

Editorial

Sharjeel Ahmad

Islamic Banking and Finance:

A Proximate Possibility??

The great economic recession that we hear and experience today has probably taken the lives out of many of us. News of economic crunches, layoffs, low productivity, and increasing prices are becoming common and widespread with each passing day. To the extent that the once affluent IT sector is now under a grievous threat of existence. Some experts have even gone to the extent that they are comparing this recession with the Great Depression of 1930-40, following the Industrial Revolution. What has brought about this great recession? Experts in economics say that recession is a cyclic phenomenon that touches the world economy at regular or irregular intervals. The extent varies depending upon various parameters of global



economics. They fail to realize that it is an imbalance in the laws of nature that causes it.

Almost all major industrial sectors have been badly hit by recession, IT sector being the most affected of all. Banking and financial sectors are next in line. Except for one sector, which has probably seen an upward swing – Islamic Banking and Finance. As a single instance, HSBC-Amanah, the Islamic Finance wing of HSBC operating in the UK has registered an increase of almost 209% in its saving deposits, and about 60% increase in home finance products since January 2009 [Data from Islamic Finance News - <http://www.islamicfinancenews.wordpress.com/>]. Islamic Development Bank estimate that the Islamic financial services industry worldwide, including banking assets, may grow to US \$ 2.8 trillion by 2010 from US \$ 1 trillion at present (an increase of almost 180%). The potential of Islamic Banking and Finance has also been reinforced by Indonesian President Susilo Bambang Yudhoyono, who states that it has all the more potential to cope with crisis and economic slowdown that we are witnessing today. It does not leave any doubt that probably Islamic Banking and Finance would be at a promising and flourishing edge by the time the present recession subsides. The primary reason for this is that Islamic Banking is based on

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A solution.....

S. Abdullah Tariq

Each of the groups (and there are others) has Khair (good things) in them. Tablighi jamat has the spirit of sacrifice and reaching the Muslim masses to call them to Masjid.

Jamat-e-islami has invaluable literature for the understanding and propagation of all aspects of deen. Ahle hadiths have contributed in creating awareness against a blind following of "fiq'h schools" that was resulting in change of priorities in respect of hadith and fiq'h. The institution of deoband has a great contribution in spreading `Ulemas' and the schools of learning through every nook and corner of the country. Brailvis has kept the candle of intense love of prophet (pbuh) alive. But all of them have their shortcomings too. People belonging to Tablighi Jamat need to give more importance to understanding of Quran than they have been giving. The members of Jamt-e-Islami need to give more importance to the field work than the seminars, big meetings and weeks they organize. Ahle-hadiths need to be more positive and softspoken in their approach and check the reactionary tendencies among their ranks. Deobandis need open up to the present day Knowledge in the foot step of the founder of Darul uloom, Maulana Quasim nanutvi who was very progressive. The brailvis need to eradicate such evils from their ranks which Maulana Ahmed Raza was dead against, like bowing to graves of saints and the gathering of women on graves.

But the biggest drawback of different Islamic group is their tendency to become a sect. The prophet(pbuh) had the unparalleled wisdom, vision, strength and capability under the direct supervision of almighty and he had a small geographical area as his field of action. None of us is capable of his shoes' dust and we have the whole of world to cope with. Whichever individual or a group claims that it alone has the capability of bringing about an Islamic revolution, is deceiving itself. In the vast expanding world of knowledge and the earth becoming practically one place, specialization has replaced generalization. Today none can encompass all the spheres of even a single field. All the parts of a car viz. engine, chasis, wheels and body are vital. A car can not run without anyone of them. No car company in the world today can manufacture all the parts of its products but an integrated efforts of all these brings about a car running on the road. Every single product we use from a needle to an aeroplane needs a coordination of specialists of different departments for its existence. An ENT specialist does not attempt a bypass surgery of heart on a patient and physician sends one to a dentist when he develops a cavity in teeth.

Our Jamat should understand that every one of them can utmost become a department of Al-Jamaat. They should have a true brotherly feelings of cooperation and coordination to run Al-Jamaat. My advice to you is not to become a member of such group or jamaat which claim that it alone is perfect; at the same time you should always join and cooperate in those of their activities and our good for Islam and humanity.



Cooperate (with every one) in righteousness and piety. Help not one another in sin and transgression (The Holy Quran 5:2). You can not become a master of Quran and sunnah overnight to judge between them but it is not difficult when a member of any one of them (or any other group) calls you to join or cooperate in a particular activity, take a little time to find out if it is good in the eyes of Quran and Sunnah. It will gradually increase your knowledge and perception and your confusion will slowly evaporate.

From November 2000 Issue of Islamic Voice, Source: <http://www.islamicvoice.com/november.2000/dialogue.htm>



Do you know?

About Jharkhand

Capital	Ranchi
Chief Minister	governor rule
Governor	Syed Sibtey Razi
Area	79,714 sq km
Population	26,909,428
No. Of Districts	24
Literacy	53.56%
Rank (pop. wise)	above 10th
Rank (area wise)	above 10th
Towns	152
Villages	29354

BaKhabar Recommends

Islami Moashrat(Urdu)

Writer:
Hafiz Salahuddin Yousef
A nice book to improve character



Asas-e-deen ki Tameer (Urdu)

Writer: Maulana Sadruddin Aslahi

Mazaahiyat

Writer: . Dr. Younius Butt
A nice book on Mazahiyat (humour)

Islam hi Hamara Intekhab kyon?

Writer: Mohd. Hanif Shahid

Bakhabar Poll

How can Muslims get their political right?:

- Establish their own political party
- All Muslims must join politics
- Join any party collectively, but conditionally
- Keep away from politics; build strong social, educational and economic foundation
- Everything is just fine, as it is.

[Vote now @
<http://bakhabar.biharanjuman.org/>]

Poll Result of May 2009 issue

What is the main reason of backwardness of Indian Muslim:

a. Partition of country	2%	
b. Lack of Leadership	31%	█
c. Illitracy	59%	█
d. Government suppression	6%	█

Demarnd for Direct Flight from Gulf countries to Patna

We demand direct international flights to Patna from the gulf countries. All readers are requested to build pressure on the political parties to develop Patna Airport so as to be eligible for international flights – ask all the contesting candidates you know, send letters to the government authorities. Additionally, sign a petition at <http://www.petitiononline.com/Patna/petition.html>

How to fight against Illiteracy

1. Spread Islamic education; motivate people to read Qur'an with meaning.

2. Spread the fact that caste system doesn't exist in Islam. All Muslims are equal in all respects except in terms of virtues. Inter-caste marriages must be encouraged.

3. Spread the fact that to legalize the marriage, the groom has to give Mahr(gift) to his bride instead of demanding dowry from the bride's family. In addition, demanding dowry is totally Un-Islamic.

4. Ensure that in every marriage ceremony, khutba-e-Nikah is read in the regional language (such as Urdu) also. For this, the groom should specially arrange a mike and loudspeaker because this Khutba adequately describes the meaning and stature of marriage in Islam.

5. People should be encouraged to perform Nikah in a mosque.

6. People should be discouraged from spending lavishly in marriages. They should also be discouraged from including large number of people in the Barat party.

7. The girl's family has to specially come forward to eradicate this evil from our society. They have to believe in Allah that it's He who governs our lives; therefore, they must turn down any prospective alliance based on dowry.

Md. Shamim, (Hazaribagh), IIT Kanpur.

- Encourage girls to go for formal and technical education.
- Establish organization to monitor and identify those who take or give dowry and advertise in newspaper.
- Imarat Sharia should black-list those who are involved in dowry transactions.
- Imarat Sharia should instruct to all Ulema not to conduct Nikah if there is dowry involved.
- Make people aware that dowry is strictly haram and how it's destroying the society. Seraj Akram, Riyadh

Let us come forward to shoot out evil practices, (its roots are embedded in illiteracy) which are spoiling our society.

Next topic for shoot out is "How to reduce the habit of BACKBITING"

Please express your views and suggest solutions within 50 words.

Send it to: E-mail: bakhabar@biharanjuman.org

SHOOT



ideas of the month

Indian Muslims are crying for their rights and solution of the main problems for 62 years but still there is no ray of hope from any side.

Why do we cry without any goal in sight? How long shall we will rely on those who just treat us as vote banks?

Is it not time to prioritise the targets and strive to achieve them? Why don't we think about our real problems and their solutions?

Bakhabar strongly urges all intellectuals of the community to think about it and set a vision for next 25 years.

Do you carry ideas on any topic that you would like to share, or implement? Do not hesitate to express your ideas boldly, and frankly. This is the place where your ideas can take shape, and your dreams can turn into reality.

Send it to: E-mail: bakhabar@biharanjuman.org

Alarm

How to utilize Zakat money collectively?

Don't ignore, think about it. It can change life of thousand of people.



There is no excuse for performers

Mohammad (PBUH), the most influential person in human History

Mohammad (PBUH), the most influential person in human History
The book " The 100: A RANKING OF MOST INFLUENTIAL PERSONS IN HISTORY", by Michael H. Hart, ranks prophet Muhammad (Sallallahu Alaihe Wasallam) as number one.

The list is as below:

1. Mohammad (PBUH)
2. Isaac Newton
3. Jesus Christ
4. Budha
5. Confucius
6. St. Paul
7. TS ai Lun
8. Johann Gutenberg
9. Christopher Columbus
10. Albert Einstein

Some other prominent personalities are listed as

15. Lenin
33. Alexander the Great
35. Adolf Hitler
51. Umar ibn Al Khattab
52. Ashoka
80. John F. Kennedy
99. Mahavir

Khush Aamdeed @ Bihar Anjuman

Ayaz Ahmad Haidry
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9008682682

Drink Water maximum

Big offer for mobile users



Control your unnecessary calls

Now TATA brought Nano Housing which will make a house cost just 3.9 to 6.7 lakh. The first project would start from Boiser, Mumbai, which can be booked from SBI and HDFC banks by paying just Rs. 10,000. Forms can be obtained from SBI for Rs. 200.

Useful info

Merit-cum-Means Scholarship Scheme for Minority Communities Students
[Http://minorityaffairs.gov.in/newsite/schemes/scholarships/scheme_details.htm](http://minorityaffairs.gov.in/newsite/schemes/scholarships/scheme_details.htm)
Forwarded by syed mohammad raghib

Congratulations to Shabi Hashmi for PhD from UK

Shabi Hashmi (shabihashmi@yahoo.com) comes from village Basant of Darbhanga Distt. Graduated with B.Tech from AMU in 2001 and pursued MS from Germany on a scholarship from the German conglomerate Siemens. After working with Philips Technology Center in Germany for around 1 year, moved to UK in October 2005 for a PhD, in radio electronics, with sponsorship from UK govt and Nokia Networks Finland. Received accolades from London Diplomatic Science Club and was one of the winners in the IEEE MTT-11 contest 'Originality and Creativity in Microwave Measurements' held in Atlanta, USA in June 2008. Towards the end of the PhD, received the prestigious ARFTG Microwave Measurement Fellowship. He is only the 7th in recipient in the last 32 years. Completed PhD formalities in April 2009 at Cardiff University

Looking for job in KSA

An MBA in Sales & marketing, with experience of more than 7 yrs, is looking for job. Please come forward to help this brother. Contact Mohammad Israrul Hoda, Mob: 0505409038, E-mail: israrul_2001@yahoo.com

Register for the job

Melcojobs (www.melcojobs.com) urges you to please register yourself, too, even if you don't have any intention to change your current job. This will raise the ratio of Muslims in higher positions, insha-Allah.



اردو ڈائری

ایلیس کا اعتراف

تو نے جس وقت یہ انسان بنایا یا رب
اُس گھڑی مجھ کو تو اک آنکھ نہ بھایا یا رب
اس لئے میں نے سر اپنا نہ جھکایا یا رب
لیکن اب پکٹی ہے کچھ ایسی ہی کایا یا رب
عقلندی ہے اسی میں کہ میں توبہ کر لوں!
سوچتا ہوں کہ اب انسان کو سجدہ کر لوں
ابتداً تھی بہت نرم طبیعت اس کی
قلب و جاں پاک تھے، شفاف تھی طینت اس کی
پھر بتدریج بدلنے لگی خصلت اس کی
اب تو خود مجھ پہ مسلط ہے شرارت اس کی
اس سے پہلے کہ میں اپنا ہی تماشا کر لوں
سوچتا ہوں کہ اب انسان کو سجدہ کر لوں
بھر دیا تو نے بھلا کونسا فتنہ اس میں
پکتا رہتا ہے ہمیشہ کوئی لادا اس میں
ایک اک سلس ہے اب صورت شعلہ اس میں
آگ موجود تھی کیا مجھ سے زیادہ اس میں
اپنا آتخذہ ذات ہی ٹھنڈا کر لوں!
سوچتا ہوں کہ اب انسان کو سجدہ کر لوں
اب تو یہ خوں کے بھی رشتوں سے اکڑ جاتا ہے
باپ سے، بھائی سے، بیٹے سے بھی لڑ جاتا ہے
جب کبھی طیش میں ہتھے سے اکھڑ جاتا ہے
خود مرے شرکا تو ازن بھی یگڑ جاتا ہے
اب تو لازم ہے کہ میں خود کو ہی سیدھا کر لوں
سوچتا ہوں کہ اب انسان کو سجدہ کر لوں
کچھ جھجکتا ہے، نہ ڈرتا ہے، نہ شرماتا ہے
بت تہی فتنہ گری روزی دکھلاتا ہے
اب یہ ظالم برے بہکاوے میں کب آتا ہے
میں برا سوچتا رہتا ہوں یہ کرجاتا ہے
کیا ابھی اس کی مریدی کا ارادہ کر لوں
سوچتا ہوں کہ اب انسان کو سجدہ کر لوں

سراج اکرم

پسنیدہ اشعار

اس نے جب چاہنے والوں سے اطاعت چاہی میں نے آداب کیا اور اجازت چاہی
(احمد فراز)
محمدؐ کی غلامی ہے سند آزاد ہونے کی خدا کے دامن توحید میں آباد ہونے کی
(حفیظ جالندھری)
کچھ نہ صیاد کے ہاتھ آئے گا عبرت کے سوا ہم نے گرجرات پرواز کے پر کھول دیئے
(عنایت علی خان)
مجھے جب عہد حاضر کے اندھیرے گھیر لیتے ہیں تو چودہ سو برس پیچھے پلٹ کر دیکھ لیتا ہوں
(طاہر تنہری)
اظہر وہ مکتبوں کے پڑھے معتبر تھے لوگ بیساکھیوں پہ صرف سنکی کھڑے نہ تھے
(اظہر عنایتی)
کون سی بات کہاں کیسے کہی جاتی ہے یہ سلیقہ ہو تو ہر بات سنی جاتی ہے
(وسیم بریلوی)

رسول اللہ ﷺ نے فرمایا: ”مسلمان، مسلمان کا بھائی ہے نہ تو اس پر ظلم کرتا ہے اور نہ اس کو بے یارو
مددگار چھوڑتا ہے۔ اور جو اپنے بھائی کی حاجت پوری کرے گا، اللہ تعالیٰ اس کی حاجت پوری
کرے گا۔ اور جو شخص کسی مسلمان کی پریشانی کو دور کرے گا تو اللہ تعالیٰ قیامت کے دن اس کی
پریشانی دور کرے گا، اور جو شخص کسی مسلمان کی پردہ پوشی کرے گا تو اللہ تعالیٰ قیامت کے دن اس کی
پردہ پوشی فرمائے گا۔“ (بخاری، مسلم، ابن عمر)

حدیث کے آخری جملہ کا مطلب یہ ہے کہ اگر نیک مسلمان کوئی غلطی کر بیٹھے تو اس کو لوگوں کی نظر میں گرانے کے
لیے جگہ جگہ بیان نہ کرتے پھرو، بلکہ اس کے عیب پر پردہ ڈالو۔ بخلاف اس شخص کے جو علی الاعلان خدا کے احکام کو توڑتا
ہے تو اس کی پردہ پوشی کی بجائے اس کو نکالنے کا حکم حضور ﷺ نے دیا ہے۔

Skills, Knowledge, Abilities and experiences are only useful if you are in the right place, and doing the right things!
(Where are you right Now?)

Our main attractions:

- Kebabs & BBQ From Clay Tandoor
- Specially prepared wide varieties for vegetarian diners
- Indian Traditional Sweets & Chatpati chaats



Red Chilli
Restaurant
The real taste of India

Riyadh, Near Riyadh Palace Hotel, Hayyul Wazarah (HARA)

Advertisement

Har Mirch

Seraj Akram



* jab hamara sara waqt sirf zati fayeday ki justujoo me guzarta he tow ham kaun hote hain qaum ke zawal par rone wale?

* Jo insaan kama nahi sakta woh saliqay se kharch bhi nahi kar saktaa.

* Aaj ke daur me Hajj ke baad Haji ke kirdar me kuch tabdili ho ya nahi lekin nam ke sath HAJI zarur lag jata he.

* Log dusron se imandari ki tawaqqow to karte hain hain lekin khud amal nahi karte.

* Kameyabi ka koi short cut nahi hota lekin ham me se aksar ise short cut se hi hasil karna chahte hain.



Religion, good practices, mother language, civilization are the roots of any society. Do not compromise with them, keep the roots strong.

Alarm

How to stop misuse of Wakf property?
Don't ignore, think about it.
It can change life of thousand of people.

Best Quote of the Month

Forwarded by Shakeel Ahmad, Dubai

You sow a thought, you reap an action. Reap an action, you sow a habit. Sow a habit, you reap a character. Sow a character, you reap your destiny

Prayers in Islam

Gheyas Hashmi, Jeddah

Dear Brothers & Sisters: Thanks to Allah Almighty that we have born in Muslim families and thereby we call ourselves believers (Muslims). In fact, a person merely born and brought up in a Muslim family or community can't be a true Muslim unless his whole life is a manifestation of what Islam teaches. We lack the characteristics and traits that make us true Muslims. The lacking of these traits can be attributable to the parents and guardians' ignorance and negligence in providing the necessary Islamic education and training to their children. Hence, we grow up in complete or partial darkness. Subsequently, all actions arising from us are contrary to Islam and its teachings.

Man's activities, good or bad can be judged only in the light of Islam. That is why it is incumbent upon all Muslims, irrespective of their sects, to acquire Islamic education even if a great distance needs to be travelled. Due to the lack of this education, we have been lagging far behind of our duties towards Allah and the mankind. We have been ignorant of the importance of Islam's 5 pillars. The first is Tauhid that means, "Declaration of the unity of Allah and to believe in His Oneness, all His Messengers and Books". Immediately after this declaration, a man enters into the fold of Islam and is instantly required to act upon this declaration in his life. Salah (Prayer), the second pillar, is at forefront. It is only unconditional worship that makes us quite different from other religions. Otherwise, fasting, Zakat and pilgrimage are available in other religions too in different forms.

My Brothers & Sisters: A man from a Muslim family, with only an Islamic name, can never be a Muslim without a true belief in the unity of Allah, all His Prophets and Books and subsequent application of its teachings in his life. Without its proper application and implementation, the belief becomes futile. Most of us have such hallow belief that puts a question mark on our being a true believer. Allah says in Sura (Rum):

"Establish regular prayers, and be not among those who join Allahs with Allah"

Those who join Allahs with Allah are Polytheists. Do Salah and don't be a Polytheist. A Polytheist can never be given a place in the Heaven. One who desists from Salah is similar to a Polytheist, and hence, his fate may be alike. It is also authentically reported that our prophet (pbuh) said: "The difference between belief and disbelief is to stop Salah"To be continued.



Save environment by maximum plantation

Read & Think

The most influential expat of the gulf region

Landmark chairman, Micky Jagtiani is among six Indians that feature in the Arabian Business Expat Power list. There is only one Muslim from Pakistan among 50 most influential expats in the gulf region.

98% most influential expatriates are non-Muslims in the region of 100% Muslims!

Muslim winners of Election 2009

No.	State	Constituency	Muslim Candidate	Party
1	Andhra Prad.	Hyderabad	Asaduddin Owaisi	Ittehadul Muslimeen
2	Assam	Dhubri	Badrudin Ajmal	Assam Un. Dem. Front
3	Assam	Barpeta	Ismail Hussain	Congress
4	Bihar	Kishanganj	Mohd. Asrarul Haque	Congress
5	Bihar	Begusarai	Dr. Monazir Hassan	Janata Dal (United)
6	Bihar	Bhagalpur	S. Shahnawaz Hussain	Bharatiya Janata Party
7	J. & Kashmir	Baramulla	Sharief Ud Din Shariq	National Conference
8	J. & Kashmir	Srinagar	Farooq Abdullah	National Conference
9	J. & Kashmir	Anantnag	Mirza Mehboob Beg	National Conference
10	J. & Kashmir	Ladakh	Hassan Khan	Independent
11	Kerala	Malappuram	E. Ahamed	Muslim League
12	Kerala	Ponnani	E.T. Muhd. Basheer	Muslim League
13	Kerala	Wayanad	M.I. Shanavas	Congress
14	Tamil Nadu	Vellore	Abdulrahman	DMK
15	Tamil Nadu	Theni	Aaron Rashid.J.M	Congress
16	Uttar Pradesh	Kairana	Tabassum Begum	Bahujan Samaj Party
17	Uttar Pradesh	Muzaffarnagar	Kadir Rana	Bahujan Samaj Party
18	Uttar Pradesh	Moradabad	Mohammed Azharuddin	Congress
19	Uttar Pradesh	Sambhal	Dr. Sh. Rahman Barq	Bahujan Samaj Party
20	Uttar Pradesh	Kheri	Zafar Ali Naqvi	Congress
21	Uttar Pradesh	Farrukhabad	Salman Khursheed	Congress
22	Uttar Pradesh	Sitapur	Kaisar Jahan	Bahujan Samaj Party
23	West Bengal	Maldaha North	Mausam Noor	Congress
24	West Bengal	Maldaha South	Abu Hasem Khan Ch.	Congress
25	West Bengal	Murshidabad	Abdul Mannan Hossain	Congress
26	West Bengal	Basirhat	Sk. Nurul Islam	Trinamool Congress
27	West Bengal	Uluberia	Sultan Ahmed	Trinamool Congress
28	West Bengal	Burdwa -Dur	Sk. Saidul Haque	CPI (Marxist)
29	West Bengal	Jadavpur	KABIR SUMAN	Trinamool Congress
30	Lakshadweep	Lakshadweep	Mohd. Hamdulla Sayeed	Congress

Minister of State: Gulam Nabi Azad and Farooq Abdullah; Cabinet Minister

Alarm
How to establish Islamic Banking?
Don't ignore, think about it.
It can change life of thousand of people.

Rahmani-30 gets 100% results in IIT-JEE 2009

Patna: The first batch of Rahmani-30, the free coaching centre of IIT-JEE for Muslim students, has got 100% results in IIT-JEE 2009. Rahmani-30, established by Rahmani Foundation of Munger under the guidance of Mr. Abhayanand (ADGP) came into existence last year for Muslim aspirants for IIT-JEE. Rahmani-30 coached 10 students in the first batch who appeared in IIT-JEE 2009. The results of IIT-JEE 2009 declared today brought smiles on the faces of Rahmani-30's students, teachers and administration. All the 10 students of Rahmani-30 qualified this exam with flying colours.



Name of the Students:

1 Shadman Anwar 2 Md. Alishan Mustafa 3 Naque Imam 4 Md. Akram Saba 5 Alique Ahmad 6 Shahbaz Haider 7 Saquib Mustafa 8 Md. Abshar Alam 9 Md. Haseeb Raza 10 Nazish Alam.

I am thanking the Rahmani foundation, and Mr. Abhayanand, and also congratulate all the students who have qualified. . Nazish Ehsan Hashmi Bangalore

Rahmani-30 gets 100% results in IIT-JEE 2009

Patna: The first batch of Rahmani-30, the free coaching centre of IIT-JEE for Muslim students, has got 100% results in IIT-JEE 2009. Rahmani-30, established by Rahmani Foundation of Munger under the guidance of Mr. Abhayanand (ADGP), came into existence last year for Muslim aspirants for IIT-JEE. Rahmani-30 coached 10 students in the first batch who appeared in IIT-JEE 2009.



The results of IIT-JEE 2009, declared on 25th May, brought smiles on the faces of Rahmani-30's students, teachers and administration. All the 10 students of Rahmani-30 qualified for this prestigious exam in flying colours.

% of Muslims in UPSC

The final results of UPSC examination 2008 published on May 4 will instil confidence in Muslim youths as the community has shown better performance this year. Among the 791 successful candidates there are 32 Muslims. This means they are 4.04% of successful candidates, a better progress compared to 3.6% in 2006 and 3.1% in 2007. Successful Muslim Candidates for UPSC Result 2008

UPSC Statistics at a Glance

Year	No. of Successful Candidates	No. of Muslims	Muslim Representation
2000	427	14	3.3%
2001	417	12	2.9%
2002	286	9	3.1%
2003	413	13	3.2%
2004	422	13	3.1%
2005	425	12	2.8%
2006	474	18	3.8%
2007	734	27	3.7%
2008	791	31	3.9%

Health is Wealth? No, it's better than Wealth!:

Allah's Messenger (peace be upon him) said, "There is no harm in wealth for him who fears Allah, Who is Great and Glorious, but for him who fears Allah health is better than wealth, and a happy frame of mind is one of Allah's favours." [Al-Tirmidhi Hadith # 5290]



Election 2009

State-wise Deficit in Muslim Representation to the Indian Parliament

No.	State	Total Population	Muslim Population	Muslim Pop. %	Muslim MPs, 09	Total MPs	% of Mus. MPs	Fair Share	Deficit
1	Andaman & Nicobar	356,152	29,265	8.22%	0	1	0.0%	0	0
2	Andhra Pradesh	76,210,007	6,986,856	9.17%	1	42	2.4%	4	3
3	Arunachal Pradesh	1,097,968	20,675	1.88%	0	2	0.0%	0	0
4	Assam	26,655,528	8,240,611	30.92%	2	14	14.3%	4	2
5	Bihar	82,998,509	13,722,048	16.53%	3	40	7.5%	7	4
6	Chandigarh	900,635	35,548	3.95%	0	1	0.0%	0	0
7	Chhattisgarh	20,833,803	409,615	1.97%	0	11	0.0%	0	0
8	Dadra & Nagar Haveli	220,490	6,524	2.96%	0	1	0.0%	0	0
9	Daman & Diu	158,204	12,281	7.76%	0	1	0.0%	0	0
10	Delhi	13,850,507	1,623,520	11.72%	0	7	0.0%	1	1
11	Goa	1,347,668	92,210	6.84%	0	2	0.0%	0	0
12	Gujarat	50,671,017	4,592,854	9.06%	0	26	0.0%	2	2
13	Haryana	21,144,564	1,222,916	5.78%	0	10	0.0%	1	1
14	Himachal Pradesh	6,077,900	119,512	1.97%	0	4	0.0%	0	0
15	Jammu & Kashmir	10,143,700	6,793,240	66.97%	4	6	66.7%	4	0
16	Jharkhand	26,945,829	3,731,308	13.85%	0	14	0.0%	2	2
17	Karnataka	52,850,562	6,463,127	12.23%	0	28	0.0%	3	3
18	Kerala	31,841,374	7,863,842	24.70%	3	20	15.0%	5	2
19	Lakshadweep	60,650	57,903	95.47%	1	1	100.0%	1	0
20	Madhya Pradesh	60,348,023	3,841,449	6.37%	0	29	0.0%	2	2
21	Maharashtra	96,878,627	10,270,485	10.60%	0	48	0.0%	5	5
22	Manipur	2,166,788	190,939	8.81%	0	2	0.0%	0	0
23	Meghalaya	2,318,822	99,169	4.28%	0	2	0.0%	0	0
24	Mizoram	888,573	10,099	1.14%	0	1	0.0%	0	0
25	Nagaland	1,990,036	35,005	1.76%	0	1	0.0%	0	0
26	Orissa	36,804,660	761,985	2.07%	0	21	0.0%	0	0
27	Pondicherry	974,345	59,358	6.09%	0	1	0.0%	0	0
28	Punjab	24,358,999	382,045	1.57%	0	13	0.0%	0	0
29	Rajasthan	56,507,188	4,788,227	8.47%	0	25	0.0%	2	2
30	Sikkim	540,851	7,693	1.42%	0	1	0.0%	0	0
31	Tamil Nadu	62,405,679	3,470,647	5.56%	2	39	5.1%	2	0
32	Tripura	3,199,203	254,442	7.95%	0	2	0.0%	0	0
33	Uttar Pradesh	166,197,921	30,740,158	18.50%	7	80	8.8%	15	8
34	Uttaranchal	8,489,349	1,012,141	11.92%	0	5	0.0%	1	1
35	West Bengal	80,176,197	20,240,543	25.25%	7	42	16.8%	11	4
Total		1,028,610,328	138,188,240	13.43%	30	543	5.2%	73	43

Editorial....continued from page 1

interest-free financial activities. The present recession has been initiated and fuelled by the huge amount of virtual plastic money in circulation, resulting from interest-based financial activities. It is something similar to accounting for a virtual entity when it does not actually exist in reality. This is what I meant by an imbalance in the laws of nature. However, in case of Islamic Banking, only the real tangible value of money is considered, which implies that we account for only what we actually have. If losses happen, an Islamic Bank would probably be better prepared to counter the same, as compared to a conventional bank. This comparative performance of Islamic Banks has motivated, and is continuously motivating various conventional banks to pry on the subject. To sum up – this economic recession has presented an opportunity in disguise for us!!

The big question is, are we ready to accept this grand opportunity? A difficult question, with an even difficult answer. Transitioning from an interest-based system to an interest-free system would not be an easy aspect. This is one domain that promises of vast scope in terms of research, analysis, and implementation. In addition, we need to look at the opportunity not from the religious angle alone; but from the professional angle as well. To elaborate, if we have an Islamic financial institution run by Muslims in India, and a reputed conventional bank such as HSBC or ICICI enters the arena, their professionalism and astute strategies would not take much to outwit the insipid competition. This domain calls for qualified personnel from amongst us to stand up and take charge. I take this opportunity through this editorial to encourage youngsters, students, and future leaders of our Community to take

up this lucrative and promising domain as their career. I wish to end by this quotation:

“Let’s not just succeed, let’s get used to success. The Integrated Percept of Islam will rise; irrespective of whether or not you contribute. If you do not contribute, Allah has promised to nurture and foster others; who would surely be better than you...”



Congratulation for grand success!



Bakhbar team congratulates Hammad Yousuf, son of brothet Rehan Yousuf (a very active member of BA), a student of IIS Jeddah, on obtaining the first rank in the kingdom, with 95.4% in the 10th Grade CBSC Exam and Ms Sumayia Zafar daughter of Brother Zafar Alam, (also a very supportive and active member of BA) who passed XII (Science) with 82.5% .

Congratulations to Samreen Naz, daughter of Shakeel Ahmad, moderator of BA, on securing 90.4% marks in ICSE (10th Board). She was a student of The Modern High School, Dubai

Congratulations to Sania Zeya, daughter of Ziaul Hassan, active member of BA, in Abu Dhabi, on securing 94.4% in CBSE (10th Board). She was a student of Indian High School, Abu Dhabi.

Dawah – Are We Wasting Our Precious Resources on It? Part-2

Shakeel Ahmad, Dubai

When we talk of Islamic Dawah (inviting people to Islam), what do we really invite them to? Surely, to the five pillars of Islam! What are these five pillars for? Nobody should doubt the importance of these pillars, which serve as a strong support-base for the building that the invitee will ultimately construct over these pillars. Are pillars, alone, enough, for a building – a contractor once told me he was not interested in executing building contracts because they have hundreds of items to do? Hundreds of items, but just a few pillars! Pillars of Islam purify us (faith or eiman, prayers, fasting, zakat, hajj, all of them are just for purification, and perhaps no more), build our character, and prepare us for carrying out the responsibilities of a Muslim. Only water can quench our thirst, and only Oxygen can keep us alive – that is the mechanism devised by Allah. Similarly, we can become capable of fulfilling our responsibilities, and delivering acceptable results, only when we purify ourselves through the five pillars of Islam. By any means, can these pillars alone truly justify the purpose of our existence?

Imagine an engineer who spends sixteen years in preparing himself, academically, to deliver some tangible products to the society, finally spends just praying and fasting, confining himself to a room, doing no work at all! Of course, zakat may not be due on him, nor is Hajj obligatory on him, because he does not earn anything. Are the resources of the society spent on preparing this Allah-fearing person, to bring about some good to the society, well-spent? He says this is the only way to bring him spiritually closer to the Almighty, and to purify him. I guess some of you would consider this as a subconscious attempt at committing suicide, since he will not even be able to earn a living for himself. There is, of course, no question of raising any offspring or earning a living for his family. Is he anywhere closer to the teachings of Islam? A Muslim is not allowed to live a life of seclusion, his spiritual closeness to Allah comes through the efforts he makes towards the zikr, prayers, fasting, giving away zakat (earn so that he may pay sadaqah and zakah), and do good deeds.

Will Allah not ask what we did in this world, other than worshipping Him [please check Quran, 17:36, for an answer]? In His Book of guidance (Quran) - the operations manual for technical people, like me, Allah commands us to race with each other in performing good deeds [Quran, 5:48]. Throughout this operations manual, we are urged and commanded to do good deeds [e.g., in Quran, 2: 25, 2: 62, 2:82, 2:110, 2:215, 3:57, 3:172, 4:16, 4:124, 4:146, 4:149 - we have just covered four Surahs] - and this is apart from giving away part of our earnings in charity (sadaqah or zakat). We are urged to establish a system that can impart justice, promote peace, goodwill, and everything that is good, and stop all that is evil (Quran, 3:104, 3:110, 3:114). It is not difficult to understand, then, that the main purpose of purifying ourselves is to be able to follow God's operations manual - act honesty on its clauses (commandments), that is, implement them in our own lives and preach them to others. We can clearly see that the Dawah (invitation) includes inviting people to do good deeds, not merely to purify themselves by following the five pillars of Islam - that is, to make the best use of whatever talent, energy, strength, power, resources, etc., Allah has bestowed them with. Let's now turn to the question that has been raised in part-1 of this article: why is our Dawah ineffective (or, not as effective as that by others)? Before we try to answer this question, let's also keep this in mind that many of those who accept Islam mention that they do so not because of the actions of Muslims, but because of the inspiration and learning they receive from Allah's operations manual.

Don't we all believe in the axiom "actions speak louder than words"? The best way to make people understand is through action. For example, if I ask people to do good deeds, what would they understand as "good deeds"? If we do those good deeds as our normal way of life, and show them by way of examples, they not only understand the term easily, but also know that we walk our talk! If I ask my son to stop smoking because it is harmful, but continue smoking myself, would my words be effective? Is there

an iota of doubt that my Dawah (invitation) to quit smoking would carry no impact, and would actually be a sheer waste of my time and effort (resources), unless I quit it myself (better still, if I have never touched a cigarette, myself)? That's one part – preventing what is evil. A more important part is doing something good. For example, if I ask my son to say Salam to whoever he meets, and I don't do it myself, would he internalize this and turn it into a habit? "Be the change you want to see in the world", Gandhi is believed to have said, and possibly learnt from the Quran:

How is it that you enjoin others to follow the Right Way, but forget it yourselves, though you read the Scriptures? Have you no sense at all? [Quran, 2:44]

Now, we invite others to Islam, a religion that focuses on spreading knowledge, but we hardly build quality academic institutions for that! Similarly, we invite others to Islam, a religion that focuses on caring for all human beings, but do not build quality hospitals, do we have a chance to be heard? If we invite others to Islam, a religion that focuses on helping every human being through charitable deeds, but do not have institutional mechanism to help the needy, the downtrodden, the oppressed, those under the burden of debt (please go through the examples of tribal



areas, cited in Part-1 of the article), would people be ready to pay any attention to our preaching? If we accept that actions speak louder than words, we must also accept that people will be more attracted towards those who are known to deliver the best. In marketing terms, reputation or brand image will make the product sell much more easily. What about the poor products, then, or the manufacturers carrying bad reputation or poor brand value (even if they try to deliver a quality product)? Is it any surprise, then, that we are losing the race in the area of Dawah, as well?

Coming to how spending on Dawah may be a waste of resources, let's take the example of a person who manages to produce an electrical bulb which does not light up. Should we consider his efforts, and the resources that he spent on his work, as a waste or not? If he was the person inventing the bulb, his efforts may prove to be worthwhile at some point of time, in the future, but if a tested technology was available, along with an operations manual, and he did not use either of them, was it not a waste? Some brothers are tempted to produce the argument that results are not in our hands; therefore, we need not care for the outcome, rather continue with our efforts. If we agreed with the argument that results are not in our hands, what do you suggest? Should we continue to do whatever we do, in the shoddy ways we are currently doing? Suppose, I need to reach Chennai, and I hire a bullock-cart, do not buy a route-map to Chennai, start my journey towards the Himalayas, and continue with my sincere efforts to reach Chennai, will I ever be able to reach Chennai? Allah says, don't you have sense (Quran, 21:67)? Should we not seek knowledge, and learn the best ways of doing what we intend to do, before we start (Quran, 17:36)? Can we justify our role as the "best of the nations, raised for the benefit of mankind" (Quran, 3:110), by pursuing mediocrity? How long shall we remain deaf, dumb, and blind - are we void of wisdom (Quran, 2:171)? When shall we start applying our minds according to the Message of Wisdom (Quran, 3:58)?

Send your views to bakhabar@biharanjuman.org.



From the Doctor's Desk

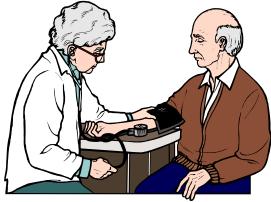
DO YOU KNOW THE ROLE OF CHOLESTEROL IN YOUR BODY?

Dr. Moiz Shams, Aligarh

Knowing about the Cholesterol- the good and the bad is very important to your health.

The knowledge about the cholesterol can help you avoid heart disease later in life, because risk of heart disease increases as the blood level of bad cholesterol increases.

If you have high cholesterol, changes in your eating habit and other life styles should change, and if necessary, drugs can help you lower your cholesterol level.



HIGH CHOLESTEROL IS AN IMPORTANT CONCERN FOR EVERY ONE.

WHAT IS CHOLESTEROL ?

Cholesterol is a substance that your body needs in order to make hormones and vitamin D, and that helps your body to process the fats you eat. It is known, chemically, as a LIPID. The total cholesterol level in the blood is often measured, but there are 3 types of cholesterol: High density lipoprotein (HDL): Considered good cholesterol. Low density lipoprotein (LDL): Very low density lipoprotein-(VLDL) which are considered bad cholesterol. Cholesterol levels are affected by a number of factors, including eating foods, with too much saturated fat for cholesterol, being overweight, physical inactivity, inherited health traits, and your age and gender.

When there is too much BAD cholesterol in the blood, the excess can build up on the walls of the arteries and cause a number of health problems. You need to be aware of your cholesterol levels, because if your HDL level is too low or your LDL or VLDL

ہیوست ہو جاتا ہے کہ شراب اور شعراء کی محبت بھی حضرت جگر سے سرمایہ کو جدا کر سکی مگر یہی انسان جب اس نظر کی کوہر سے محروم ہو جاتا ہے تو پھر انکم الحاکمین کے فرمان کے مطابق ۵۰ روز داناہ اسفل سافلین (النسب: ۵۰) پھر ہم اس کو کھتی کی حالت والوں سے بھی پست کر دیتے ہیں ایک طرف حضرت جگر اور ان جیسے کمال ظرف اور جو ہر عظمت رکھنے والے لوگ ہیں کہ چور کو چوری میں بھی شرمندگی نہ ہو مگر وہ اس شرمندگی کو دیکھنے کی تاب نہ رکھتے ہوں اور دوسری طرف ایسے لوگ بھی ہیں جن کے بارے میں ارشاد ہے لقی شر من احسن الیہ (جس کے ساتھ تم نے احسان کیا وہ اس کے شر سے ہو شیار ہو) یعنی جس کو اس کے شر سے بچنے کا حکم دیا گیا ہے انسان کو اس کا اور بناؤ کا اختیار بھی اللہ نے دیا ہے: ان اللہ لا یغیر ما بقوم حتی یتغیروا ما بانفسہم (الوعدہ: ۱۱) اللہ تعالیٰ کسی قوم کی حالت کو نہیں بدلتا جب تک کہ وہ لوگ خود اپنے آپ کو نہ بدلیں علی ظنری، بنظری اور ظنری شرافت کو محفوظ رکھ کر شرفوں کو شرمادینے والے جوہر کو بھی انسان حاصل کر سکتا ہے اور شیطان کو شرمادینے والے واقعات بھی انسان حاصل کر سکتا ہے کاش ہم اپنے اس اختیار کا فائدہ اٹھائیں؟ بالعلم مولانا محمد کلیم صدیقی

levels are too high, you may be on your way to developing heart disease.

PLEASE REMEMBER:

- 1-All adults 20 years or older should have their cholesterol checked at least once every 5 years.
- 2-You should have your cholesterol checked more frequently if you are older than 45 (MEN) or 55 (WOMEN), or have a family history of high cholesterol.

HOW YOU CAN LOWER YOUR CHOLESTEROL?

- 1-Eat foods low in saturated fat, total fat, and cholesterol.
- 2-Eat foods high in starch and fiber (fruits, vegetables, breads, cereals, grains, beans etc)
- 3-Exercise regularly
- 4-If you are overweight, lose weight.

For Islamic info

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ایسی شرافت جس پر فرشتوں کو بھی رشک آئے مشاعرے سے واپس ہوئے، مشاعرے کے ذمہ داروں نے حضرت جگر مراد آبادی کی خدمت میں چھ سو روپے پیش کئے انہوں نے شیر وانی میں رکھ لئے برین آنے میں وقت تھا خیال ہوا کہ انائی کے یہاں خط وغیرہ ہوائیں، مائی کی ایک اچھی دکان پر حجامت ہوانے کے لئے شیر وانی کھوٹی پر ناک دی، کئی شاگرد بھی ساتھ میں تھے یہ اس زمانے کا واقعہ ہے جب حضرت جگر نے شراب سے تو بچنے کی تھی شاگردوں میں یہ بات متعذری طور پر موجود تھی اور اس کے نتیجہ میں شراب کے لئے جیوں کی ضرورت شاگردوں کو رویش تھی کسی شاگرد نے موقع پا کر چھ سو روپے شیر وانی سے نکال لئے ایک دوسرے شاگرد برابر والی کرسی پر حضرت جگر کے ساتھ حجامت ہوار ہے تھے انہوں نے جیب سے چھ سو روپے نکالے ہوئے سامنے آئینہ میں دیکھ لیا جگر صاحب حجامت ہوا کفارغ ہوئے کھوٹی سے اتار کر شیر وانی زیب تن کی، دکان سے باہر نکلے وقت دیکھنے والے شاگرد نے یہ بتانے کے لئے کہ دوسرے ساتھی نے جیب سے چھ سو روپے چرا لے لئے ہیں زبان کھولی حضرت، ابھی حضرت ہی کہا تھا کہ لفظ واندازے جگر مراد آبادی سمجھ گئے کہ انہوں نے جیب سے روپے نکالے ہوئے دیکھ لیا ہے خود جگر مراد آبادی چونکہ بالکل سامنے کرسی پر حجامت ہوار ہے تھے تو آئینہ میں خود بھی روپے نکالے ہوئے دیکھ لیا تھا فوراً بتانے والے شاگرد کے ہنہ پر ہاتھ رکھا اور ان کو لے کر ایک طرف خلوت میں گئے اور بولے خدا کے لئے ان روپیوں کے نکالنے کا ان ساتھی سے تذکرہ بھی نہ کرنا اس لئے کہ اگر تم نے تذکرہ کر دیا تو ان کے چہرہ پر چوری کھل جانے کی وجہ سے جو شرمندگی ہوگی، وہ مجھ سے برداشت نہ ہو سکتی میں مر جاؤں گا۔ چار مہر مہیروں کی قسم کھا کر حسن الخالقین خدا نے انسان کے نظری اور خلقی جوہر کی یوں تعریف کی ہے:

لقد خلقنا الانسان في احسن تقويم (النسب: ۴) بلا شہدہ نے انسان کو بہت خوبصورت ڈھانچے میں ڈھالا ہے اس کی نظری شرافت اگر بیماری اور زائل کی زد میں نہ آئے تو اس کی شرافت کے ایسے واقعات سے انسانی تاریخ تاب ناک ہے کہ جن پر فرشتوں کو رشک آئے۔ بعض لوگوں میں یہ نظری اور خلقی شرافت اور حسن، خاندانی شہیر کے ساتھ ایسا

Hadith

Narrated Ibn 'Abbas: The Prophet said, "There are two blessings which many people lose: (They are) health and free time for doing good." (Sahih Bukhari: Book #76, Hadith #421)



It is slow poison, Leave it before it makes your soul Leave You!

Dr. Zakir Naik: Renowned Da'ye of our time

Dr. Zakir Naik is the President of Islamic Research Foundation (www.irf.net) based at Mumbai and a renowned international speaker (Peace TV) on Islam and comparative religions. [Watch videos, download audios of his debates from <http://videos.biharanjuman.org/>]

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spread light in their life

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HOW TO BE A BETTER EMPLOYEE

As an employee, we all spend a major part of our time working as per our knowledge and experience. The ever-increasing responsibilities that we shoulder on a day-to-day basis compel us to try and improve ourselves to be a better employee.

Here are some tips that I would like to share with you, which will guide you to become better employees:

1. Know the mission. Align yourself with your company's goals and values. Prioritize your work based on the priorities of your boss.
2. Be dependable. Do what you say you're going to do. Still better, under-promise and over-deliver.
3. Project positive energy. Don't be the one to whine or criticize your boss or company. Be a motivator with a positive attitude. 4. Make your boss look good. Finish your work on time and with a high level of professionalism. Think about good ideas and execute them with the inputs from your boss and offer to take charge and implement them.
5. Own up. Take the responsibility of your mistakes by focusing on what you've learned rather than what you've done wrong. For example, "I think this project could have been better if we'd gotten the group's buy-in early on," or "Next time I would talk more with the end-users up-front..."
6. Be organized. Plan your next day before you leave for work. Rank your tasks by their urgency and importance, and make a point of completing at least the top two items on your list.
7. Be punctual. Arriving for work or meetings on time (even early) shows you're enthusiastic, dependable, and able to manage your life effectively. 8. Be resourceful. Don't run to the boss with every question you have or setback you encounter. Think things through first. If you must report a problem to the boss, develop possible solutions to present.
9. Broaden your horizons. Take advantage of company-sponsored training courses and volunteer for projects in areas outside your everyday expertise.
10. Stay informed. Keep abreast of industry and company trends by reading trade journals and attending professional association events.
11. Be trendy. Stay current with technological, legal and knowledge advances in your area. Upgrade your skills and learn new ones.
12. Go beyond the call of duty. Take on added challenges, put in extra hours, and never use the phrase, "That's not in my job description."
13. Be a team player. Show your boss and co-workers you have their best interests at heart by being empathetic and offering to help out when they need it.
14. Leave your personal life at the door. Using your co-workers as therapists not only hurts productivity; it damages your credibility and can contaminate your work relationships. Use office hours for work related issues only.
15. Take care of your health. When you're run-down, productivity and ambition suffer - as does your image. Do regular exercise after office hours and keep yourself fit, after all...Health is Wealth.

Anyone to accept Challenge!

Can any one make software for Urdu
Or urdu to be compatible with design
software like corel, adobe illustrator etc.

A software of Hadith in different
language with explanation, authenticity
etc.

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