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Muharram - 1444 H

Frank Islam appointed as Member of Commission on Presidential Scholars



New Delhi: Dr. Frank F Islam a distinguished alumnus of Aligarh Muslim University has been appointed as a member of the Commission on Presidential Scholars by US President Joe Biden, which is a group of eminent private citizens appointed by the President to select and honor the Presidential Scholars. Commissioners are selected from across the country, representing the fields of education, medicine, law, social services, business, and other professions.

Dr. Frank Islam, an entrepreneur, philanthropist, and community leader who was born in India, is especially dedicated to social, educational, and artistic issues. He currently serves as the CEO of the private investment holding company he founded, the FI Investment Group. Additionally, he participates in boards and councils at other universities.

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Various faiths leaders pledge to fight growing communal virus



Abdul Bari Masoud

New Delhi: In the wake of growing hatred in the country since the ascendancy of radical Hindutva forces, a number of religious leaders from many faiths have united to oppose the threat of communal violence. The "Sadbhawana Sammelan" (communal amity conference) was conducted on July 6 at Jamiat Ulama-i-Hind (M) headquarters in this regard. Maulana Mahmood Madani, President of the Jamiat Ulama-i-Hind (M), organised the meeting, which was presided over by him. The leaders of various religions came together during this sammelan to stand against the

spreading animosity in the nation. Sushil G. Maharaj, National Convener of Bharatiya Sarva Dharma Sansad, Acharya Lokesh Mani, President of Ahimsa Vishwa Bharati, and well-known religious figures from the Ravi Das Samaj, Swaji Vir Singh Hatkari Maharaj, Buddhist Guru Acharya Yeshe Phuntsok, Pastor Maurish Parker, among others, attended the Sammelan especially. They all voiced concern for the country's current state and agreed that everyone must do their part to maintain India's composite nationalism and common Sanskriti in today's time. Currently, certain forces are working to sow discord throughout the country. And the peace campaigners are being ignored, therefore let's band together to demonstrate that peace

has always triumphed.

According to Sushilji Maharaj, who spoke at the event, India is now more than ever in need of such a movement because the country's shared civilization is under attack. He expressed displeasure over the TV debate, claiming that the media had ruined society by instilling a perilous sense of communalism in the nation. He did, however, issue a warning that those who want to break the country will never succeed in their nefarious design. Everyone has a right to this India, and that right will never change. Everyone has given something up for this country. And the fact that Jamiat has existed in the country for the past 100 years and played constructive roles is evidence of this. As a result, no citizen's loyalty can be questioned.

Mahmood Madani stated in his presidential address that "we are all assembled here because this is the essence of India. The existing state of affairs will be harmful not only to one community but also to the entire country". In contrast to our desire for India to become a Vishwa Guru, there is a force that is preserving and defiling India's history and identity. And those who communicate in friendly terms are becoming marginalised. He claimed that while the same approach would not be able to eradicate hatred, promoting love would. Islam and humanity forbid revenge or retaliation.

"I'm glad that religious leaders from all faiths have come together in this trying time to spread this message. We need to go out and

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Alliance Organizes Education Conference

Mr. K. Rahman Khan, former deputy speaker of the Rajya Sabha and former Union Minister for Minority Affairs, emphasized the need of fostering a positive atmosphere in the community.



Abdul Bari Masoud

New Delhi: The recently established Alliance for the Economic and Educational Development of the Underprivileged conducted a two-day national conference on Education and Nation Building-the Way Forward at the Convention Center, Jamia Hamdard on July 2 and 3.

The Conference committed to working for the social and economic advancement of the impoverished groups in the community, with a particular focus on north India.

Mr. K. Rahman Khan, former deputy speaker of the Rajya Sabha and former Union Minister for Minority Affairs, emphasized the need of fostering a positive atmosphere in the community. The community has the strength and potential to overcome educational and economic backwardness, but this goal can only be accomplished by coordinating efforts. Mr. Khan, who presided over the conference as the principal guest advised the community, not to look to the government for assistance because no government is able to resolve the

community's problems. The former minister added that since UP, Bihar, and West Bengal together account for more than half of all Muslims in the country, the north Indian Muslims should learn from the educational advancement in the southern regions.

In his address, Dr. S. Y. Qureshi, former chief election commissioner of India, stressed the importance of working together and collaborating with southern educational institutions to address the community's backwardness in North India. Dr. Najeeb Jung, former vice chancellor of Jamia Millia Islamia and former lieutenant governor of Delhi, stated that collaboration among Muslim-run educational NGOs across the country is urgently needed to accomplish the objective. The conference was hosted by Jamia Hamdard, whose vice chancellor Prof. (Dr.) M. Afshar Alam stated that Jamia will offer all assistance available in this endeavour. The two-day conference was spread over seven sessions. It dwelt upon issues related to educational

empowerment.

About The Alliance

A group of distinguished members of civil society, including former public officials, members of the public, academics, and philanthropists, have founded the "Alliance for Economic and Educational Development of the Underprivileged." The Alliance will work to promote cooperation and coordinate efforts on issues relating to access to education and the granting of loans to business owners. This will make it easier to share ideas and best practices and create a blueprint for creating a strong, young, educated nation. By bringing together key stakeholders, it seeks to transform policy into action on the ground and function as a bridge to enhance educational access, which will subsequently improve India's job situation. The Alliance will pay particular attention to underprivileged youth, women, people with disabilities, and populations who have experienced conflict. The Alliance's mission is to empower the underprivileged by facilitating "Quality Education and Sustained Livelihood for the Underprivileged."

AMU moots proposal to confer the degree on Saudi Prince

The Aligarh Muslim University proposal was made in view of the exemplary services and contribution to the global affairs of Saudi Crown Prince Mohammed bin Salman.



The Aligarh Muslim University (AMU) has sent a proposal to the Ministry of Foreign Affairs to confer an honorary Doctor of Letters D. Litt degree on the Crown Prince of Saudi Arabia, Mohammad bin Salman, popularly called MBS. The letter written by AMU Registrar Abdul Hamid said that in view of the exemplary services and contribution to the global affairs of His Royal Highness Mohammed bin Salman, Crown Prince, Kingdom of Saudi Arabia, the university proposed to confer D.Litt degree (*Honoris Causa*) on His Royal Highness.

The proposal said the Prime Minister appreciated the role of the AMU in India's outreach towards fostering better ties with the Islamic world.

'Geopolitical relationship'

Speaking to *The Hindu*, AMU Vice-Chancellor Mansoor said the D.Litt degree would "strengthen India's historical and cultural, economic and educational links with Saudi Arabia." The Prime Minister, Prof. Mansoor underlined, also wanted to strengthen the "geopolitical relationship with the Gulf countries." "The move will augment his efforts."

On whether the proposal had been mooted as a balm to heal the fissures

that had emerged between India and the Gulf countries after BJP spokespersons' controversial statements on Prophet Mohammad, Prof Mansoor said the proposal was first sent in September 2021, with a copy to the Ministry of Education. The Ministry of External Affairs, he said, sought a list of dignitaries that the university had awarded in the past.

He said that the AMU conferred the honorary D.Litt on King Saud bin Abdul Aziz, the grandfather of MBS, in 1955. "We have also conferred honorary degrees on Raza Shah Pehlavi, the Shah of Iran, in 1956, the President of Egypt Gamal Abdel Nasir (1960), among others."

'Special relationship with Gulf countries'

He said the university had a special relationship with the Gulf countries as a large number of alumni work in these countries.

AMU spokesperson Shafey Kidwai said the coordination would be through diplomatic channels by the Ministry of External Affairs and that the proposal was still under consideration.

On the questionable track record of MBS on freedom of speech, Prof. Kidwai said it was an internal matter of the country.

Muslim Hajis welcomed by Kashmiri pandits at Srinagar Airport



The Kashmiri pandits offered roses to the pilgrims and congratulated them on the completion of their religious journey

In a gesture of religious harmony, a group of Kashmir pandits welcomed Muslim pilgrims who landed at Srinagar airport after completing the rituals of Hajj in Saudi Arabia.

The Kashmiri pandits offered roses to the pilgrims, congratulated them on the

completion of their religious journey, and recited "naat" in praise of Prophet Muhammad. This gesture of goodwill was hailed by various politicians, community leaders, activists, and others. A video clip related to the same was largely shared on social media.



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Janab Ziaulla Sharieff | **Dr. Zaheeruddin Ahmed** | **Prof. Zubeda Begum**
President, C.M.A. | General Secretary, C.M.A. | Principal



New Delhi: On July 2, Jamaat-e-Islami Hind (JIH) demanded that the government file charges against suspended BJP spokesman Nupur Sharma for her comments that were extremely disrespectful of the Prophet Mohammad (peace be upon him). Furthermore, it called for the passage of a blasphemy law to punish individuals who mock religious leaders of different faiths.

Syed Sadatullah Husaini, the president of the Jamaat, and its vice president, Prof. Engineer Mohammad Salim, spoke to the media at the JIH headquarters and declared that Ms Sharma's arrest was required because the Supreme Court had also noted that she was solely accountable for what was happening in the nation. They argued that, contrary to the court's observations, an apology is insufficient. In response to a journalist's query, Husaini stated that the country would not require courts or jails if apology took the place of punishment. They also demanded action against those politicians, TV channels and media houses who are fanning hatred in the country. They claimed that the Udaipur murder was connected to a string of mob lynching incidents across the nation, including the recent beating death of an elderly Hindu in Ratlam, Madhya Pradesh, on the basis of mistaken identity. They also claimed that politicians and the media involved in inciting hatred were to blame.

Husaini hailed the Supreme Court's conclusions that politicians accused of using blasphemous language were solely to blame for the dire condition in the country and that

Enact Blasphemy Law to Punish People who Mock Religious Leaders of Different Faiths



the media, which encouraged such hate speech in the name of TV debates, had equal responsibility. He lamented the fact that the accused spokesperson and TV anchors were still at large after wreaking such damage.


The Jamaat leaders regretted that our nation's political climate was unfortunately increasing violence and hatred while diminishing empathy and tolerance, and that some media outlets were cooperating with such reckless political forces. They urged all countrymen who valued justice and peace to band together in the struggle against hatred.

In response to a question on the police detaining the co-founder of the Alt News website Mohammed Zubair while allowing former BJP leader Nupur Sharma to walk freely, Mr. Husaini replied, "There should be no double standard in taking action against individuals involved in inciting hate."

Prof. Salim expressed his disappointment that Nupur had not been arrested even after


making hateful comments on a TV programme for a month. This, he claimed, has damaged India's reputation internationally. He expressed amazement at the detention of well-known human rights advocate Teesta Setalvad and former Gujarat DGP R. B. Sreekumar for no other reason than the fact that he had testified in front of an inquiry commission looking into the anti-Muslim riots in Gujarat in 2002. Prof. Salim said that Mohammed


Zubair was arrested only because he shared the derogatory comments of Nupur Sharma on social media. This indicates the direction in which the country was headed to. He said this is an attack on India's democratic values and freedom of speech. He said that bulldozing of houses of protesters demanding arrest of Nupur Sharma amounted to muzzling of democracy. He said that Jamaat-e-Islami Hind also opposed the last-minute decision of the outgoing MVA government to rename the cities of Aurangabad and Osmanabad. ■



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Dr. M.B. Mistry

Will Muslims Outnumber the Hindus?

The Gokhale Institute of Politics and Economics, Pune, a premiere research institution in Population Science and Economics celebrated the World Population Day by inviting Dr. S.Y. Quraishi, Ex- Chief Election Commissioner of India, to deliver a lecture, "Population: Are Muslims Overtaking the Hindus?"

He averred that there are several myths being spread about the Muslim population in India, which are creating fear and hostility among the Hindus against the Muslims. He logically and scientifically dispelled the myths related to Muslim population growth by using the data from NFHS-4, NFHS-5 and Indian censuses as follows:

The **first** myth is that Muslims produce too many children and are solely responsible for the population explosion. It is true that the Muslims have the lowest level of family planning usage, only 45% and the highest TFR (total fertility rate) of 2.61, but the fact is that the Hindus are not far behind with the second lowest family planning use of 54.4% and

the second highest TFR of 2.13 which the critics ignore. Further, between 1951 and 2011, the net increase in the Muslim population was 13.6 crores while that of Hindus was 67.6 crores. Also, the gap between Muslim and Hindu population increased from 26.7 crores to 80.8 crores.

The **second** myth is that the Muslim population growth is upsetting the demographic balance. It is true that the Muslim share in total population increased from 9.8% in 1951 to 14.2% in 2011 and that of Hindus declined from 84.2% to 79.8%. The Muslim population increased by 4.4 percentage points in 60 years. However, currently Muslims are adopting family planning faster than Hindus. The gap in their children is narrowing. From 1.1 in 1991 it has come down to 0.48. Thus, the demographic balance, already inconsequential, is getting arrested.

The **third** myth is that there is an organized conspiracy by Muslims to overtake the Hindu population to capture political power. Further, through a mathematical



model, Prof. Dinesh Singh (former Vice Chancellor of Delhi University) and Prof. Ajay Kumar, have demonstrated that Muslims can NEVER overtake Hindus.

The **fourth** myth is that the Muslims are using polygamy for increasing their population. What is the fact? A Government study in 1975 found that all communities had some polygamy, but the Muslims were the least polygamous. Further polygamy is statistically impossible because the number of women for every 1000 men is only 940 in 2011 and 922 in 2020.

The **fifth** myth is that Islam is against family planning. He educated that nowhere, does the Quran prohibit family planning.

There are only interpretations, both for and against. A number of verses in the Quran and Hadees emphasize quality over numbers, the health of women and children and the rights of children to good upbringing. In general, sterilization is prohibited, but spacing between births is not only allowed but also encouraged.

According to Quraishi, Islam, in fact, is the pioneer of family planning! He quoted Prof. Abdur Rahim Omran of Al Azhar University, Egypt: "It is a wonder to the thinkers of today that Islam should give so much importance to child spacing and family planning so early in human history and in the absence of compelling population pressures."

For him it is not a Hindu-Muslim issue at all. He supports his argument with the following data: Fertility of all communities depends on socio-economic factors like literacy, income and delivery of family planning services. The level of these conditions differs from region to region. We observe large inter-state variations in fertility – lowest

TFR in Kerala in 1.56 and the highest TFR in Bihar at 3.41. In 25 states, Muslims have a lower TFR than Hindus in Bihar. If religion was the factor, Muslims would have had the highest TFR in all the states. There is nothing like Hindu fertility and Muslim fertility. For example, the Muslim TFR ranges from 1.74 in Tamil Nadu to 4.11 in Bihar while that of Hindus ranges from 1.42 in Kerala to 3.29 in Bihar. He concludes that the high fertility of some communities in some regions is on account of regional socio-economic factors and not a religious factor." For example, NFHS-4 data reveals that as educational level goes up TFR goes down from 3.06 to 1.71. Also, education delays the age at marriage, which in turn reduces TFR. With more income, fertility goes down. Non-workers exhibit more fertility compared to workers. As the family planning service delivery improves, TFR goes down. Services like ante-natal care, health infrastructure, family counselling etc. Play a very important role in reducing the fertility.

(The writer can be reached at drmalika.mistry@gmail.com)

Hyderabad Mosque allots space for free Dialysis Centre



The unit is being run under the medical supervision of Dr. Shoeb Ali Khan, leading consultant nephrologist and a kidney transplant surgeon.

HYDERABAD: A mosque in Hyderabad has allotted space on its premises for establishing a full-fledged hemodialysis unit. Masjid-e-Mohammadia, located in the Langar Houz area now houses a state-of-the-art free dialysis centre that mainly caters

to the weaker sections of the society, regardless of caste and creed.

The centre, set up by two NGOs - Helping Hand Foundation and SEED US, has five latest Fresenius brand machines and will acquire five more machines in

the next three months. The swanky centre, designed like a corporate hospital has separate access for dialysis patients and it is equipped with high-quality equipment, clinical care as well as facility to manage onsite emergencies.

The unit is being run under the medical supervision of Dr. Shoeb Ali Khan, leading consultant nephrologist and a kidney transplant surgeon. A medical doctor, ANMs, dialysis technicians and an ambulance will be available at the centre from 8 am to 8 pm on any given day. "We have invested about Rs 45 lakh for the initial setup of this unit. About Rs 2 lakh per month will be managed by Helping Hand Foundation," said Mazhar Hussaini of SEED. To register for free dialysis, one can call Ph: 9603540864.

Foundation Stone Laid for Urdu Hall and Competitive Exam Coaching Centre

A prime Waqf land belonging to Bada Makan in Bangalore on KH Road (Double Road) measuring 33,000 sq. ft. was taken possession in the year 2006 by the Karnataka Waqf Board by evicting an unauthorised occupant after prolonged litigation. The orders passed by the then CEO of Waqf Board Mr. Tahsin Ahmed under the Public Premises Act were upheld by even the Supreme Court and the unauthorized occupant was evicted with the joint efforts of the CEO, the then Administrator of Bada Makan Mr. M. A. Khalid and the then Minister of Waqf Mr. Zameer Ahmed Khan.

Janab Ziaulla Shariff, Chairman India Builders and a philanthropist is funding the entire cost of construction of an Urdu Hall and a Coaching Centre for IAS, KAS and allied competitive examinations to be built in this land. Mr. Shariff has also undertaken to bear the entire expenditure of providing residential coaching to 100 students from his Shariff Foundation. The foundation laying ceremony of this project was held on June 23rd. This project is a classic example of utilising and developing a Waqf property for the welfare of the community.

Speaking on this occasion, Mr. Ziaulla Shariff announced that he will be taking up three other projects on Waqf lands. A Multi-speciality Hospital will be constructed in the land belonging to Mavalli Masjid in H. Siddiah Road. A Hostel to accommodate 500 girls will be constructed in a Waqf land in Cockburn road and also in the



Waqf land in Yeshwantpur which is managed by the Central Muslim Association. Mr. Shariff announced that he will donate 5 crores for constructing the first building of a proposed CMA University.

The sincerity of his purpose was amply demonstrated when Mr. Shariff addressing the Press declared that he has brought his family members to the Urdu hall function so that these projects should be continued even after him. He further stated that there are different teams to work on all the five projects and the work on them will proceed simultaneously. Even the budget for each of the five projects has been earmarked separately. He also appealed to others who are rich to similarly finance for projects which will uplift the community.

Moulana N.K.M. Shafi Saadi, Chairman of the Karnataka Waqf Board who also attended the programme stated that the Khata of the project land is updated and only the building plan has to be got sanctioned. He expressed the hope that the project would be completed within one and a half years. The function was also attended by many other dignitaries.

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Various faiths leaders pledge to fight growing communal virus

show compassion to individuals who have been misunderstood, hated on, and used as hateful people's tools," Madani added.

Dharma, according to Acharya Lokesh Muni, encourages us to combine, not to separate. A master social architect, Maulana Madani Sahib can unite the entire nation. He is to deliver this message to Kashi, Ayodhya, and Ajmer, as expected.

Religion does not teach bigotry, according to Swaji Veer Singh Hatkari Maharaj, a prominent member of the Ravidas sect.

Every religious leader, according to Acharya Tosk, should work to eradicate religious prejudice.

Respect for humanity ought to be universal and unrestricted.

Manpreet Singh asserted that it is improper for the media to refer to someone as a "Dharma Guru" and present him as such. In reference to Guru Nanak Ji, he claimed that we oppress in the name of Dharma even though we are not against any Dharma. Mutual love is the most crucial aspect of Dharma. There is no finer day than today because we are all connected.

The General Secretary of Jamiat, Maulana Hakeemuddin Qasmi, gave the opening comments. He said: "I have high esteem for all the participants who gave of their time to connect the hearts of people from

many communities." And that is not an easy task. All of us are willing to do anything for our nation. And we are only united by this emotion. In this country where various languages and cultures coexist, there has been communal harmony and unity for many generations. Over the past 100 years, our organisation has an illustrious history of assisting humanity. This organisation has promoted harmony and fraternity ever since it was founded.

Other speakers, such as Maulana Niaz Ahmad Farooqui, also concentrate on how to put an end to the escalating strife caused by the culture and politics of hatred.

Indian Muslim Intellectuals Meet



To discuss the present scenario where a segment of the society is attempting to tear away the secular fabric of the country and the Constitution, the growing hatred against the Muslim community, rampant misuse of governmental institutions, and a highly communalized atmosphere amidst an alternative scenario where jobs have been lost, incomes have reduced and the country is facing challenges on several other fronts, an Indian Muslim Intellectuals Meet was organized on 29th May 2022 at *Aiwan-e-Ghalib* Auditorium, Ghalib Institute, New Delhi.

The day-long congregation was attended by over 450 Muslim intellectuals, activists, former bureaucrats and technocrats, lawyers, journalists, civil society members, religious scholars, and politicians from 21 States across the country, to deliberate upon the way forward toward a saner and united response that is the need-of-the-hour, so that the secular fabric of the country and the Constitution doesn't get torn any further. Concerned Muslims with varied experience in various fields in Government and public life deliberated on the issue of

formulating an appropriate strategy and approach towards the resolution of the vexed problem both in short term and long-term perspective and keeping the interests of the nation foremost.

Prominent Speakers

The prominent speakers in the meeting were Mrs. Syeda Syedain Hameed, former Member, Planning Commission, Mr. Salman Khurshid, former Cabinet Minister, Mr. Farooq Abdullah, former Chief Minister of Jammu and Kashmir, Mr. K. Rahman Khan, former Union Minister and Deputy Chairman of Rajya Sabha, Mr. Ali Anwar, former Rajya Sabha Member, Mr. Naseem Ahmed, former IAS and former Vice Chancellor, AMU, Aligarh, Mr. P. A. Inamdar, educationist and philanthropist, Mr. Kunwar Danish Ali, Member of Parliament, and Mr. Aziz Quraishi, former Minister and Governor.

Suggestions

Some of the basic principles which were suggested for consideration in the Meet are as follows:

a) Addressing the entire issue

through a *non-Political, non-Religious mechanism/structure*.

b) Securing our Constitutional rights with the active support, cooperation, and full participation of secular; justice, freedom, and liberty-loving citizens of the country. Strengthening democracy, freedom, and human rights jointly.

c) Always adopting the rational and logical approach in evolving a method or procedure to deal with any issue and finding remedial measures. Thus, a **sentimental and emotional** approach which has been the won't of the community more often in the past, needs to be totally shunned to avoid the pitfalls of the past.

d) To work for the removal of prevailing fear and anxiety while enhancing the confidence of the community.

e) Our commitment of full support to all oppressed groups in the country irrespective of religion, caste, or creed for securing justice and fair play, thus strengthening the partnership.

f) Carrying out awareness in the community at large about various important issues and thus, creating a suitable enabling environment for furthering our mission.

Concluding remarks in the Meet:

The Meet concluded with the assertion that evidently the canvas is very large and the task is daunting. It desperately requires painstaking effort and proactive commitment to achieve the planned goals. There is a need to have tremendous patience as enjoined upon a true Muslim, especially since the results will not be immediately visible.

Frank Islam appointed as Member of Commission on Presidential Scholars

The pick of US Vice President Biden was praised by AMU Vice Chancellor Prof. Tariq Mansoor, who added that it was "a wonderful achievement of Dr. Frank F. Islam as the Commissioners make the ultimate decision of the 161 Presidential Scholars. The Scholars exhibit excellent achievements in the arts, career

and technical education, academics, and a remarkable dedication to public service. The AMU fraternity is proud of his achievements and his generosity in giving back to the Alma Mater. Prof. Mansoor continued, "On behalf of the university, I wish him tremendous success and personal fulfillment in his new post."

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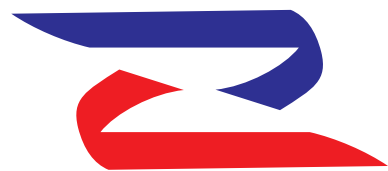
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Appoint Good Teachers to Ward of New Education Policy's Bad Effects

Bangalore: Today Muslims need to develop and grow in several areas. Muslims are not short on intelligent and gifted individuals. To advance the Muslim nation, professionals in the fields of law, academia, and economics should all collaborate. At a special gathering of academics and intellectuals on July 7 at Bangalore's *Darul Uloom Sabeel Al Rashad*, Maulana Khalid Saifullah Rahmani, the vice president of the All India Milli Council and general secretary of the All India Muslim Personal Law Board, said this. The meeting was held by the All India Milli Council of Karnataka with the theme "**Vision 2050 Higher Education for the Indian Muslims.**"

According to Maulana Rahmani, Muslims are currently displaying signs of despondency and despair. If that is the case, we will lose. The need to uplift Muslims and cheer them on must be addressed. Maulana Rehmani emphasized the importance of education among Muslims and addressed the education specialists and its administrators, advising them to concentrate on this subject methodically. He said that each of us should serve as an inspiration to those in our own circles. The new education policy being implemented by the present government would hurt our civilization, thus we must hire and prepare excellent teachers for the classrooms so that our kids can receive an education and training. Adding that today there is no training in the education system, only education. He asked that a survey be conducted to

determine which areas lack schools. Create schools there and also teach contemporary sciences in madrasas. Other organizations should be concerned with the issue of education in addition to the Milli Council. Muslims require the media as well. They ought to access online media.

Every Muslim now needs to grasp the responsibilities in his profession and field, according to Mufti Muhammad Abedin, secretary of the All India Milli Council for Social Reform, who spoke on this occasion. The government is trying to spread civilization today through education, which is a difficult task. According to him, Muslim management schools have a big obligation to safeguard the faith of the students enrolled in their courses.

He issued a caution that children can go astray from Islamic teaching if we do not educate them. For this, develop a curriculum that is unaffected by the new educational guidelines for youngsters. Children's faith will be lost if we do not safeguard it today. That will be our responsibility.

The president of the Milli Council of Karnataka, Mufti Baqir Arshad, also shared his opinions. Maulana Sagheer Ahmad Khan, *Ameer Shariat*, presided over the gathering. There was also Maulana Abdul Ghafoor Baqvi. Salman Khan, the Milli Council's assistant secretary, carried out Nizam's responsibilities. Both representatives from the Milli Council and the Muslim Management Schools were present at the meeting. ■

Lok Sabha Secretariat Releases A Booklet of 'Banned Words'

Syed Ali Mujtaba

New Delhi: Some words and expressions are declared unparliamentary ahead of the Monsoon Session of the Parliament scheduled to start on Monday, July 18, 2022.

Lok Sabha Secretariat has released a booklet with the list of the 'banned words and phrases which cannot be used by the Parliamentarians and are made ready for their future reference.

The booklet compiled by the Lok Sabha Secretariat has a list of Hindi and English words that cannot be used in Parliament.

The Hindi words such as 'Shakuni', 'taanashahi', 'Jaichand', 'Khalistani', 'vinash purush', 'khon se kheti', 'jumlaajeevi', 'dohra charitra', 'baal buddhi', 'kala din', 'kala bazaari', 'gaddar', 'girgit', 'ghadiyali ansu', 'ahankaar', and 'khareed farokht' are declared as unparliamentary.

The booklet has also listed other Hindi words like 'dohra charitra', 'nautanki', 'dhindora peetna',

'nikamma', and 'behri sarkar' as unparliamentary expressions that would be expunged if used during debates or otherwise in both the Houses.

Among the English words use of 'dictatorial', 'corrupt', 'anarchist', 'bloodshed', 'bloody', 'betrayed', 'ashamed', 'abused', 'cheated', 'goons', 'criminal' and 'crocodile tears' 'Snoogate', and others are declared as unparliamentary.

The list of expressions also includes any aspersion made against the Chair in both the Houses in either English or Hindi, which shall be considered as unparliamentary and will be expunged from the records of Parliament.

The booklet mentions that some of the keywords may not appear unparliamentary unless read in conjunction with the other expressions spoken during the proceedings.

The Rajya Sabha Chairman and the Lok Sabha Speaker will have

the last word in expunging words and expressions.

The booklet says the Rajya Sabha Chairman or the Lok Sabha Speaker will vet the words spoken in the House during the session and unparliamentary words would be expunged by the Chair and would not form part of the Parliament records.

The booklet has outraged the opposition party leaders who called as a 'gag order on MPs.'

Senior TMC leader and MP, Derek O'Brien, said; "Now, we will not be allowed to use these basic words while delivering a speech in Parliament but I will use all these words fighting for democracy."

Priyanka Chaturvedi, Shiv Sena MP in the Rajya Sabha, criticized the booklet saying: "Since speaking these words from the report will be considered unparliamentary, so we are just left with saying; Wah Modiji, Wah! ■



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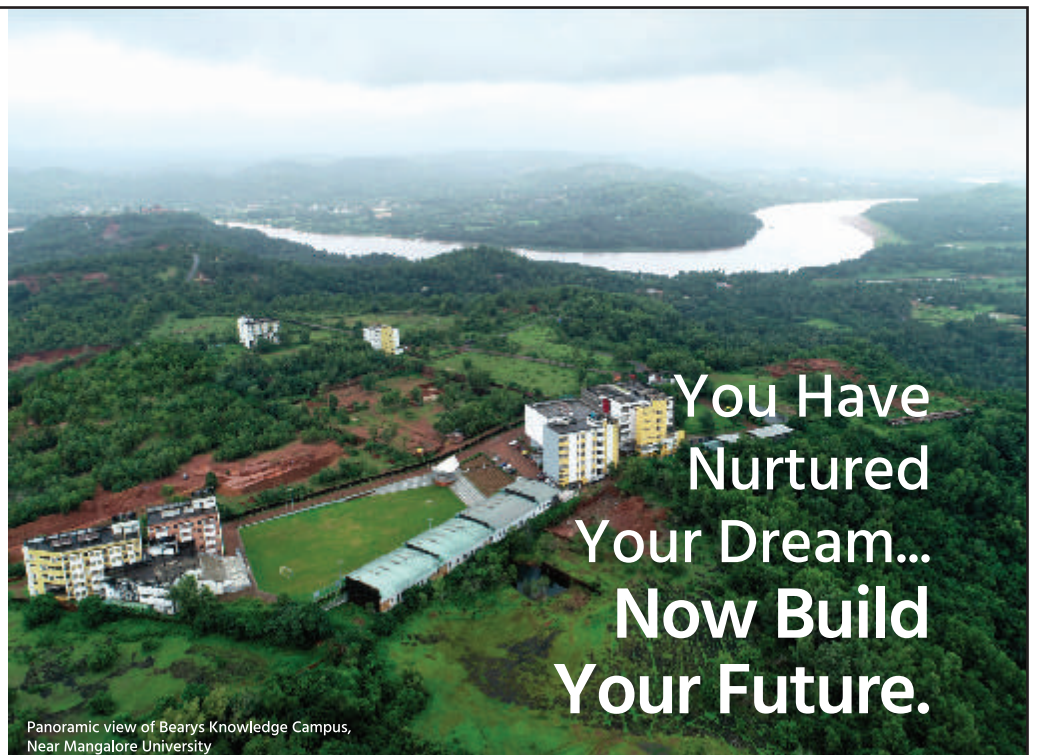
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Newly Launched Shariah-Compliant Islamic Coin Wins The Ethics Debate

"Do Not Withhold Your Money, For If You Do, Allah Will Withhold His Blessings From You"
Sahih Al-Buhari 1443

DUBAI /PRNewswire/ -- Crypto has captured the imagination of millions, if not billions, after the Crash of 2008. Whoever Satoshi Nakamoto is, and whatever his intentions were for inventing Bitcoin he inspired thousands of startups, each offering community-driven, decentralized financial tools that provide one benefit or another. We saw the emergence of new stars, followed by the first unicorns. In 2021, the total cryptocurrency market was valued at US\$ 1.782 trillion. Conference after conference, webinar after webinar, couch experts emerged from their mothers' living rooms to become global influencers preaching about a new era of money that is independent of central banks and thus the key to a better, fairer world. But is that really enough for \$1.782 trillion in 2022? Does being independent of central banking make you ethical by default?

Some would argue that is not the case, because ethics is first and foremost about what's right and wrong, and this is where religion can play the role of a guarantor. A role it has been successfully offering to millions for centuries - and now, for the first time, in crypto.

For the world's Muslim community, and the world as a whole, Shariah-compliant finance offers a historic opportunity to develop financial tools that prevent the sorts of issues that we faced in 2008. More importantly, religious

edicts can potentially argue, Fatwa permitting, that any financial instrument compliant with the rules of Islamic Finance is not just about "money" - it's about giving back.

Islamic Coin, launched in 2022 by co-founders Hussein Al Meeza, Mohammed Alkaff Alhashmi, Andrey Kuznetsov and Alex Malkov represents a new type of digital money - that is both independent of central banks, infused with ethical tradition, yet ready for the digital age.

Islamic Coin's Shariah Board, as Fatwa issuer, boasts leading names in Shariah compliance, including Dr. Nizam Saleh Yakuby, Dr. Mohamed Zoeir, and Dr. Essam Khalaf Al-Enezi, among others. Together, the Board Members have advised on Shariah-compliant practices in some of the top financial institutions in the world, including Standard Chartered, Dubai Islamic Bank, and BNP Paribas.

With ISLM as its ticker, the Coin deposits 10% of each issuance into a special Evergreen DAO for further investment into Islam-related ventures or donated to Muslim charities. This is the first introduction of a coin bringing direct economic value to the Muslim community.

As the first of its kind, this type of digital money now means that one can store, spend, and even stake their funds stemming from fair, morally acceptable practices.

The fact that a unit of money has a committee overseeing compliance with time-tested morals and laws is a welcome change when compared to the havoc that traditional currencies have wreaked over the years. One thing is certain - money needs a soul and the guiding light of Muslim values that enshrines the Islamic Coin, and offers the World a way of doing things right.

(Source : <https://finance.yahoo.com/news/newly-launched-shariah-compliant-islamic-152300093.html>)

Islamic Coin gains Fatwa from leading global Muslim scholars

DUBAI, UAE /PRNewswire/ -- Islamic Coin (ISLM) - The Shariah-compliant digital currency has gained a Fatwa, issued by the world's leading Muslim authorities. The edict was led by Sheikh Dr. Nizam Mohammed Saleh Yakuby, recognized as 'The Gatekeeper' of a \$2 trillion market for Islamic financial products. Entrusted with building the autonomous, immutable independent financial system is Islamic Coin's Management Board, tasked with overseeing the development of the **ISLM coin** and its Haqq blockchain. The award-winning team boasts leading figures in both Islamic and traditional Finance and wields global influence. The list features Islamic Banker of the Year Hussein Mohammed Al Meeza, a 27-year veteran and key figure of Dubai Islamic Bank - the first fully-fledged, Shariah Compliant financial institution in the world. As a Founding Member



of Emaar Properties and Board Member of the General Council of Islamic Banks and Financial Institutions, Mr. Al Meeza is one of the leading authorities in Shariah and traditional banking in the Middle East. Islamic Coin's influential who-is-who also includes Peter Rafferty, with a track record spanning the \$600 billion portfolio of the Abu Dhabi Investment Authority as well as leadership roles in the US Chamber of Commerce. Islamic Coin, the native currency of the Haqq Blockchain has

received the Fatwa from leading authorities based on its use of proof-of-stake mining, dedication to charity, and the decentralized nature of the **ISLM coin**.

Shariah compliance has long been an issue in crypto and Islamic Coin has become a world first to not only honor the principles of the Quran but in creating an instrument to serve and empower the Muslim community, while delivering direct value and promoting the principles of Islam via blockchain and innovation.

"We are proud to build and deliver a Shariah-compliant, immutable, independent financial system that serves the Muslim community and beyond. A pillar of stability, intertwined with values that are future-proof in a changing world," commented Islamic Coin Co-Founder Mohammed Alkaff.

Islamic Coin (Islamiccoin.net) will be launching via a private sale and then into top global exchanges shortly. ■

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Jonathan Gornall

London: The countries of the Middle East are "backward-looking," unfriendly, or even hostile to Western nations, and fail to share their values or aspirations.

These are the worrying and outdated perceptions of people in four Western nations the UK, US, France, and Germany surveyed in a new poll conducted for the Tony Blair Institute for Global Change. The same poll, however, reveals that, in fact, Arabs in Saudi Arabia, Egypt, Iraq, Lebanon, and Tunisia "deeply respect the US and its values of freedom, innovation, and opportunity."

YouGov conducted interviews online between March 20 and March 28 with 6,268 adults in four Western countries; the US (1,418), UK (1,780), France

The institute's report points to social developments in Saudi Arabia as an example of "the new Middle East's shared vision for change," but concludes that this vision and the progress it has already brought about has so far failed to register in the Western consciousness.

'Worrying and Outdated' Stereotypes Color Western Perceptions of the Arab world

An important new survey highlights the gulf between Western perceptions of the Arab world and the reality of the region. (AFP)

- The study by the Tony Blair Institute for Global Change came out on the eve of President Biden's Middle East trip
- Two surveys found a wide gulf between Western attitudes and the reality of the situation in the region



(1,065), and Germany (2,005). Zogby Research Services, meanwhile, conducted face-to-face interviews between March 17 and April 7 with 4,856 adults in five Arab countries: Egypt (1,043), Iraq (1,044), Lebanon (857), Saudi Arabia (1,043) and Tunisia (869).

Published on the eve of US President Joe Biden's visit to Saudi Arabia, the timely survey and its accompanying report, "Think Again: Inside the Modernization of the New Middle East," highlights the gulf between Western perceptions of the region and the reality of the situation.

Tony Blair, Britain's former prime minister and founder and executive chairman of the Blair

Institute, said that the results of the poll show that "people across the Middle East and North Africa, especially the youth, want societies which are religiously tolerant, economically enterprising and at peace with their neighbors.

"Leaders engaged in these reforms are supported; those wanting to exploit religious or tribal differences are not. And virtually in every country surveyed, opinions of the West, particularly the US, Europe, and the UK, are surprisingly positive." Unfortunately, he added: "Western attitudes are lagging. We still think of the region as backward, intractable, and irredeemably hostile to us.

"And, whilst of course, there is evidence for those attitudes in parts of the Middle East, the polling shows they do not represent the majority."

The risk for the West, he warned, was that "our outdated misconception of what people in the region really think leads us to disengage at the very moment

where there is an opportunity for us to partner the region and its modernizing elements, for the benefit not only of the region itself but for our own security."

The institute's report points to social developments in Saudi Arabia as an example of "the new Middle East's shared vision for change," but concludes that this vision and the progress it has already brought about has so far failed to register in the Western consciousness.

More than half of those polled in the West believe that people in the Middle East do not share the same values as them, such as support for secular politics, and respect for difference and freedom of expression.

(Source: Arab News) ■

PERCEPTION: RESISTANCE TO MODERNIZATION

Only about 20% of people in the West say they share the same values as people in the Middle East

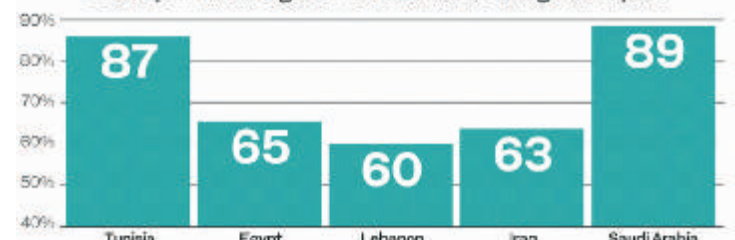


WESTERN POLLING BY YOUNG

Original question: To what extent do you think people in the Middle East share the same values as people in countries such as yours?

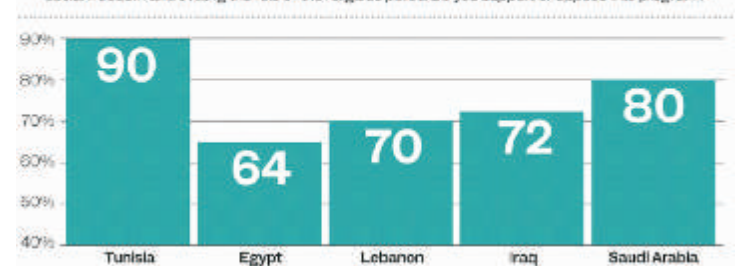
REALITY: WIDESPREAD SUPPORT FOR LIBERALIZING REFORMS

Across the Middle East, 73% on average support Saudi Arabia's liberalizing modernization program, while 75% believe politicized religious movements have a negative impact



MIDDLE EAST POLLING BY ZOGBY

Original question: Saudi Arabia is engaged in a program to liberalize the country, allowing for greater social freedom and limiting the role of the religious police. Do you support or oppose this program?



Original question: When politicized religious movements and their supporters have taken power in the Middle East, in general have they had a negative or positive impact?

ARAB NEWS

Russia mulls introducing an Islamic banking system

Russian authorities are drafting a new law that would legalize and regulate Islamic banking in the country, initially to be introduced across four Muslim-majority republics as part of a pilot scheme, including Chechnya, Dagestan, Tatarstan, and Russian Bashkiria. The implementation of non-credit banking institutions would function as Financing Partnership Organisations (FPO), offering Sharia-compliant financial products catering to Muslim customers, according to a report by Russian daily Kommersant.

The report added that the FPOs would be under the jurisdiction of Russia's Central Bank, which would oversee their operations.

In a statement on Friday announcing the project, the Chairman of the State Duma Committee on Financial Markets, Anatoly Aksakov said: "We have long received many relevant requests from activists in Bashkiria, Tatarstan, Chechnya, and other republics of the North Caucasus."

"These initiatives are gaining

attention because some countries in the Middle East and Asia have shown their interest in investing in these Russian regions, but they have not made this investment for religious reasons," Aksakov added.

The move comes as Russia's state banks have been hit with Western-imposed sanctions in response to ongoing military operations in Ukraine launched in February and is seen as a bid to lure alternative investors from Muslim countries.

Last year the State Duma Committee on Financial Markets reportedly established a working group on Islamic finance, aimed at

stimulating investment from the UAE and other Muslim states.

The global Islamic banking sector is said to be growing at an annual rate of 14 percent and is estimated to be worth \$1.99 trillion, accounting for a six percent share in the non-Islamic global banking industry.

Muslim-majority countries such as Qatar, Turkiye, Saudi Arabia, Malaysia, UAE, Kuwait, and Pakistan account for the vast majority of Islamic banking assets 93 percent. The first Islamic bank established outside the Muslim world was in Britain in 2004. ■

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Syed Tahsin Ahmed

Ethnicity Factor in Muslim Marriages

We come across differences in ethnicity, lineage, and biradari highlighted in Muslim marriages in India and even abroad. I would rather stop short of calling this casteism since the question of the other person being a Syed, Shaikh, Pathan, Baig, Ashraf, Ajlaf, Arzal, etc. crops up only at the time of making a marriage alliance.

How often have we come across matrimonial ads such as: "Alliance invited from Syed or Shaikh boy for our daughter....." Take the case of Mohsina aunty (name changed). She was heard telling: "We got a perfect match for my son's marriage alliance, but we rejected the proposal because the girl is a Pathan" (Illustrative and no offense meant to Pathans). Ismail uncle (name changed) was heard saying: "After a long search we came across a good boy in all respects, but we had to reject the proposal since he is a Baig." (Illustrative and no offense meant to Baig's). While this is rampant, efforts to change their stance generally meet with failure.

Islam is an egalitarian religion that does not believe in casteism, racism, or any kind of discrimination based on nationality, family lineage, caste, or creed. In the Last Sermon delivered in the Farewell Pilgrimage, Prophet Muhammad (peace be upon him) said: "All mankind is from Adam and Eve, an Arab has no superiority over a non-Arab nor a non-Arab has any superiority over an Arab; also a White has no superiority over a Black nor a Black has any superiority over a White except by piety and good action. Learn that every Muslim is a brother to every Muslim and that the Muslims constitute one brotherhood." Despite these clear directives, we come across differences in ethnicity, lineage, and biradari highlighted in Muslim marriages in India and even abroad. I would rather stop short of calling this casteism since the question of the other person being a Syed, Shaikh, Pathan, Baig, Ashraf, Ajlaf, Arzal, etc. crops up only at the time of making a marriage alliance. Let us find out the origin of some of these titles.

The Ethnic Groups

Who is a Syed? Sayyid or colloquially Syed (plural Sadath) is a title given among Muslims to the descendants of Prophet Muhammad (pbuh). The lineage is patrilineal and children of a Syed mother and a non-Syed father cannot be called Syeds. However, they may claim maternal descent to the extent that they are called Mirzas. Sharif or Shareef is a term also used to designate a person claiming to be descended from the family of Prophet Muhammad (pbuh). The Shaikhs claim to be descendants of Arabs, but in South Asia, it is used as a title by Muslims who rarely had any Arab descent. Pathans in India are citizens who are of ethnic Pashtun ancestry. The Muslim surname 'Khan' is

largely synonymous with and is commonly used by Pathans of Pashtun ancestry, although not all 'Khans' are necessarily of Pathan descent. Siddiqui community who are found mainly in India and Pakistan claim to be the descendants of Hazrath Abu Bakr Siddiq (RA). Nawayats are descendants of migrants predominantly from Yemen and Persia and are mostly found in Karnataka and among Konkani Muslims. Kutchi Memons with the surname 'Sait' is an ethnic group whose ancestry is traced to Kutch in Gujarat. Kutchi Memons are spread all over India and also abroad. Similarly, there are many other denominations.

It is also noticed that there is a sort of re-positioning in the status of the Pathans, Baigs, Shariffs, and Shaikhs in relation to marriage alliances after India's independence. These groups claim to have descended from the ruling class during the Mughal era and enjoyed a high status then but are now a notch below in the Indian marriage market. For instance, Baigs or "Begs" were the highest ranking military leaders and advisors to the Mughals. Today "Baig" is a surname of many Muslims in South Asia. The name "Baig" is derived from the Turkish word *Beg* or *Bey*, which means Chief or Commander.

Differences between ethnic groups are raked up at the time of making marriage alliances despite modernization. However, of late, many Muslims do not consider it an impediment to forging an alliance. Many of the misconceptions about the ethnic groups are a result of hearsay and are factually incorrect. Many qualities are attached to some ethnic groups without any basis like "they are excessively of angry nature", "they are not trust-worthy", "they are very modern" etc. Why are just ethnic labels, red flags shown to Muslims from certain geographical areas? A distant relative of mine rejected a good marriage proposal for her son saying that the girl is from

Mysore. The explanation given is that Mysoreans don't even offer a cup of tea. Myself being a Mysorean, I never felt the need to counter such silly conclusions.

Endogamy And Exogamy

It is evident that the practice of endogamy (marrying within a specific social group or ethnic group and rejecting those from others as unsuitable for marriage) is indeed prevalent. Yet, it cannot be denied that Exogamy (marrying outside one's own group) also exists. Within the Muslim community, the two broad sections, the Sunnis and Shias, do not normally intermarry, but exceptions are always there. Shia Muslims in India also practice a certain kind of Endogamy. According to Hasnain, N, and Hussain, SA (Shias and Shia Islam in India: A Study in Society and Culture), *Qaum* endogamy is still practiced among Shias. The Sayeds, Shaikhs, Moghuls, Pathans, etc. tend to marry among their respective *Qaums*. "Those who may break the convention of endogamy shall do it only in the case of their son's marriage, i.e. they may accept a daughter-in-law from outside *Qaum* but may not give their daughter to a person belonging to some other *Qaum*." (ibid. p.62).

Sachar Committee Report

The Sachar Committee Report (2006) states that: "Sociological studies on the social structure of Muslims in India have emphasized the presence of descent-based social stratification among them. Features of the Hindu caste system, such as the hierarchical ordering of social groups, endogamy, and hereditary occupation are amply present among the Indian Muslims as well." Sachar Committee Report points out that the present-day Muslim society in India can be divided into four major groups. The *Ashrafs* include all Muslims of foreign blood and converts from higher castes like Sayyads, Sheikhs Moghuls, and Pathans. The *Ajlaf* embraces the ritually

clean occupational groups and low-ranking converts like carpenters, artisans, painters, tanners, milkmen, etc. It also includes the weaver, vegetable seller, barber, tailor, and the like. The third category is the *Arzal* consisting of the lowest castes, such as the Halalkhor, Lalbegi, Abdal and Bediya.

Jamaaths

Unfortunately, there is a new division in the Muslim society that surfaces at the time of marriage alliances. Although, matrimonial ads seldom mention this, but the very first clarification sought is whether the boy belongs to *Tableeghi jamaath* or *Ahle*

Sunnatul jamaath or *jamaath e Islami*. People with a strong affiliation to a particular jamaath will not marry their son or daughter in a family which is affiliated with another jamaath. There are also compartments of being a Hanafi or Shaafi or Ahle Hadees.

In this context, it would be most appropriate to quote the following passage from the holy Qur'an which is self-explanatory:

"O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other (not that ye may despise each other). Verily the most honoured of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things). (Surat Al-Hujurat 49:13)

(The author is a retired KAS officer and can be contacted at tahsin789@yahoo.com)

Many of the misconceptions about the ethnic groups are as a result of hearsay and are factually incorrect. Many qualities are attached to some ethnic groups without any basis like "they are excessively of angry nature", "they are not trust-worthy", "they are very modern" etc.. Why are just ethnic labels, red flags shown to Muslims from certain geographical areas? A distant relative of mine rejected a good marriage proposal for her son saying that the girl is from Mysore. The explanation given is that Mysoreans don't even offer a cup of tea. Myself being a Mysorean, I never felt the need to counter such silly conclusions.

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Mohammed Rafiq

My Word – My Identity – My Integrity



Words have immense power that can transform everybody in one or the other way. Words need not have to be uttered pointing to the listener to affect. Each one of us speaks 100% of the time to ourselves even before others can hear it. It is said that what we speak is nothing but words spoken to the mental image of another person. What we speak to ourselves and others defines one's identity.

One of the essential characteristics of being a Muslim is to practice Integrity (Salimayath). There may be many definitions for the word 'Integrity' but in the discussion, we will use Wikipedia's - 'Is the practice of being honest and showing consistency and uncompromised adherence to moral and ethical principles and values.'

Integrity as said is the 'word' and word is the identity of the one who utters. There is no going back once committed unless in unavoidable circumstances it has to be recommitted. But the authority remains with the other party to accept or reject the recommitment.

Today's Muslims are perplexed about what made the community lose its past glory and further what needs to be done to get back the identity that was its core. It all boils down to what each one says to self first is it 'OK' for the current state of affairs or 'NOT OK'. In the earlier, there is still hope, of course correction else it would be to go down the destruction, never to return back. As a community, Muslims have always been at the forefront of trading and commerce till the recent past. One of the key aspects of business deals is trust among the parties involved. It was not till the latter part of the last century that the prominent names of Muslims in almost all types of businesses. Walk into the old market areas of some of the metro cities of the country, one can find the earlier owners of the business were Muslims. A city Market area in Bangalore, Crawford Market in Mumbai, Chandni Chowk in Delhi, Parys in Madras, Char Minar in Hyderabad to name a few. But now most of these markets have slipped out of the hands of the community. One of the main reasons is that of imitating unscrupulous fly-by-night players, who believe in 'When in Rome, Do as the Romans Do'. Building trust takes ages, but to lose, a single transaction will do a disaster.

The highest level of integrity was displayed by our beloved Prophet (SAW) during the

Treaty of Hudaibiya. Companions were not very pleased with the agreed terms and conditions, Meccans broke the treaty many times, but the Prophet (SAW) did not break his covenant. Islam reached the borders of India even before Muhammad Bin Qasim could arrive on the north-west fronts through trades on the south-west coast.

The arrival and acceptance of Islam in the current Kerala state happened even when the culture, language, and religion between the locals and foreign traders were very different. Similarly, current Muslim majority countries like Indonesia, Malaysia, Maldives, etc. Did not grab the attention of some Muslim rulers from Central Asia. However, the spread of Islam happened through the trustworthy characters of the traders that enticed not just the citizens, but the ruling clans to accept Islam in hordes.

Today it is becoming very difficult for a Muslim to trust another Muslim due to rampant lies, evil intent, cheating, illegitimate means to earn, and many more. It has become a fashion to swear on Allah (SWT) to make a false deal or give false assurance and commitments that will never be upheld. Such widespread illegitimate means of earning have a huge bearing on the moral downfall of the community as a whole. Some display signs and symbols of piety and righteousness have been heard saying 'all is fair in business'. Allah (SWT) says in the Holy Quran Chapter 6 "O you who believe! Why do you say that which you do not do? Most hateful it is with Allāh? that you say that which you do not do".

A Muslim walks into another Muslim's store, wishing him Salaam, which is promptly compensated with the blessings of peace from the other side. How can somebody cheat, resort to lying, sell a substandard product, or charge exorbitantly? The two acts are on the opposite ends of the fair deal. It is not just in business, though, it is fashionable to say *Insha Allah* at the drop of the hat, but the intent

is never to fulfill the promise of the beginning. Somebody has to first resolve to fulfill the commitment and seek Allah's (SWT) help in upholding through completion. People generally are heard saying not to say *Insha Allah*, but to give a firm commitment in binary, 'yes' or 'no'. It only means that using Allah's (SWT) name is to find an escape route. Our commitment to meeting or calling somebody is never made to adhere to. On the occasion of marriages, the time of ceremonies and reception are printed in bold and framed fonts but nothing happens on time. The Groom, the Maulana, the family elders, and the attendees, nobody intends to keep up the promise or respects the time. The attendees seek exception as they are not dependent on the proceedings so can enjoy the liberty of turning up at the closing hours. How can an invitation card start with *Bismillah Ir Rahman Ir Rahim* and be intended to carry information that is never to be kept sacred?

How do we self-talk? Imagine a traffic signal where the indicator is to stop and there seems to be no traffic, should I stop or go? Examination hall and the invigilator happen to be busy getting the attendance sheet updated, ogle at a neighbour's answer sheet or let go accepting answering? The outcome is not dependent on whether is somebody observing or being recorded on a stealthily placed camera. One has promised by giving an undertaking while applying for a driver's license or examination that one would abide by the rules of the agency. How could one go exactly opposite to what was promised?

"External is a function of Internal". "Doing the right thing, even when no one is watching is the effect on the deep-rooted integrity.

Brene Brown says about integrity "Choosing courage over comfort; choosing what is right over what is fun, fast or easy; and choosing to practice our values rather than simply professing them".

Though the conditions are really

horrifying still there are opportunities to mend our ways. It is time for individuals to value their words. Spread respect and values among family and friends. Work towards establishing a community that respects each other not because of the possession or position, but as an individual who is the valuable blessing of the Almighty. We need to become role models for our children and family first and then for society next. It is not an overnight epidemic that can be dealt with fire fighting; a concentrated effort is required both on an individual and collective level to progress the community in the right direction. It is not uncommon whether in private parlance or public gathering that the members talk in denigrating tone about the community. It may be with a strong case of criticism with

noble intent. But still, we should be a little liberal in finding faults within the community. It is not about overlooking but giving some scope for margin of error. Perhaps extend empathy and try to fix the problem amicably. If we do not respect each other then we cannot expect others to respect us. Behaviour is not the individual and therefore can be changed. Self Image matters both at individual and collective levels.

Every word uttered matters, Narrated Sahl bin Sa'd: Allah's Messenger (SAW) said, "Whoever can guarantee (the chastity of) what is between his two jaw-bones and what is between his two legs (i.e. his tongue and his private parts), I guarantee Paradise for him." (The writer is an IT Professional, Coach, and Trainer, mdrafiq2005@gmail.com) ■

READERS RESPONSE



Apropos the article "In Search of a Leader" by Mr. Syed Tahsin Ahmed in the Islamic Voice (July 2022). Good to see that the efforts made by Vision Karnataka headed by Mr. Gulame Ghouse to implement the concept of Collective Leadership is being written about. It would be good for the community if this article is translated and published in Urdu newspapers. I beg Allah to bless and grant success to all efforts being made in this direction.

Mohammed Jafari, Austin,

Read the article "In Search of a Leader" by Mr. Syed Tahsin Ahmed in the Islamic Voice (July 2022) with interest. The concept of Collective Leadership mooted by Mr. Gulame Ghouse and the suggestions given by the author of the article Mr. Tahsin Ahmed is very practical. I hope an initiative must have been taken in Bangalore city in this direction. As usual, there may be some critics who may oppose this idea. They should be asked to present a better alternative that should be practical and achievable. Until then they should follow the road map proposed. With experience, improvements are sure to come. If one city successfully implements this concept, it may become an example for other cities to follow as well. Thanks for publishing this article which is an eye opener.

Mohammed Ilyas, Austin,

It is an important and pertinent topic under present acrid conditions and vitiated atmosphere. It can be very easily seen and felt that the largest minority is drifting like a rudderless boat aimlessly, at the mercy of unfriendly waves.

The writer has aptly pointed out that lack of leadership is an issue. The leaders are not going to descend from the skies. We have to generate them from within the community.

No doubt there is a dearth of leadership in minority community as suggested by the writer at both the Political level and Religious levels. The so-called political leaders don't have the maturity and understanding of the application and implication of the religious aspects with truth and honesty in politics. Similarly, the religious leadership is ignorant about dirty politics and therefore bursts out with wrong reactions and suggestions.

I agree with the writer that bringing up leadership has become a huge challenge and it is the need of the hour. Working in small groups under the intellectuals could be very well laced with guidance and may produce positive results. Collective leadership has its own merits that give different factions to mingle and understand each other better. The broken trust is creating havoc in the minority community and it has become a boon for biased and bigoted people to win the elections in a great country like India.

I thank the writer to raise such an important issue, explaining the problems, and providing the solutions.

Qazi Minhaj Azher, USA.



Reviewed
by Nigar

My first impression of this book, as soon I saw it, was its very pretty cover design all flowery and cheerful and also the size of the book very easy to handle and read! I think that a book, especially a spiritual one, must not only touch the chords of the mind of the reader but also of the heart. Not only should it enrich the reader intellectually, but also spiritually. And this book does just that!

In a chapter titled *Realization of God*, the book quotes these words from the Quran: "Those who believe love God most" (2:165). The author explains that the believers referred to in this verse are those who have discovered God at the level of realization. I understand this to mean that God is the principal concern for such people. God is the primary focus of their feelings and emotions. This is the sole way to be relieved of anxiety and agony generated by negativity, both within oneself and in the world outside.

Focus on God comes through His constant remembrance, including by thanking Him and praising Him. The author has very rightly stated in the chapter "Making God One's Supreme Concern" that it is only love of God which can give human beings peace of mind in the real sense.

While I was in the midst of reading this book, the weather outside had become rather dull, with spells of rain off and on. The sun had not shown its bright, shining face perhaps for a couple of days. So,

there was a bit of gloominess in my heart and mind. I took up this book and sat right in front of the window from where I could see the drizzle and grey outside. It gave me solace to read in the book about the bounties of Nature that God has provided us with. I realized that there was no need to feel gloomy if it was rainy or cloudy. It is all planned by God.

Gratitude to God is something that we often forget when we get overwhelmed by people or things around us. Just the other day, I was blessed to have got a good project to work on, and for some time, the notion of 'achieving' something filled my heart. But I should understand that all such things happen by God's grace, just as the author says:

In the present world, whatever man has received, whether great or small has been received from God as a unilateral reward without there having been any contribution from us. The more one thinks of the state of oneself as well as that of the external world, the more one will discover the blessings of God.

A few months ago, I watched some serials on Youtube, and a common theme of most of them was relationships of different sorts, with people undergoing immense suffering because of emotional attachments. After I got detached from these drama serials, it was delightful to read something really valuable that Maulana says in this book:

When you develop a strong

Love of God:

Making God One's Supreme Concern



By Maulana Wahiduddin Khan

attachment for anyone, that is love. In this respect God alone deserves to be loved by His servants. Love in

relation to God, is another name for acknowledgement of God's blessings. Therefore without doubt, God alone deserves this kind of love from Man. There are two kinds of love real and relative. For various reasons, in the life of this world, an individual may develop love for another creature, even sometimes for an animal, or even any inanimate object such as his home. But no love of this kind exists after death. All of a sudden, man is cut off from all such relationships, For all such feelings are relative, produced on the basis of temporary reasons. And the moment the reasons are no longer there, they vanish instantly. On the contrary, the love of God is real love feelings produced for real reasons and when these feelings are engendered in man, they are everlasting. Death cannot put an end to them.

I found the most touching chapter in the book to be the one titled 'In The Company of God.' Really, how often do we have intimate conversations with God? "Such moments when the believer must be whispering with his Lord should be a part of his life", the author rightly writes. It helped me reflect that one should speak with God not just while sitting on the prayer-mat five times a day but, in fact, all day through, accepting God as our constant companion in whatever we do. This brings immense peace in the heart and mind.

This little book is a delightful spiritual treat, packed with wisdom, written in a style that was unique to the late Maulana Wahiduddin Khan. It does not matter if the weather is rainy and cloudy, do pick up this book, as it will bring rays of hope and sunshine into your life and help you refocus your heart towards God.

(You can visit www.cpsglobal.org or write to info@cpsglobal.org for a copy of the book) ■

AMU Faculty Release New Book on Malayalam Culture



Aligarh: If you are a researcher or fond of finding the theoretical reinterpretations on how female governance can balance the human profile on nature and the study of Malayalam culture with new thinking, then leaf through the pages of *Vattavum Chathuravum* (Sphere and Squire-Ajanta Publications) by Prof. Nujum A who is Chairman, Department of Modern Indian Languages, Aligarh Muslim University (AMU).

Released recently in a special function of the Department of Modern Indian Languages, 'Sphere and Squire' put forward fleshed out arguments in compelling terms seeking to expand the hitherto narrow conceptions and understanding.

"This book is not an esoteric

philosophical debate. It is intended to increase the understanding of a large number of people and captivate both readers and critics alike on how the female worldview shaped by the practice and culture in prehistoric times, always contained the power of overcoming the present-day crisis", said the author, Prof. Nujum.

He added: "It is hoped that this book will aptly approach contemporary concerns through cultural and historical studies and will serve as a reference for research that integrates nature, gender and collective knowledge".

"Prof. Nujum's new book is an original analysis bringing to light the analytical exchange of nature and humanity with relevance in the neo-ecological context", said Prof. S. Imtiaz Hasnain (Dean, Faculty of Arts) in the book release ceremony. He also spoke on the importance of modern Indian languages for national integration.

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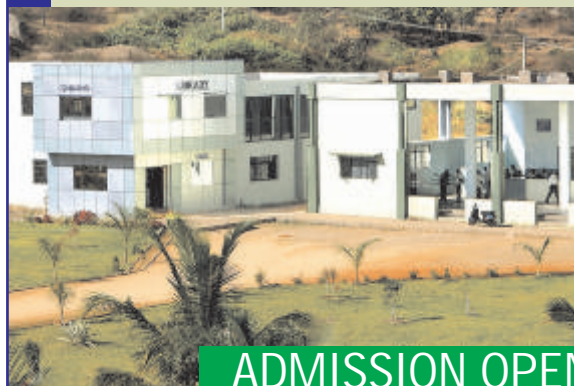


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Sana Rubiyana

WELLNESS CORNER

Mother Wound

The mother wound is the unconscious pain and shame that is passed from mother to child. Our mothers have the greatest impact on our coping mechanisms, core beliefs, and on our self-worth. Their unresolved trauma becomes our own.

The mother wound impacts us in different ways

- Critical Self-talk (the internalized voice of the wounded mother)
- Body shaming (the way our mother spoke about her body, we feel the same about our own)
- Chronic Comparison (seeing how you measure up to others often leads to self-shaming)
- Inability to trust or feel close to other women
- Mistrust of romantic partners, feeling fear of abandonment that causes us to push people away or avoid certain connections completely
- A belief that we are only worthy or valid if we are playing a role of a caretaker, achiever, and the peacemaker
- Procrastination and self-

sabotage, as means to stay small or acceptable to the role we feel we must play. Daughters and sons both can experience the mother's wound, but most commonly daughters carry forward their mother's wounds. In patriarchal societies, it may be easier for mothers to pass on their own mother wounds to their daughters. Women who have internalized stereotypical beliefs that relegate women to second-class citizens are more likely to consciously or unconsciously transmit these beliefs to their daughters.

The mother's wound is not a specific diagnosis.

We know that the trust that a

mother instilled in childhood positively affects not only the child's present but also their future relationships. On the other hand, a child who acquires the mother's wound is most likely to perpetuate this type of relationship with their own child. These negative feelings can lead to-

- Low self-esteem
- Lack of emotional awareness
- Inability to self soothe
- The feeling that warm and nurturing relationships aren't in your reach

It would be convenient and easy if we could blame all of our faults and failures on our mothers. But it wouldn't be truthful. And that's because we all have the gift of

choice. We can choose to take steps to heal our own mother's wound and to make sure that we don't pass on this hurt to our children. It's a challenging journey, but it's the beginning of empowerment.

How to begin healing the mother wound

- Become conscious of how often you seek your mother's approval and validation
- Allow yourself to see your mother as a human being and not a super mom. A human with her own wounds and unresolved pain.
- Practice healthy boundaries
- Practice and prioritize self-care: Many of our mothers didn't know

how to meet their own needs, which means we need to begin to learn how to meet our own

- Begin to speak to yourself as a wise and loving mother you wish you had (especially important when you feel afraid, triggered, or defensive)
- Write a list of qualities and characteristics that make you unique or that you love about yourself
- Put it up on the mirror in your room or bathroom and read it to yourself every morning
- Write a letter to your inner child, acknowledging how you wish you were loved, heard, and seen by her
- Connect with people who make you feel like your authentic, true self
- Know that you can love your mother and also have conflicted feelings, and private thoughts about her sadness around past experiences due to her. This is not betrayal.

(The writer can be reached at sanarubiana@gmail.com)

Nadia Leigh-Hewitson (CNN)

In the expanse of wind-carved sand just outside of the air-conditioned metropolis of Dubai, is the first officially licensed school in the United Arab Emirates (UAE) dedicated to teaching camel riding. What's even more surprising is that in a traditionally male-dominated

practice like camel riding, one of the two founders of the Arabian Desert Camel Riding Center (ADCRC) is a woman 30-year-old German expat Linda Krockenberger. The school was established in January 2021 a little over 20 kilometers (12 miles)

Dubai's First Camel Riding School

Women are Leading the Way



from Dubai, on the cusp of the Al Marmoom desert in a farming settlement called Al Lisaili. In this socially conservative area, Krockenberger says it's uncommon to see women walking on the streets and before the school arrived, women here never

rode camels.

The school now has 30 regular riders most of them women. "Initially, we didn't target women in particular," she says. "With me being a woman and being a part of the school, people saw it as unique, and it drew a lot of attention."

For thousands of years, the Arabian Peninsula has been home

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Zaeem Atif
Masood

Right off the bat, let me start with the fact that I am not a genius but my journey from being an average student for most of my life to maturing into a capable engineering student made me understand some important factors which improved my overall results.

Taking these factors into account, I made improvements in my academics and general aptitude toward other disciplines and workings of life. And I hopefully believe that following these steps will provide you, with better results in your academics and bump up your confidence while learning any new subject or in your personal life.

The things I am going to put forth are something, you maybe you already know about from other sources. But, it might be that re-learning it after reading my personal experiences might induce some sparks in your motivation chamber.

With that being said, let's get into the meat.

1. Passion

For starters, I think we have been stuffed with a misunderstood definition of what passion really means.

Passion for a particular job is not something, that will make you feel butterflies in your stomach or make you enjoy the warmth of the sun every single morning of your life.

NO, rather, Passion is a feeling which instills a willingness inside a person to sacrifice their comfort and ease for a greater good they perceive as worth the discomfort they would be putting themselves into.

It's about sacrificing pleasure and enduring setbacks and not some "happy-go-lucky" feeling that you will experience every day when you find your passion.

After the definition of passion is out of the way, I want you to know that being passionate about something is about, being resilient to your temptations while focusing on your crucial goals in life.

Passion differentiates the best individuals from mediocre people. The personalities in the top 10% of any discipline out there are doing well in their respective fields just because these people have put more time and effort and are still willing to do it than their colleagues did.

Passion is what's going to make you stretch further than your peers in the long run of life. All in all, it's a mindset that will surely help you conquer your desired goals.

But just having this notion of "passion" won't help you much in scoring better or having more confidence in your personality.

Along with Passion, Consistency and Mastering the Fundamentals, are also key steps in the journey to success.

2. Consistency

Everything boils down to consistency, the wider the period of your hard work and discipline, the compounded your results become.

As the author of Atomic Habit, James Clear wrote,

"Meanwhile, improving by 1 percent isn't particularly notable sometimes it isn't even noticeable but it can be far more meaningful, especially in the long run."

This translates that even if you persist in improving any habit by 1% each day, you will eventually

make progress of 365% over a whole year and that, is a vital practice to adopt.

Always plan around the idea of being *consistent*. Whether it be, going to the gym or practicing Math problems, build your plans with the priority of being consistent in the long run.

You wanna read more books, make a plan to read books when you are damn sure, you won't be able to miss it, a set time when your parents will not call you, your siblings or your children won't be around and you can purely focus, half an hour for reading, every single day for an extensive period of time.

Improve your game by, planning, creating, and sticking to a habit consistently for compounded results.

I also suggest you read, Atomic Habits by James Clear, to get a better understanding of habit formation and how to improve upon them.

3. Mastering the Fundamentals

"With great consistency comes great responsibility", Nah, I am just kidding, lol.

But surely being consistent isn't the only required way to get better. Many individuals during my life experience, were consistent enough but never really were able to crack the code.

The method of understanding a given discipline along with mastering the fundamentals and acting in the most optimized way according to the subject is as crucial as consistency.

Making similar mistakes isn't gonna put you in a better position even if you were consistent in your tasks. It's foremost important to understand and implement the most effective path to progress.

Solving similar questions in Mathematics, again and again, won't make you a genius, making the same grammatical mistakes consistently while writing won't make you a better writer.

With consistency, your major focus should also be on learning the best course of improvement and grasping deeper knowledge of the fundamentals. That's the key difference between a high-scoring individual and an average person. It's the A1 understanding of the fundamental concepts that make a student score better than their peers.

So, *how do you even learn it? how do you master the basics?* you may ask. Well, it's simple. Learn it from the best, the "Masters" or the "toppers" as we call them.

In this day and age of digital information, getting to know a qualified and experienced teacher is just a few clicks away. As in my case, I was inspired a lot by a YouTuber, Derek Muller from his YouTube channel Veritasium.

Initially, as an engineering student, I was intimidated by all the complex formulas and loads of information that were presented to me and I had a nightmarish time understanding and going through the concepts & solving questions. But, after watching Derek's YouTube channel I was splendid by how plain and straightforward, Physics was. His great explanation and real-world demonstration made me enjoy Physics again so much so that I got a pretty good score in the subject, where I was struggling to even solve a single question in the beginning.

So, if you are concerned with writing better articles, reach out to a good writer, and read more well-

written books. Or if you wanna get better at Mathematics, read books on fundamental concepts rather than solving complex equations with no proper understanding, watch YouTube videos of people explaining the in-depth of the basic concepts, etc.

Your grasp of the fundamentals would significantly improve your scores and reduce anxiety while learning advanced topics. Mastering the basics properly would surely give you a boost when the topics eventually become more complex.

Conclusion

Combining all three elements, Passion, Consistency, and Mastering Fundamentals would surely increase your confidence and academic scores significantly. Hope my learnings and experiences might help you get ahead in your careers and make you a better, more effective person in life.

(The writer can be reached at zaeemasoud@gmail.com) ■

Shabnam Khatoon is the best Athlete of MANUU



Hyderabad: Shabnam Khatoon has been felicitated as best athlete of Maulana Azad National Urdu University (MANUU). Prof. Syed Ainul Hasan, Vice-Chancellor, presented a cash award in recognition of her all round performance in sports events held recently during Jashn-e-Baharan, an annual event. ■

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AMU Faculty Release New Book on Malayalam Culture

On the occasion, S Joseph (Postmodern Malayalam Poet) emphasised that Sphere and Squire opens the door to a fresh understanding of feminism, folklore, art, literature, history, culture, women's studies, aesthetics, tribalism, and capitalist globalization.

Prof Noushad TP (Department Of Library Science), Dr Amina Katun (Bengali Section, Department of Modern Indian Languages), Dr Thaher H Pathan (Marathi Section, Department of Modern Indian Languages) Dr Tamilselvan (Tamil Section, Department of Modern Indian Languages) and Dr Kasim Pathan (Telugu Section, Department of Modern Indian Languages) also gave their views on Prof Nujum's book.

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Dubai's First Camel Riding School Women are Leading the Way

to domesticated dromedary camels. Dromedaries, a single-humped species are also known as the Arabian camel, were historically used for transport and as a source of milk, meat, wool, and hide.

Krockenberger moved to the UAE in 2015 to work in hospitality and fell in love with the desert environment. Having ridden horses back in Germany she now wanted to try camels. She says she spent years trying to find someone in Dubai who could provide her with a space to ride them, but her gender was an obstacle.

"The only response I received was 'you can ride but only if we ride at night, in darkness' or 'it will be good if you can dress like a boy,'" she says. "I couldn't do that. I don't want to do something that's considered inappropriate."

"That was a big conflict for me," she continues. "I wanted to be

reassured that we can dress modestly and be culturally appropriate, but we can be women."

She eventually found a willing teacher and mentor in Obaid Al Falasi, 52, an Emirati man who has worked with camels throughout his life. With his guidance, Krockenberger mastered camel riding and together they decided to open the school, making it accessible for anyone who wanted to learn.

Aided by Al Falasi's respected position in the community, Krockenberger says they were awarded the first-ever license for a camel riding center in the UAE. She explains that the center being licensed is the only way for women to ride camels, "otherwise it's culturally not acceptable."

"The fact that we are officially recognized is really important," says Krockenberger. "What we do

has wider implications for women in the region because we do it in an institutional capacity. There is validation that then slowly makes its way down to communities."

Krockenberger says the female riders initially felt that they had to show the community that they could ride safely. "For the first few rides we carried tension with us," she says. "We felt like it was the only shot to prove that women can ride too. So, we didn't want to mess up our opportunity."

Having made their point, the women have taken their riding to the next level, with Krockenberger establishing the country's first all-female camel racing team. The ADCRC hosted the first official women's camel race in the UAE in November 2021, watched by more than 200 spectators, and there are plans for more races to come.

"Camels are super intelligent and very emotional," says

Krockenberger. "And they form very strong connections to individual people. It's about mastering the relationship with the animal ... but a camel will always remain a little bit feral."

Rediscovering Heritage

Lessons cost around \$40, with discounts for members. "Initially we didn't receive many Emirati women simply because it was unheard of," Krockenberger says. "But now emerging, there's a really strong notion from Emirati women to cultivate or remember and rediscover their heritage, and camel riding is a way that they can do that."

Krockenberger says regular her riders describe it as a form of meditation and adds that the experience is open to all.

(source: <https://edition.cnn.com/travel/article/women-led-camel-riding-school-dubai-spc-intl/index.html>) ■



Moqheeta

You all might have seen a honey bee somewhere. If not in real life, at least on a screen. How does a honeybee come across to you; busy, industrious, focused, skilful, useful?

Honey bees are marvellous creations of Allah swt. Today let us know about this tiny insect which even got a special mention in the holy Quran. A chapter is named after bees - would you like to find it?

Allah swt made this world beautiful. He filled it with flowers of different sizes and colours. He also created honeybees to perform the incredible task of taking the sweetness from these flowers and converting it into honey - an awe-inspiring food preparation that only the bees are capable of.

To showcase His wisdom, Allah

swt created bees for different jobs. Not all the bees are ordered to fly in the gardens to make honey. The bees work in obedience to their creator and all of them know their role and follow it to their death.

Allah swt created some bees to act as caretakers, they look after the brood; some are cleaners of the hive; others that we usually see buzzing around flowers are the collectors who gather nectar to make honey. And then Allah also appointed a leader for all of them. A Queen bee. All the other bees take care of the Queen and cannot function if she is not in the hive. Thus Allah swt has shown us how everyone is created for a purpose and why fulfilling our purpose is important.

Allah swt hasn't given these insects a very big size. They are around 2 mm to 4 cm in size and with brains only the size of sesame seeds. But yet, collectively, these honeybees are able to achieve great tasks.

Honeybees



Allah swt has also told the bees how and where to make their houses. In surah al-Nahl, verses 68, Allah swt says:

And your Lord inspired the bees: "Make your homes in the mountains, the trees, and in what people construct.

Everything we see around us is a sign from Allah swt to reflect. Beehive is such a brilliant example of how perfect Allah's plan is and how He directed bees to come up with splendid miniature creations. A beehive is one such splendid creation. Honeybees live in a beehive,

which can house about 60,000 bees. Yes, that's a lot of bees in one place!! Inside this hive, bees create (as taught by their Lord), perfect hexagonal shaped cells out of beeswax. These cells are known as honeycombs. In these cells honey is stored by bees and when one cell is full, they seal it with the same beeswax.

It is not an easy job for honeybees to fill these cells. They visit at least 100 flowers per trip and in their whole lifetime, each honeybee is capable of producing only around one twelfth of a teaspoon of honey!!

Allah swt has not only made the honey sweet to taste but has packed it with numerous health benefits. Allah swt states in Quran;

There comes forth from their bellies a drink of varying hues. Therein is cure for men. Surely, in that is a Sign for a people who reflect." (sura al Nahl)

People for millions of years have

been using honey both as food and as medicine. Another unique feature of honey is, it doesn't rot (if stored in the right manner).

Archaeologists in Georgia have found ceramic jars containing honey, which is about 5,500 years old. And a few years back in 2015, 3,000-year-old honey was found while excavating tombs in Egypt, and it was perfectly edible.

Isn't honey a miraculous substance?

Honey is also the main food source for bees themselves. In winter months when there are very few flowers available for nectar, honey bees eat from their own honey stock. So honey is useful for humans and bees themselves.

It is our responsibility to plant more flowering plants for honeybees collect nectar and also leave trees uncut so that bees can make those beautiful hives. Allah swt has created everything in this world for our use, we need to look after them and be khalifahs of this earth. ■

What would you do....

Be it cherished books, special notes, favourite people, or treasured memories, they always leave a strong effect on us. I want to share one such cherished read - a poem I read around 20 years back. I love going back to it. It helps me check my loyalty to the Prophet Muhammad SAW.

At first, I thought of posting this poem just before Rabbi ul Awwal, but then decided against it. The Muslims across the world have made it an annual ceremony to actively talk about the Rasool just during a Rabbi UL Awwal time. They take great pains to hold programs to remind people of how and why we need to follow him. All that is perfectly acceptable and nothing wrong in it, but every day and every action of ours should be in accordance with the teachings and liking of Allah ta'ala and Muhammad SAW. So I thought why not use this poem right now. Every day is a new beginning, a new opportunity to become better and get rid of unsavoury habits.

The following poem is a knock on how dearly we hold Prophet Muhammad SAW in our hearts. We claim to love him, but is it reflected in our daily actions? The poet is unknown, but his/her message is always appreciated and leaves a deep impact. This is one great example of sawab e jariyah, one doesn't realise how many millions of people benefit from one's work.

I was slightly tempted to change a few words here and there to make it more apt for the current times but then I decided against it. Let us keep the poet's work undisturbed and enjoy it in its original form. The title of the poem is

If prophet Muhammad (pbuh) visited you just for a day or two, what would you do....

I Wonder...?	And hope he hadn't heard?	always sing?
If prophet Muhammad visited you just for a day or two, If he came unexpectedly, I wonder what you would do.	Or wish you hadn't uttered that last hasty word?	And read the books you read? And let him know the things on which,
Oh, I know you'd give your nicest room	Would you hide all your worldly music?	Your mind and spirit feed?
To such an honoured guest, And all the food you'd serve him would be the very best,	And instead take hadith books out?	Would you take the prophet with you?
And you would keep assuring him,	Could you let him walk right in? Or would you have to rush about?	Everywhere you plan to go? Or, would you maybe change your plans,
You're glad to have him there, That serving him in your home, Is joy beyond compare.	And I wonder if the prophet spent	Just for a day or so?
But... when you saw him coming,	A day or two with you, Would you go right on doing, The things you always do?	Would you be glad to have him meet?
Would you meet him at the door? With arms outstretched to your visitor?	Would you go on saying? The things you always say? Would life for you continue, As it does from day to day?	Your very closest friends? Or, would you hope they stay away
Or... would you have to change your clothes before you let him in?	Would your family squabbles, Keep up their usual pace, And would you find it hard each meal	Until his visit ends?
Or hide some magazines and put the Qur'an where they had been?	To say a table grace?	Would you be glad to have him stay?
Would you still watch the same movies?	Would you keep up each and every prayer?	Forever on and on...
On your T.V set?	Without putting on a frown? And would you always jump up early	Or would you sigh with great relief
Or would you switch it off Before he got upset?	For prayer at dawn?	When he at last was gone?
Would you turn off the radio?	Would you sing the songs you	It might be interesting to know, The things that you would do... If prophet Muhammad, in person, Came to spend some time with you.
		May we prove to be the Muslims that we claim to be. ■

Atom's weight of

'Abdull h ibn Mas' d (may Allah be pleased with him) reported that the Prophet (may Allah's peace and blessings be upon him) said: "Anyone who has an atom's weight of arrogance in his heart will not enter Paradise." A man said: "What if one likes his clothes and shoes to look good?" He said: "Verily, Allah is beautiful and He loves beauty. Arrogance is to reject the truth and look down on people." Sahih Muslim

We all might have come across this hadith at some point in our lives. Either our elders warned us, we listened to the Imam in the Jumma sermon, read it somewhere or heard it in a talk.

It is a powerful warning, one that all of us need to take seriously and work on.

As one gets older, they get better and better at the skill of covering up their vices, especially the feeling of supremacy and arrogance. People tell themselves and to others that they aren't proud of the things they own or hold, but arrogance is a sly evil. One doesn't even realise when he or she is being arrogant.

Shaitan was the first to show arrogance. When he was asked to bow down to Adam AS, Shaitan considered himself to be superior and went against Allah's command.

That was the birth of pride followed by denial. Now Shaitan uses the same pattern on humans. In one way or the other Shaitan makes an individual feel better than the others.

I am more educated
I am more rich
I am more smart
I am more informed and travelled around
I am from a better place / city / family / culture



I wear better
I am in a better position
I hold a title
I am a mother
I am married
Even the humblest of a person, the most pious person or the most learned, everybody falls under this trap.

The realisation that makes us fall down in prostration to Allah swt is - He knows the condition of our hearts even better than we do. He can see what we try to conceal under layers of self-talk. We tell ourselves that, 'No, I am not at all proud of these things because it is Allah swt who has blessed me with them'. But Allah knows our innermost intentions, be it pure or corrupt. And many times, Allah gives us also the insight to realise the corrupt *niyyah* we carry, but we do not want to acknowledge.

It is easy to stay humble and calm when nobody is challenging one's authority. In situations when people question one's authority over a subject matter, that is when Shaitan traps oneself into defence mode and forces one to feel superior and more capable of the other. The sense of pride is usually an unconscious and fleeting thought. We all need to go back to the above hadith to keep a check on ourselves and purify ourselves from time to time. ■

On God We Rely

Never say about anything, “I shall do this tomorrow,” without adding, “if God so wills.” Should you forget, then call your Lord to mind and say, “I pray that my Lord will guide me even closer than this to what is right.” (Al-Kahf 18:23–24)



deliberation that God has given them. This should not lead to laziness or disinterestedness. On the contrary, it should give us more strength, confidence, reassurance, and resolve. Should events reveal that God's will has moved in a direction different from what we planned, we should accept this with contentedness and reassurance. We submit to God's will because it is beyond our knowledge until God makes it known. This is the method Islam instills into the minds of its

followers. Hence a Muslim does not feel alone when he plans or thinks of the future. Neither does he show any conceit or arrogance when he succeeds, nor is he overtaken by depression and despair when he fails. In all situations, he remembers God, feeling stronger for relying on Him, expressing gratitude to Him for his success, resigned for whatever God's will may determine. (Should you forget, then call your Lord to mind) (Al-Kahf 18:24). This is what a Muslim should do when he forgets to relate his intentions to God's will. He should remember God and renew his reliance on Him. He should also hope to remain always conscious of God, turning to Him in all situations and all future actions, always

“Our eyes cannot discern what is behind that curtain, and our minds are finite, no matter how advanced our knowledge may be. Hence a human being must never say that he is definitely doing something tomorrow unless he attaches his intention to God's will”

saying (I pray that my Lord will guide me even closer than this to what is right) (Al-Kahf 18:24). This short prayer indicates that it is not so easy to always turn to God in all affairs. Hence the prayer to try always to maintain it and improve one's situation. (Translated by Adil Salahi) ■

GUIDANCE FROM THE PROPHET

Adil Salahi

Prevented from entering Makkah and worshipping at Ka'bah, deeply disappointed and hurt, Muslims had to take the long way home to Madinah with their purpose of worshipping at the Ka'bah unachieved and long yearning for the Holy City unfulfilled.

A peace agreement signed with the Quraysh was the outcome of their over two weeks staying at Al-Hudaybiyah, about nine miles (14.5 km) outside Makkah.

This peace was supposed to last for ten years. Very few Muslims were able to bring themselves to accept it without experiencing a feeling of unease. What added to their bitterness was the fact that they were prevented by the terms of the agreement, not by force. Nevertheless, they did put their trust in the prophet's decision.

Here is always a very important point that if people start to doubt, then they soon find that their doubts dictate their actions. Sound faith means accepting such matters as may appear to be against the immediate interests of the believer, once he is certain that they are required by Islam. At Al-Hudaybiyah, the Muslims were absolutely certain of that because they were receiving direct orders from the Prophet himself.

All-Time Peace Call

From the Islamic point of view, being able to talk freely to people and to call them to Islam is much more important than winning battles. It has never been the aim of Islam to conquer countries or subjugate people.

Indeed, compulsion as a method of conversion has never been used by Islam or Muslims. Ever since the Prophet started to convey his

Prophet Muhammad (Pbuh) Never Broke a Promise

It has never been the aim of Islam to conquer countries or subjugate people.

message, the advocates of Islam have never asked for anything more than to be able to address people freely and explain the principles and the nature of Islam to them.

At Al-Hudaybiyah, the Prophet saw a chance for Islam to achieve that and he was determined not to lose it. After the peace agreement, the Prophet was also able to open new avenues to spread Islam outside Arabia. He wrote to the kings and rulers of all the states surrounding Arabia, or ruling in the far corners of the Arabian Peninsula, informing them about Islam and calling on them to believe in it.

Thus, the fact that they agreed to return to Madinah without visiting the Sacred Mosque was made on the understanding that they would be able to do so the following year, so the purpose of their journey was not totally thwarted. It was only put back a year – which, in practical terms, did not constitute such a great concession as the Muslims felt at the time when passions were running high.

The alternative would have been a war which was sure to bring about much worse results. That prospect was totally averted, and this was indeed a great achievement.

Fulfilment Elsewhere

The other point that the Muslims found very difficult to accept under the terms of this agreement was the one which stipulated that they should return any person from the Quraysh who came to them declaring that he had adopted Islam, while the Quraysh was allowed to accept anyone who

turned away from Islam and joined its ranks.

They bitterly resented this condition and felt that it was humiliating and unwarranted. The Prophet, however, was acting on God's instructions in concluding the peace agreement trusting that God would take care of the Muslims and would turn everything to their benefit.

They asked the Prophet how he could accept such unequal treatment. He answered: *“He who leaves us to join them, let him never return to us. If we return to them someone who is a Muslim, God will certainly provide him with a way out of his troubles.”*

For Quraysh that condition was thought to be its most important face-saver with anyone who might seek to criticize its change of attitude from confrontation to negotiation. It was not long before the Quraysh started to realize that that very condition through which they sought to save face was the one that would cause the most trouble.

A man from the Tha'qif called 'Utbah ibn Usayd, but better known by his title Abu Busayr, came to the Prophet declaring that he was a Muslim. Shortly after he had made his escape, two people of his own tribe, wrote to the Prophet requesting that he should honor his pledges by returning him.

They sent their message with a man from the tribe of 'Amir who traveled with a servant of his. When they gave the Prophet the letter addressed to him, he spoke to Abu Busayr and explained that the Muslims did not violate their

pledges or go back on their promises. He, therefore, had no option but to send him back with those two people. He also told him: *“God will certainly provide for you, and those subjugated people like you, a way out of your trouble.”* When Abu Busayr protested that he was being returned to those people who would certainly try to turn him away from his faith, the Prophet could do no more than repeat his words.

Out of obedience and respect to the Prophet's orders, Abu Busayr went with those two people on the long journey from Madinah to Makkah, a distance of more than 500 kilometers. Apparently, Abu Busayr tried to win the confidence of his captors as they traveled on that journey which took several days to complete, giving them no hint whatsoever of what was in his mind. When they sat down to rest at some stage, the man from the tribe of 'Amir was playing with his sword and boasting: *“I shall work this sword of mine hard on the Muslim tribes of the Aws and the Khazraj one day.”*

To this statement, Abu Busayr rejoined: *“Your sword must be a*

very sharp one, then.” The man said: *“Yes, indeed. Would you like to have a look at it?”* Abu Busayr accepted the sword from him thankfully.

No sooner had he taken it in his hand than he started to hit the man hard with it until he had killed him. When the servant saw this, he was absolutely terrified. He ran away towards Madinah and continued to run until he reached the city.

When the Prophet saw him from a distance coming in that state, he said:

“This lad must have seen something horrifying.”

When the servant had caught his breath, he told them what had happened.

Shortly afterwards, Abu Busayr arrived. He greeted the Prophet and said: *“You have honored your pledge. God has fulfilled your promises. You have given me up to those people, but I have managed to escape persecution.”*

The Prophet told him to go wherever he wished. He again explained that he could not allow him to stay in Madinah because that would constitute a breach of the peace agreement.

(Excerpted from Adil Salahi's *Muhammad: Man and Prophet*, published by the Islamic Foundation). ■

“After the peace agreement the Prophet was also able to open new avenues to spread Islam outside Arabia. He wrote to the kings and rulers of all the states surrounding Arabia, or ruling in the far corners of the Arabian Peninsula, informing them about Islam and calling on them to believe in it.”

Md. Mekail Ahmed

Belief in Allah Reduces Stress

A new study confirms that having faith in God can help stave off anxiety and reduce stress.

The present age is the modern age. The era of daily busyness. In this age of globalization, it is difficult to find people who are not under stress. It is undeniable that stress, anxiety, and harassment have become an integral part of our lives. People suffer from stress for various reasons. A person who has lost everything and is destitute feels very happy when he finds a place to rest his head under the tree. Growing up in abundance and luxury, no one is looking for happiness even if they live in expensive flat worth crores of rupees in an elite area of the city. Ever since people started to feel unhappy, all the unrest began. This anxiety at one time took the form of mental stress. And people get infected with various diseases due to mental stress. Some people may have personal, family, social, political, and workplace complications. Stress can also be caused by deteriorating

relationships with friends, neighbours, office bosses, or relatives. Many times, stress is also caused by poor health, financial crisis, or the death of a loved one. All these create frustration. But do not be discouraged. Because depression is the main cause of stress. Danger will come in the life of this world. Dangers can come from different directions at different times. Allah Almighty has clearly informed us that there is danger in this worldly life. He said We shall certainly test you by afflicting you with fear, hunger, loss of properties and lives and fruits. Give glad tidings, then, to those who remain patient; those who when any affliction smites them, they say: "Verily, we belong to Allah, and it is to Him that we are destined to return." [Surah al-Baqara: 155-156]

Imagine that one day you are

going to ship by sea for business or any other purpose. Suddenly, in the middle of the night, in the deep sea, you and your crew are caught in a storm. Silent environment all around. There is no full moon in the sky. The black darkness spreads everywhere. As far as the eye can see, only the vast expanse of the ocean wave. Everyone is scared, terrified by the huge waves. Realizing this, the ship is sinking. East-west, north-south nothing can be seen. No one in the locality can hear the screams as the ship is in the deep sea. Again, in the middle of the night when everyone in the locality is fast asleep. From the captain of the ship to the sailors, all the workers are trying hard to save the ship from the grip of the storm. Scientific instruments, compasses, and scientific formulas have all been applied

but nothing is being done. Everyone is afraid of death. Realizing this, life is gone! At that very moment, if there is any hope of survival in one's mind, one can save everyone if one wants, and one can rescue the ship from the clutches of the storm. He is no longer visible. Miraculous, supernatural, invisible power. Yes, He is your Lord. Great lord. Great Creator. God is great. This conviction can

reduce all your worries. So put your trust in Allah. Allah says that "And to Him belong the ships raised aloft in the sea like mountain peaks.

Then, (O humankind and jinn) which of the favors of your Lord will you deny?" [Surah Ar-Rahman, verses 24-25]

A new study confirms that having faith in God can help stave off anxiety and reduce stress.

(The writer is a student and researcher at ICMAB, Dhaka, Bangladesh and can be reached at Email:

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Everyone is afraid of death. Realizing this, life is gone! At that very moment, if there is any hope of survival in one's mind, one can save everyone if one wants, one can rescue the ship from the clutches of the storm.



Arshad Sayyed

What is Reverse Psychology? Concept, Tricks, and on Whom it Works?



Psychology is the scientific study of the mind to understand the behaviour of people. And Reverse Psychology is the technique of manipulating behaviour that is different than the desired outcome. The main idea of this technique is that by pushing someone in the opposite of what you really want, the person will actually choose to engage in the behaviour that is truly desired.

For Example Someone Says exactly the opposite of what they actually want from you. Such as, someone says "I don't need Your Help", in fact, they are hoping to get help from you, and this way you can encourage someone to do what you want without pressurizing them.

Popular Examples of Reverse Psychology:

Reverse Psychology is widely used to try to influence another person. The Most Common Examples used in real life are:

1. Marketing and Sales:

Marketers often use Reverse Psychology to encourage people to buy something, for example, a salesperson tries to make up the mind of the consumer by saying "this is the one-time deal or on-time opportunity to grab this item at this much less cost". Also, creating artificial less availability of any product to put a thought in the mind of consumers that the product must be sold out in large numbers earlier, hence it is not available to purchase, and that way salesperson will get succeeded in creating hype of the product.

2. Parents of Their Children:

Parents most of the time fail to convince their children. In such cases, they reverse use psychology many times. For Example, Parents tell their children that if you don't want to eat this Tasty Food (Which is Actually, a healthy one like vegetables) then your brother/sister will finish it and nothing will leave for you. This act will give them the hope that no child will eat that food.

3. In Relationships:

People also use Reverse Psychology to get their partner to behave in a particular way. For Example: If you want to take some luggage from one place to another, then one partner might suggest that they wish their partner should take this luggage from this place to another place but he may not be strong enough to complete this task. The partner then might react by completing the task just to prove their partner wrong about the strength. These Kind of Reverse Psychology tactics is commonly used amongst the people in the real world to get their desired outcome without even saying it. The main idea of doing so is when you tell someone they can't do something, or you have doubts about their abilities, you

are actually motivating them to prove you wrong and grow yourself.

Commonly, these techniques will work with people who are irritated, stubborn, or emotional. Usually wise, thoughtful, and grounded people are less susceptible to fall for these tricks used in Reverse Psychology.

Common Tricks Used to Apply Reverse Psychology:



1. Pretending you are not interested even if you are.
2. If it is less in quantity, people want it more.
3. Give and Take Method, i.e. Putting something extra than normal to gain some extra benefit.
4. Being Rightfully wrong is to make someone push their limits and do something you desired.
5. Making people commit to performing some task so they can stay consistent with their task as commitment is the basic nature of human beings.
6. Social Awareness i.e. When multiple people try to perform something similar, we subconsciously follow them thinking that it might be beneficial that is why so many people are doing it.
7. Giving Challenges as people love to face challenges to grow themselves.

Limitations and Dangers of Reverse Psychology:

Reverse Psychology has some advantages like you are making the child eat vegetables, which is good for their health, and pretending they are the ones making that choice, or encouraging someone in their growth and socially acceptable behaviour without even letting them know or feeling bad about it.

But, on the other hand, these tactics can often leave people manipulated as a result of some serious downsides.

For Example:

- If a person understood that you are using this technique to manipulate him for your own benefit, then they will start losing trust in you.

- If Someone is manipulating a person with low self-esteem, then these people will choose your words above their own judgment and hence you may find your trick is backfiring on you.

But the main question is, although it is possible to manipulate someone by using reverse psychology for your desired outcome, still "why do I want to use Reverse Psychology?" Because, when they find out what you're doing, it will seriously damage your relationship and image amongst the people you trust.

Tips:

- Only use these tactics for good cause/outcomes.
- Don't use it to manipulate people wrongly.

- Know when to use these tactics the best.

- Always remind other people that they have a choice and don't rely on one choice only

- Don't argue too much if someone already made up their mind

- Always Consider More Honest Options.

At the end of the day, "Honesty is the Best Policy". It is always better to have relations built on honesty and truth rather than tactics and Manipulation.

(The writer is a Software Engineer, Mind Trainer International NLP Master, Motivational Speaker, and Corporate Trainer)

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Dr. T.O. Shanavas

We, the members of the Islamic center of Greater Toledo, OH took a 3 million dollar bank loan for the initial construction of the mosque in 1981 and also 2.5 million dollars for later expansion of the center contrary to the Muslim mindset against taking and paying bank interest. I have taken a mortgage for my home, not because I cannot afford to pay in front but because it makes economic sense (also The Qur'an 7:31 advises me: "...but do not waste: verily, He does not love the wasteful!")

Let me state explicitly: Let there be no doubt that the Quran categorically prohibited Riba. "O you who have believed, do not consume" Riba," (3:130). "Allah has permitted trade and has forbidden Riba "(2:275). Then what is the rationale to go against the Muslim consensus (Ijma) on bank interest? It is based upon multiple observations of which six are listed below:

Muslim consensus gives a special status to cash/ currency as compared to all other assets.

Umar Ibn-Khattab's statement on Riba and conflicting messages from Hadith's collections.

The definition of Riba by eminent early Muslim scholars

Definition of Riba in al-Jahiliyah (Pre-Islamic Arabia)

The Quran

Muslim consensus gives special status to cash/ currency as compared to all other assets.

A simplified definition of interest is a fee paid by a borrower of assets to the creditor as a form of compensation for the use of the assets. Scholarly voices from Muslim countries without free press draw a boundary line between cash and other assets. It restricts the rent of cash illegitimate or Haraam and makes the rent of all other assets legitimate or Halal. This artificial bifurcation, cash being separated from other assets, is completely baseless due to the following reasoning:

A) None of the branches of knowledge directly related to assets e.g. accounting, economics, and commerce recognize it. Even in ordinary life, it is not so, the same treatment is given to cash and all other assets throughout the world in theory as well as in practice. First of all, this artificial bifurcation of assets is not admitted throughout the world neither in theory nor in practice, and hence does not exist in the real world.

B) The handpicked religious scholars of the autocratic Muslim countries decreed that assets, which depreciate, could be rented. So, all assets that are depreciated

with the passage of time can be given on rent. But this rule is not admitted in the case of cash/currency, even though currency is also depreciated with the passage of time due to inflation. Hence here also the unnatural division is a completely self-contradictory concept.

C) The most important point is that the Quran is also not ready to accept this baseless concept of artificial bifurcation. The simple proof of this fact is that the Quran has used the term *maal* for all assets that include cash. Quran has used the word 86 times but it is never used exclusively for cash anywhere in the Quran. Hence the Quran does not support this strange concept of bifurcation.

According to the so-called "Islamic financing," renting an asset or apartment or other commodity is Halal, and renting cash, Haraam. For example, renting of \$ 100,000 for buying a home at the current 4% yearly interest rate costs \$ 4000 interest even without an expected 33% US tax decrease on it. Renting \$ 100,000 apartment costs the renter about 500 dollar/month = 6000 dollar/year is Halal. The renter owes more money to the apartment owner than to a bank and still apartment renting is Halal and renting currency is Haraam.

Islam's position regarding justice is unequivocal and universal. "O ye who believe! Stand out firmly for justice, as witnesses to Allah, even as against yourselves, or your parents, or your kin, and whether it be (against) rich or poor: for Allah can best protect both. Follow not the lusts (of your hearts), lest ye swerve, and if ye distort (justice) or decline to do justice, verily Allah is well-acquainted with all that ye do." [Quran 4: 135]. Who is the most just and more honorable in this instance? The one who rents an apartment for more money or a bank that rents the money for less and at the same time promotes saving?

2. Umar Ibn Khattab (RA) delivered a sermon on the pulpit of Allah's Messenger (Pbuh) saying,

"Alcoholic drinks were prohibited by Divine Order, and these drinks used to be prepared from five things, i.e., grapes, dates, wheat, barley, and honey. Alcoholic drink is that that disturbs the mind." Umar added, "I wish Allah's Apostle had not left us before he had given us definite verdicts concerning three matters, i.e., how much a grandfather may inherit (of his grandson), the inheritance of Al-Kalala (the deceased person among whose heirs there is no father or son), and various types of Riba."

(Reference: Ibn Majah, Sunan Ibn Majah, tr. M. T. Ansari (New Delhi, 2000), Book of Inheritance, Vol. 4, #2267)

So, most Muslims believe that the Quran or Prophet did not explain Riba. Initially let me quote a few Hadiths pertinent to our discussion.

A selective reading of the set of Hadiths 1-5 definitely seems to endorse the opinion on Riba held by most mosque communities, that all forms of bank interest are prohibited. But a parallel reading of the set Hadith 1-5 and the set of Hadith A-E leads to different or at least six kinds of "holy truths."

Initially let me quote the set of Hadith 1-5 that Muslims use to endorse the point of view that all Riba or Interest in finance is Haraam.

Hadith 1

Jabir said that Allah's Messenger (may peace be upon him) cursed the acceptor of Riba and its payer, and one who records it, and the two witnesses, and he said: They are all equal. (Muslim: Book #010, Hadith #3881)

Hadith 2

Narrated Aun bin Abu Juhaifa: My father bought a slave who practiced the profession of cupping. (My father broke the slave's instruments of cupping). I asked my father why he had done so. He replied, "The Prophet forbade the acceptance of the price of a dog or blood, and also forbade the profession of tattooing, getting tattooed and receiving or giving Riba." (Bukhari: Book #34, Hadith

#299).

Hadith 3

From Anas ibn Malik: The Prophet said: "If a man extends a loan to someone he should not accept a gift." (Mishkat, op. cit., on the authority of Bukhari's Tarikh and Ibn Taymiyyah's al-Muntaqa)

Hadith 4

Narrated Abu Burda: When I came to Medina. I met Abdullah bin Salam. He said, "Will you come to me so that I may serve you with Sawiq (i.e. powdered barley) and dates, and let you enter a (blessed) house that in which the Prophet entered?" Then he added, "You are in a country where the practice of Riba is prevalent; so if somebody owes you something and he sends you a present of a load of chopped straw or a load of barley or a load of provender then do not take it, as it is Riba." (Bukhari: Book #58, Hadith #159)

Hadith 5

Abu Sa'id al-Khudri (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: Gold is to be paid for by gold, silver by silver, wheat by wheat, barley by barley, dates by dates, salt by salt, like by like, payment being made hand to hand. He who made an addition to it, or asked for an addition, in fact, dealt in The Riba. The receiver and the giver are equally guilty. (MUSLIM: Book #010, Hadith #3854)

Summary of the above Hadiths:

Any addition over the loaned capital during the term of the loan is Haraam.

The Creditor cannot accept or the debtor cannot offer even a gift because the gift becomes Riba.

The following set of Hadiths A-E challenges and contradicts the above set of Hadiths 1-5 and its derived conclusions:

Hadith A

Narrated Jabir bin 'Abdullah: "I went to the Prophet in the mosque (the sub-narrator Mas'ar thought that Jabir had said, "In the forenoon.") He ordered me to pray two Rakat. He owed me some money and he repaid it to me and

gave more than what was due to me. (Translation of Sahih Bukhari, Volume 1, Book 8, Number 434)"

Hadith B

Abu Huraira (Allah be pleased with him) reported: There came a person demanding a camel from Allah's Messenger (may peace be upon him). He (the Holy Prophet) said: Give him (the camel) of that age or more mature age and said: Best among you is one who is best in clearing off the debt. (MUSLIM: Book #010, Hadith #3900)

Hadith C

"Malik related to me from Humayd ibn Qays al-Makki that Mujahid said, "Abdullah ibn Umar borrowed some Dirhams from a man, then he discharged his debt with Dirhams better than them. The man said, 'Abu Abdar-Rahman. These are better than the Dirhams which I lent you.' Abdullah ibn Umar said, 'I know that. But I am happy with myself about that.'..." Malik's Muwatta: Book #31, Hadith #31.42.91

Hadith D

Narrated Abu Rafi':

"The Messenger of Allah (s) borrowed a young camel, and when the camels of the sadaqah (alms) came to him, he ordered me to pay the man his young camel. I said: I find only an excellent camel in its seventh year. So the Prophet (s) said: Give it to him, for the best person is he who discharges his debt in the best manner." (Jami Al-Tirmidhi, Kitab al-Buyu, v.6, #56)

Hadith E

Narrated Al-A'mash: We argued at Ibrahim's dwelling place about mortgaging in Salam. He said, "Aisha said, 'The Prophet bought some foodstuff from a Jew on credit and the payment was to be made by a definite period, and he mortgaged his iron armor to him.'" (Bukhari: Book #35, Hadith #454) Narrated 'Aisha: The Prophet died while his armor was mortgaged to a Jew for thirty Sa's of barley. (Bukhari: Book #59, Hadith #743) This type of mortgaging or using a pawnbroker's service was recognized as Islamically valid and acceptable, as illustrated through this Hadith.

(The writer was former Vice President of 'IRFI (Islamic Research Foundation International, Inc. USA) ■

According to the so-called "Islamic financing," renting an asset or apartment or other commodity is Halal, and renting cash, is Haraam.

Amarnath Yatra: Thousands of Muslims offer services to pilgrims



Amarnath Yatra bonds Muslim traders with Hindu pilgrims (Photo/ANI)

Sonmarg: As the Amarnath Yatra is in progress in Jammu and Kashmir, religious harmony was seen in the valley where Amarnath Yatis were welcomed by local Muslims on their way to the shrine.

From the men who put up temporary shops offering fruits and vegetables to those running the pony rides and palanquin service and arranging shelters and tents for pilgrims, all are Muslims. As per the officials, more than 35,000 local Muslims are associated with different arrangements and services of the pilgrimage from the traditional bases camps of Nunwan in

Pahalgam and Baltal in Sonmarg. Among these, around 20,000 are estimated to be service providers that include pony owners from Anantnag, Kulgam and Kishtwar districts, palanquin operators, authorised vendors and shopkeepers, hoteliers and many more.

The pilgrimage to the Amarnath shrine is not only the most sacred among Hindu devotees but also stands as a symbol of peaceful co-existence among different faiths.

Every year, Muslims eagerly wait for its start and throughout the Yatra, they stay on their toes to serve the Hindu devotees. ■



Prof. (Dr.) M.K.A. Siddiqui passed away at his residence in Kolkata, after a prolonged illness last month. Born on January 20, 1929, Prof. Siddiqui had a Master's Degree in Sociology and a Ph.D. in Anthropology. He had earlier graduated with Honours in Persian and had obtained a Master's Degree in Urdu from Calcutta University, securing first class first in both the examinations. Dr. Siddiqui was associated with the Anthropological Survey of India since 1953 and held the post of Ex-Superintending Anthropologist. He was awarded the Senior Fellowship of the ICSSR in 1988. He later joined the Asiatic Society as Research Professor in 1994. Prof. Siddiqui devoted a major part of his career in Anthropological research, carrying out field investigations among the tribal communities and folk and urban societies. Among

the books he has published include: 'Muslims of Calcutta: A Study in Aspects of their Social Organization', 'Hindustan ke Adivasi' and 'The Didayi: A Forgotten Tribe of Orissa', 'Inter-caste and inter-community relationship: Developing patterns' etc.

Prof. Siddiqui was deeply associated with the Institute of Objective Studies since its inception and has been a member of its governing council, and Coordinator of the IOS Kolkata Chapter for a long period.

He produced a series on "An Encyclopedic Compendium of Muslim Communities in the World" (in 5 Volumes) for the IOS, besides some important books such as "Institutions & Associations of the Muslims in Calcutta", "Muslims in Free India: Their Social Profile and Problems", "Life in the Slums of Calcutta", "Voluntary Associations of the Muslims in Calcutta", "Marginal Muslim Communities in India", "Hindu-Muslim Understanding" and "Social & Cultural Empowerment of Muslims in India" etc.

He was the recipient of the 9th IOS Shah Waliullah Award for his contributions in Sociology and Social Anthropology in Islamic Perspective conferred on him on December 22, 2012, at Kolkata. ■

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One of the most well-known forms of alternative medicine is Unani (also called Greco-Arabic medicine), and it emphasizes the prevention of diseases rather than their treatment. Being one of the oldest traditional systems of medicine, its existence till now in different civilizations itself is evidence of the validity of its principles. Many consider this system of medicine as a holistic loom, and even the World Health Organisation (WHO) has recognized Unani as an alternative system to cater to the health care needs of the human population. The Unani System of Medicine has been found

effective in the treatments of chronic diseases of the skin, reproductive health, immunological, and lifestyle disorders.

The main strength of Unani Medicine is its holistic approach. It incorporates the very use of herbal remedies, dietary practices, as well as regimental therapies. This medicinal system gives importance to bringing a balance between the human body, mind, and soul as well as keeping the air, water, and food free from all sorts of pollution and pathogens. Moreover, the Unani medicine system believes that strengthening the body's natural resistance to diseases is one of the key approaches to good health.

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With an ever-growing market for natural and herbal medicines like Unani, it can be hard to determine which brands are worth your time and money. One company that is quickly gaining a reputation for natural products and a message of empowerment is Dr. Talat's.

Dr. Talat's - Revolutionizing Healthcare, Skincare, Haircare through Natural Solutions



Dr. Talat's is a Chennai-based brand that offers best-in-class natural formulations, especially for hair, skin, and general health care. Founded in 1997 by **Dr. Talat Salim**, an award-winning Trichologist, her renowned clinic "Sehat Skin and Hair Clinic", has been on a mission to revitalize and bring back healthy living alternatives with the help of Unani medicine. What began as a clinic has now turned into a nationally-recognized brand, all while staying true to its values.

From the start, Dr. Talat, the heart and soul of the brand, believes that herbal ingredients work as a potent armor to our skin, hair, and overall health. They negate the effect of harmful bacteria that your body as a

whole is vulnerable to every single day. This ideology of accepting the natural and giving up on the synthetics and toxic chemicals have been vividly showcased by her in the purely handcrafted products.

Product Range

Creating a balance between ancient remedies and the scientific approach, Dr. Talat's product line consists of four core groups. All the ingredients used in their products comprise Unani Herbs, Flowers, Plant Extracts, Essential Oils, and other 100% natural and chemical-free substances.

- Hair Care - Hair Oils, Shampoos & Conditioner, Hair packs
- Face Care - Face Packs, Face Wash, and Gels
- Health Care - Honey, Immune Boosters, Daily Supplements
- Herbal RX - Majoons, Capsules, Syrup

Dr. Talat's team is dedicated to continuous research to find the best new products on demand and share their findings with customers. They study ingredients and their effects, test products extensively, and work

with trusted suppliers to ensure that only the best products are shared with customers. This commitment to quality ensures that customers can make sense of all the information available to make the best decisions for their health.

Apart from that, Dr. Talat's, as a growing brand, promotes tremendous business association opportunities. Dr. Talat's run collectively under a shared set of core values that are driven to empower and enrich each employee's life. Due to high demand and understanding of the importance of natural medicines in the current health scenario, the team is soliciting like-minded individuals and businesses for distribution and reselling of their products through home networks or FMCG/Herbal medicine stores. They are also planning to increase production as well as expand and improve their offerings to the Middle East and Western Countries.

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