of teaching. The merits of offline teaching are eye contact with the students, face-to-face interactions, observing the students' body language, asking questions and clearing their doubts, rectifying their mistakes, giving impositions, Diagnosis, and counseling them. Physical monitoring during tests and exams lacks in online teaching. On the other hand, the merits of online teaching are that students can refer online resources, browse net for downloading text books, study material, research articles, and update themselves with the latest knowledge of the education system. With the advent of the National Education policy-2020, higher education has decided that teaching and learning will be through a blended model comprising both offline and online methods. ■

School Memories School Life- A Blessing for Students!



Maimuna Rais

Someone has very rightly said, "No matter how much you think you hate school, you will always miss it when you leave." I feel sorrow writing about my school days memories, but at the same time, I'm glad too to share my school memories.

The first school was discovered by Horace Man, who was born in 1796 in Franklin. Before his discovery, no one knew about school. But today, school has become an essential part of everyone's life. It gives knowledge and education and builds one's personality, teaches values like discipline, etiquette, manners, the way of living, etc. The school takes care of every child from the very beginning, and the teachers teach with love. They treat every child like their own child.

My School life is the happiest part of my life. I remember how I cried in the beginning for not going to school, and now when it is ended, I feel deeply emotional. Well, I have so many sweet memories. ■

I still remember; I hated waking up in the morning and dressing up to go to school, recalling all the previous day's homework that was forced upon us all. I used to think to myself every day, "Oh God! When will I grow up and there'll be no burden of studies all the freaking time". Really I wouldn't say I liked to wear the school dress, the shoes, but now when I look back, I realize how beautiful those things were, now I cherish them. I remember how I love covering my textbooks in brown paper bags at the start of each year. I used to be super excited about new stuff like new pencils, new books, new colors, and many more. I miss that sharing lunches with friends and eating before the lunch break was the best part of the school. Making excuses for not doing the homework and telling the teacher that I have done it, but forgot to bring it, that bunking of boring classes, that teasing friends and gossiping with friends, ah! Really I miss everything.

The Journey of fourteen years of school has been ended, and I look back; it is no less than a fairy-tale. Really school life is a blessing for every student. The joys of school life are indeed countless. ■

Kaif Ali- JMI student awarded 'The Diana Award' 2021



Kaif Ali, a Jamia Millia Islamia student gets 'The Diana Award 2021' for his innovation—'Covid-19 Innovation space era'. It is a prefabricated sustainable shelter that would not only help reduce transmission of the virus but could also house refugees worldwide in the future. Kaif Ali is a 4th-year student of the bachelor of architecture (B.Arch), Jamia Millia Islamia (JMI).

According to media reports Vice-Chancellor Prof. Najma Akhtar congratulated Kaif for his achievement and said that the university is proud of him. The innovation is according to the need of the hour and it also shows that in today's competitive world one has to think out of the box to get noticed, Prof. Akhtar said.

The idea struck his mind last year, when the COVID-19 pandemic was at peak. Kaif began his research on ways of utilising how architecture could help prevent the spread of disease. This led to designing a prefabricated sustainable shelter that would not only help reduce transmission of the virus but could also house refugees worldwide in the future.

According to Kaif, his design is now being implemented in Lagos, Nigeria. The government of India appreciated his innovation. Kaif's innovation was also appreciated by the commonwealth of nations and the United Nations. His innovation is considered as the top 11 emerging innovation start-ups solving climate action.

Established in memory of Diana, Princess of Wales, the award is given out by the charity of the same name and has the support of both her sons, The Duke of Cambridge and The Duke of Sussex. It is one of the prestigious accolades that is awarded to a young person for their social action or humanitarian work. ■



Hussain Hafeez

College Tips!

I have just completed my 2nd PUC. My college journey was a wonderful experience. I wish to share some things about it with you, hoping that it might help you!

These are some essential things you might find helpful to know whether you are planning to join college:

1. Never argue with your teachers. As you have your self-respect, teachers have theirs too. If you try to meddle with their self-respect, you are ruining your self-respect.
2. Do not hesitate to ask your teachers questions if you doubt or do not understand something. Never fear, "What others will think if I ask a question?"
3. Always be sincere with your teachers. For example, if you do not know the answer to a question, do not lie that you understood. Ask your teacher even 100 times till you get to exactly know what the topic is about.
4. Never lose focus in class. Do not let your mind wander while your teacher is teaching.
5. Every day, learn as if you are preparing for the final exam because that is exactly what you should be doing.
6. Keep a notebook or a diary for writing down reminders, assignments, to-do lists, questions, test dates, etc.
7. Dress modestly and decently.
8. Make a habit of coming at least five minutes early to college to avoid missing or being late for

lectures.

9. If you are competing with your classmate for being the topper of the class, do it in a good, sporting way. If you get less marks than them, shake their hand and ask them how they had prepared for the exams.

10. Discipline means controlling oneself from arguing, wasteful and vain talk, acting silly, distractions, letting the mind wander, etc.

11. Always be present—I mean present in mind. Many students' minds wander about while in class (thinking of movies and things like that). Do not let your mind jump; if there is nothing to do while in the classroom, put your focus on your breathing or pen down some points in your diary.

12. Never be ungrateful for your past experiences. While teachers test you after teaching, but the world-first tests you and then give you its lessons.

13. Learn from your mistakes.

14. Sleep early, get up early. Don't waste your moments.

15. Cultivate good habits. A bad habit can be easily acquired, but building up a good habit is difficult and will take time. (To build up a new habit takes only around 40 days, so let's start Day 1 to acquire a good habit today itself!)

16. Never compare yourself with others. Always give your best, and if you cannot perform well, it's alright; Trying is the key, but do not quit.

(The writer is a student based in Bangalore and can be reached at hussainhafeez1100@gmail.com) ■

"Verily, in the remembrance of Allah do hearts find rest"

Zaeem Atif Masoud

For the past few weeks, I didn't listen to the Qur'an. In the morning, I was talking with my mom and laughing at a joke I just heard. Suddenly, the voice of a child reading the Qur'an came from a WhatsApp status video; it was soul touching nodes.

All of my laughter and fun was gone in a split second, and my mind just shifted completely into this beautiful, serene place of peace and tranquility. I felt as if someone was speaking to me, helping me, guiding me, loving me, taking care of me, and calling me towards Him, and that too without even knowing what was being said as it was all in the Arabic language.

After a moment, I thought, what on earth was that? I can't even understand why I felt like that, but sure enough, it is well written in the Noble Qur'an,

"Verily, in the remembrance of Allah do hearts find rest." (13:28)

For me, that in itself was a compelling proof of Allah (swt) and the Last Day of Judgement. The Day, when everyone will be judged based on their deeds. A Day when no man will face injustice and oppression. A Day when the cruel

rulers like Hitler, Pharaoh, and others will meet what they have left behind during their times, the number of lives they have taken, the number of families they have destroyed, and everything in between.

Listening to those words was a profound experience. A sense of connection, even for just a few seconds to the Almighty, touched my heart.

And yes, I know, many will say all this is just overhyped, exaggerated feelings that I am portraying, and I get it. You may never have felt it, or maybe you don't want to feel it, and I think it's okay, but you are missing some treasure.

Look at the sky, observe your nights, closely listen to the sound of winds, ponder upon His creation and believe me, you won't be able to resist yourself from God, the Almighty.

"This is a communication to be transmitted to mankind so that they can be warned by it and so that they will know that He is One God and so that people of intelligence will pay heed." (Qur'an, 14:52) ■



The Quran contains numerous verses dealing with the issues of marriage, child-rearing, divorces, marital obligations, reconciliation between estranged couples and inheritance.

But does it also allow instant divorce?

The answer is a resounding no! So that drives us to the point to what it allows and what it does not?

"The Quran leaves vast possibilities of reconciliation and reunion for estranged and divorced couples. And the verses on this are very simple and do not leave much scope for multiple interpretations," says **Shajahan Madampat**.

The Quran also stipulates serious mediation efforts undertaken by the families of both husband and wife before the step of divorce is contemplated.

"The Quranic verses basically say that a couple enjoys the freedom to remarry and reunite even after two divorces, but after the third, they can reunite only if the woman gets married to another man and divorced. In fact, it is for the mediators to decide whether the couple is beyond reconciliation or not," reads the post.

The author, therefore, cited following verses so that there should be no room left for

Triple Talaq

'Does The Quran Allow Instant Triple Talaq?'



(Photo Law Times Journal)

misinterpretation.

Read the verses here:

[4:128] If a woman senses oppression or desertion from her husband, the couple shall try to reconcile their differences, for reconciliation is best for them. Selfishness is a human trait, and if you do good and lead a righteous life, God is fully Cognizant of everything you do.

[2:226 - 227] Those who intend to divorce their wives shall wait four

months (cooling off); if they change their minds and reconcile, then God is Forgiver, Merciful. If they go through with the divorce, then God is Hearer, Knower.

[4:35] If a couple fears separation, you shall appoint an arbitrator from his family and an arbitrator from her family; if they decide to reconcile, God will help them get together.

[65:2] Once the interim is fulfilled, you may reconcile with

them equitably, or go through with the separation equitably. You shall have two equitable witnesses witness the divorce before God. This is to enlighten those who believe in God and the Last Day. Anyone who reverences God, He will create an exit for him.

(2:229- 232) Divorce is twice. Then, either keep [her] in an acceptable manner or release [her] with good treatment. And it is not lawful for you to take anything of what you have given them unless both fear that they will not be able to keep [within] the limits of Allah. But if you fear that they will not keep [within] the limits of Allah, then there is no blame upon either of them concerning that by which she ransoms herself. These are the limits of Allah, so do not transgress them. And whoever transgresses the limits of Allah - it is those who are the wrongdoers.

And if he has divorced her [for the third time], then she is not lawful to him afterward until [after] she marries a husband other than him. And if the latter husband divorces her [or dies], there is no blame upon the woman and her former

husband for returning to each other if they think that they can keep [within] the limits of Allah. These are the limits of Allah, which He makes clear to a people who know.

And when you divorce women and they have [nearly] fulfilled their term, either retain them according to acceptable terms or release them according to acceptable terms, and do not keep them, intending harm, to transgress [against them]. And whoever does that has certainly wronged himself. And do not take the verses of Allah in jest. And remember the favor of Allah upon you and what has been revealed to you of the Book and wisdom by which He instructs you. And fear Allah and know that Allah is Knowing of all things.

And when you divorce women and they have fulfilled their term, do not prevent them from remarrying their [former] husbands if they agree among themselves on an acceptable basis. That is instructed to whoever of you believe in Allah and the Last Day. That is better for you and purer, and Allah knows and you know not.

(Extract from: <https://www.outlookindia.com/w/ebstory/does-the-quran-allow-instant-triple-talaq>)

What is At-Talaq?

The declaration of the husband's intent (عزم), thoughtfully - and not jokingly or in a fit of anger - communicated to his wife.

Mohammad Shafi

Like in الرِّبَا (*Ar-Riba*), in this word الطلاق (*Attalaq*) too, there is this prefix of ال. This prefix gives طلاق (*talaq*) its special Qur'anic meaning.

The declaration of the husband's intent (عزم), thoughtfully - and not jokingly or in a fit of anger - communicated to his wife. It is the intention that matters, not the number of declarations - once, twice, or thrice, made at one go or an interval of one month - of the same intention. Once this communication is made, the wife becomes مطلقه (divorced), and the first الطلاق happens.

There is a waiting period (عِدَّة) prescribed for the مطلقه. The عِدَّة in the case of an unconsummated marriage is nil, and in cases of consummated marriages, it is three menstrual periods or three months. For a

pregnant مطلقه, it is till delivery.

During the عِدَّة the couple can resort to امساك (reconciliation). And even after the عِدَّة is over, they can remarry. Then the intent, in husband's mind, of divorce gets wiped out, but, let me repeat, the fact, that first الطلاق has happened, does not get wiped out. If, after a lapse of some time then, the couple's mutual relationship again gets so bad that the husband's intent to divorce her reemerges and he communicates that intent to her, then it is counted as الطلاق No. 2!

But if امساك (reconciliation) does not happen and the مطلقه has to leave the husband's house, her leaving ought to be باحسان (done with kindness). Nothing that the husband had given her, as his wife, should be taken back from her. Except when all concerned (the husband, the wife, and their respective families) agree that the divinely laid down norm of not

taking anything back from the مطلقه cannot be adhered to, she may give up any of those things given her, to facilitate the divorce taking effect. This exception also is within the divinely laid-down limits, and no blame of committing any sin for availing it lies on either the husband or the wife. Therefore, there is no question of imposing any penalty/restriction on either of them.

So, الطلاق is the divorce in which all the conditions mentioned above are fulfilled. الطلاق is permitted only twice. (الطلاق مرتان) This is reiterated in the Qur'an, in its unique mathematical way of saying the word الطلاق only twice in the entire Scripture. The third time, the divorce becomes irreversible and goes outside the scope of الطلاق. May Allah Almighty guide Muslims to His correct Path. ■

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Story Time

The Boy And The King



Mooqetha

This story happened many thousands of years ago. A cruel king ruled his kingdom, and he wanted people to believe that he is god; there is no god other than him. To achieve his evil missions, he had appointed a magician who used magic to help the king get what he wanted.

But the magician was growing old and didn't have many days with him. So, he suggested that the king must allow him to train a young man to be the next magician. The king permitted it, and a young and bright boy was selected for the training.

Everyday the boy used to go from his house to the palace to learn magic from the old magician. On his way from home to the palace, he noticed a monk worshipping God differently, which aroused his curiosity. He started spending time with the monk to know more about God from the monk.

The monk shared the true knowledge with the boy and told him that Allah is the God of all creatures.

The boy pondered over the monk's words and the magician's words. He couldn't decide who is right and who is wrong.

The boy expressed his confusion to the monk, to which the monk said the right time would help him determine the truth.

One day a huge beast had blocked people's way, and the people couldn't move freely out of fear. When the boy saw this, he picked up a stone and prayed, "O Allah, if

the monk is dearer to You than the magician, bring about death to this beast so that the people can move about freely." And the boy hit the beast, and it killed him. That helped the boy discover the actual words and the true God—Allah.

The boy went to the monk and narrated this incident, to which the monk said, "Son, today you are superior to me. You have come to a stage where I feel that you would soon be put to a trial, and in case you are put to a trial, do not reveal anything about me."

Soon afterward, the boy was able to heal the blind and the sickly. The word spread across the kingdom, and the king's governor, a blind person, came to the boy with many gifts and urged him to bring his eyesight back and accept the gifts as payment. The boy refused to accept the gifts and said, "I do not cure anyone. It is Allah, the Exalted, Alone Who cures; and if you affirm faith in Allah, I shall also supplicate to Allah to cure you."

The governor affirmed his faith in Allah, and the boy cured him. When the governor went back to the palace, the king questioned him about his eyesight. The governor said, "My Lord granted me my eyesight."

To this, the king got angry because he considered himself to be the god and wanted everyone to believe so, and thus he demanded to know: "Do you have another lord besides me?"

The governor said, "My Lord and your Lord is Allah." That made the king even angrier, and he tortured the governor till he gave the details of the boy.

The boy was called to the palace and tortured till he gave the monk's whereabouts.

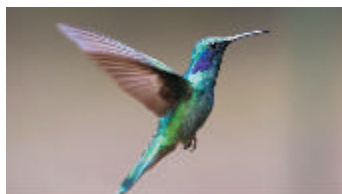
The monk was summoned and was asked to renounce his faith in Allah. The monk refused to do so. The king ordered his men to cut the monk into two pieces. The king then turned to the boy and called him to renounce his faith in Allah.

to be continued.....

In part Two, we will read;

- Did the boy renounce his faith in Allah out of fear?
- What did the king do to the boy?
- Did the boy succeed in passing the message of Allah to the king?
- What happened to the boy ultimately? ■

Allah's Amazing World



Earth is a big place, and uncountable creatures are living in and on it. The creator of all these creatures is one and only Allah (swt).

Today, we will learn about the hummingbird from these amazing creations of Allah (swt).

Have you ever seen a hummingbird? They are among the smallest of birds, and they measure only around 3-5 inches. Subhan Allah, that's the size of your index finger.

Allah (swt) shows His might through all of His creations, whether big or small. Today, through hummingbird, we will

learn about Allah's detailed creation. Allah (swt) has made this small-sized bird full of unique features.

Let us look at its marvelous features;

1. The hummingbird is the smallest bird out of all the birds.
2. The name hummingbird comes from the humming noise their wings make as they beat so fast.
3. Allah (swt) has created these birds in many different and vibrant colours.
4. Hummingbirds are birds that can hover for a long time.
5. Allah (swt) gave them the ability even to fly backward and change direction almost instantly.
6. Sometimes they can even fly upside down.
7. They are tiny in size, but Allah (swt) has given them the stamina to travel for up to 500 miles at a time. ■

Story

Arhaam's timely decision

Once there lived a boy named Arhaam; he was very pure, innocent, and obedient. His parents trusted him and believed in him.

He had four friends Mubashir, Saad, Uzzair, and Bahaddur.

Even though his friends were good, sometimes Bahaddur encouraged everyone to do things that parents did not like telling a lie, going anywhere without informing, etc.

On New Year's Eve, they all were very happy and wanted to enjoy the day to the fullest.

Arhaam went to his mother and took permission for going out; his mother said to him, "do whatever but remember not to cross the limits, Beta! you know that I trust you!" He assured his mother that he will not do anything bad and left with his friends.

They had a blast that day; they ate, played games, and enjoyed every minute.

Arhaam realized it was very late and informed everyone that he was leaving for the house, as his mother might be waiting for him. But his friends were not in the mood to leave the excitement so early, and they insisted he stay with them for some more time, and Arhaam agreed.

After some time, Bahaddur started teasing people on the road and

started to behave indecently. All were laughing, and he was crossing his limits every time.

Suddenly Bahaddur decided to cross the limits further and he was encouraging others. Saad said, "No, please ", Uzzair said, "No", Mubashir said, "my mom will kill me!" and only Arhaam was left to be Bahaddur's target.

Bahaddur started to convince Arhaam to accompany him in performing that indecent act, and he almost convinced him and was about to go ahead with Bahaddur, suddenly his conscience realized that he was doing wrong. He would break his mother's trust by crossing the limits of morality and ethics.

Arhaam stopped, but Bahaddur encouraged him again to move forward and said his parents were not there to watch him.

He stopped there and unleashed his hand and replied to him, "I will not lose my mom's trust in me, no! never!" and he ran from there.

On returning home, he thanked Allah for guiding him and showing him the right path.

The moral of the story is to never lose anybody's trust as 'Trust takes years to build, seconds to break and forever to repair.'

by: Zainab Sohail, 14 years, Hyderabad ■

Next edition's theme - 'Kindness'

Children you can also send us your work, and we will publish the entries which match the following criterion:

1. Work should match the coming month's theme.
2. Work should be original (you should be the creator of the work).
3. Work can entail drawing, story, poem, facts, or puzzles related to the theme.
4. Work should be edited and thoroughly checked for spelling and grammar mistakes.
5. Work should reach us before the 15th of the month.
6. Work should have your name, age, and city. Cell no, Email.
7. Work should be emailed to islamicvoicewriters@gmail.com under the heading - Children's page.

Trust in Allah

Trust in Allah (swt)

We will Inshah Allah, learn about the trust every Muslim should have in Allah (swt).

In surah Al Ahzab ayah 3

Allah says:

'And put your trust in Allah.

And enough is Allah as a disposer of affairs.'

We will understand more about trust through a story that comes in the Tafseer of Surah Al Burooj.

Activity time

Jumble words

1. kmon
2. gikn
3. iinaacgm
4. mlsia
5. eurotrr
6. iahft
7. fleibe
8. tplna
9. erwtredeuan
10. Aceon

Story

Sarah and Aminah



Once there were two friends. Both were very good at their studies. Their names were Sarah and Aminah. One day Sarah was sad. Aminah asked her why she was sad. She said she was afraid that she would fail in the exam. Aminah asked her if she had studied well for the exam. Sarah said yes, she tried her best. Then Aminah said she has to put her trust in Allah and leave the rest to Him. The result is from Allah, and whatever marks she gets will be by the will of Allah, and it will be good for her if she willingly accepts the result.

There are many places in the Quran where Allah (swt) talks about trust. Allah (swt) says the believer should place trust in Him. He is the most Mighty and most Merciful.

Written by
Rumaysa Ali, 9 years

Poem

Trust in Allah

When things go wrong, don't worry, say Alhamdulillah. Have patience and trust in Allah. Things will be fine, Inshallah.

As it happened with the prophets, Allah fixed them right. Just know that Allah is by your side.

Ask him to be your guide. He will make things easy Upon Him, if you rely.

Rumaysa Ali, 9 years





Ibrahim B. Syed

Mankind is at the threshold of the 21st century in terms of the common era. This age is rightly called the information age with computers, electronic mail, business and commerce, and the Internet with WEB pages. To many thinkers, religion is alien to science. Science simply means a specialized branch of knowledge. In Arabic, it is called 'Ilm. A scientist in Arabic is called an 'Alim. The west is wrong in separating Science from Religion. About a thousand years ago, the great universal Muslim scientists were at the forefront of knowledge, particularly in the sciences and technology, without ever giving up their religion. In fact, Islam in general and the Qur'an, in particular, inspired Muslim scientists to seek and advance knowledge. Hence they achieved all these without any conflict with religion. Today many western educated Muslims follow the path of the west of separation of religion from science. On the other hand, those Muslims trained in Islamic theology have refrained from modern sciences. Muslims moving away from an in-depth study of the Qur'an have lost the golden opportunity of many a

There is No Conflict between Science and Islam



scientific discovery and advancement of knowledge. Western people moving away from their Scriptures made many scientific discoveries and inventions. Because of the suppression and obscurantism practiced by the Church against the scientists and intellectuals in the past. Even the scriptures themselves were a hurdle to the cause of seeking the truth through observation and experimentation,

as lucidly pointed by Dr. Maurice Bucaille in his most famous book *"The Bible, Qur'an, and Science."* Science is not a divine revelation. It provides a means for man's welfare and a better understanding of the creation of Allah (SWT), the natural phenomena, and their purpose. In most straightforward terms, science means knowledge, and Islam encourages its followers to pursue knowledge relentlessly. The Noble Qur'an,

To reflect is the scientific spirit, which leads to understanding and discoveries about Allah's (swt) creation and natural phenomena. Allah (swt) guides the efforts of the scientists to meaningful purposes.



Allah (swt) ordained His servants to pray to Him thus:

"O Lord! Increase me in knowledge." (20: 114)

It is reported that the Messenger of Allah (peace be upon him) has once said, *"Learning comprises treasure houses whose keys are queries."* Prophet Muhammad (pbuh) encouraged the spirit of investigation and analysis of facts. One of the most inspiring Ayath (verses) in the Qur'an is the following:

"And He has subjected to you, as from Him, all that is in the heavens and on earth: behold, in that are signs indeed for those who reflect." (45: 13)

To reflect is really the scientific spirit, which leads to understanding and discoveries about Allah's (swt) creation and natural phenomena. Allah (swt) guides the efforts of the scientists to meaningful purposes.

The more one investigates, the more one knows about Allah (swt) and His design of the universe. The emphasis is on thinking which leads the way to the cherishing care of Allah to establish all things in nature to service for the benefit of mankind. Allah (swt) has given us the faculties and the intellectual genius for this purpose. The Muslim should never regard the study of natural sciences as a forbidden territory or "haram." According to the Muslim traditions, he who seeks knowledge is blessed, but the seeker who also attains success is twice blessed. The Muslim intellectuals have proved this in the past, and they already set the trend. There is no conflict between science and Islam. Many chapters in my book, *The Quranic Inspirations*, have been based on the author's inspirations from reading different Ayath (Verses). Even at the dawn of the 21st century of the CE, the Muslims can derive inspiration from the in-depth study of the Qur'an and make new scientific discoveries and push forward the frontiers of knowledge. I humbly believe that the younger generation of Muslims will get inspiration from the revelations in the Qur'an and do investigate and contribute to the bank of knowledge.

(Immediate Past President, Islamic Research Foundation International, Inc., Louisville, KY 40242-6462, USAE-mail: irfi@iname.com)

LIVING ISLAM



Arshi Dokadia

Perseverance and Never Give Up

"Seek Allah's help with patient perseverance and prayer. It is indeed hard except for those who are humble." [Quran 2:45]

It is pretty common to question the worth of our actions, or rather, the worth of the consequences they bring with them. I do not know of one person whose life hasn't been affected by the pandemic—loss of wealth, livelihood, family, and anything above and beyond. If anyone had doubts regarding the difficulty of life, these two years have ensured that life isn't meant to be a bed of roses.

Each life comes with its trials and tribulations, ones we are well capable of handling – there was a promise in the very first surah, *"A soul will not be burdened more than it can bear."* Even so, it is easier to preach than practice, and sometimes it can seem too much to handle.

A student works hard, gets good grades, aces her University days, and yet, when the time comes to do a job, she doesn't get the job or the same pay as her colleagues. A person who tries hard to connect to Allah feels at a loss because they find it difficult to read the Qur'an. Even though they have made dua'a

and prayed a few times, they still find themselves lacking. To some, it may seem that accepting defeat is the only way to go. However, the path to success is still open should they choose to persevere.

Perseverance is a key ingredient to success; as Muslims, we can find its importance highlighted in the Qur'an itself,

"O you who have believed, persevere and endure and remain stationed and fear Allah that you may be successful." [Quran 3:200]

The above ayah relates perseverance to success; it teaches us to be patient, not give up, and not feel hopeless in the face of hardship, for there is a great reward in doing so, the reward of Paradise in The Hereafter.

The lives of the Prophets are a great source of inspiration and beneficial knowledge. If we take a good look at their lives, we learn that they were all successful because they persevered, did not back down when they were being tested, remained steadfast, and eventually attained the ultimate reward.

It is undoubtedly easier said than

done, so how does one carry on when nothing seems to be working out the way it was supposed to be? When it seems much easier to give up?

Knowing our goals and focusing on them: When you're clear about your goals and the intentions driving them, it becomes easier to take steps to achieve them. Remaining focused on those goals in times of hardship can help one stay steadfast. Our focus, as Muslims, should be on the Hereafter, not this world, hence keeping that goal in mind, every trial becomes easier to handle, for you know that it is merely a bump in the road.

Patience: A seed planted at sunrise cannot appear as a tree the next day. It takes a lot of time, consistent care, patience, and of course, Allah's will for it to bear fruits. One can't persevere without patience; the two go hand in hand; you must remain patient, remind yourself of your goal and move forth.

Taking Small Steps: It's essential to know your limits; a hafiz can't memorize the whole Quran in a

month or even a year; they are well aware of their capacity to memorize, they may set out by memorizing few ayahs or a full-page daily and then make progress with that. If they were to try and do it in a month or two, most would find it very difficult to do so and may give up memorizing itself out of disappointment.

Hence, it is essential to be more realistic and take smaller steps towards your goals if needed, it makes it easier to be consistent, and one can look back and feel motivated by what they've accomplished over time.

Being Consistent: Failed a test? Try again. Failed again? Try again. Failed to wake up for prayer? Repent and try to do better. There's no use in beating yourself up for failing; it's natural to feel regretful, but to let it consume you to the point of giving up entirely is worthless. Acknowledge your mistake and strive to do better; even if you end up making the same mistake again tomorrow, don't let it hold you back.

I once heard in a lecture that one of

the traps of Satan is to convince the believer that their progress is not worth anything, that Allah will not accept their deed because it wasn't done to the best of their ability. Do not fall into Satan's trap, for in doing so, you are setting yourself up for the loss, so acknowledge your progress and keep moving forward.

Remember That Allah (swt) is With You.

Remember that Allah (swt) is The All-Knowing, He knows your intentions, and He knows your struggles, remember that He is The Most Forgiving, will forgive you again and again and again, for as long as you repent, He will forgive. Remember that Allah (swt) is The Most Generous and Most Loving. He will not decree anything bad for you, have faith in Him and His Wisdom.

Each time you persevere and succeed, you will become stronger and better prepared for the next challenge. So dear sisters and brothers, please do not give up when things get tough, have faith in yourself and Allah, know that you can bear whatever it may be that is burdening you, big or small, you can get through it.

(The author is a Psychologist from Akola, Maharashtra)

S. Noorain

There comes the point in life when you get sick and tired of feeling sick and tired. That's when we begin to lose our minds, question our sanity, desperately run to psychologists to help us think straight, and seek medication from psychiatrists to help us calm down. Little do we understand that you have to lose your mind to find your soul! After years of searching, reading self-help books, an encyclopedia of philosophies by the most influential people in history, attending self-development workshops at an international level, I had given up hope.

At the end of July 2021, I found all my answers in the sessions at "Discover Yourself" workshop by Dr. Sadath Khan. We all want success, happiness, and peace, but we do not know how to access them.

I quote from a page in my diary from 2016, "How long will I hate myself because others don't show me enough love? How long will I live in fear due to those who wish to scare me into obedience? How long will I keep losing heart due to those who let me down? How long will I lay low because no one supports me to stand up? How long will I depend on people to make me happy? How long will I feel depressed because things do not go my way? How long will I take to stop being a parasite and to discover myself?"

Like most teenagers, my life was centered on music, movies, and entertainment until I couldn't ignore my soul's calling when I observed the nature around me. My heart whispered that there is

Entering the Heaven in this world before the Next through Discover Yourself Workshop

"Truly there is a heaven in this world, whoever does not enter it, will not enter the Heaven of the next world." – Ibn Taymiyyah (ra)



an Intelligent, Powerful Designer of this beautiful universe. But, my brilliant brain that got me no less than 90% in my examinations urged me to stick to the theoretical knowledge in my subject books. The knowledge in my head silenced my deep emotions. But the more I studied science and nature, the more I was convinced that a random explosion does not bring such a well-designed universe into existence.

However, I observed that associating godhood to earthly or heavenly objects and worshipping these for reassurance during difficult times was in direct contradiction with scientific knowledge and mere guesswork. The limited human brain draws judgments about god, based on minimal information received by the five senses. As someone far in space who bestows people's wishes in exchange for complicated rituals. Who gives commands which, if opposed using one's free mind, will lead to

various sufferings, which sometimes interferes with our affairs, observes silently and eventually places some into Heaven and rest into hell. Everyone has a concept of god, and religious people spend time in endless debates about the formalities of religion while ignoring the essence of faith.

When I read the Quran, my heart rested, and I chose to embrace Islam. I found happiness performing the rituals, but I still missed the peace. Not knowing who Allah truly is and simply focusing on the rituals left my heart unstable like a storming ocean that needed to be distracted by the external world to stay quiet. That exploded immediately when it was bothered. The experts I met in the fields of science, psychology, spirituality, and Islamic Studies had excellent knowledge but only a partial view of Reality.

In the workshop, I found the holistic view and realized that I had left the only veil of Kufr through verbal affirmation when I embraced Islam. Before knowing Islam, I was ignorant, but I was still foolish after embracing Islam because a fool does not even understand that he lacks understanding.

The series of emotional roller coasters in my life compelled me to put everything on hold and research in-depth with humility and sincerity. The hardest part is to acknowledge that despite having the label of Islam on us, there are several veils of Kufr inside us that block us from the Light of Allah (swt). True Submission – Islam – is achieved when we look at who Allah really is and this existence we refer to as the self?

The three days of the Discover Yourself workshop cleared the blockages of darkness inside me one by one to bring me towards the Light of the Ultimate Reality, filling me with joy that I have never experienced ever before, a joy that can never be stolen. I did not need medication or psychologists; I needed to know the Truth and the Truth set me free. I had kept myself at the circumference of the circle,

looking towards Allah as the center, and I walked in darkness as my consciousness was enslaved by my own perception, assuming that was Islam (submission) and the chaos inside me and outside me left me in a mess.

The Discover Yourself Workshop showed me clearly how the point is the Reality, and the projected circle is only an illusion! There is no greater happiness than

achieving true Tawheed (unity) – Tawheed in belief, words, thoughts, emotions, and actions. That cannot be memorized from books, copied from legends, expressed through words, achieved through listening to experts who excel in worldly sciences or meditating with monks who escape from Reality to achieve false altered states of consciousness.

This is a live experience that gives you the realization of the Ultimate Truth that can be facilitated by one who has absorbed the essence of the Ultimate Reality. How beautifully was I taken on this spiritual journey in three days otherwise, I do not know how much longer would I suffer wandering about in creation, veiled and unable to cross the curtains that conceal the Reality that brings ultimate peace.

(The author –M.Tech, Islamic Studies Teacher, Trainer at International Students of Islamic Psychology, author, Spiritual counselor, Hyderabad) ■

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Br Shafi President of UIRC sharing his experience of DYS workshop

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Who is responsible for the broken marriages?

We have to make great efforts in making our younger generation understand the reality of married life; we have to establish institutions where the youngsters can be educated about the consequences of married life.



Noor Husna

“Marriages are made in heaven” is a statement that we all believe in; it is truly the most sacred and divine relationship in the entire universe. Once the word marriage is uttered in a family, it brings lots of happiness for the whole family irrespective of religion, culture, or family status. The family bond becomes stronger and better than ever before during the entire marriage process because everyone in the family wants to contribute their best efforts to the forthcoming marriage on the cards. The bride, the groom, their parents, their siblings, their friends, and their close relatives all are highly focused, excited, and careful about every aspect of the “Big Day.” Starting from the list of guests, rituals, functions, dresses, jewelry, gifts, food, banquet halls, resorts, decorations, and not to forget the dowry part. The wedding day is like a dream come true to the couple and their families as it brings unlimited happiness, joy, and enjoyment to everyone who is a part of that marriage.

However, the irony is; the groom, the bride, and their families choose or select the best banquet hall in the city; they hire the best wedding planner and caterer. They buy the best jewelry and wedding outfits from the top most brands, they spend a lot of money on gifts, and even more on unofficial gifts

(dowry). The brutal truth is that parents often perform above and beyond their capabilities to display their fake status in society. They borrow huge amounts and even break their deposits to make that one-day ceremony super successful.

All said and done! Now the question is, why the marriages fail after all these preparations, efforts, and hard work? Why do happiness and joy fade away? Who is responsible for breaking these marriages? Who are to be blamed for all this?

In about 85% of Indian families, the parents own the responsibility of their children's marriage. So should we blame the parents for these broken marriages? Ironically yes! because when it comes to marriage, the parents only concentrate on the wedding presentation for making it a big success by spending the maximum money on it. (In most cases, it's like a beg borrow or steal situation). Bingo, as a result, 98% of the marriage functions are super hit because of the perfect planning, preparation, and execution of plans. But what is the planning and preparation done for the new relationship that begins from this “big successful marriage day.” The answer is nothing; hence most marriages don't last long.

I want to call the attention of all parents or appeal to society. Who willingly spend vast amounts of money and time on the occasion, invest some of that time and money on pre-marital counseling, training, and coaching their children about marriage to increase happiness, sustenance of marriage and

decrease the number of broken marriages.

We have to make great efforts in making our younger generation understand the reality of married life; we have to establish institutions where the youngsters can be educated about the consequences of married life. As parents and guardians, we have to educate the youngsters who are super excited about getting married and make sure their marriages last forever. We as a society have to come together to encourage and establish pre-marriage counseling and coaching centres in the various parts of our city. By doing this, we will have better and happier marriages resulting in forming a better society.

(The author may be contacted ammyself786@gmail.com)

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MATRIMONIAL WANTED BRIDE

Mysore: Sunni decent Middle-Class family seeking for their son aged 27yrs, BTech in E&C, doing Timber Business, residing in Mysore, Sunni bride graduate living in Mysore, Mangalore, Gulf from a decent family. **Email: sirajahmedcfw@gmail.com**

SMU/ S.Indian Groom, (T.Nadu) Well settled in France (French citizen), Never married, Fair, Handsome 31/5.8(1, 73cms) ME, M.Res, Ph.D., Paris, FRANCE (All obtained in prestigious Colleges), working in a reputed firm in Paris (France), as a Research Engineer, with a good salary. Seek alliance for their only son. We are looking for a beautiful, Fair, Graduate religious Indian bride from a respected Urdu Muslim Family willing to settle in France. **Ct: nikah.paris@gmail.com, w.app: 00(33)626324628**

Wanted Bride Karnataka. Real/ Authentic Islam Practicing, Government Official Reputed Family, seek for their nice son, Working as Government Permanent Lecturer (Gazetted Post) in Government College. Bride should be True/Authentic Islam Practicing Government Higher Official. Contact/ Whatsapp No. 9731765312 (Family)

Bangalore: Bangalore Based Sunni Muslim Parents seek alliance for their son.

MBA qualified, 30 Years, 5'9" height, working in Kuwait. The girl must be from Bangalore. From a decent Upper middle-class family, BE/MSC qualified, Good Character and Conduct, Fair, Religious, Allah Fearing, Height 5'4" and above, settled in UK/USA/Canada. Early marriage. **Contact: 916 477 5111/900 810 3670**

Srinagar: Parents of Srinagar-based Kashmiri Muslim family seek alliance for their son (30) working in an international NGO. Looking for a religious, well-educated, and working Bride from Kashmir only. No demand, no dowry. Please get in touch with **Mr. Bakkal 941 9032956 Email: rafibakal@gmail.com**

Sunni Muslim Family invite alliance for their Son, Engineer, 29 Years, 5'9', Handsome, working in Gulf, Seeking alliance, Girl from Religious, Graduate with Decent Family background **Contact: 98451 48737**

Invite alliance for 36 Years, 5'9' educated, well settled Businessman, seeking 2nd Marriage with consent from his First Wife, Invite alliance from Religious, Educated Family, age below 25 Years, should be good looking, Divorce / Widow also preferred from Bangalore or surrounding part of Karnataka Contact: 9880324192

WANTED GROOM

Bangalore: Sunni Muslim parents from Bangalore seek alliance for daughter, Age 28. B.E (CSE). Working. 5'4", fair to medium skin tone. Hijabi. **Contact 080 4201 3475/ 944 804 4919. Email: abdulahad4991@gmail.com**

Bangalore: Sunni Muslim parents invite alliance for their daughter, Doctor, age 26 years, 162 cms, currently pursuing part B, (MRCS - U.K.), highly educated family, with moderate Islamic Values, seeking a doctor, well settled in the U.K., or Gulf, with educated family background, preferably from Bangalore. Please Correspondence us with full details /photos: **srjhafiez@gmail.com**

Bangalore: Bangalore-based parents seeking alliance for Sunni Muslim Girl, age 22, B.A. Final Sem., religious and well cultured, looking for a Religious, Educated, well-settled groom with good family background. **Contact No.974 201 7065, 991 633 7491.**

Mysore: Groom wanted an engineer from Mysore, working in San Diego, California. The girl (BE, MS) holds an H1-B visa. Parents of boys desirous of an alliance may contact the girl's father. **Contact No. 944 323 7635.**

Syed Parents seek a match for their only daughter, age 25, 5'5", M.Com was married for a few months. Qula obtained issueless, seeking a groom who should be working professional, religious with decent family background, Bachelor/Divorcee issueless. **Contact :789 991 4655/ 988 078 0423. Email: samibang1970@gmail.com**

Bangalore: Seeking alliance for our only Daughter (26 years), who has done her MS (US) and working as a software engineer in USA on H1b visa. We are Bangalore based family. Father is an Engineer working as Sr. Manager and mother is an Associate

professor in a reputed college. Looking out for alliance for a boy of similar education based in USA, from decently educated and moderately religious sunni family. **Contact: 988 658 4627 / 984 431 2400. Email: mkbanu@hotmail.com**

Chennai: Chennai based, Urdu speaking 25 years, MBBS doctor, good looking seeks alliance from religious, good looking doctor groom either from India or abroad. **Contact: 950 034 4154, 967 760 8454**

Jeddah: Sunni Muslim Bangalore-Origin parents looking for well educated, religious, and cultured families from Bangalore or Gulf settled families for their V Fair and beautiful daughter 29 years, ECE observes Hijab. **Contact SyedYaseen - +91 8296983790 What's app profiles: +966 535 226 907 (Jeddah, KSA)**

Riyadh: Sunni Muslim Bangalore-based parents, invite alliance from well educated, religious and cultured families from Bangalore or Gulf settled families for their V fair and beautiful daughter 25 years, MBA, H.R., observes hijab. Mohammed Vaseemuddin - please email or WhatsApp profiles to - **mvasim@gmail.com, Mob - +966 567 957 472 (Riyadh, KSA)**

Sunni Muslim Family invite alliance for their Daughter, Engineer, aged 23 Years, 5'3', Beautiful with Islamic values Seek alliance from Religious, Educated & decent Family, Employed or Self Employed **Contact: 98451 48737**

Sunni Muslim family invite alliance for their Daughter, Accounts and Finance, Canada. Age 27 Height 5'3' Fair and Beautiful with good Islamic values seek Alliance from decent nuclear families, religious, educated, employed boys settled in Canada. **Contact: 7259984100**

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CEO'S MESSAGE

Dear valued investors,

Financial quarters are rolling over and the quarter (Q1 - 21-22) has also ended. The challenges that started from March 2020 have continued and have compounded further in making the last quarter the most challenging and most difficult for the whole nation, the health of humans and their lives and livelihoods. Lockdown, closure of businesses, stoppage of movements, burning pyres, burials, floating bodies in rivers were the stark highlights of the last quarter.

The Covid cloud has cast a shadow on the following specific macro economic factors which are vital and important for Rehbar's financial performance and growth - Household savings and financial assets have slid and weakened, demand has reduced, credit growth was minimal and the fear of non-performing assets and financial losses has increased.

Even through these difficult times and despite adversities of lockdown and closures, Rehbar has maintained a 'Moderate' financial performance which in the given situation can even be rated as 'Good'. Rehbar compliments all our business partners for their extraordinary efforts in sustaining their businesses and thank them for sharing their business profits with us for rewarding the investors.

The financial performance of Rehbar's SPVs: RERL I and II is summarized in the report and following are the notable highlights:

- Average investment has increased by Rs. 2.9 Cr to Rs. 48.5 Cr registering a growth in investment of 6%.
- Deployment has increased in the last quarter by Rs. 3.5 Cr to Rs. 44.3 Cr showing a growth of 8.6%.
- Gross profit of Rs. 151 L was earned and the share of the profits attributable to the valued debenture holders is Rs. 118.8 L which is about 8.9% (annualized). The return to the debenture holders has reduced only marginally from 9.1% paid in the previous quarter.

We all pray to Allah the Almighty to save us from the difficulties of the prevailing pandemic and we expect a better world in the coming quarters insha Allah.

Our bond together and your unceasing trust and support will help Rehbar tide over the testing times and build our future growth through the key pillar of Resilience. Stay safe for your own self, for your families and for your nation.

Wishing you a happy and blessed Eid ul Adha in the coming days.

Mohamed Ashrafulla

Chief Executive Officer

Rehbar Financial Services

Who We Are

Founded in 2013, Rehbar Financial Services (RFS) has been operating with a mission to enhance Shariah Compliant value creation for businesses. In its years of operation, it has succeeded in creating value for over 100 businesses and advised many more. It's 3 main product offerings to businesses are Operating Lease, Profit Sharing Loan and Project Finance. These offerings are provided through subsidiary companies (RERL I and II).

How We Work



PERFORMANCE OF RERL DURING THE QUARTER ENDING 30th June 2021

Average Investment from debenture holders	₹ 4,853.7 L
Average Deployment Made	₹ 4,428.4 L
Gross Profit incl cross deployment	₹ 162.3 L
Gross Profit from deals for the quarter	₹ 151.3 L
Fees, expenses and appropriations	₹ 43.5 L
Amount due to debenture holders	₹ 118.8 L

Deployment to Investment Ratio 91.2%

Gross Return on Deployment 13.7% p.a.

Net Return on Investment (Rol) for the quarter 8.9% p.a.

OUR ACHIEVEMENTS SO FAR

- Facilitated payments of profits to investors of over Rs 21 Cr since inception.
- Facilitated investments of over Rs. 82 crores in 100+ businesses so far.
- Successfully facilitated over 2000 investments for more than 900 investors.
- Received IFFSA Business Excellence Award 2017 for the promotion of Islamic Finance in New Markets.
- Member of the Association for Mutual Funds in India (AMFI Registration No: 162773)



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