

# BAKHABAR

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BE AWARE, ALWAYS, EVERYWHERE

Volume 9, Issue 06, June 2016

## RAMADAN SPECIAL



RAMADAN MUBARAK

**Practical Way To Benefit From Ramadan**

**Preparing For Ramadan-The 'Month Of Mercy'**

**Here comes Ramadan**

# The Way to Gain is to Give Selflessly

By JAYA ROW

# BAKHABAR

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The world is a mix of pairs of opposites; it is constantly changing and is unpredictable.

In this scenario to count on a fixed pattern that suits you is like expecting to always win at gambling! Assess the world, your surroundings and the people you interact with regularly. Understand all these elements for what they are and accept them. Everyone is bound by their inherent nature and cannot act apart from inborn traits. Once you come to terms with this you will not expect an angry person to be gentle or a hysterical person to be sane. You will know exactly how to deal with them without getting upset.

Look within. What motivates you and drives you to action? How is it that at times you are serene and tranquil, at most times agitated and disturbed and at still other times lazy and indolent? What are your strengths and weaknesses? Are you happy being the way you are or do you want to become a better person?

Act on the sane counsel of the intellect and not on the whims and fancies of the mind. Use your existing intellect. Strengthen it. Think, reflect, question. The mind tricks you, distracts you and eventually destroys you. It is the intellect that keeps you on course.

Fix a goal beyond your limited, self-centred interests. Develop a larger world view. Rise above myopic concerns. Shift from profiteering to offering your talent for benefit of others. Then prosperity will rain down on you. The way to gain is to give. People who think of themselves and make demands on others are miserable. The few who think of others and serve them are happy. When your thought shifts from ‘me’ to ‘you’ your desires drop and you evolve spiritually.

Move from a strongly entrenched feeling of separateness to that of oneness.

The whole of humanity being one family. Today you see enemies within the family! Partners are viewed as opponents, benefactors as malefactors. But the spirit of oneness can turn drudgery to revelry, mediocrity to excellence. Loving people are happy. People with negative emotions feel isolated and despondent.

Oneness paves the way to Enlightenment.

Knowledge is defined as – reflection on the distinction between the permanent and impermanent.

Everything in the world is passing, ephemeral, transient. The wise one does not invest in the world.

He looks for the permanent in and through the impermanent. And you connect with the permanent.

Live life wisely. Do not sell yourself short.

Go for infinite happiness – your birth right. The world will be at your feet.

## HERE COMES

# Ramadaan

**I**t was narrated that Abu Hurayrah said: The Messenger of Allaah (peace and blessings of Allaah be upon him) said:

“There has come to you Ramadaan, a blessed month which Allaah has enjoined you to fast. In it the gates of heaven are opened and the gates of Hell are closed, and the strong devils are chained up. In it there is a night that is better than a thousand months, and whoever is deprived of its goodness is indeed deprived.”

Narrated by Ahmad, 9213; al-Nasaa’i, 2106. classed as saheeh by al-Albaani in Saheeh al-Nasaa’i, 1992.

"O you who believe! Observing As-Saum (the fasting) ... "

O you who believe! Observing As-Saum (the fasting) is prescribed for you as it was prescribed for those before you, that you may become Al-Muttaqun.

[Observing Saum (fasts)] for a fixed number of days, but if any of you is ill or on a journey, the same number (should be made up) from other days. And as for those who can fast with difficulty, (e.g. an old man), they have (a choice either to fast or) to feed a Miskin (needy person) (for every day). But whoever does good of his own accord, it is better for him. And that you fast is better for you if only you know. The month of Ramadan in which was revealed the Qur'an, a guidance for mankind and clear proofs for the guidance and the Criterion (between right and wrong). So, whoever of you sights (the crescent on the first night of) the month (of Ramadan, i.e. is present at his home), he must observe Saum (fasts) that month, and whoever is ill or on a journey, the same number [of days which one did not observe Saum (fasts) must be made up] from other days. Allâh intends for you ease, and He does not want to make things difficult for you. (He wants that you) must complete the same number (of days), and that you must magnify Allâh [i.e. to say Takbîr (Allahu

Akbar: Allah is the Most Great)] for having guided you so that you may be grateful to Him.

Ref.: The Noble Qur'aan [Soorah al-Baqarah 183-185]

Fasting: Anna?

Fasting's effect on intelligence? It cleans up the body, does it clean up the mind as well?

Fasting's effect on emotions? Fasting's effect on patience – direct, indirect (because of closeness to Quran)?

[36: 2 and 54:5] Quran is full of Wisdom, extensive wisdom, for those who believe.

When Jibreel offered to crush the inhabitants of Taif the prophet declined, despite the torture he had received.

Have they taken (others) as intercessors besides Allah? Say: "Even if they have power over nothing whatever and have no intelligence?"

( رمزلا قروس , Az-Zumar, Chapter #39, Verse #43)

And they will say: "Had we but listened or used our intelligence, we would not have been among the dwellers of the blazing Fire!"

( لكلملا قروس , Al-Mulk, Chapter #67, Verse #10)

And 'Ad and Thamud (people)! And indeed (their destruction) is clearly apparent to you from their (ruined) dwellings. Shaitan (Satan) made their deeds fair-seeming to them, and turned them away from the (Right) Path, though they were intelligent.

( توبكن عللا قروس , Al-Ankaboot, Chapter #29, Verse #38)

We know very well what they will say, when the best among them in knowledge and wisdom will say:

"You stayed no longer than a day!"

( عط قروس , Taha, Chapter #20, Verse #104)

And indeed We bestowed upon Luqman Al-Hikmah

(wisdom and religious understanding) saying: "Give thanks to Allah." And whoever gives thanks, he gives thanks for (the good of) his ownself. And whoever is unthankful, then verily, Allah is All-Rich (Free of all needs), Worthy of all praise.

( نامقل قروس , Luqman, Chapter #31, Verse #12)

11: 112 So remain on a right course as you have been commanded, [you] and those who have turned back with you [to Allah], and do not transgress. Indeed, He is Seeing of what you do.

11: 113 And do not incline toward those who do wrong, lest you be touched by the Fire, and you would not have other than Allah any protectors; then you would not be helped.

11: 114 And establish prayer at the two ends of the day and at the approach of the night. Indeed, good deeds do away with misdeeds. That is a reminder for those who remember.

11: 115 And be patient, for indeed, Allah does not allow to be lost the reward of those who do good.

11: 116 So why were there not among the generations before you those of enduring discrimination forbidding corruption on earth - except a few of those We saved from among them? But those who wronged pursued what luxury they were given therein, and they were criminals.

11: 117 And your Lord would not have destroyed the cities unjustly while their people were reformers.

11: 118 And if your Lord had willed, He could have made mankind one community; but they will not cease to differ.

11: 119 Except whom your Lord has given mercy, and for that He created them.

31: 17 "O my son! establish regular prayer, enjoin what is just, and forbid what is wrong: and bear with patient constancy whatever betide thee; for this is firmness (of purpose) in (the conduct of) affairs.

31: 18 "And swell not thy cheek (for pride) at men, nor walk in insolence through the earth; for Allah loveth not any arrogant boaster.

31: 19 "And be moderate in thy pace, and lower thy voice; for the harshest of sounds without doubt is the

braying of the ass."

31: 20 Do ye not see that Allah has subjected to your (use) all things in the heavens and on earth, and has made his bounties flow to you in exceeding measure, (both) seen and unseen? Yet there are among men those who dispute about Allah, without knowledge and without guidance, and without a Book to enlighten them!

Then, We sent after them Our Messengers, and We sent 'Īsa (Jesus) - son of Maryam (Mary), and gave him the Injeel (Gospel). And We ordained in the hearts of those who followed him compassion and mercy. But the monasticism which they invented for themselves, We did not prescribe for them, but (they sought it) only to please Allah therewith, but they did not observe it with the right observance. So We gave those among them who believed their (due) reward; but many of them are Fasiqun (rebellious, disobedient to Allah).

( ديدحلا قروس , Al-Hadid, Chapter #57, Verse #27)

Then he became one of those who believed (in the Islamic Monotheism) and recommended one another to perseverance and patience, and (also) recommended one another to pity and compassion.

( دلبللا قروس , Al-Balad, Chapter #90, Verse #17)

Emotional intelligence skills such as anger management, social intelligence, and empathy are encouraged by the Qur'an and the Sayings of the Prophet Mohamed (PBUH). In fact, as explained in the Qur'an, they are considered the qualities of a true Muslim: "Those who spend [in His way] in time of plenty and in time of hardship, and hold in check their anger, and pardon their fellow-men because God loves the doers of good" (Surah Imran. Verse 134).

Allah says in the Qur'an, "(You have been made aware of this truth) that you may not grieve over what you miss and may not behave boastfully over what He may bestow on you." (Qur'an 57:23). In this verse Allah (swt) states that, we have been made aware of the fact about the calamities so that it could have been avoided and so that you may also not be proud over gaining a benefit imagining that it is the fruit of your own capabilities. Rather you should be patient over loss and thankful over gains because everything is from Allah. This trust in One God only creates courage in man and prepares him to fulfil his responsibility.



It is natural for a man to be sorrowful when a calamity befalls him. But if he does not weep and wail too much and does not complain against God and takes shelter in patience, then he will not be punished just for being sorrowful. Likewise it is also natural for him to feel happy when he gets some bounty. But it is condemnable if he becomes proud and boasts over his achievements.

Prophet Muhammed (pbuh) said, “Verily, I have been prohibited from emitting two foolish and wicked sounds, one that is emitted when something favourable happens, and the other that is expressed when calamity strikes.” In this hadith our beloved Prophet (pbuh) is teaching the people to be emotionally balanced, not to become too happy when something good happens and not to become too sad when they witness something sad. Prophet Muhammed (pbuh) said, “And I ask you (O’ Allah) to make me just, both while being in a state of anger and while being in a state of joy.” In this supplication Prophet Muhammed (pbuh) is seeking Allah’s help to make him

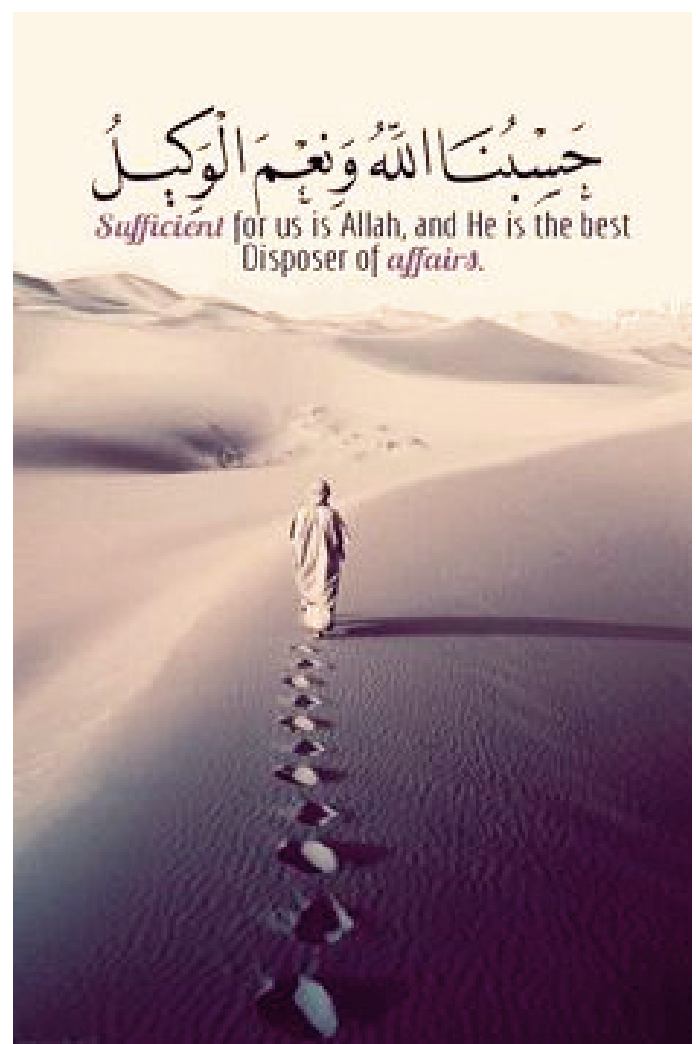
emotionally strong so that he is able to make the right decision, both in anger and in joy. Prophet Mohammed (pbuh) once advised him Companion, saying, “Don’t be angry”. He repeated this three times. And when a man became angry in his presence, the Prophet ordered him to seek refuge in Allah from the accursed Satan.

Empathy, another ability that builds on ones EI, it is the fundamental “people skill”. As the states of mind, beliefs and desires of others are intertwined with their emotions, one with empathy for another may often be able to more effectively define another’s mode of thought and mood. Empathy is often characterised as the ability to “put oneself into another’s shoes” or “seeing the other side of the coin” or experiencing the outlook or emotions of another being within oneself, a sort of emotional resonance. Putting oneself in others shoes is exactly what is described in the Holy Quran “O you who believe why you say what you don’t do yourselves”. Prophet Mohammed (pbuh) said, “None of you is a Muslims until he loves for his brother what he loves for himself”(Sahih Bukhari). A person is said to be highly EI who puts himself in the position of the opposition before taking the decision.

Hazrat Ali who was the 4th caliph of Islam displays a beautiful example of EI. Hazrat Ali was once

fighting in a war imposed on Muslims, and the chief of the Unbelievers confronted him. During the fight, Ali was able to overcome

him, who fell down on the ground and Ali pounced upon his chest and was just about to kill him. This person, knowing his fate now had no choice so, he spat on the face of Ali. Ali immediately got up and left him alone. The man came running to him and asked, “You had a chance to kill me since I was defeated; how come you didn’t use your sword?” Ali said, “I have no personal animosity towards you. I was fighting you because of God. If I had killed you after you spat on my face, then it would have become my personal revenge which I do not wish to take.” Here we need to analyse that how beautifully Ali controlled his emotions and did not take any personal revenge. Emotions play a very important role in every man’s life. In order to make the Muslims emotionally attached, Prophet Mohammed (pbuh) said, “Whole Muslim Ummah is like a single body. When one part of the body is hurt the whole body feels it”. He also said in another Hadith, “None of you is a Muslim until he loves for his brother what he loves for himself” (Bukhari)



# Don't shoot the messenger

I By Aijaz Zaka Syed I

Religious freedom in India was on a “negative trajectory” in 2015 as tolerance deteriorated and religious freedom violations increased, says US Commission for International Religious Freedom in its annual report this week.

“Minority communities, especially Christians, Muslims and Sikhs, experienced numerous incidents of intimidation, harassment and violence, largely at the hands of Hindu nationalist groups,” the USCIRF reported, pressing the Indian government to discipline officials and religious leaders inciting hatred.

The commission is also clear as to where the responsibility for this state of affairs lies, noting that the ruling BJP has tacitly supported Hindu extremists and used religiously divisive language to inflame sectarian tensions: “While Muslims, Christians, Sikhs and other communities recognize that religious freedom issues in India predate the current government, (their) targeting has increased under the BJP government.”

The Muslims, it says, have particularly been facing increased harassment, violence and targeted campaigns: “Muslims are often accused of being terrorists; spying for Pakistan; forcibly kidnapping, converting, and marrying Hindu women and disrespecting Hinduism by slaughtering cows.” There were at least 365 major attacks on Christians and their institutions during 2015, compared to 120 in 2014.

These issues, combined with longstanding police bias and judicial inadequacies, have created a pervasive climate of impunity, where religious minority communities feel increasingly insecure, with no recourse when religiously-motivated crimes occur, notes the USCIRF.

The US body, which has kept India in the Tier-2 Countries on religious freedom since 2009, intends to monitor the situation closely in the year ahead to see if India should be designated a “country of particular concern.”

This is significant considering it was on the basis of the USCIRF recommendation following the 2002

Gujarat pogrom that the US government had imposed visa curbs on the then Gujarat chief minister, which were lifted only ahead of the 2014 Elections.

Understandably, the scathing USCIRF observations haven't gone down too well in Delhi. The Ministry of External Affairs has rejected the report saying it lacks “proper understanding of India.” New Delhi has questioned the very right and “locus standi of a foreign entity” like USCIRF to comment on the Indian citizens' rights. Using the same argument of jurisdiction, the Modi government had denied visas to members of the US commission earlier this year. Indeed, India stopped entertaining the US body since 2009 claiming religious freedom is enshrined in the Indian Constitution and that a “foreign third party” has no business probing or commenting on it.

Nonetheless, the US commission has gone ahead and probed India, jurisdiction or no jurisdiction. Of course, no one likes any outside interference in their affairs. It's as true of sovereign states as it is of individuals. However, just as perpetually squabbling couples attract the unwanted attention of neighbors, countries that cannot set their houses in order are bound to invite the scrutiny and more of the world. In today's globalized times, no nation can pretend to be an island. And when it comes to upholding universally recognized rights, the rule of law and ensuring justice, equality and dignity for all citizens, no nation can claim to be above board and beyond scrutiny.

Indeed, it is the duty and responsibility of the world community to raise its voice against persecution and organized violence wherever it occurs, especially against minorities and vulnerable communities.

Of course, the United States is hardly a paragon of virtue. Given its own stellar record, it's in no position to lecture anyone on rights or anything else. The US report on religious freedom is also far from perfect. It has often been accused of targeting America's adversaries and condoning the excesses of its allies. Nonetheless, prepared by independent experts and researchers, it is considered balanced and is taken seriously around the world, even by those who pretend otherwise. India is surely entitled to its view that it does not take “cognizance” of the US report or that no ‘foreign entity’ has the right to comment on a

country whose Constitution promises religious freedom to all. That doesn't change the facts on the ground though.

Over the past couple of years, there has been a sharp and visible surge in intolerance and violence against religious minorities since the BJP government took charge in Delhi. And this is supported by the report issued by its own Home Ministry, which has been quoted by the US commission as well.

The coldblooded killing of Dadri's Mohammed Akhlaq over beef eating rumors not far from Delhi last year shocked India and the world. There have been many such incidents of lynching and attacks on Muslims since, the most recent one being the torture and hanging of two cattle-herders from Jharkhand. Christians and Dalits have also been increasingly targeted by the Hindu extremists across the country.

It is this climate of rising intolerance and all-pervasive hate coupled with a culture of impunity that forced hundreds of celebrated writers, intellectuals and academics to return their awards last year.

US President Barack Obama, the chief guest at the Republic Day celebrations last year, mustered the courage to raise the issue with his hosts despite his much rejoiced "bromance" with Modi, eloquently arguing, "No society is immune from the darkest impulses of men. India will succeed so long as it is not splintered along the lines of religious faith. The peace we seek in the world begins in human hearts; it finds its glorious expression when we look beyond any differences in religion or tribe and rejoice in the beauty of every soul. It's when all Indians go to the movies and applaud actors like Shah Rukh Khan or celebrate athletes like Milkha Singh and Mary Kom."

Obama followed it up with a warning that the "acts of intolerance in India would have shocked Gandhi, the person who helped to liberate that nation".

To be fair to Prime Minister Modi, he has repeatedly asserted that his government remains committed to the agenda of 'sab ka saath, sab ka vikas' (inclusive growth). During a rare appearance in a Catholic Church event, he promised to ensure "there is complete freedom of faith and that everyone has the undeniable right to retain or adopt the religion of his or her choice without coercion or undue influence." He

echoed the message of peace during the recent Sufi conference in New Delhi saying, "like a Sufi's heart, India has place for every faith and everyone." He also lauded the diversity of "Islamic civilization that stands on the solid bedrock of a great religion."

This was certainly a much needed note of reconciliation from Modi, given his political and ideological baggage. But mere words and fine speeches are not enough. They have to be backed by credible, concrete steps.

His outreach to Muslims and other minorities and endless chanting of 'sab ka saath' mantra would remain hollow if the government doesn't rein in the purveyors of hate within the BJP and its numerous Hindutva allies who have an agenda of their own. Love and hate cannot go together.

Also, if the government is indeed sincere in its approach, why are its numerous agencies still targeting innocent Muslim youth? This practice of rounding up innocents and putting them away as 'terrorists' for years has wrecked hundreds of lives. A case in point is the acquittal of nine Muslims in the Malegaon blasts case after spending 10 years in prison. This continuing victimization of a voiceless minority is a blot on the country's image. India cannot get rid of it by shooting the messenger but only by genuine introspection and corrective actions.



# Emptiness of the interest based economic system

**M**ufti Muhammad Husain Khalil Khel  
(Teacher at Jamia Tur Rasheed Karachi)

Translated by: Noor Wali Shah

A realistic analyze based on facts and figures along with a feasible alternative of it.

## 1: Interest remained forbidden in all the divine religions.

- Surah Baqarah (from 275 up 279) and Al Nisa verse no 61 states its harms obviously.
- Countless saying of Holly Prophet Muhammad (SAW) are present about its proscription, wickedness and its being harmful for the humanity in earthly life and the hereafter.

The criticism of interest is not only a part of Quran but it is present in Bible as well. Following are some glimpses from bible.

- Bible Exodus 22:25 states that: “If you lend money to one of my people among you who are needy, do not treat it like a business deal; charge no interest.”
- Deuteronomy 23:19: Do not charge a fellow Israelite interest, whether on money or food or anything else that may earn interest.
- Psalm 15:5: who lends money to the poor without interest; who does not accept a bribe against the innocent, whoever does these things will never be shaken Ethical, economic and social evils.

## 2: Ethical, economical, and social effects of interest.

Interest is contrary of all the divine teaching at all. It raids on Islamic economical and social Bodies. Some major ethical, social and economic evils present in interest based system are as below.

- The society where the interest based system is enforced deprives from sympathy, cooperation, Ruth, compassion, brotherhood, affection and thriftiness among them. Then there develops wicked characters like greediness, materialism, selfishness, lack of Sympathy, Luxurious way of life, and extravagance.

- After getting used to usury capabilities and ambition to work get suppressed, as a result a person deprives from the basic innovative abilities that is a harmful element for the society.

- By this mentioned system its founders (the Jewish along with some other non-Muslims) are occupying constantly the wealth and human resources of Muslims, due to which the local market and institutions are being paralyzed.

- The serious crises rose in the system in 2008 proved its weakness at all. Just after the downfall of a single bank Lehman Brothers, all banks, insurance companies, stock markets along with auto industries, housing and the rest of the adjacent industries have started their Journey backward. Even after putting trillion of dollars in it they did not overcome the recession caused by interest. And at the end their parent organization (state) will also come down soon.

- The volume of bank deposits deposited by civilians of our country is 70 khArab and 50 Arab. These banks earn interest of billions each year and are growing their unjustifiable incomes constantly. As a result a gap between the richer and poorer is being extended in the country.

Below is the 3 year profit rate of only four banks out of more than seventy conventional banks and financial institutes.

In 2011 HBL gained 32.34 Arab profits.

NBP 26 Arab,

HBL 24.22 Arab

And MCB 31.48 Arab.

In 2012 HBL earned 22.7 Arab.

NBP 5.6 Arab

UBL 19.2 Arab

And MCB 22. 7 Arab,



In 2013 HBL earned 23 Arab interest profits,  
NBP 5.3 Arab  
UBL 19.7 Arab  
And MCB 23 Arab

- Approximately 60 poor and undeveloped countries of the world have taken 540 Arab dollars loan on the basis of interest. They have paid 550 Arab dollars in this regard but in spite of this they owe 523 Arab dollars for these international interest based organizations. Due to this, these underdeveloped countries are considered slaves instead of their so called independence. Their difficulties are increasing day by day.

- Our beloved country Pakistan has been undergoing the highhandedness of this system since its initiative. According to time Magazine Economic Survey of Pakistan, The country has taken 23521 Arab foreign interest loans (from financial organizations and Global banks) from 2010 up to 2014. The government has paid overall 16855 Arab rupees. And more than 66 Arab dollars loan is still owed by the country. 66 Arab dollars means 6666 Arab rupees.

### **3. Feasible alternative solution to give the world salvation from interest system.**

The conventional bank that is supposed to be a basic need of every individual and institution has now a feasible alternative as well.

Islamic banking is considered a proper and feasible alternative of conventional banking due to selfless struggles of Islamic scholars. Now Islamic banking is admired and appreciated not only among the believers but the non-believers are trying too to enforce it in their countries.

### **4: Below are some facts and figures about the rising rate of interest free banking.**

These facts and figures have been taken from state bank Bolton (نٹیلوب) about interest free banking for June 2014.

- Assets of interest free banking industries have reached 1089 billion.
- That is supposed to be 10% of overall banking industries. In the previous three months the assets were of 1012 billion rupees.
- In the previous three months the deposits have reached billions whereas they were only 872 billion

three month ago.

- Marketing shares of interest free banking industry raised from 9.4% to 9.8% in proportion of whole industry

- In the past three months branches of interest free banking increased by 21 new branches. Now the number is 1355, out of which 78% are in Sindh and Punjab and the rest are in the other parts of country.

- Net profit increase by 4.9% in interest free banks. This net profit has reached 339 billion by June 2014 whereas it was 323.2 billion just three month before.

### **5: {Report of EDBIZ consulting for 2014 about Global Islamic finance}**

- Position of Pakistan:

Pakistan comes 9th in term of interest free banking.

- The real overall strength and volume of Global Islamic finance industry was 0.36 trillion dollar in 2009. In 2010 the figure reached 0.139 trillion dollar, in 2011 the figure was 0.357 trillion dollar. In 2012 20.2 trillion dollar and in 2013 the volume was 1.813 trillion dollar.

- The growth rate of global Islamic finance industry was 99% in 2010, in 2011 11.19%, in 2012, 20.3% and in 2013 the rate was 12.3 %

- The average growth rate from 2009 to 2013 stood 5.17%

- According to Arabianbusiness.com Islamic bank's assets will raise by 4.3 trillion dollar on global scale up to 2018.

### **6: Suggestion to enhance Islamic finance in the country.**

- Preparation of skillful, trained and qualified experts in terms of Fiqh and economic.

- Awareness on public scale to attract their concentration toward it.

- Convincing politicians and rulers to play role in this respect.

- Introducing new products in the country and providing state of the art service to the consumers in Islamic finance according to their needs and demands.

- Increasing the role of these institutions in micro financing and agricultural financing along with consumer financing.

# How to explain it?

**I By Dr Mohammad Manzoor Alam I**

**R**ecently we talked about how people have been killed in fake encounters. The police have claimed that the victims were terrorists, but courts found no proof of terror against them. Yet they got no compensation. Well, the dead can't be compensated for the life that was unjustly taken away from them. By compensation we mean compensation to the next of kin. They were Muslims. The policemen guilty of the crime were not punished, which encourages other policemen to break the law.

This brings us to the Union government's acceptance in Parliament recently that the Muslim population of the country is 14 percent, but in jails their population is over 21 percent, which is one-third more than their population. The figures come from the National Crime Record Bureau. Hence they should be reliable.

The figures are from the end of 2014. Earlier studies by Tata Institute of Social Sciences with National Commission on Minorities showed that the number of Muslims in jails was 26 percent, only two percent less than double their share in national population. However, according to that study their conviction was far less, even less than their share in the population.

How to account for this? There is only one plausible explanation. They are arrested and jailed merely on suspicion. The police are biased and ever ready to imagine the worst case scenario when it comes to Muslims. They arrest first and concoct charges later, which the courts dismiss, often after censuring the police.

One of the most gruesome facts is that there are thousands of prisoners languishing in jails without trial. Such people are in jail merely because they cannot hire lawyers to work for their release. Their offences are so insignificant, or even non-existent, that they can be out of jails within weeks instead of languishing there for years. All that they need is some money to hire a lawyer. It is here that Muslim organisations and well-off individuals can be of

great help. A sizeable number of prisoners come under this category.

Also consider: The other day eight Muslims from Malegaon were released from jail after 10 years of imprisonment on the charge of involvement in 2006 Malegaon blasts. Over the years such blasts had been carried out in mosques with heavy casualties. They were the handiworks of Hindutva terrorists, which was known to everyone. Yet, Muslims were framed by the police for these mosque blasts. They were kept in jail even after Hindutva terrorists accepted their guilt.

Recently the NIA said it had no evidence against them and they were acquitted by the court. So, how do we explain this? And who will compensate them for the 10 years they were forced to waste behind bars?

[http://iosworld.org/short\\_takes/How\\_to\\_explain\\_it.h](http://iosworld.org/short_takes/How_to_explain_it.h)



# How Grand Should Our Weddings be?

**E**ver since I have written a few notes on Youth, career and marriages, many readers often ask me how much should they spend on their wedding? Some even inquire if it is alright to bow to family pressure if they spend lavishly on the reception (hosted by the bride's father) and umpteen items on the menu of waleema. What if our parents can afford the lavish reception (again hosted by the bride's father)?

Well there is no upper limit in the hadith as far as the number of invitees in the waleema is concerned. One of the sons in law of the Prophet was Uthman bin Affan (r.a.) He married two daughters of the Prophet (pbuh) one after the death of another, and was one of the richest men among the sahaba. The man who sponsored huge expenditure of one third of the entire Islamic army in one of the battles yet he did not invite the same men in either of his waleema except a handful! Something worth to be noticed. Abdul Rahman bin Auf (r.a.) did not invite the Prophet (pbuh) in his wedding and the Prophet did not feel bad about it. Many of us may find this very strange because in our times being invited to a wedding has become a status and privilege.

Our marriages are becoming more complicated. Even a middle class person energetically thinks about the numbers of dishes to serve in his daughter or son's marriage. Preparations begin months ahead. Expenditure behind the preparation itself runs high. "So what? We can afford it" Comes a common reply. Right. We can afford it, but if we refer back to the hadith that states that no person will be allowed to move from his place on the day of Qiyamah till he gives the account of where did he spend his money as well. Even if it is your Halal earnings yet it would be required to justify his expenses..

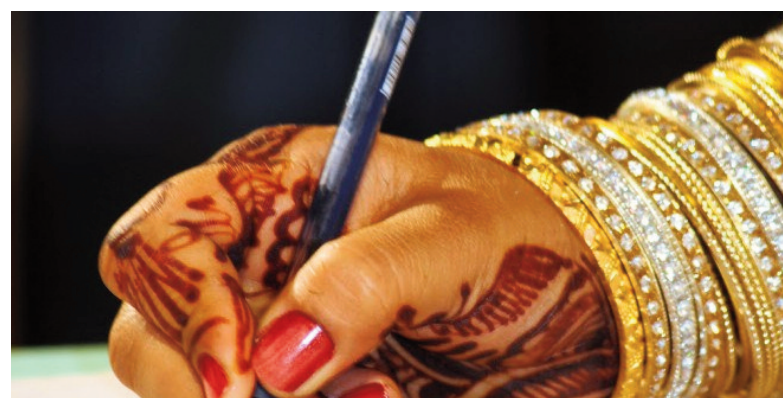
Now use this hadith as a parameter. Go through the list of the menu of the Reception. 1, 2, 3...6...10....! Chinese, Italian.. Moghlai... count the variety of salads...Just have a look at the stock of ice cream.. I don't mean to say that having ice cream or distributing ice creams is haram but look at the way the Ice

creams scream in our marriages.

Consider this- last week there were news about increase in the rates of milk in Mumbai. The house wives who objected increase in the rates of milk, the same house wives are fond of buying ice creams worth four times the rates of milk. In Mumbai, one litre of milk costs around a dollar ie. 48 INR, but one kg of branded ice cream costs around 200 /INR i.e. 4 Dollars!

The agro Ministry of India says that the ice cream industry is worth 15 billion Rupees in India, and 40 percent of that ice cream is consumed in the western India. From Ahmedabad to Mumbai Ice creams float like foams over sea. In our marriages ice creams have become a staple food. The rates of ice creams in wedding are quoted higher like the other items in the venue. How many weddings take place in Mumbai every year? There are no less than 500 wedding halls in Mumbai alone which cater to higher middle class. How many marriages take place in these halls every year? In Mumbai, Karachi, Lahore, keep counting how many guest push down ice creams into their throats after eating chicken tandooris, biryanis, noodles, seekh and shami kebabs. Just one example. Now assemble the rest of the expenditure you plan to have in your wedding and think how many days will it take you to give the accounts to Allah and justify it?

So how grand should your wedding be? Before you answer to your own self, know that there is no grandeur like simplicity.. See you in your wedding...  
.Assalamualaikum.





# ARE YOU INVESTING WISELY IN YOUR LIFE?

Can you reflect back on your life in last 10-20 years and figure out the investments that you have made in assets, specifically fixed assets e.g. property, automobile, latest electronic gadgets etc. If your answer is yes, then can you please take a piece of paper & pen and write down the names of these assets along with their monetary value that you invested. I'm sure some of these assets must have appreciated their value over a period of last few years like real estate if you opted to invest in. What is the current value of your investments and what is the ROI (return on investment) on this? You don't need to mention this in comments, but just do your honest maths!

Now, keep aside this mathematics and let me know the greatest milestone you would like to achieve in your life. It could be anything ranging from a prestigious degree or certification to a very well established job or a business or getting your family settled with all facilities of life and beyond. Just figure out the greatest achievement and write that on a piece of paper.

Let's now come to the third thing I want you to ponder and answer within 5 minutes of reading it. Suppose if you're told now that the next 24 hours are the last 24 hours of your life and exactly after 24 hours, your final flight will be departed as the boarding pass is issued and you're good to go (BTW visa was stamped the day you arrived in this world), so how will you spend the next (last) 24 hours of your life? Can you make your hourly schedule for these 24 hours?

Please write on a piece of paper as to what you will be doing all of this time.

What happened? Worried??

Actually I asked these three things to my audience in one of my session recently in Saudi Arabia and here is the summary of the feedback:

For the first question, people answered immediately as everybody knew their investments and majority of the people are wise enough to invest in the real estate in different countries. This did not take much time for people to answer. Masha'Allah, quick replies.

For the second question, some people answered it easily and some were thinking deeply as they were a bit indecisive for what is the greatest thing that they want to achieve in this life.

When I shared the third point, the faces were completely changed and majority of the people got completely confused on what to do and what not to do. There were lot of items popping up in their heads, but how to manage all of these things in just 24 hours is a tough ask!

In all the hustle and bustle of life, acquiring assets, making investments, thinking about that new car, an apartment in favorite locality etc, most people generally forget the most precious asset that they should've invested, which shall surely bring a very high ROI. Unfortunately, most of us take this asset for granted and miss out the big opportunity of earning lofty profits in our future to come.



Do you want to know what that most precious asset is that you must invest in?

It is children for parents and parents for their children.

If you're a father or a mother, your children are the most valuable asset that you possess and if you have your parents who are alive, you're blessed that you still have a great opportunity to invest in them and get a very high return.

Just for the sake of understanding, we take the case of parents towards their children. However, you can





apply the concept vice versa.

Can you please visualize all of your children with their names and respective ages? I'd prefer to please write it on a piece of paper.

Please write the ages of your children right in front of 2016 and progress them in the intervals of 10 years till 2056. Try to visualize them every 10 years. Just try it!

Now, please choose one of your child, write his name and his age in 2036 (after 20 years) and write down the vision you have for him for next 20 years. Don't worry about the words; just put whatever thoughts you have for your child on the paper with respect to where you want to see him. I suggest you to stop reading ahead for a while and first complete your writing.

Are you done? Good!

Now, go ahead...

As a personal and family development trainer and coach, I did this exercise with thousands of people in last 12 years and over 90% of the people when they write, they generally focus on one aspect of their children's life. What is that one aspect, which usually is focal point of most parents' effort about their children?

It is their formal schooling

linked with their professional establishment so that they will earn good! Isn't it? We have certain milestones for them to achieve in order to move ahead in the race of life. But, by focusing on one area, we generally overlook that the life is not just about professional establishment and earning money, it has many other aspects to be taken care of and when parents do not have a clear picture of these aspects, they will later on become pain points of life not only for parents, but also for the children. These are the weak areas where the chain of life can break because the rule is...

"The strength of a chain is the strength of its weakest link." Similarly, Br. Suleman Ahmer says, "the strength of a person is the strength of his/her weakest role of life."

As a parent, this is your most important responsibility to envision for your

children and by envisioning, I don't mean to just have a fancy statement for your child. The visioning of your child is a process and it has few steps in it. It is just like building a house. You cannot build a house with just an idea on the paper, but you need to work on smallest of the detail.

Designing the life of your child is much more significant investment than the investment in a house. In fact, imagine if you're



going for a vacation, how much time you spend in planning that vacation?

The sad reality is that most people spend more time planning one single vacation than their own lives and the lives of their children!

Now, my question to you is if Allah (swt) has blessed you with this precious asset and if you're a parent, are you willing to invest in this asset with sincere intentions so that you and they together pursue a truly meaningful life in this world and in-'sha'Allah will have quite an unimaginable benefit in the aakhirah as well.

If your answer is YES and I am sure it is, then you need to learn and apply the following 6 steps.

1. Articulate the ultimate vision for each of your child in clear and unambiguous words.



2. Articulate the ultimate vision for yourself in the role of parent. Define what you want to see in yourself as a father and as a leader - your child must be looking at to get inspired.

3. While writing the visions for your children, you have to make it comprehensive by focusing on four primary areas:

3.1 What is the vision for their physical development?

3.2 What is the vision for their spiritual development?

3.3 What is the vision for their intellectual development?

3.4 What is vision for their development in the role of Ummati or member of a community?

4. Once you're done with this, the vision must be

broken down into time bound intermediate visions for at least next 25 years, 10 years, 5 years and the first year.

5. Once your vision document for each of your child is completed, then move ahead and connect the vision with your daily, weekly and monthly to-dos

6. Please don't forget to make dua to Allah (swt) to give you wisdom and help you help your children become your most precious investment in this world and aakhirah.

You must remember that this requires, time, effort and continuous guidance on understanding and application of strategic visioning framework. This is not a one day job, this is a lifelong process, but if you seriously want (like I want for mine as well as yours alhumdulillah) your children to be truly successful and become your true legacy in this world

and your biggest sadaqa-e-jariyah in aakhirah, you have no other choice than to learn and go through the visioning framework in detail.

Don't forget..."You must and should shape your own future because if you don't someone else surely will." - Joel Barker

I pray to Allah (swt) that this essay will become a source of inspiration and the first step towards investing wisely in the most precious asset that you're blessed with. Aameen.

I look forward to your comments as usual.

Source: <http://timelenders.com/envision/3-things-you-need-to-do-to-become-so-good-they-can-t-ignore-you-1>



# A Pleasant Spouse... A Delightful Life... A Wonderful Akhera...

**I By Nissar Nadiadwala I**

**A** friend of mine spoke to me about his choice of a Mominah. He said, "She should be a woman of taqwa and should be hijabi but then beneath her veil she should also be slim, tall, fair, modern, smart, fluent in English and also modern dressed." I replied, "Oh so you are looking for a Barbie shaped Cinderella beneath the veil!"

There is an English saying: A man goes in the search of peace and tranquillity throughout the world and returns back home to find it. The Qur'an also points this in Surah Nahl : Allah has made in your houses a place for sakana...

To elaborate this Qur'anic view point we can go to Surah Rum chapter 30, verse 21:

And among His signs are: He created mates for you from yourselves so that YOU MAY FIND SUKOON IN THEM.

The word 'sukoon' or 'sakana' means peace, tranquillity. As I say 'a house is built by bricks but a home is built by hearts'. The same verse also elaborates this statement: And Allah created mawwadatun wa rahmah among them.

'Mawwadatun' means love, affection and care, and Rahmah means mercy. These qualities cannot be learnt in 'Marriage workshops and seminars'. It is a monopoly of Allah to put these qualities in our hearts. No tablets no syrups just 'kun fayakoon'. Be and it happens.

Have you come across this Hadith? There are four things that make a person bestowed the best in this world and the here-after: A Grateful Heart, a tongue that constantly remembers Allah, a body that bears patiently (psychological, physical, financial and emotional) hardships and a Mominah wife. All these four qualities are also essential for your matrimonial life to be happy. If you judge your spouse from the eyes of other people or from the yardsticks of materialism then you don't possess a grateful heart, rather you will be constantly regretting your marriage with him.

If you do not remember Allah and are careless towards your duty to Allah then you can never be grateful to humans too. If you do not stand firmly with your spouse when he or she is going through a rough weather then you are a weak spouse and have missed out many strong things in life.

It is essential that your wife is a Mominah. Let us understand the term 'Mominah' in the context of the above mentioned hadith. Allah gave the best women of that time to our beloved Messenger of Allah (pbuh). Each of his wives had a unique quality that benefitted the Ummah.

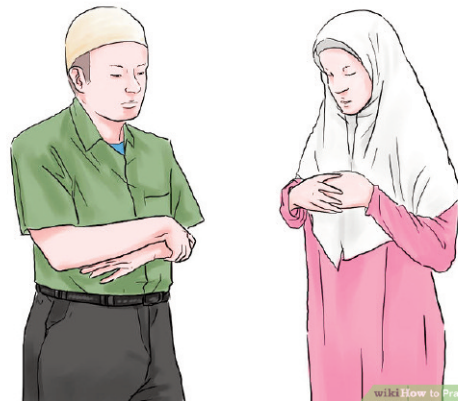
Khadeejah's wealth was thrown open for the poor in the way of Allah when very few people supported Islam. . Yet it was a unique feat that Jibrael came and greeted Khadeejah! Zainab bint Khuzaima (r.a.) was the most charitable among the women. She was called 'Ummul Masakeen'. Allah be please with them all. Both the wives may not have been scholars in Fiqh like the other wife Aisha (r.a.) was. Yet they raced in good and qualified to be among the best

women of their time. Brothers who insist only for a wife who is well versed in fiqh should note this. Your wife can be a fantastic wife if she possesses excellent manners and generous heart and encouraging nature and average in fiqh.

But suppose you get a proposal from the family of a girl who is a product of madarasa and good in fiqh? I know many boys would say 'No, she knows laws and shariah and will always fight for her rights!'. The Messenger of Allah (pbuh) was so pleased with Aisha (r.a.) a scholar of her time, that he certified, "Aisha my wife in this world and hereafter." After the death of the Prophet (pbuh), Aisha (r.a.) was a Consultant for all the four pious Khalifa and served a teacher to the 'Tabeein', the next generation Muslims. She carried on the legacy of passing on the knowledge of fiqh to the later generation.

Asma bint Abu Bakr, the wife of Zubair bin Awwam (r.a.) was so aware of her husband's gheerah that she was always careful about it. Once she was walking down the hot desert with some material on her head and the Prophet (pbuh) passed by on a camel. Seeing her plight the noble Prophet offered his camel, but she recalled her husband's gheerah and refused the offer (al-Bukhaari (4823) and Muslim (4050)). Gheerah means self-respect, honour and possessiveness.

A good wife is one whose husband is pleased to see her, says a popular authentic hadith. Now when does this pleasant smile become due on the face of her husband? Imagine a husband returning home tired and exhausted after a hectic day in office and struggling traffic and finds his wife waiting with loads of complains about his mother or children or neighbours. A nagging wife or a nagging husband can



rarely cause a pleasant smile. This is true for men too. A fussy husband always criticizing his wife's style of dressing because the well-dressed young ladies in his office appears more fashionable to him, cannot notice a charm on his wife's face. He is fussy about food and other things too. One of our biggest problems in generating happiness in our matrimonial life is that we have erected many 'fantasy parameters' for our happiness. These fantasies are borrowed from modern culture of glamour and richness.

A pleasant spouse (this is for both husband and wife) fits in this verse: The believing men and believing women are auliya of each other; they command good and forbid evil.

Read Surah Toubah verse 71 for more details and examine if we really encourage our spouse in good things or pull him/her down? Do we stop him/her from haram or just nag and complain to our mothers and sisters and friends regarding him/her?

Moral of the Lesson? If you want a pleasant spouse she also has a right to have a pleasant spouse. So, the search is within us and efforts on ourselves, to be qualified to be that dream spouse every Momin and Mominah craves for.





# How to go for a simple N i k a h

**M**y notes on 'Marriages' and 'Careers' get maximum 'like' clicks on Facebook. One of the reason could be "very less is being told to our youth regarding marriage and careers. So the youth find it interesting. Alhamdulillah. Today I will share with you how to fix up an Islamic Nikah. I mean a simple nikah.

One of my friend's son was getting married. They were very rich and could afford a five star hotel for Nikah and walima. But the nikah was in Masjid. The girl was also from a rich family. "Then how did you manage to convince your and her family?" I asked for the benefit of my readers. Note his reply: Nisaar Bhai ! I fixed the venue before the Nikah was fixed ! "How come"? When the girl's family visited us to see the boy I asked, "How would you like to conduct the Nikah ?" So as a father of the groom I put forth, before they put forth any desire of an expensive marriage. I said, : Look, both the families can afford a lavish Nikah, but how about conducting it in a Masjid ?

"The family was taken aback. " It is the first marriage in our family so we thought of spending nicely? The reluctant father said.

"Yes I would agree to the nikah if the nikah is agreed to be conducted in Masjid. I don't want the father of the bride wearing an expensive suit and standing at the gate of the hall flashing a cosmetic smile, but deep inside he is sad about his daughter going away for ever. The money we spend on decoration, chairs, ice creams, starters, multiple cuisines is a show of only three hours. I would rather give that money to the bride and her groom allowing them to spend where and how ever they want to. "

Many people who desire the nikah to be conducted simply cannot resist the pressure of the bride or groom's family. The reason is simple : They cannot back track now after the nikah is fixed. So how about putting this condition when the proposal itself is being considered. So Brothers and sisters " The

venue and the budget of the Nikah should be discussed at the time when the proposal is being considered because it will get you an idea of how your in-laws plan to spend. So before you say "YES " first ask "HOW"

Watch the menu as well. Even if you hosting a walima yet see to it that you don't stretch your menu and crowd it with starters, and faloodas and ice creams and ... Just fix up one excellent dish,, say Biryani for example.. and offer it with a simple sweet..If you are rich then add more amount of dry fruits in Biryani but subtract the number of dishes. Let people remember your special dish and don't be bother about your status.

Trim down the list of invitees. If the marriage is posted in Masjid then the invitees will understand that there won't be too many cuisines. A rich man's wedding party attracts more guests because of the lavish food and the status attached to it. But now Mashallah many rich and well known Muslims prefer simple Nikah in Masjid. Soon simplicity will became status. Inshallah. If your wedding life begins with simplicity then your journey to Islamic married life is easy and smooth, even if you don't invite



# Londoners show the way

I By Aijaz Zaka Syed I

Race is the ultimate reality, said Benjamin Disraeli, the 19th century Conservative prime minister. Although the color of one's skin still matters, Britain has come a long way since the time of its first Jewish prime minister. Nothing better encapsulates this change than the historic election of Sadiq Khan as the mayor of London.

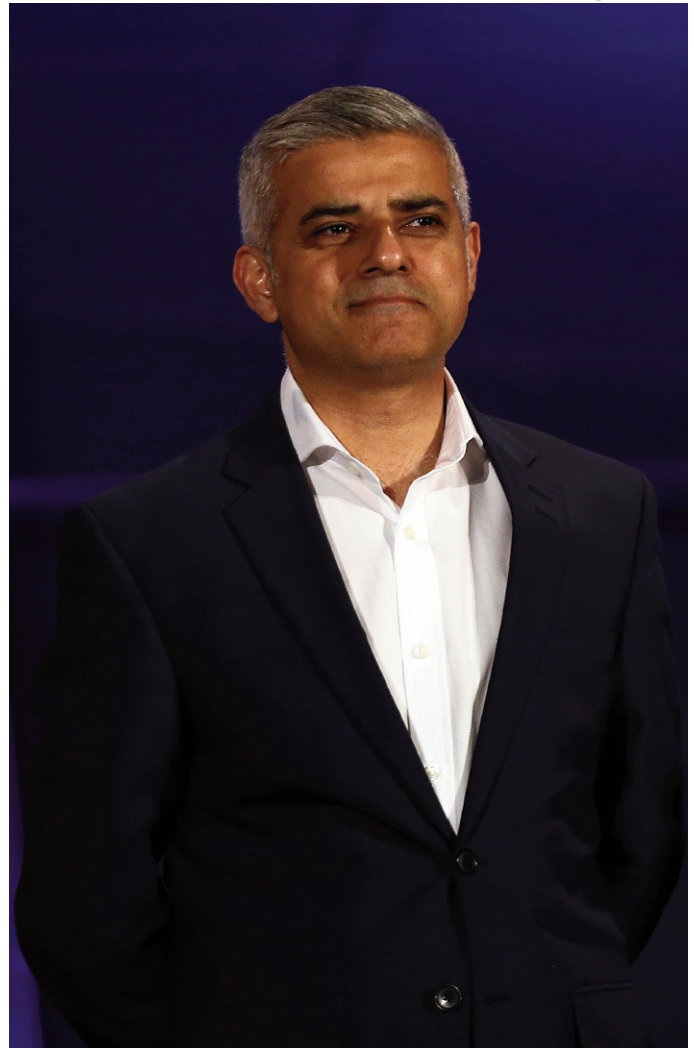
It is a tribute to the British democracy that the humble son of a Pakistani immigrant bus driver has been chosen to lead the most iconic of Western cities. But does this spectacular victory signal an end of racism and Islamophobia in Britain. Maybe not. But it certainly marks an extraordinary moment of hope and triumph against intolerance and bigotry. As Khan himself put it after his victory, this is a triumph of hope over fear.

No wonder this election is being billed as Britain's own Obama moment. This is all the more significant considering the bitter, racist and Islamophobic campaign that was held against him by the ruling Conservative Party's Zac Goldsmith.

From mocking his Islamic faith to calling him a national security threat, including by Prime Minister Cameron himself, they tried every dirty trick in the book against him. Defense Secretary Michael Fallon suggested that Khan was unfit to be mayor, implying that as a Muslim he was a security threat. So much so that veteran journalist Peter Osborne compared the campaign against Khan to the 1964 general election in which the Tories had run on the slogan: "If you want a nigger for a neighbor, vote Labour".

The Londoners ignored all this toxic negativity to elect the human rights lawyer as their mayor, handing him a powerful mandate. He won by more than 1.3 million votes, an extraordinary feat unsurpassed by any politician in British history. This is really something considering the breathless hype of UK tabloids screaming about London becoming 'Londistan', Muslims form just about 12 percent of the city's population.

So this election is remarkable as much for the extraordinary journey of Khan as it is for the multicultural London and its large heartedness as a city.



At a time when across the pond, the presumed presidential candidate of the oldest party is threatening to ban Muslims and build walls to keep out immigrants, the capital of the oldest democracy has reposed its faith in the son of a Muslim immigrant.

In many ways, this is a victory of the multicultural Britain, now home to a large, diverse population of South Asians, Arabs, African and many other communities.

The endless flood of refugees from Syria and other parts of the Middle East and Africa into Europe, coupled with the murderous antics of Daesh lunatics, have hardened European and Western attitudes toward new and recent arrivals. This is not a good time to be a migrant or immigrant in the West.

Which is why Sadiq Khan's election is truly momentous. It is also courageous on the part of the Labour Party to field a Muslim for the prestigious office. Not bad for a party that had not too long ago been



led by an unabashed Islamphobe like Blair. The credit for this turnaround undoubtedly goes to its new liberal leader Jeremy Corbyn, known for his lifelong championing of humanitarian causes and voiceless sections of society.

It has understandably been a long journey for Khan himself. His father arrived in the UK from Pakistan in 1960s, whose parents had migrated from India to Pakistan at the time of Partition. One of seven children, the new mayor of London grew up in government housing and has worked hard to reach where he has.

On the eve of his election, the former human rights lawyer told the New York Times' Stephen Castle, "I'm a Londoner, I'm a European, I'm British, I'm English, I'm of Islamic faith, of Asian origin, of Pakistani heritage, a dad, a husband."

Above all, as Roger Cohen argues in the New York Times, Sadiq Khan is the ultimate anti-Trump. While the US presidential hopeful has shamelessly used hate, playing on the deep-seated insecurities and prejudices to reach where he has — at the top of the Republican race, the humble Labour politician has won this race by preaching love and tolerance. His speeches delivered after the 7/7 London bombings and the Paris terror attacks, making a powerful case against extremism, still resonate with many. Sadiq Khan couldn't have registered his spectacular victory without reaching out to all sections of the multicultural London, the ultimate global melting pot of cultures where every tongue is spoken.

And, to quote Cohen again, the world of the 21st century is going to be shaped by such elided, many-faceted identities and by the booming cities that celebrate diversity, not by some bullying, brash, bigoted, "America first" white dude who wants to build walls. Celebrating the change in London, US author and academic Prof Juan Cole has pointed out that this isn't the first time that a Muslim is running a great Western city. For 13 centuries, Muslims have managed the affairs of great European cities — from Constantinople (Istanbul) to Cordoba, and from Palermo, the capital of Muslim Sicily, to Athens and Budapest during the long Ottoman rule over nearly half of Europe.

Even today, London is not the only European city

to have a Muslim mayor. The sitting elected Muslim mayors include Erion Veliaj of Tirana, Ahmed Aboutaleb of Rotterdam, and Shpend Ahmeti of Pristina. On the other hand, Sarajevo, the capital of Muslim-majority Bosnia, elected Ivo Komšić, a Christian, in 2013. One only wishes there were more such examples.

Would Karachi, Tehran or Baghdad ever elect a non-Muslim mayor? While rightly urging and expecting Europe to embrace Muslims, Islamic societies cannot claim to be judged by a different standard.

Pakistani commentators have admitted that Khan himself wouldn't have probably stood a chance in the country of his parents. As Maheen Usmani puts it, as the son of immigrants and a minority, Pakistanis wouldn't have given Sadiq Khan the time of the day. Nonetheless, his story is more than a ray of shining hope for millions of Muslims and immigrants in Europe and around the world.

At a time when his kind are being increasingly painted everywhere as an unwanted burden and, worse, as a clear and present danger to host societies, Khan comes across as a role model for not just Muslims in the West but dreamers everywhere. He demolishes the facile myths and stereotypes about Muslims to prove that they work as hard, if not more, as anyone else to build their lives and careers and could contribute to society at large.

When politicians everywhere are increasingly turning to all sorts of parochialism to grab power, here is someone who has won by appealing to the better judgment and humanity of his voters.

And it is examples like these that are perhaps the best antidote to both the intolerance and bigotry of Donald Trump and the hate and violent chaos of the Daesh kind. This is the only way forward for Muslims in the West or anywhere else in the world, for that matter. There is no alternative to hard work, sincerity and dedication. Success demands both excellence of efforts and power of perseverance. There is no other way up.

<http://www.arabnews.com/news/londoners-show-way>

# One Satan: But How Could He Whisper to Millions?

Question and answer details

Name of Questioner: Farid

**Q**uestion: *As-Salamu `alaykum. I know that there is only one Iblis or al-Shaytan. Then how can he whisper to thousands and thousands of people all around the world at the same time?*

consultant: Rif at Fawzi `Abd Al-Muttalib

Answer: Wa `alaykum As-Salamu wa Rahmatullahi wa Barakatuh.

In The Name of Allah, Most Gracious, Most Merciful.

All praise and thanks are due to Allah, and peace and blessings be upon His Messenger.

Dear questioner, thank you very much for having confidence in us, and we hope our efforts, which are purely for Allah's Sake, meet your expectations.

We implore Allah to protect all of us from Satan and his helpers. `Ali bin Al-Husayn reported: Safiya, the wife of the Prophet (peace and blessings be upon him) told me that she went to Allah's Messenger to visit him in the Mosque while he was in i'tikaf or seclusion in the last ten days of Ramadan. She had a talk with him for a while, then she got up in order to return home. The Prophet (peace and blessings be upon him) accompanied her. When they reached the gate of the Mosque opposite the door of Um-Salama, two Ansari men were passing by and they greeted Allah's Messenger. He told them not to run away, and he said, "She is (my wife) Safiya bint Huyai." Both of them said, "Subhan Allah, (How dare we think of any evil) O Allah's Messenger!" And they felt it. The Prophet (peace and blessings be upon him) said (to them), "Satan reaches everywhere in the human body as blood reaches in it, (everywhere in one's body). I was afraid lest Satan might insert an evil thought in your minds." (Reported by Al-Bukhari)

It is not only Iblis who whispers to those huge numbers you mentioned. Rather, Iblis has many aides and hosts from among the devils who help him accomplish his tasks of tempting the believers. This fact is stressed in the Qur'an.

In his response to the question, Dr. Rif at Fawzi, for-

mer professor of Shari`ah at Cairo University, states the following:

Indeed, there is only one Iblis or Satan that is known in the Qur'an. Also, in the Qur'an the word Iblis refers to al-Shaytan (with the definite article "al"). This Iblis has many aides from among the devils and assistants (shayateen, the plural of shaytan) who help tempt and derail the believers from the right track to disobey Allah and sin. Those aides act according to Iblis's orders in the same way the entourage of a king, for example, behave as per his orders.

The fact that Iblis has different aides and hosts is stressed in the Qur'an in more than one verse. For example, Allah Almighty says: "O Children of Adam! Let not Satan seduce you as he caused your (first) parents to go forth from the Garden and tore off from them their robe (of innocence) that be might manifest their shame to them. Lo! He seeth you, he and his tribe, from whence ye see him not. Lo! We have made the devils protecting friends for those who believe not." (Al-A`raf: 27)

Allah Almighty also says: "Then they will be hurled therein, they and the seducers. And the hosts of Iblis, together. And they will say, when they are quarrelling therein: By Allah, of a truth we were in error manifest." (Ash-Shu`araa: 94-97)

In conclusion, I would like to stress that we as mortals do not know how Iblis and his hosts seduce people to sin, as this is beyond human perception. Even the number of Iblis's hosts and aides, how they seduce people, and the mechanism they apply is part of the Unseen that is known to Allah alone. It is really wrong to compare our might and very limited power as mortals to that of Iblis and his helpers.

If you have any further questions, please don't hesitate to write back!

May Allah guide you to the straight path, and guide you to that which pleases Him, Amen.

Allah almighty knows best.

<http://www.onislam.net/english/ask-the-scholar/muslim-creed/the-unseen/jinn-and-magic/175796-one-satan-but-how-could-he-whisper-to-millions.html?Magic=>



# Practical Way To Benefit From R a m a d h a a n

I By Mustafa George (Hafidhahullaah) I

**I**n the Name of Allah, the Most Beneficent, the Most Merciful.

May the peace and blessings of Allah be upon Prophet Muhammad peace be upon him, his Companions and his family members and all those who follow them until the Last Day.

The following post is based on the notes from the lecture of Br. Mustafa George that he gave Saturday Aug. 16th at Masjid Rahmah, Newark NJ. The topic of the lecture was “How to Benefit from Ramadhaan Practically”

Practically benefitting from Ramadhaan should be divided into 2 Categories:

Goals and Preparations

Each person should make goals that he wants to achieve in the month of Ramadhaan. The following are just examples and they should be modified according to the person’s abilities and circumstances.

Here are some examples:

- 1) I want to finish the Qur’aan from cover to cover 1 time, or 2 times, or 5 times, etc.
  - 2) I want to start Riyaad us-Saaliheen with my family, or I want to start teaching my family from Kitaab at-Tawheed or other beneficial books.
  - 3) For the sister – I want to fix that which is between me and my sister.
  - 4) I want to start praying Tahajjud regularly in Ramadhaan and continue after Ramadhaan
  - 5) I want to memorize some dua’s from the Sunnah which I can continue saying even after Ramadhaan.
- Each person should make a daily planner for Ramadhaan.

- If the person prays fajr at home, then he should pray in congregation in the month of Ramadhaan.
- Then after coming home, let him sit down with his family, either his wife and kids or with his parents and siblings and read the Qur’aan together. So each person reads one page or two pages.
- Then when the brother has to go to work, instead of



listening to 1010 news station or some other radio channel that he usually listens to, he buys some beneficial lectures and listens to those while going to work and coming back. Its best if he listens to a series of lectures for example on ‘Aqeedah or the Correct Manhaj.

- At work, during his lunch time, he reads the Qur’aan or memorizes some du’as from the Sunnah which he is not familiar with.

The person can also tell his co-workers that – “This is the month of Ramadhaan, so please do not curse around me. Do not make too many jokes around me. Do not listen to music at your desks when I am around, etc.”

Then when he is coming back home, similarly, he listens to the Qur’aan or listens to some beneficial lectures to use that time wisely in Ramadhaan. (Note: Even though, this should be done outside of Ramadhaan as well because free time is a blessing from Allah. It should be used for the worship of Allah or in doing actions which will increase us in knowledge of the religion and help us to do righteous actions.)

- When he gets home, he can take a short nap and ask his wife or family members to wake him up in half an hour or 45 mins. Its important that we don’t sleep the whole time from ‘asr till maghrib so as to make use of this time with our families inshaAllah.
- After getting up, he again reads the Qur’aan with

his family or if he wants to read Qur'aan in the morning and a beneficial book like Riyaad us-Saaliheen in the evening, then he does that. So if he reads Riyaad us-Saaliheen for example, each person can read a few ahaadeeths and then you ask everyone, "What did you benefit from that hadith?"

This questioning is done as a way of teaching and this was also the way of Prophet Muhammad salallahu 'alayhe wasallam with his Companions. It will also make everyone think about some of the benefits that can be derived from the ahaadith which were read. And other people can add other benefits which they thought of to make this more fruitful inshaAllah.

- At iftaar time, the parents can ask their kids to bring over their friends for iftaar. This will achieve several things bi'idhnillah.

1) You will gain the reward of providing food for the ones who are fasting

2) The parents will be able to know who your kids keep company with (i.e. who are their friends)

3) It can be said to the kids, "Let's sit together since this is the month of

Ramadhāan and read a book on fasting or any other beneficial book, or some ahaadiths"

This will motivate the kids to take this idea to their parents so they can implement it in their households as well. This will earn the parents the reward of helping others onto something good and earn a copy of their good deeds without their deeds being diminished in any way.

- Or one day, the husband can bring over the brothers for iftaar. Instead of talking about the normal things that brothers talk about when they get together, it can be said to them, "Since this is the month of Ramadhāan, let's sit down and read a few ahaadiths so that we get some benefit from the time"

Similarly here, they might take this idea to their households and start implementing this also so you can bring some goodness to others by encouraging them to get some benefit from the time.

- Likewise, one day, the wife can bring over the sisters for iftaar and also encourage them to read from a book instead of talking about whatever the sisters talk about normally.

- Then comes time for taraweeh. If the family is accustomed to praying taraweeh at home, then they take the initiative to go and pray in the masjid. And its important to the take the whole family to the masjid so everyone realizes that this is the month of Ramadhāan where we have to do extra worship to get closer to Allah and one of those extra acts of worship is praying Taraweeh.



It is important to note here that many Muslims don't understand that worship falls into different categories. For example, there are those acts of worship which are obligatory, such as praying 5 times a day and then those which are recommended (i.e. Sunnah in the fiqh sense of the word)

such as Taraweeh.

Its particularly sad to see that many of the Muslims neglect the obligatory duties such as praying in congregation for the men but they feel like they have fallen short if they don't pray taraweeh in the month of Ramadhāan. Even though its good to see that the Muslims have zeal in the month of Ramadhāan to pray taraweeh, we need to understand that praying in congregation for the men inside and outside the month of Ramadhāan is more important and has a greater reward than praying Taraweeh. And Allah Knows Best.

-Then after Taraweeh, you come home and this is the time now when you need to work on our personal

connection with Allah.

Think, o Slave of Allah, of the many blessings that Allah has bestowed upon you.

Has He not guided you to the Sunnah and has made your feet firm upon it?

Has He not chosen for you Islaam, out of so many people who are still wandering in the darkness of disbelief?

Why did Allah choose you? When in fact, He is in no need of your worship. So remind yourself that this guidance is a blessing from Allah and its a gift that He bestows upon whomever He wills.

Remind yourself that Allah has chosen for you the path of knowledge, such that He has placed the love of following the Qur'aan and the Sunnah according to the way of the Sahabah in your heart. Is this not a blessing from your Lord upon you?

Remind yourself that it could be that He wishes for the path of Jannah to become easy for you so He has made the path of knowledge open for you.

Remind yourself of all the blessings that He has given you in terms of good health.

- Then you should get some rest so that it becomes easy for you to wake up for Tahajjud inshaAllah later on in the night.

- For the last 10 nights of Ramadhhaan, its a good idea to make a list of things that you want in the dunya and in the Next life. And then ask Allah for those things. Indeed, He gives without any measures. Keep in mind the hadith of the Messenger of Allah sallallahu 'alayhe wasallam:

It was relayed on the authority of Abu Dhar al-Ghifari, radiyallahu 'anhu, that the Prophet, sallallahu alayhi wasallam, said, of waht he related from his Lord, magnified and exalted be He, Who said:

O My servants, even if the first amongst you and the

last amongst you and the whole human race of yours and that of Jinns gather together on a sector of land and all ask of Me and if I were to give everyone of them what they asked, that will not in any way decrease what I have anymore than a needle decreases what is in the ocean when it is put into it. (Taken from Nawawi Hadith 24)

And you continue to follow this throughout the month of Ramadhhaan so that Your Day in Ramadhhaan is not Like the Day when you are Not Fasting.

Aside from that, there are many small and easy things which all of us can do to get more rewards in the month of Ramadhhaan. Here are a few:

- Buy a few pack of water bottles and put them in the masjid so the people can have water to drink during Taraweeh
- Buy some tissues and leave them in the prayer area.
- Sponsor an iftaar at the masjid for the people
- Help out in setting up the iftaar in the masjid
- Come early and clean the masjid so the people come to a masjid which looks very clean
- Buy some air freshners and leave them to be used in the masjid
- Buy some burning incense to be used during Taraweeh
- Give rides to those who don't have a means of transportation to the masjid for Taraweeh
- At the MSA's, sponsor and arrange iftaars for the Muslim brothers and sisters in college
- Buy 30 or 40 copies of the Qur'aan and place them in the masjid for people to read during Ramadhhaan

So there are many easy things that each one of us can do which we have the capability of doing in the month of Ramadhhaan to achieve more good deeds for the sake of Allah alone.

Taken from : <http://salaf-us-saalih.com/2009/09/12/practical-way-to-benefit-from-ramadhhaan/>



# Umrah In Ramzan 2016

A **journey** that starts off by searching for His **forgiveness** and **culminates with giving out forgiveness to others**



# Preparing For Ramadhaan- The 'Month Of Mercy'

**I By Sister S Bemath I**

**A**s the dawn of Ramadhaan approaches, offering us glimpse of its golden rays of purity, every Muslim around the world prepares to experience the warm ambience which only this month can bring. From Suhoor to Iftaar to Taraaweeh Salaah, Ramadhaan brings together brothers, sisters, parents and children. In order to derive the utmost benefit from the sacred month of Ramadhaan, it is crucial to recognize the spiritual significance and importance of this month. Fasting during this month should be only for ALLAH TA'ALA, and that HE will give the reward for it, for the reward of ALLAH, the Bountiful and Munificent, is greater and vaster than anyone could imagine, Subhaan-ALLAH!

A Hadith so beautifully encapsulates: "The reward for every good deed of Adam will be multiplied anywhere between ten and seven hundred times. ALLAH said: 'Except for fasting, because it is for ME and I MYSELF will give recompense for it. He gives up his food and his passion for ME.' For the one who fasts, there are two times of rejoicing, one when he breaks the fast, and one when he meets his Lord. Verily the smell that comes from the mouth of one who is fasting is more pleasing to ALLAH than the scent of musk." (Hadith: Bukhari and Muslim)

Beloved Reader! This is a month which ALLAH TA'ALA has designated for the revitalization of the soul and one's spiritual ascension after a year full of sin and spiritual retrogression. However, all this will only be possible if we value this precious month and prepare for it accordingly. It is reported that Muhammad (Sallallaahu Alaihi Wa Sallam) used to commence His preparation two months prior to Ramadhaan by reciting the following supplication at the beginning of Rajab, "O ALLAH! bless us in Rajab and Sha'baan and make us reach Ramadhaan". This shows the importance of conditioning oneself mentally and spiritually for the advent of this month. Ramadhaan is a long-awaited celestial guest; accordingly, we ought to prepare the grandest reception in appreciation for all of its beautiful blessings and barakah. It is only through such yearning and

longing that the significance of Ramadhaan will develop in our hearts serving as a catalyst to increase our good deeds and to fulfil the objectives of Ramadhaan.

Therefore, we should strike a balance, during this all-too-short blessed month, between our domestic duties and the opportunity this month brings, to draw closer to ALLAH through worship and good deeds. Do not let our household chores and other work distract us from performing the obligatory Salaah at the appointed times or from reading the Qur'aan Kareem or Nafl Salaah. Nor should we let traditional late-night family gatherings keep us from performing Qiyaam al-Layl and making Du'a. There are three main objectives to attain from this blessed month, namely absolution of one's sins, attainment of piety and enhancing one's communion with ALLAH TA'ALA. In regards to absolution of sin, Muhammad (Sallallaahu Alaihi Wa Sallam) mentioned, "Whoever fasts and stands for worship in Ramadhaan out of faith and anticipation of reward, all of his previous sins will be forgiven." (Ibn Majah)

The main element mentioned in this Hadith is that our effort and striving in worship throughout the month should be with the zest of Imaan and zeal of reward. The recompense of this will be a thorough effacement of sins. The veil of inhibition that impedes a person from his or her Rabb will be removed and the doors to a life of spiritual bliss, ecstasy and harmony will be flung open. Subhaan-ALLAH!

ALLAH TA'ALA states,

"O you who believe, fasting has made compulsory upon you as it made compulsory upon those before you so that you may become ALLAH fearing." (Quran:2:183)

Alhamdulillah! Fasting is one of the best spiritual exercises to establish piety, patience and a perpetual consciousness of ALLAH TA'ALA and the reward for true patience is Jannah. In this beautiful month four things you should continue to perform in great number, two of which shall be to please your Rabb, while the other two shall be those without which you

cannot do. Those which shall be to please your Rabb, are that you should in great quantity bear witness that there is no deity to worship except ALLAH (i.e. recite the Kalimah Tayyibah Laa Ilaaha Illallah) and make much Istighfaar (beg ALLAH'S forgiveness with Astaghfirullaah)." And as for those without which you cannot do, you should beg of ALLAH, entrance into Paradise and ask refuge in HIM from Jahannam(Hell)." Once a person feels the bliss of being completely pardoned and relieved from the burden of sins coupled with the feelings of ALLAH'S Omnipresence, he or she would have reached a very high pedestal of divine communion. This pedestal is what referred to as the stage of Ihsaan; where a person worships ALLAH as if he or she is seeing HIM or with the full conviction and cognizance that ALLAH is watching him or her.

Beloved Reader! The Mubarak month of Ramadhaan requires special preparation because it requires complete dedication on part of the Mu'min. Below are a few easy ways to Inshaa-ALLAH (ALLAH willing) help prepare our minds and hearts for this upcoming Month of Mercy.

### 1. INTENTION TO PREPARE:

One of the most essential elements of preparing for the arrival of Ramadhaan is to make the intention for preparation for verily "every action judged by its intention"(Hadith-Bukhari). The preparation begins the day you start practicing humility and patience and learn how to control your nafs (desires) and anger.

### 2. PERFORM REWARDING ACTIONS:

In the spirit of Ramadhaan, it is best to start preparing for the blessed month by performing actions that are rewarding and appreciated by our beautiful ALLAH. According to a Hadith, "If a person says, "SubhaanALLAH"(Glory be to ALLAH) 100 times, a thousand good deeds are recorded for him and a thousand bad deeds are wiped away."

### 3. INCREASE THE WORSHIP:

To start preparing for the blessed month of Ramadhaan, it is best if you start increasing your worship. This will allow you to adjust your routine for the arrival of Ramadhaan. Increase all forms of Ibadah(worship) such Fasting,recitation of Qur'an, Zikr, Sadaqah(Charity) , Nafl (voluntary) Salaah etc

### 4. DETERMINE SPECIFIC DAYS FOR FASTING:

To adjust your body to fasting, it is best that you start fasting beforehand. You should define specific days for fasting. For example, if you fast every Monday and Thursday, you will be more fully prepared for Ramadhaan making the adjustment much easier.

### 5. READ THE MUBARAK QUR'AAN REGULARLY:

For individuals who have not prepared for reading and reciting Qur'aan during Ramadhaan, Qur'aan Kareem recitation while fasting becomes difficult. It is best if you start reading the Mubarak Qur'aan after Fajr salaah on a daily basis just to prepare for the Ramadhaan spirit.

### 6. ADJUST SLEEPING HABITS:

Ramadhaan teaches us to adjust the way we lead our life. Therefore, before the arrival of Ramadhaan, it is ideal if you start adjusting your sleeping habits. You should start off by going to bed early and rising early. If you are used to this routine, you will not feel sleepy and tired when Ramadhaan arrives.

### 7. DEFINE OBJECTIVES:

Ramadhaan is the ideal month to embark on your journey to fresh objectives. If you are a smoker and want to quit this habit, you should start off with this month. If you want to be an early riser, still Ramadhaan is the perfect month for you.

In essence, Ramadhaan is the most blessed and rewarding month. Therefore, all Muslims should try their best prepare for this auspicious month of Ramadhaan. Regular recitation of Qur'aan, voluntary charity and recitation and offering prayers will help you prepare for the Ramadhaan spirit. Inshaa-ALLAH!

O Beloved Reader! Let us embellish our Akhlaaq(character) in this beautiful and blessed month with gifts presented by the Prophet of guidance (Sallallahu Alaihi Wa Sallam). Let us make this Ramadhaan a means of gaining nearness to Allah Ta'ala and preparing for the eternal journey that each and every one of us must traverse.

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# Dowry (Jahez) in marriages with or without demand

I By Shakeel Ashraf I

“Some argue that if the parents of the girl are giving by consent there is no sin in taking from her. This is double Haraam. In the words of Qazi Mujahedul Islam, no one gives by consent but due to the threat of girl's future who will be taunted by her inlaws..... A penny of Jahez is as illegitimate as a drop of wine or a tiny piece of khinzeer meat. Even it can be worse sin that you do injustice with other person while when we eat pork or drink wine, it is our personal deeds. The action of taking dowry becomes far more abhorring because we do so with someone who is so close to us and have so much right upon us”. Quote ends.

First I would like to appreciate the author of the above excerpt where the apparent harshness reflects the high level of piety he seeks. Let me admit that it is sternness of the quote, that provoked me to share my findings based on the ground realities which are so bleak that even the torchbearers of the anti dowry campaign who have proved righteousness in their own marriages find themselves helpless for their sisters and daughters. I will not quote Divine injunctions here as my emphasis is not on idealism but on a down to earth study of, what is prevailing. Readers desirous of idealism can benefit from stuff available on <http://www.biharanjuman.org/dowry.htm>.

Down the memory lane of my childhood in a dusty village I can remember the most common demands of grooms: a cycle, a watch and a radio. The time has changed and so their greed. Now marriages resemble with trading and the two sides deal with each other like buyers and sellers. There are righteous fellows who denounce such trading. But it is hard to deny that dowry has become a widely accepted social norm and those who have means, generally, see no harm in it as long as it is bearable for them.

Not adopting a sweeping rule I would like to weigh the following three situations on their merits.

- 1) A marriage without any dowry
- 2) A marriage where dowry is given without any demand

- 3) A marriage where dowry is given on demand

Dowry can be house hold items of utility given to a bride to start with her new home and she should be the real owner of them, not her husband or otherwise it can be an array of expensive stuff for bride and groom including cash as demanded by boy and his family. I don't see any rationale in sweeping away the two cases with the same broom. Though if you ask me what type of marriage I desire for my offspring, I would say the one where the Prophet Sal-lallahu Alaihi Wasallam came to know about the wedding of his close companion Abdurrahman Bin Auf when he (PBUH) saw the yellow traces on his cloth and asked him about it, then advised him to do walima (Bukhari Book#34, Hadith#264), as simple as that. But looking at the all around stark situation I am not much optimistic in my wish.

Now let us have a critical look at the three cases listed above.







The first one is an ideal marriage, which deserves to be practiced by all.

The second situation is not uncommon too. Those who can afford don't hesitate to give dowry and spend in other ways to make the marriage a memorable event matching their social custom and satisfying their pride. It is not correct to assert that there is no consensual dowry and parent always gives due to fear of their girl's future. I am a live example. I requested my in laws for a simple marriage in 1991, but in spite of knowing that there would be no problem from our side, they declined to go against their family customs (social show off), causing financial burden on themselves as well as on us. So, if you believe me, mine was a reverse situation as a groom.

The third situation reflects the greed of boy and his family. In principle the bridal side is also at fault for accepting the demands. But it is possible that in spite of level best effort they did not find an appropriate boy who could marry their daughter without dowry. Then how to equate the deeds of compulsion with intentional misdeeds?

Many a time the lust does not end with taking huge dowry rather it travels to post marriage era causing long term suffering to girl and her parent. But to my observation most of middle class marriages narrate another type of story, which goes like this. Parent finds out a boy with a shining career for their girl, if

there is a demand within their affordability, marriage takes place happily and until and unless the people are of perverted nature, the life of the couple moves on smoothly. The boy who played shylock on the stage of wedding changes his character with obsessed love of wife. He spends his entire earning on her, purchases all real estates in her name and she becomes his master. He is most happy as a slave. Here is a case study: my classmate, Sanjay, took huge dowry, but for a certain number of items from the list he asked his in-laws to deliver at a latter time to use in his younger sister's dowry. When the wife showered him with her affection all his greed evaporated and he could not dare to demand the left behind stuff when he needed for sister.

Last but not the least, dowry system is in stark contrast to Islamic values and there is a need for a revolution, but discrete external revolution is not of much benefit until a consistent internal revolution makes us repellent to the glitters of gods.

(shakeel.ashraf@yahoo.com)



# Need to Re-strategize the Sources of Funding of Bihar Anjuman

1. Bihar Anjuman is a registered NGO in India, largely run by NRIs and volunteers in India.

2. Current approach to funding is based on the philanthropy of its members and supporters mainly in the GCC countries. In the long run this is not a sustainable model of funding, due to declining job opportunities in the Gulf. As the petroleum and gas revenues in the Gulf will keep declining over the years, it will impact the earnings of expatriates, which in turn will limit their contribution to BA; hence, there is need for a strategic shift in tapping funds.

3. Avenues of funding are available in India, provided the funding agencies are approached in a professional manner with project plans, timelines, and details of funds required as per guidelines set out by these agencies. Some such sources of funds which NGOs in India seek funding from are:

1- Government Ministries in the States as well as Central Ministries. (<http://socialjustice.nic.in/state.php>) as just one example. Some portals that deserve a visit: (<http://ngo.india.gov.in/auth/default.php>) (<http://socialjustice.nic.in/guidelines.php>), (<http://www.ngosindia.com/ngo-resources/project-proposals/>)

2- Corporate Responsibility Programs of business corporations in India (see Appendix 1). I am personally aware that a friend of mine is running Shikhar NGO for girls education based on CSR funding.

3- UN agencies working in India including WFPA

4- International NGOS, and there is a long list of such NGOs, fund specific projects. For a complete list of funding agencies please visit (<http://www.ngosindia.com/fa/>). Some well known donors are Agha Khan Foundation, Ford Foundation DFID...this list can be expanded as most of governments of many European and North American countries have a cell in their Foreign Office to support development programs in third world countries in-

cluding India.

5- International Development Banks like IDB grant scholarships. I have been a recipient for one year.

## Steps to be taken:

*1- Hire a full time salaried CEO of BA with extensive experience in the NGO sector. He should be able to draw up project plans and apply for funding in all of the abovementioned five sources.*

*2- Support staffs such as accountant, as funding agencies seek proof of the money spent.*

*3- Consultation with CA.*

Expansion of Scope of Work: While promoting education is a noble idea, it ought to be understood that education has linkages to other factors such as nutrition, health, poverty, etc. Hence, there is the need for BA to have an integrated approach in any social intervention it plans.

Appendix 1: India: Corporate Social Responsibility - Indian Companies Act 2013

Last Updated: 14 January 2015

Article by Mansukhlal Hiralal & Company  
Mansukhlal Hiralal & Company

India's new Companies Act 2013 (Companies Act) has introduced several new provisions which change the face of Indian corporate business" Companies Act 2013 (Companies Act) has introduced several new provisions which change the face of Indian corporate business. One of such new provisions is Corporate Social Responsibility (CSR). The concept of CSR rests on the ideology of give and take. Companies take resources in the form of raw materials, human resources etc from the society. By performing the task of CSR activities, the companies are giving something back to the society.

Ministry of Corporate Affairs has recently notified Section 135 and Schedule VII of the Companies Act as well as the provisions of the Companies (Corporate Social Responsibility Policy) Rules, 2014 (CRS Rules) which has come into effect from 1 April 2014.

Applicability: Section 135 of the Companies Act



provides the threshold limit for applicability of the CSR to a Company i.e. (a) net worth of the company to be Rs 500 crore or more; (b) turnover of the company to be Rs 1000 crore or more; (c) net profit of the company to be Rs 5 crore or more. Further as per the CSR Rules, the provisions of CSR are not only applicable to Indian companies, but also applicable to branch and project offices of a foreign company in India.

**CSR Committee and Policy:** Every qualifying company requires spending of at least 2% of its average net profit for the immediately preceding 3 financial years on CSR activities. Further, the qualifying company will be required to constitute a committee (CSR Committee) of the Board of Directors (Board) consisting of 3 or more directors. The CSR Committee shall formulate and recommend to the Board, a policy which shall indicate the activities to be undertaken (CSR Policy); recommend the amount of expenditure to be incurred on the activities referred and monitor the CSR Policy of the company. The Board shall take into account the recommendations made by the CSR Committee and approve the CSR Policy of the company.

**Definition of the term CSR:** The term CSR has been defined under the CSR Rules which includes but is not limited to:

- Projects or programs relating to activities specified in the Schedule; or
- Projects or programs relating to activities undertaken by the Board in pursuance of recommendations of the CSR Committee as per the declared CSR policy subject to the condition that such policy covers subjects enumerated in the Schedule.

This definition of CSR assumes significance as it allows companies to engage in projects or programs relating to activities enlisted under the Schedule. Flexibility is also permitted to the companies by allowing them to choose their preferred CSR engagements that are in conformity with the CSR policy.

**Activities under CSR:** The activities that can be done by the company to achieve its CSR obligations include eradicating extreme hunger and poverty, promotion of education, promoting gender equality and empowering women, reducing child mortality and improving maternal health,

combating human immunodeficiency virus, acquired, immune deficiency syndrome, malaria and other diseases, ensuring environmental sustainability, employment enhancing vocational skills, social business projects, contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government or the State Governments for socio-economic development and relief and funds for the welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities and women and such other matters as may be prescribed.

**Local Area:** Under the Companies Act, preference should be given to local areas and the areas where the company operates. Company may also choose to associate with 2 or more companies for fulfilling the CSR activities provided that they are able to report individually. The CSR Committee shall also prepare the CSR Policy in which it includes the projects and programmes which is to be undertaken, prepare a list of projects and programmes which a company plans to undertake during the implementation year and also focus on integrating business models with social and environmental priorities and process in order to create share value.

The company can also make the annual report of CSR activities in which they mention the average net profit for the 3 financial years and also prescribed CSR expenditure but if the company is unable to spend the minimum required expenditure the company has to give the reasons in the Board Report for non compliance so that there are no penal provisions are attracted by it.

### **MHCO Comment**

The introduction of CSR provision in the Companies Act is a welcome step and all companies which satisfy the CSR criteria will have to undertake CSR activities under the new CSR regime during current financial year. This step will boost much required social projects with some professional management of the private sector.

This article was released on 27 June 2014.

The content of this article is intended to provide a general guide to the subject matter. Specialist advice should be sought about your specific circumstances.



## حجاب! خوشنودی الہی کا ذریعہ

” انسانی دانش اور تہذیبی نفاست کی معراج ہے حجاب “

از:- سید حامد محسن، چیرمین سلام سنٹر

آج اسلام میں عورت کے مقام و مرتبہ پر، جو سب سے تیکھی تنقید کی جاتی ہے، اس میں اسلام میں عورت کے لیے مقرر شدہ ڈھیلے ڈھالے لباس کو سب سے زیادہ نشانہ ملامت بنایا جاتا ہے۔ دورِ حاضر میں عورت کی آزادی کو اس کے تنگ لباس کے پیمانے سے ناپنے کی روایت چل پڑی ہے۔ لباس، جتنا مختصر ہو اور عورت کے جسمانی اُبھار کو پیش کر سکے، عورت اسی قدر آزاد اور خود مختار تصور کی جاتی ہے۔ اس کے برعکس دورِ قدیم میں عورتوں پر ظلم کی خاطر ان کو مختصر لباسوں میں رکھا جاتا تھا تاکہ وہ مردوں کی ہوس بھری اور طبع آمیز نگاہوں کا شکار نہ ہوں۔ نتیجتاً وہ خود کو آزاد اور خود مختار سمجھنے کے بجائے مظلوم محسوس کرتی تھیں۔ یوں گمان ہوتا ہے کہ دورِ جدید کے معاشرتی علوم کے ماہرین دورِ قدیم کے اُن لوگوں کو بھی مات دے چکے ہیں، جو عورتوں کو اُن کی مظلومیت کا احساس دلانے کے لیے اُن کے لباس کے اختصار پر اصرار کیا کرتے تھے۔ مگر اس سے زیادہ افسوس ناک امر اُن خواتین کی ناقص فہم ہے، جو اس مظلومیت کو عین آزادی، خود مختاری اور فیشن اور اعلیٰ معیار زندگی تصور کرتی ہیں اور میڈیا، سنیما اور فیشن گروؤں کی حکمت عملی کو اپنی کامیابی کا ذریعہ تصور کرتی ہیں۔

### قرآن کیا کہتا ہے

اسلام میں عورت کے مرتبہ پر ہونے والی بحث کا مرکز حجاب، برقعہ اور نقاب ہوتا ہے جس کو اسلام دشمن لوگ عورت کی محرومی، نسوانیت کو کچلنے کا ہتھیار اور قدامت پرستی کی علامت تصور کرتے ہیں۔ حجاب کے حامی اس کو نسوانیت کا محافظ ثابت کرنے کی جتنی کوشش کرتے ہیں، اس کے ناقدین اتنی ہی شدت سے اسے قدامت پرستی کا آلہ کار بتاتے ہیں۔ صدیوں سے مغرب زدہ معاشرے نے حجاب کو مسلم خواتین کی بے بسی کی علامت ٹھہرانے کا بیڑہ اٹھا رکھا ہے۔ آج اسے سیاسی ہتھیار کے طور پر بھی استعمال کیا جاتا ہے۔ آئیے دیکھیں قرآن اس سلسلہ میں کیا کہتا ہے:

پردے کے سلسلہ میں قرآن حجاب کی اصطلاح استعمال کرتا ہے۔ قرآن میں یہ اصطلاح آٹھ بار استعمال ہوئی ہے جو مندرجہ ذیل ہیں:

سورہ مریم: آیت 17، سورہ ص: آیت 32، سورہ بنی اسرائیل: آیت 45، سورہ شوریٰ: آیت 51، سورہ الاحزاب: آیت 53 سورہ المطففین: آیت 15

حجاب کے لفظی معنی پردہ اور اڑ کے ہوتے ہیں۔ روایتی طور پر مسلم معاشرے میں حجاب ان کپڑوں کو کہا جاتا ہے، جو مسلم خواتین اپنے سر اور تن کو چھپانے کے لیے استعمال کرتی ہیں۔ یہ طریقہ خواتین کی عصمت و عفت کی حفاظت کی خاطر سب سے مناسب سمجھا گیا کہ وہ خود کو تفریحِ نظر نہ بننے دیں اور اپنے جسم کو اس طرح ڈھانپیں کہ ہوس بھری اور گندی نگاہوں کا شکار بننے کی بجائے قابلِ عزت و تقدس پائیں۔ برصغیر ہندوپاک میں اس ڈھیلے ڈھالے لبادہ کو برقعہ کہا گیا۔ سعودی عرب میں اس کو عبایہ کہا جاتا ہے۔ خلیجی ممالک میں نقاب اور ایران میں تن کو لپیٹنے والے کپڑے کو چادر کہا گیا۔ مغربی ممالک میں مسلم خواتین نے ہیڈ اسکارف استعمال کرنا شروع کیا۔

### عریانیت اور صارفیت کا اتحاد

وہ خواتین، جو ڈھیلے ڈھالے لباس زیب تن کرتی ہیں اور تنگ، چست، مختصر اور شفاف کپڑوں کو استعمال کرنے سے احتراز کرتی ہیں انہیں لوگ عام طور پر عزت و تعظیم کی نظروں سے دیکھتے ہیں۔ اس کے برعکس وہ خواتین، جو فلموں میں اداکاری کرتی ہیں اور خود کو زیادہ برہنہ کرتی ہیں، فیشن شوز میں ماڈلنگ کرتی ہیں اور عریاں اشتہارات کی زینت بنتی ہیں، ان کو عام انسان ارزاں گردانتا ہے اور وہ نفسانی خواہشات کی بھوک کی نظروں کا بہ آسانی شکار بن جاتی ہیں۔ صابن، شیمپو، زیر لباس جامہ (Lingerie)، وینٹی بیگ، ریڈی میڈ لباس اور حیض کے نیپکن (Sanitary Napkin) فروخت کرنے

والی کمپنیاں دراصل ایسی ہی خواتین کو اپنے اشتہارات کے لیے آئیڈیل مواد بناتی ہیں اور ان کی جوانی اور حسن کی بنیاد پر اپنی اشیاء کو فروخت کرتی ہیں۔  
عریانیت اور صارفیت کا یہ اتحاد آج عورت کی تعظیم و تقدس کو مٹی میں ملانے کے درپے ہے۔

## مرد کو ”مکمل سوٹ“ اور خواتین کو ”مختصر لباس“ کیوں؟

مغرب کے معاشرت کے جان کار، لاکھ یہ کہیں کہ وہ جنسی مساوات کے حامی ہیں، مگر وہ اپنے طرز عمل سے یہ ثابت کرتے ہیں کہ وہ عورت کے حسن کو مرد کی ہوس کی تسکین کی خاطر استعمال کرنے سے ذرا نہیں چوکتے۔ لہذا مغرب میں جہاں مرد کو ”مکمل سوٹ“، زیب تن کیے دیکھنا پسند کیا جاتا ہے وہیں خواتین کو ”کم سے کم اور مختصر لباسوں“ میں ملبوس رہنے کی ترغیب دی جاتی ہے۔

## اشتہاری ایجنسیوں اور کارپوریٹ حلقہ کے لیے خطرہ کی گھنٹی!

ان حقائق پر غور کرنے سے اسلام دشمنوں کے ماڈی ایجنڈے کا پردہ خود بخود فاش ہو جاتا ہے، جس میں عورت کو محض جنسی کھلونا سمجھا جاتا ہے۔ مگر اس کے برعکس اسلام دشمن میڈیا ”مسلم عورتوں کی بے بسی اور مظلومیت“ کا راگ الاپنے میں کوئی کوتاہی نہیں کرتا۔ ظاہر ہے کہ اگر خواتین اپنی دلکشی اور حسن کو محض اپنے شوہر کے لیے مختص کر دے تو اس صورت حال میں کاسمیٹک اور تزئین و آرائش کی صنعت اربوں ڈالر اور کروڑ ہا روپیوں کے خسارے کا شکار ہو سکتی ہے۔ لہذا جب مغربی خواتین بڑی تعداد میں اسلام کا رخ کرنے لگتی ہیں تو مغربی میڈیا فطری طور پر اپنی اشتہاری اشیاء کے تئیں تشویش میں مبتلا ہو جاتا ہے۔ یہ اندیشہ کہ ہزاروں خواتین ان کے اشتہارات کا ہدف ہونے سے بے زار ہوں گی، اشتہاری ایجنسیوں، صنعتکاروں اور کارپوریٹ حلقہ کے لیے خطرہ کی گھنٹی ثابت ہوتا ہے۔

دراصل مادہ پرستانہ مغربی سوسائٹی آزادی نسواں کے خوشنما نعروں کے درپردہ خواتین کے جسمانی حسن کے استحصال کے درپے ہے۔ اس کے نتیجے کے طور پر ماڈرن دنیا میں خواتین کے روحانی تنزل اور سماجی قدر و منزلت میں کافی گراؤ آئی ہے۔

خواتین کے مرتبہ میں بلندی کے بجائے جدید دنیا نے خواتین کو سماجی تیلیوں میں تبدیل کر دیا ہے، جو خواہشات کے طلبگار اور جنسی سوداگروں کے ہاتھ کا کھلونا ہیں۔ آرٹ، ثقافت اور فیشن کی ملمع کاری حقیقت کی محض عارضی پردہ پوشی کر سکی ہے۔

سماجی انتشار نے ان کو اس حقیقت سے آگاہ کرنے کی ابتدا کر دی ہے۔ فرانس اور بلجیم کے نقاب اور برقعہ پر حالیہ پابندی سے یہ صاف طور پر ظاہر ہے کہ وہاں آزادیء نسواں کے سلسلہ میں جانبدارانہ رویہ اختیار کیا جا رہا ہے۔ وہاں صرف برہنگی اور عریانیت کی آزادی ہے اور حیا دار لباس کی پابندی ہے۔ کیا عورت پر برقعہ پہننے کی ممانعت اس قدر ظالمانہ نہیں، جس قدر برقعہ نہ پہننے کی؟ غالباً مغرب کا شعور اس یکطرفہ جبر پر کوئی چھن محسوس نہیں کرتا۔

## دشمنان اسلام کے دوہرے معیارات

حجاب یا برقعہ مسلم خواتین کی ذاتی پسند ہیں، وہ رضائے الہی کے لئے اس کا استعمال کرتی ہیں، اس لحاظ سے اس کا احترام کیا جانا چاہیے۔ کیا ایسا نہیں کہ دنیا میں مختلف قسم کے یونیفارم اور مذہبی لبادے مثلاً ڈاکٹروں کے سفید کوٹ، ججس اور وکیلوں کے سیاہ کوٹ اور Bow Tie، نرسوں کے لباس، چرچ کے پادریوں کے لمبے چوغے (Cassock) اور صلیب سے لیس لاکیٹ پہنے جاتے ہیں۔ سادھوی اور سادھو جو دنیا سے سنیاں لئے ہوئے ہوتے ہیں زعفرانی رنگ کے لباس میں ملبوس ہوتے ہیں، اور غیر شادی شدہ برہما کماری سفید لباس زیب تن کئے ہوتے ہیں، ان تمام کو نہ صرف دنیا بھر میں برداشت کیا جاتا ہے بلکہ ان کا احترام بھی کیا جاتا ہے۔ برقعہ اس سے کوئی مختلف شے نہیں ہے، جو عیسائی راہبائیں (Nuns) زیب تن کرتی ہیں۔ تو پھر سوال یہ پیدا ہوتا ہے کہ خواتین کے لباس سے متعلق دشمنان اسلام نے یہ دوہرے معیارات کیوں مقرر کیے ہیں اور حیا اور عفت کیوں کر مذہبی طبقات اور عام لوگوں کے لیے جداگانہ نوعیت اختیار کر سکتے ہیں۔

روداداری کا مطلب یہ نہیں کہ صرف ان ہی لوگوں کو پسند اور شرف قبولیت بخشا جائے جو ہمارے مماثل ہوں۔ بلکہ اس کا مطلب یہ ہے کہ دوسروں کی پسند کا بھی احترام کیا جائے خصوصاً جبکہ آپ ان کو سمجھنے سے قاصر ہوں یا ان کے نقطہ نظر سے متفق نہ ہوں۔

## خواتین، گلیمورلڈ کے پردوں کو چاک کر کے اسلامی حجاب کے آغوش میں

ماڈرن دنیا کی متعدد خواتین مغرب کے مغالطہ آمیز گلیمورلڈ سے ہندرتج باہر آرہی ہیں اور آزادی نسواں اور مادی کلچر کے پردوں کو چاک کر کے اسلامی حجاب کی فیوض و برکات سے واقف ہوتی جا رہی ہیں۔ سابق برطانوی وزیراعظم ٹونی بلیئر کی نسبتی بہن لورین بوتھ (Lauren Booth) سابق میں مارگریٹ مارکوکس کہلانے والی مریم جمیلہ، برطانوی صحافی یوان رڈلے (Yvonne Ridley)، ملیالم شاعرہ کملا ثریا اور ان کے علاوہ سینکڑوں زندہ مثالیں ہیں۔ خود ہمارے ملک ہندستان میں ٹی وی چینل-IBN CNN کے مطابق مسلم خواتین کسی جبر کے تحت برقعہ استعمال نہیں کرتیں بلکہ اپنی عفت و عصمت کے تحفظ کی خاطر یہ خود ان کی اپنی پسند ہوتی ہے۔ سروے کے مطابق وہ برقعہ میں مرد کے ذریعہ چھیڑ خانی اور ہوسناک نگاہوں سے خود کو محفوظ محسوس کرتی ہیں۔ یہ لباس مسلم خواتین کی حیا اور پاکدامنی کی علامت کے طور پر مسلم خواتین کو عزیز ہے۔

## نوبل انعام یافتہ باحجاب خاتون ”توکل کرمان“

جہاں تک میرے علم میں ہے، شاید حجاب کی اہمیت کو کسی اور فرد نے ماڈرن دنیا کے روبرو اس باہمت انداز سے پیش نہیں کیا جیسا کہ 2011ء کی نوبل انعام یافتہ یمنی خاتون توکل کرمان نے پیش کیا۔ جب وہ نوبل انعام حاصل کرنے کے لیے سویڈن کے دارالخلافہ اوسلو (Oslo, Norway) میں اسٹیج پر حجاب میں نمودار ہوئیں تو ساری دنیا کا پرنٹ اور الیکٹرانک میڈیا انگشت بدنداں رہ گیا۔ توکل کرمان سے پوچھا گیا کہ ”کیا وہ یہ محسوس نہیں کرتیں کہ ان کا یہ لباس ان کی تعلیمی اور دانشورانہ علمی سطح کے منافی ہے اور کیا یہ اسلام میں عورت کے دبائے اور کچلے جانے کی علامت نہیں؟“

توکل کرمان نے بغیر توقف کے جواب دیا: ”انسان زمانہ قدیم میں برہنہ رہتا تھا جو جو انسانی علوم اور تہذیب کا ارتقاء ہوا، وہ اپنے تن کو ڈھانکنے اور کپڑے زیب تن کرنے لگا۔ میں آج، جو کپڑے پہنتی ہوں اور حجاب استعمال کرتی ہوں یہ انسانی دانش اور اس کی تہذیبی نفاست کی معراج ہے، جس کے انسانی تہذیب نے ہزاروں سال کا سفر کیا ہے۔ بھرپور لباس زیب تن کرنا یقیناً انسانی پسماندگی کی علامت نہیں۔ دراصل برہنگی انسانی ذہن کی پسماندگی کی علامت ہے اور اس بات کی مظہر ہے کہ ماڈرن دور کا دانشمند انسان لباس کے حوالے سے آج بھی عہد قدیم میں زندگی بسر کرتا ہے۔ یہ کتنے افسوس کی بات ہے“

