Why students unions at universities must not be curbed
Food For Thought

Intellectual Dynamism

(Prof. M. Aqil)

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Egyptian-American Nobel Laureate, Ahmed Hassan Zewail known as the ‘father of femtochemistry’ died in USA on Tuesday the 2 August 2016 (28 Ziquad 1437). He leaves behind many science breakthroughs and an enduring legacy. The passing of Ahmed Zewail, a science icon and one of the world’s most eminent chemists, has been met with worldwide grief. A military funeral (broadcast live on television) was held for Zewail on Sunday the 7 August 2016 in Cairo, Egypt. The funeral prayers were led by Ali Gomaa, former Grand Mufti of Egypt, at the El-Mosheer Tantawy mosque in Cairo. The funeral was attended by senior academics, military generals, members of the judiciary, family, friends and high-ranking Egyptian officials. Those attending included President Abdel Fattah el-Sisi, Prime Minister Sherif Ismail, al-Azhar Grand Imam Ahmed el-Tayeb, Defence Minister Sedki Sobhi, former President Adly Mansour, former Prime Minister Ibrahim Mahlab and the renowned Egyptian-British heart surgeon Magdi Yacoub.

Ahmed Hassan Zewail was born on 26 February 1946, in Damanhour in the delta of the river Nile, Egypt. He received a Bachelor of Science (1967) and Master of Science (1969) degrees in Chemistry from Alexandria University, Egypt. He then moved to the United States, where he did PhD (1974) from the University of Pennsylvania, Philadelphia under the supervision of Robin M. Hochstrasser. He then did postdoctoral research at the University of California, Berkeley, supervised by Charles Bonner Harris. In 1976, he was appointed as a faculty member at the California Institute of Technology (Caltech), Pasadena. He was made the first Linus Pauling Chair in Chemical Physics. He became a naturalized citizen of the United States on 5 March 1982. Zewail served as the director of the Physical Biology Center for Ultrafast Science and Technology at the California Institute of Technology.

Chemists have long studied chemical reactions by looking at the ingredients they start with, the final products they produce and, sometimes, transitory molecules along the way. But chemists could not watch the actual dynamics of the process, because the breaking and shifting of chemical bonds occurs very quickly at the time scales of femtoseconds. A femtosecond is a millionth of a billionth of a second. Zewail took advantage of advances in lasers that could fire ultra-short pulses. One laser pulse would set off the chemical reaction, then a second pulse would record the state of the molecule through the colours of light the molecule absorbed and emitted. Using Zewail’s techniques, scientists can now observe the bonding and busting of molecules in real time. The research could lead to new ways of manipulating chemical or biological reactions as well as faster electronics and ultra-precise machinery. His technique developed by Zewial is likened to Galileo’s use of his telescope which revolutionized modern astronomy. Ahmed Zewail received the 1999 Chemistry Nobel Prize unshared. He is the first and only Arab to win the Nobel Prize in science. On that occasion he said, “If you can understand the landscape of a chemical change or a biological change, you might be able to alter the landscape”. He received many awards including the 1989 King Faisal International Prize for Science (in the subcategory physics with the co-winner Theodor Wolfgang
Hänsch from Germany). In 1999, he received Egypt’s highest state honour, the Grand Collar of the Nile. Egypt issued postage stamps in his honour. His Indian honours include: Honourary Doctorate by Jadavpur University, Kolkata (2001); Sir C. V. Raman Award, Indian Institute of Science Education and Research, Kolkata, (2002); Honorary Fellow, Chemical Society of India (elected 2001); Member, Indian Academy of Sciences (elected 2001); Foreign Fellow, Indian National Science Academy (elected 2002). Ahmed Zewail delivered the Rajiv Gandhi Science Lecture delivered on 17 October 2002. In this lecture he acknowledged the scientific traditions and achievements of India.

In 2008, Zewail once again impressed the scientific community, when he and his team developed “four-dimensional electron microscopy”. With this technology, it is possible to capture and recreate the movement and dynamics of fleeting changes in the structure and shape of matter, in real-time, and real-space. The femtochemistry is based on laser-light. The 4D electron microscopy is based on electrons and opened new avenues in biology, nanoscience and materials science. This would have been Ahmed Zewail’s next Nobel Prize!

After receiving the Nobel Prize, Ahmed Zewail also devoted time to improving scientific research in Egypt. He will be remembered for his public service through tireless contribution to the science and education sphere as well as for his scientific feats. In 1999, Ahmed Zewail initiated the major project known as the Zewail City for Science and Technology in Giza, Egypt, http://www.zewailcity.edu.eg/. The Egyptian Cabinet has proclaimed the project as ‘National Project for Scientific Renaissance’.

Ahmed Zewail was one of the speakers at Opening Ceremony of the 2015 International Year of Light and Light-based Technologies. Zewail authored about 600 scientific papers and 16 books. In 2009, US President Barack Obama named Zewail, to the Council of Advisors on Science and Technology and later that year made him the first US science envoy to the Middle East. He joined the United Nations Scientific Advisory Board in 2013. Ahmed Zewail has joined the ranks of the Medieval Arab chemists including: Jabir ibnHayyan (721-815, Latinized name, Geber) and Muhammad ibn Zakariya al-Razi (854-925CE, Latinized name, Rhazes).

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Bibliography:
85th Award ceremony of Rahbar Coaching Centre (RCC), Patna held in Patna

Zasimuddin, student at R.C.C. Patna awarded Saiyed Hamid Excellence Award by Holy Creatures.

Patna: The 85th award ceremony of Free Rahbar Coaching Centre, Patna was held on 21st August, 2016 at Millat Urdu Girls High School, Phulwari Sharif in Patna. Among the guests present on the occasion were Md. Mansoor Alam, Software Engineer and President, Holy Creatures, Enam Khan, Convenor, Bihar Anjuman, Ghulam Rasool, Bank Manager (ret'd), Md. Naushad Ansari, co-ordinator, R.C.C., Patna, Md. Amanat Ali, Manager Bihar Anjuman and Mohammad Asif, newly appointed Manager, Bihar Anjuman.

Special invitees were Jb. Shoaib Khan, Director General of Police (ret'd) and Jb. Shamsul Haque. The Chief guest was Maulana Anisur Rahman Qasmi, General Secretary (Nazim) Imarat-e-Shariah, Bihar.

The program started with recitation of Holy Qur’an. Mr. Naushad Ansari welcomed the guests and coordinated the program. Enam Khan, while introducing the activities of Bihar Anjuman, informed that Free Rahbar Coaching Centres are being run by Bihar Anjuman where needy students of class VIII to X of the government schools are provided free coaching. Later, the desirous students are also admitted to different polytechnic colleges for pursuing their studies. ‘Our mission is to convert zeroes into heroes’, he emphasised.

Shoib Khan advised to improve abilities in Mathematics. One should understand basic concept of subjects while pursuing studies, he said. ‘Poverty is not at all a hurdle in acquiring success’ reiterated Naushad Ansari in his talk. He cited various examples of success stories of poor student. ‘What is required is honest labour, determination and patience’ he stated.

Er. Mansoor Alam, President of Holy Creatures, congratulated all the students for their success. He declared that the “Saiyed Hamid Excellence Award-2016”, as was announced earlier, is being given to Md. Zasimuddin for securing more than eighty per cent marks in matriculation. This award will continue this year too. The purpose of giving this award is to motivate the students to perform better, he stated.

Maulana Anisur Rahman Qasmi handed over one new Computer System to Md. Zasimuddin, a student of this centre, who secured more than 80 per cent marks in this year’s matriculation examination. The computer system was awarded by Patna based N.G.O. namely Holy Creatures. He stated that though the result of matriculation has been very bad this year, this centre’s result is encouraging. He congratulated the management for this holy work.

He re-collected the starting of this free coaching and felt that there have been appreciable development at the centre. Ghulam Rasool Sb briefed various tips for performing better in studies. Naushad Ansari Sb thanked all the guests. The program concluded with dua.
Alhamdulillah signifies gratitude in our everyday lives.

“Develop an attitude of gratitude, and give thanks for everything that happens to you, knowing that every step forward is a step toward achieving something bigger and better than your current situation.”
– Brian Tracy

“The essence of all beautiful art, all great art, is gratitude.”
– Friedrich Nietzsche

“If having a soul means being able to feel love and loyngky and gratitude, then animals are better off than a lot of humans.”
– James Herriot

“Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend.”
– Melody Beattie

“Gratitude can transform common days into thanksgivings, turn routine jobs into joy, and change ordinary opportunities into blessings.”
– William Arthur Ward

“Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.”
– Melody Beattie

“Gratitude is the henkghiest of all human emotions. The more you express gratitude for what you have, the more likely you will have even more to express gratitude for.”
– Zig Ziglar

“It is through gratitude for the present moment that the spiritual dimension of life opens up.”
– Eckhart Tolle

“Gratitude is the inward feeling of kindness received. Thankfulness is the natural impulse to express that feeling. Thanksgiving is the following of that impulse.”
– Henry Van Dyke

“Gratitude is a mark of a noble soul and a refined character. We like to be around those who are grateful.”
– Joseph B. Wirthlin

“For me, every hour is grace. And I feel gratitude in my heart each time I can meet someone and look at his or her smile.”
– Elie Wiesel

“When we focus on our gratitude, the tide of disappointment goes out and the tide of love rushes in.”
– Kristin Armstrong

“Gratitude is not only the greatest of virtues, but the parent of all the others.”
– Marcus Tullius Cicero

“Everything we do should be a result of our gratitude for what God has done for us.”
– Lauryn Hill
Human rights watchdog calls for urgent action on 'deep-rooted' inequality

I By Mansoor Khan I

Britain can expect widening social divisions and increased racial tensions unless the government takes urgent action to tackle deep-rooted inequalities, the new chair of the UK’s equalities watchdog has warned. David Isaac, the chair of the Equality and Human Rights Commission, said that for many...

[Link to video] http://flip.it/Rhg0me

I too would like a salary of £500,000 a year like David Isaacs.

The divide between the rich and the poor is widening and is glaringly obvious.

There has always been discrimination and occurs in all societies. However David Isaacs is correct in that the divides and discrimination has increased in recent years.

I asked an Asian Muslim colleagues why he had changed his name to a familiar "local non Muslim sounding" name. His reason for doing so was that he was not getting many job interviews.

Did changing his name work? It worked wonders. Being an honours graduate from a prestigious British university, he was inundated with job offers!

But did things work out? Unfortunately no! He could change his name, but when he turned up for the interviews the interviewers took one look at the colour of his skin, which was white but not as white as it should be, and politely showed him the door.

Being a super bright individual he set up his own business and is doing really well.

It will be futile to bring in laws against discrimination. We have "tests" designed to fail the poor, under educated and any unsuitable candidate.

I have heard that candidates have been refused jobs on the grounds that they did too well in the tests. "Sorry but you are over qualified for the job, best of luck!"

The problem can not be tackled by endless amount of laws. It can only be tackled by teaching correct moral values.

Within weeks will be the days of Hajj (pilgrimage to Makkah). There the King's and shaikhs of the middle east and the dignataries of the world will have to stand rubbing shoulder to shoulder with the poor, uneducated and deprived in prayers and other devotions. Will have to wear the same garments as the rest of the pilgrims so that they can not be distinguished from all the other pilgrims from every country of the world. Will have to wait in queues without distinction.

There will be the whitest of whites. The blackest of blacks. People of every colour under the sun. Malcolm X was so impressed when he went for Hajj that he left the racist black sect Nation of Islam, because he saw in action the meaning of EQUALITY.

The last sermon of the Prophet is very short and direct to the point. It should be committed to heart by every Muslim so that he or she will act justly in dealing with others. Performing Hajj at least once is an eye opener. No person who performs Hajj in the correct spirit will ever discriminate again in their private or public dealings.

There are many videos of the Sermon of the Prophet on his Only Pilgrimage that he made.

Congratulations to all those of you who are fortunate enough to make the Hajj this year. If done in the right spirit it will definitely change your life in the most remarkable way. You will not need any laws passed as David Isaacs is recommending.

[Links to videos] https://youtu.be/S3d5051_bpQ
https://youtu.be/jLUzXKfTu2Y
Flooded yet 'dry':
The great Bihar paradox

I By Mohammad Sajjad I

Let Bihar be damned under its contradictions of having gone ‘dry’ and then having been submerged under a flood. After all, it is a godforsaken land, having lost its promise of overcoming its problems, says Mohammad Sajjad.

Paradoxes and ironies seem to abound in Bihar. The Nitish Kumar-led administration, in its previous tenures (2005-13 in coalition with the Bharatiya Janata Party) was criticised heavily for raising revenue from the liquor trade. The revenue went up from Rs 350 crore in 2004-05 to over Rs 3,700 crore in 2014-15.

In the resource-starved state, liquor shops mushroomed across Bihar hinterlands. Further, this arrangement strengthened the liquor dealers’ position. The principal opposition then was the Rashtriya Janata Dal which was critical of the policy.

In the incumbent tenure of Nitish-led administration in Bihar (since 2015), the RJD is the dominant (and aggressive/hegemonic too) ally.

One of the important (and by now controversial, too) steps taken by this regime is to ban liquor. The Bihar government had the banned sale and consumption of country and spiced liquor in rural areas. But had allowed the sale of Indian Made Foreign Liquor in towns and cities. Subsequently, even this selective exemption was done away with. The Bihar Excise (Amendment) Act has restricted the manufacture, transport, sale and consumption of liquor in Bihar and with effective implementation the state was declared dry.

However, what is turning out to be too irksome is the penal provisions in the act which are stringent, as there is a large fine as well as a large jail sentence for anyone caught violating the law. Even more criticism is due for the provisions to penalise even the members of the family and neighbourhood.

Notwithstanding the initial misgivings and outcry, it was claimed by the officials like Patna Divisional Commissioner Anand Kishore that prohibition as well as proactive policing have contributed to a decrease in crime rates in Bihar. The total crime rate in Bihar has reduced by 27 per cent in April. Crimes such as murder, rape, domestic violence, atrocities against the Scheduled Castes and Scheduled Tribes and riots have reduced, and that that the number of road accidents have also reduced since the ban.

Further, the National Family Health Survey report claimed that the ban and its strict enforcement brought a positive impact upon the lives of the women in Bihar; that as many as 46 per cent of women were facing violence after their partner consumed alcohol; that the drunken husbands used to beat up their wives after coming back from work in the evening. The money which was used for consuming alcohol now reached the hands of the wives who could use it to support their child’s education or provide them food and clothing.

The rural women, particularly from poor and lower middle class backgrounds, are said to be still happy with this ban, and they didn’t take it as a draconian one, so long as excessive intrusion by ban enforcement agencies was not there. Now, this is increasingly becoming problematic even for those segments that were quite happy with the ban. This is where the Nitish regime needs to realise that the draconian as-
pects of the liquor ban laws should be dropped, sooner than later.

This contradictory and divided response in our times asks us to revisit the history of the non-cooperation movement in Bihar, 1920-22. One of the most rigorous of the recent researches on Bihar is by Lata Singh (2009), Popular Translations of Nationalism: Bihar, 1920-22, which demonstrates that ‘there was a strong protest in Bihar’, despite the fact that the ‘liquor boycott was not a part of the official programme of the Congress when the non-cooperation movement started, but once this programme gained momentum, the Congress encouraged it….the brunt of taxation of drink was borne by the lower classes’.

Her evidence further elaborates that this specific issue of liquor boycott enjoyed the support of even those segments of the Indian population who were otherwise opposed to the non-cooperation movement. ‘The liquor dealers were emerging as the great landowners. Most of the poor peasants’ and tribals’ lands were passing to them. Moreover, as the liquor dealers’ estates became larger, they became more rapacious. They maintained their own strongmen to coerce the poor and landless into labouring in their fields for minimal payment. Any protest by the peasants was suppressed with the help of the local police’. The nationalists, while appealing for prohibition, put forward the argument that drinking was a vice and the government had no right to derive revenue from it.

Almost a century later, this narrative of colonial Bihar can be quite instructive for our times. The liquor dealers of 2005-15 minted money and observers say how this segment emerged as the major support base of the BJP in the 2014 elections. Part of the reason for the outrage against the liquor ban laws is this. The responsible sections of media need to take this significant aspect into account, as much as the Nitish regime would be well-advised to review the draconian aspects of the legislation.

Even while the media was articulating the state of affairs in Bihar as ‘dry’, this wretched state is now reeling under the recurrent catastrophe of river-flood, even while the rainfall is 15 per cent less than the usual. However, the larger section of the media is not shouting as much against this recurrence of flood and persistence of neglect by successive Union governments. Even the traditional ruling elites of Bihar, most of who were first with the Congress, and are now with the BJP, preferred to protest least on this aspect.

Thus, till date, Bihar continues to be India’s ‘internal colony’, as coined by the great socialist thinker Sachidanand Sinha, who is in his 90s and lives in his ancestral village in Muzaffarpur.

The magnitude of the flood impact can be gauged by the fact that the flood-prone area in Bihar went up to 68 lakh hectares in 1994 from 25 lakh hectares in 1954. In November 1937, the then minister Syed Mahmood (1889-1971), in the provincial ministry of the Congress in Bihar, had convened a conference in Patna to discuss the flood problems of Bihar. This probably was the first initiative of a popular provincial government in the state. The governor, Hallet, in his inaugural address discussed the flood problems of Bihar only to downplay the enormity of the problem and said that the problem was not that acute as has been made out to be.

Eventually, Syed Mahmood also authored a book, A Plan of Provincial Reconstruction [of Bihar, 1939]. With a foreword by Rajendra Prasad, this book ran into many editions. Now this valuable book is scarcely available beyond the Khuda Bakhsh Library of Patna, which is suggestive of our concern about Bihar’s economic facelift.

A noted flood expert on Bihar, Dinesh Kumar
Mishra’s interventions and research publications remain as much neglected by the policy elites as they always have been. Another scholar, Praveen Singh, argues that the “colonial dispensation in north Bihar believed that the rivers of the flood plains needed to be controlled. The zamindar became the pivot around which the implementation of these flood control efforts revolved. Along with the railways and roads, the uncontrolled manner in which many zamindary embankments were built led to deterioration in the flood situation.

"By the 1930s, there was a strong view among engineers that rivers should not be controlled and embankments should be removed wherever possible. However, in contrast to the new official technical doctrine on flood control, a slew of powerful social and economic interests argued for retaining the ‘protected areas’ through embankments”.

Shockingly, despite these adverse experiences, the post-Independence regime in Bihar went ahead with the same kind of embankment policy. Why? Understandably, to let the elites make money, through corruption, from these gigantic projects, so much so that till the 1980s, even the low-ranking employees such as the ‘overseers’ (subsequently called with a rather more ‘dignified’ designation of junior engineers) in the irrigation departments of the Bihar government were counted among the richest government employees, not to say of the contractors who became money-bags of the politicians, preferably of their own castes.

Many of these hegemons went on to become legislators themselves. These ‘wise-men’ of yesteryear came out with the congenitally flawed scheme of making canals the basin of which were lower than the fields to be irrigated. Thus, these canals, in many cases, hardly served the purpose, except filling in the coffers of the politician-engineer-contractor nexus.

What about the academic researches addressing these issues? Well, the universities were busy ‘taking over’ the colleges founded by the landlord politicians who recruited only their caste-men on teaching and non-teaching positions, before handing these colleges over to the government. This was an arrangement wherein there was the practice of almost cent per cent reservation of jobs for the specific caste. These very beneficiaries later scornfully, disdainfully and vehemently critiqued the Mandal Commission on the plea that it was implemented at the altar of meritocracy.

Notwithstanding the adverse impacts of embankment projects, why did the Union government not fund dams which may have provided with hydro-electricity, engendering industrialisation in Bihar along the Nepal border, besides irrigation facilities to the peasantry? One guess could be that unlike the Narmada dam projects in Gujarat, in Bihar the displacements brought about by the dams, could have been wreaked upon the upper caste elites too. And unlike the tribals, these elites are not expendable human beings, to be subjected to forced displacements.

Given the transformation in the character of the media in our times, therefore, we can hardly expect that there would be loud-voiced prime time discussions on television news channels with development experts on the panel. The common people pretending to be educated and informed ones have greater passions reserved for cow protection, ghar wapsi and love jihad.

In such cynical times, who has got the time to think about Bihar’s flood devastation!

Let Bihar be damned under its contradictions of having gone ‘dry’ and then having been submerged under a flood, which is a recurrent phenomena. After all it is a godforsaken land, having lost its promise of overcoming its problems, isn’t it?

Mohammad Sajjad teaches Modern Indian History at the Aligarh Muslim University, and has published two books: Muslim Politics in Bihar: Changing Contours (Routledge, 2014) and Contesting Colonialism & Separatism: Muzaffarpur (Primus 2014).
A n American man walked into a restaurant in London. As soon as he entered, he noticed an African man sitting in the corner. So he walked over to the counter, removed his wallet and shouted, "Waiter! I am buying food for everyone in this restaurant, except that black African guy over there!"

So the waiter collected the money from the man and began serving free food to everyone in the restaurant, except the African. However, instead of becoming upset, the African simply looked up at the American and shouted, "Thank you!" That infuriated the man. So once again, the American took out his wallet and shouted, "Waiter! This time I am buying bottles of wine and additional food for everyone in this bar, except for that African sitting in the corner over there!" So the waiter collected the money from the man and began serving free food and wine to everyone in the bar except the African. When the waiter finished serving the food and drinks, once again, instead of becoming angry, the African simply smiled at the American man and shouted, "Thank you!"

That made the American man furious. So he leaned over on the counter and said to the waiter, "What is wrong with that African man? I have bought food and drinks for everyone in this bar except him, but instead of becoming angry, he just sits there and smiles at me and shouts 'Thank you.' Is he mad?"

The waiter smiled at the American and said, "No, he is not mad. He is the owner of this restaurant.

May your enemies work unknowingly in your favour.

- Stay away from Anger.. It hurts ..Only You!
- If you are right then there is no need to get angry,
- And if you are wrong then you don't have any right to get angry.
- Patience with family is love, Patience with others is respect.
- Patience with self is confidence and Patience with GOD is faith.
- Never Think Hard about the PAST, It brings Tears...
- Don't think more about the FUTURE, It brings Fear...
- Live this Moment with a Smile, It brings Cheer.
- Every test in our life makes us bitter or better,
- Every problem comes to make us or break us,
- The choice is ours whether we become victims or victorious.
- Beautiful things are not always good but good things are always beautiful
- Do you know why God created gaps between fingers?
- So that someone who is special to you comes and fills those gaps by holding your hand forever.
- Happiness keeps You Sweet.. But being sweet brings happiness.
Question: What does it mean when Allah says in the Quran "There is no compulsion in religion"?

consultant: Dr. Shabir Ally

Thank you for your question and for contacting Ask About Islam.

The verse cited in this respect is in the second chapter of the Quran, the two hundred and fifty-sixth verse:

{There is no compulsion in religion. The Right Way stands clearly distinguished from the wrong. Hence he who rejects the evil ones and believe in Allah has indeed taken hold of the firm, unbreakable handle. And Allah (Whom he has held for support) is All—Hearing, Al—Knowing.} (Al-Baqara 2:256)

When it says “there is no compulsion in religion”, it is stated in an absolute manner. And the verse continues to say: {The Right Way stands clearly distinguished from the wrong}, which implies that guidance has been made plain and distinct from the error.

God has made His message plain, the truth and error are now distinct and there is no need to compel anyone to be this or that (religion). In fact, it would be wrong to compel anyone.

If you compel somebody to be a Muslim then they wouldn’t really be a Muslim, because to be a Muslim means that you have to be a Muslim at heart. The classical Muslim scholars said that it involves the affirmation by the tongue and also the conviction of the mind; the two things have to come together. So you can only force a person to confess verbally and say: “Yes, I am Muslim; yes I declare the testimony of faith of Islam.” But then, in their mind, there belief could be something contrary to that. Since that is what is required, then how can you compel somebody to be a Muslim? It is really impossible; you will be just fooling yourself if you think you can compel someone to be a Muslim.

Q: What about internally within the faith, for example somebody who is already a Muslim; does this verse also apply to them?

A: Yes, because the verse is taken in an absolute manner; however, we should know that those scholars in the past who have said that you can, in a way, compel the Muslim who is already a Muslim, to remain as a Muslim; meaning that if they apostated from the religion then the penalty is death. They acknowledge that this means they are compelling them to stay in the faith; they said, well this verse no longer applies. Which means that they are subscribing to a belief that there are certain verses in the Quran which were once given and whose rulings applied at the time, but though the verses remain in the Quran, their rulings no longer apply.

Often they will say that there are some other verses in the Quran that abrogates this one, and gives a new ruling such that this one is repealed, or that some saying or practice of the Prophet Muhammad (peace be upon him) shows that this verse no longer applies because the Prophet (peace be upon him) himself was not following this verse, at least in his later life. But that doctrine of abrogation, to understand that some verses in our existing text of the Quran, somehow should be ignored, and that its legal ruling should not be put into effect, is disputed by many scholars in our present times, because when we look back in the history of this idea, you see that the authentic sayings of the Prophet (peace be upon him) cannot be brought to show that such a doctrine is valid, and the words of the Quran themselves show that the Quran should have lasting applicability; these are the words of God and they cannot be simply pushed away by any sort of imagination of anyone.

Somebody imagines that this verse is abrogated or this other verse is abrogated, and what authority do they imagine to make these pronouncements? So since there is no authentic pronouncement from the Prophet (peace be upon him) himself to validate this doctrine, and the Quranic text itself seems to be very general and absolute, that is what should hold the day.

And this verse in particular says in a very broad manner “la ikraha fiddin”, “there is no compulsion in religion”, and so it should apply across the board. I hope this helps answer your question.

Salam.
Gambling

Let us now concentrate on gambling, which too has been prohibited by Qur’an and along with Alcohol has been described as one of the mischievous activities of the devil. Gambling is recognised by medical scientists as a disease, which is called pathological gambling. According to the National Research Council, “pathological gamblers ‘engage in destructive behaviours: they commit crimes, they run up large debts, they damage relationships with family and friends, and they kill themselves. With the increased availability of gambling and new gambling technologies, pathological gambling has the potential to become even more widespread’”(p. 4-1)3. The National Research Council of US states that “many families of pathological gamblers suffer from a variety of financial, physical, and emotional problems, including divorce, domestic violence, child abuse and neglect, and a range of problems stemming from the severe financial hardship that commonly results from problem and pathological gambling. Children of compulsive gamblers are more likely to engage in delinquent behaviours such as smoking, drinking, and using drugs, and have an increased risk of developing problem or pathological gambling themselves.” Other problems include crime, loss of employment and bankruptcy.

The social problems due to gambling are even severer. Relatives, friends and employers suffer hugely. Employers complain of loss of work hours, embezzlement and inability to fulfil their financial obligations. NRC report further states: "How can we begin to measure the social impact of individuals who spend their children's milk money or cash their welfare checks to buy lottery tickets, as the Commission heard during visits to convenience stores? We cannot, but the Commission can acknowledge that when gambling is promoted as 'the only way to get ahead' and, in particular, targets those who do not have 'leisure dollars' to spend, the economic and social, indeed, the moral fabric of our nation is damaged.” (p. 7-18) Reports say that one in fifth of gamblers attempt suicide; other reports speak of as high as two third contemplating suicide.

The impact on family is equally dangerous. In NORC’s survey, 53.5 percent of identified pathological gamblers reported having been divorced, versus 18.2 percent of non-gamblers and 29.8 percent of low-risk gamblers. Further NORC respondents representing two million adults identified a spouse's gambling as a significant factor in a prior divorce. In a survey of nearly 400 Gamblers Anonymous members, 18 percent reported experiencing a gambling-related divorce. Another 10 percent said they were separated as a direct consequence of their gambling. The domestic violence and child abuse are signifi-
cantly greater problems in the families of gamblers than non-gamblers. Several cases of children dying in cars have been reported, on account of their father or mother leaving them locked and forgetting them, as they joined the casino.

Gambling was always bad. History is replete with the havoc caused by gambling in social lives. With the growth of economic fundamentalism, gambling, like other human addictions, became an organised business at the global level. Owing to the money involved in it, market forces were quick to use it as a big money-spinner. Not only have casinos burgeoned, gambling of one kind or the other has also become associated with almost all the vistas of business to accelerate their growth. Casinos are a regular part of tourism and entertainment industry. Betting is associated with almost all the big fixtures including political, entertainment and sports events. Lucky draws are being used to collect money as well as to boost the sales of hosts of consumer items.

Let us note a few facts about gambling:

- NORC found that the presence of a gambling facility within 50 miles roughly doubles the prevalence of problem and pathological gamblers.
- Two key studies indicated that between 15 and 20 million Americans are displaying some signs of a gambling addiction. Further, the Commission emphasised that estimates of the number of problem and pathological gamblers may be significantly understated.
- A Harvard University meta-analysis concluded that approximately 1.6 percent, or 3.2 million, of the American adult population are pathological gamblers. In Oregon, the lifetime prevalence of problem and pathological gambling is 4.9 percent. Recent studies in Mississippi and Louisiana indicate that 7 percent of adults in these states have been classified as problem or pathological gamblers.
- NORC found that approximately 2.5 million adults are pathological gamblers. Another three million of the adult population are problem gamblers. Over 15 million Americans were identified as at-risk gamblers.
- A survey of nearly 400 Gamblers Anonymous members revealed that two-thirds had contemplated suicide, 47 percent had a definite plan to kill themselves, and 77 percent stated that they have wanted to die.
- In NORC's survey, 53.5 percent of identified pathological gamblers reported having been divorced, versus 18.2 percent of non-gamblers and 29.8 percent of low-risk gamblers. Further NORC respondents representing two million adults identified a spouse's gambling as a significant factor in a prior divorce.
- One domestic violence counsellor from Harrison County, Mississippi, testified that a shelter there reported a 300 percent increase in the number of requests for domestic abuse intervention after the arrival of casinos.
- The NRC reported on two studies indicating between 10 and 17 percent of children of compulsive gamblers had been abused.

According to WHO reports, more than 1 million people die of suicides globally every year. If many reports have shown that the gambling accounts for one in five cases of suicides, it means that as many as 200,000 people commit suicides on account of gambling related problems.
Relying on Allah for sustenance does not mean not taking preparative measures for your future. Trust in Allah is a difficult issue that can be easily misunderstood.

There is a temptation to believe that by trusting in Allah, we can relieve ourselves of any responsibility for our actions or role in events and situations that arise in our lives.

Quranic verses such as the one below remind us that Allah provides for all our affairs and is All-Powerful.

{Allah is the Creator of all things, and He is the Guardian and Disposer of all affairs.} (39:62)

But trust in Allah is not meant to absolve us of working for our needs and striving towards good future. In fact, part of the means by which Allah provides for us is in the intellectual and reasoning capacity that He created humans with.

Allah has provided for our needs by giving us the ability to work for our sustenance and to strive for our goals, both in the present and in the future. This is evidenced in the following verse of the Quran:

{And that man can have nothing but what he strives for.} (53:39)

Planning Your Future

Some people do not plan and save for their retirement when they will be unable to work or purchase health insurance to assist in paying the costs of medical needs that may arise. Some people go so far as to spend their entire paycheck without heed of upcoming rent or other basic necessities that their family may need in the upcoming weeks.

Some do not even work a steady job, but pursue Islamic knowledge and traveling to share this knowledge, while leaving behind families that are destitute because bills are not being paid. If asked, these people say that they are trusting in Allah to provide for them and their families.

Many questions arise in our minds when we consider pursuing a path of savings, preparation for the future, and taking preventative precautions against possible future disasters.

It is easy to wonder and worry if it is sinful to "horde" possessions, food, or money in this way. We begin to question our level of trust in Allah, thinking that it must be low for us to feel the need to plan for the future that we may not even see.
While it is sadly true that we often forget to ask Allah for our needs, and are not sufficiently grateful for the means that He provides us with, as the hadith about tying our camel tells us, it is not correct to leave everything to Him and do nothing to support ourselves and our families. It is important for us to understand our own role in providing for ourselves and others.

Trusting in Allah and His plan and mercy is of great importance to our faith.

We build dams to hold water back from flooding villages. We do not walk in front of a bus, trusting that Allah will bring us to the opposite side of the street with no damage. We put aside portions of each paycheck towards the upcoming rent or mortgage payment.

We fill the car with enough gas to ensure we can get to our destination without running out. We lock our homes when leaving to prevent being robbed. We eat good foods, honey, and herbs, to prevent illnesses. These are all examples of humans doing the work necessary to create a good life in the present and future, while preventing potential problems.

We each have a responsibility to strive for our needs and the needs of our families, not expecting Allah to drop the rent money from the sky or to have groceries just show up at our door. We laugh at such a picture, but when we forget to work and plan for these needs, this seems to be what we are expecting to happen.

Allah

Trusting in Allah and His plan and mercy is of great importance to our faith. We should never stop trusting that whatever is happening in our lives is happening for a reason and that we can learn and grow from it, and that His Mercy will assist us through it.

Nor should we forget that everything we have is only held in trust from Allah, and that we should use it wisely and share it with others. But we must also remember that we have responsibilities that He has given us: to obey Him, worship and remember Him, and to also do our part in making things happen.

Ultimately, if our camel is meant to wander, no amount of tying him will keep him from getting free, as this verse of the Quran tells us: "And you will not will except as Allah Wills, the Lord of the worlds." (81:29)

But if we do not bother to tie our camel, and he wanders off or is stolen, we have only ourselves to blame.

Let's increase our trust in Allah, and let's do our part by tying our camels! http://www.onislam.net/english/reading-islam/living-islam/growing-in-faith/443139-tie-your-camel.html
Part 1-a

Wise Sayings from Quran and Hadith

1) And when you speak [i.e., testify], be just, even if [it concerns] a near relative [Al-An'aam 6:152]

2) “O you who believe! Be afraid of Allah, and be with those who are true (in words and deeds).” (At-Tawbah 9:119)

3) “And eat up not one another's property unjustly.” (Al-Baqarah 2:188)

4) O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. [Qur'an An-Nisaa 4/29]

5) Come not near the wealth of the orphan except with that which is, better (to improve it). [Surah Al-Israa 17/34]

6) And seek help through patience and prayer; and indeed, it is difficult except for the humbly submissive [to Allah]. [Al-Baqarah 2:45]

7) And speak to people good [words] and establish prayer and give zakat. [Al-Baqarah 2:83]

8) And fulfill the covenant of Allah when you have taken it [Al-Nahl 16:91]

9) Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice. [Al-Nisa' 4:58]

10) And whoever fears Allah – He will make a way for him to get out (from every difficulty) [Al-Talaaq 65:2]

11) And whoever relies upon Allah – then He is sufficient for him. [Al-Talaaq 65:3]

12) He who obeys the Messenger has obeyed Allah. [Al-Nisa' 4:80]

13) Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. [Aal 'Imraan 3:92]

14) Allah does not allow the reward of believers to be lost. [Aal 'Imraan 3:171]

15) Indeed, Allah does not like every self-deluded and boastful (person). [Luqmaan 31:18]

16) And be moderate in your pace and lower your voice. [Luqmaan 31:19]

17) And when My servants ask you, [O Muhammad], concerning Me – indeed I am near. I respond to the invocation of the supplicant when he calls upon Me.[Al-Baqara 2:186]

18) Whoever intercedes for a good cause will have a share [i.e. reward] there from; and whoever intercedes for an evil cause will have a portion [i.e., burden] there from. And ever is Allah, over all things, a Keeper. [An-Nisa 4:85]

19) And hasten to forgiveness from your Lord and a garden [i.e. Paradise] as wide as the heavens and earth, prepared for the righteous. Who spend [in the cause of Allah] during ease and hardship and who restrain anger and who pardon the people – and Allah loves the doers of good; [Aal-'Imran 3:133-134]

20) Whoever does righteousness, whether male or female, while he is a believer – We will surely cause him to live a good life. [An-Nahl 16:97]

21) And then you slay not your children because of poverty. We provide for you and for them. [Al-An’aam 6:151]

22) And repulse not those who ask. [Ad-Dhuha 93:10]

23) And do good. Truly, Allah loves the good-doers.” (Al-Baqarah 2:195)

24)“ Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. (An-Nahl 16:90)

25)“O you who believe! Fulfil (your) obligations.” (Al-Maaidah 5:1)

26) “So whosoever does good equal to the weight of an atom (or a small ant) shall see it. And whosoever does evil equal to the weight of an atom (or a small ant), shall see it.” (Az-Zalzalah 99:7-8)

Compiled by Mirza Ehteshamuddin Ahmed
So many of us spend a ridiculous amount of time just worrying about how terrible things are in the world these days. If only we could convert that vast amount of worry into action!

To be fair, many are not quite sure what they can do, others feel that their small efforts won’t amount to much -- though ‘small efforts’ are still way ahead of doing nothing. There are others who declare: I’ll do this or that ‘when I retire’. Really? While there are numerous older people who actively engage in activities for the larger good, most of them began in ‘small’ ways when they were a lot younger.

A great idea from people with passion is catching on.

There are many of them that I know, but two now come to mind:

From a simple idea, noticing vast amounts of cloth and other materials lying unused in India’s urban households, while many rural poor die because they do not have enough clothing, Anshu Gupta founded an NGO which is now a movement working in twenty-one states.

Through its staff, volunteers, and partner organisations, it redistributes contributed items, and processes materials into essential articles like rugs, blankets, mattresses - and most touchingly - cloth sanitary pads, as a hygienic alternative to the unclean rags that less privileged girls and women often are forced to use.

Rushab Turakhia spearheads a movement to not just spread kindness but make it a way of life. The idea is that when you do an act of kindness, instead of accepting a simple ‘thank you’ you give the person a YTN card (‘your turn now’), encouraging that person to pass on the kindness to someone else in need.

A simple idea, but one that has spread to over 32 countries.

Genuine service should dissolve the notion of doing good for only ‘people like us’. Our proclaimed inclusivity is most nobly expressed when we reach out to those we tend to label as the ‘other’.

Hundreds of impoverished Palestinian herders and farmers living in caves and tents in a remote area of the Palestinian West Bank, denied basic amenities by the government, have been provided free electricity due to the ingenuity of two Israeli physicists, Elad Orian and Noam Dotan, both pro-peace activists who, despite obstacles and opposition have installed a high-grid wind and solar system free of charge for them.

We have read, heard and believed that apathy is really the more destructive force; more terrible at times than outright hate. To believe something is wrong and do nothing about it is considered in many traditions a ‘sin’ or something that goes against the higher teachings.

As Hillel, renowned Judaic sage and scholar, urges us in this powerful message:

"If I am not for myself who is for me? And, being only for my own self, what am I?" And then, significantly: "And if not now, when?"

Whatever age we are, there is much we can do, either starting something on our own or supporting the work of others. There are no real valid excuses to side-step this – I read of a paraplegic man helping at-risk youth in his community, who said that he was formerly able to do 1,000 things. Now he can do 50. So his focus is on the 50 things he can do, not on the things he cannot.

(Marguerite Theophil, TOI)

Chapter (99) surat l-zalzalah (The Earthquake)

"Whoso has done an atom's weight of good shall see it, and whoso has done an atom's weight of evil shall see it."

The Prophet (sallallahu alaihi wa-sallam) said:

"He who relieves a hardship of this Dunya for a believer, Allah will relieve a hardship of the Day of Resurrection for him."
“Allah is in aid of the servant so long as the servant is in aid of his brother.”

Another of my favorite Prophet Muhammad saying’s is this one:

“Once humans are dead, rewards for them cease except for three things:
charitable endowment that out-survives them, knowledge that still benefits people after they die, and good offspring that remembers them in their prayers.

Prophetic saying.

“If the Hour starts to happen and in the hand of one of you is a palm shoot or seedling; then if he's able to plant it before the Hour happens, then let him plant it”.

(As-Silsilah as-Saheehah #9)

I imagine it is hard to stress more strongly the value of enriching life on Earth, till the last breath of our life.

The Messenger of Allah, peace and blessings be upon him, said,

“The believer is kind and gracious, for there is no goodness in one who is neither kind nor gracious. The best of people are those who are most beneficial to people.”

Will we let the poor die?

I Dr Mohammad Manzoor Alam I

Sometimes towards the end of cold war, Rand Corporation, which conducts researches and writes reports for US government, its foreign policy and military establishments, prepared a report that had a startling suggestion. It said that the powerful and rich Western countries and institutions should not intervene to save millions of lives in the less developed countries (LDCS).

According to Rand, the ill-fed, ill-clad, ill-shod millions were worthless vermins who had no value, were of no economic worth, and were a burden on earth’s resources. So they should be allowed to die off in their millions. There was no point in wasting precious material and financial resources on them. That was like throwing black slaves overboard in the sea to drown if the white captains of slave-trading ships thought their ship was overloaded or had insufficient food and water for so many people.

At that time the report sounded a little too cruel, callous and shocking, especially for liberals and leftists. It also seemed unprecedented, but it was not. In India, over the centuries Banias had regularly been hoarding grain as people died in famines. The Banias thus forced food prices (and their profits) to shoot through the ceiling as people died like flies. As Amartya Sen, says in famines there was enough food, but the poor did not have access to it as they had a weak purchasing power.

A particularly gruesome famine struck Bengal in 1942. People from the countryside were dropping dead like flies on Calcutta’s roads, lanes and bylanes. The city was littered with corpses of the hungry men, women and children as Ba-
nias’ godowns were brimming with food grains hoarded to be sold at higher prices. As Indians did not bother for fellow Indians, the British rulers had no reason to worry too much about saving Indian lives.

At that point the massive British military (that included Indians and other colonised people in it) was fighting against the Axis powers led by Germany, Italy and Japan. When the British Prime Minister Winston Churchill needed to ensure food supplies to British troops he took away all the reserved food from India and let the people die from hunger in their millions. Between the Banias’ greed and the British need Indian lives were extinguished en masse. Both Churchill and the hoarders had coolly decided to let people wither away. Thus Rand report’s suggestion was not unprecedented.

Thankfully, we are no longer living under British rule, but the rule of greedy traders is yet to be over. And, yes, the native government has not always been an improvement on the colonial one. Our governments at Centre as well as in states have not always acted in stress situations in a better way than their colonial predecessors.

Today no country in the world is allowed to let people perish in a famine. In India itself the last devastating famine came in Cooch Behar in the 70s. Since then no real famine has struck the country, yet from locations in Odisha, Madhya Pradesh and the model of economic growth state, Gujarat, reports have often come that said certain pockets were severely food scarce. Starvation deaths are not unheard of in these states as well as Chhattisgarh and others. The question is when India will get rid of hunger, finally? Today, 33 crore people in 256 districts of ten states are severely affected by monumental drought, subjected to the worst human suffering. There is no mention of it in the daily dose of announcements of grand new schemes, plans, missions, projects and Abhiyans. Why? Are not they Indians?

I will continue this in another write-up soon. However, before ending it I want to talk about a cruel joke Sadhvi Uma Bharti has played on some of the worst drought-hit people. Bharti, the rabble-rouser of Babri Masjid demolition movement, is today the Union minister for water resources. More importantly, she is an MP from Jhansi in Bundelkhand, one of the worst drought-hit areas.

On May 2, she flagged off 12 tankers carrying water to some most thirsty areas. She waved a BJP flag and the convoy of tankers rolled off to their destination. When they reached there people were angry to see that none of them had a drop of water. Whatever the case, but Bharti had her pictures sending water to the thirsty publicised. Naturally, the victims did not like this joke at all.

By the way, what does it say about the Centre’s attitude to the life and wellbeing of 30 crore Indians who are not a part of the grand media-created hype? Do these leaders want the poor to die without food and water?

http://iosworld.org/short_takes/Will_we_let_the_poor_die.htm
Why students unions at universities must not be curbed

The State is trying to curb the students movements, therefore, there are suspicions against some of the Subramanian report on education's recommendations, says Mohammad Sajjad.

The Committee for the Evolution of a National Education Policy, headed by former Cabinet secretary T S R Subramanian, submitted its report to the Union human resources development ministry May 27. Even though the 200-page report is yet to be made public, reactions from certain quarters on certain aspects of the report have started appearing in the media.

Its segment of student politics has attracted some attention. At least two student activists of Jawaharlal Nehru University, (Shehla Rashid, in The Indian Express, and an alumnus, Kavita Krishnan, on Scroll.in), have reacted on this segment of the Subramanian report said to be making some recommendations towards curbing student activism.

While the report seems to have kept itself oblivious of some of the best examples of healthy practices of student activism on certain campuses of our country, these well-meaning critics of the report also appear to be shying away from reflecting upon huge degenerations which have set in the students' (and teachers') politics across campuses.

However, what is even more objectionable about this report is the composition of the members of the Subramanian committee. The learned members don't seem to have been known as practitioners of healthy student activism.

Conversely put, the better known student activists turned academics have been kept out of the committee membership. In terms of ideological affiliations/leanings too, the composition of the committee does not seem to be an all inclusive one. This was true even for the Lyngdoh Committee Report (2006) which had exclusive terms of reference to frame guidelines on the students' unions on university campuses.

The Lyngdoh report was, however, sensitive about taking note of campuses such as JNU which essentially has/had worth appreciating student politics. Presumably, this was unlike the Subramanian report which reportedly does not write appreciably about the healthy aspects of student activism, for instance on campuses like JNU and the University of Hyderabad.

Why cannot we ban student politics altogether?

A students union is both an associational and institutional interest group, essentially like trade unions. All liberal democracies have such organised groups to represent the collective interests of concerned groups of citizens, in this case, students.

Since democracy is a system of government by discussion, persuasion, accommodation and consensus, hence, such pressure groups like students unions have to be relatively radical in emancipatory ideas
They have to organise gheraos, dharnas, and public demonstrations in protest against policies and actions that are antithetical to the larger collective interests of the student community and unemployed youth. They have to play important roles in national reconstruction.

They have to build enlightened public opinion, by promoting consensus, by enlisting sympathy, support and participation by a cross-section of opinion leaders in society and appealing to human reason, good sense and compassion. They have to influence the decision making.

The State and its organs like the university (administration) along with the students union have to encourage flow of ideas, promote public debate and discussion, and ensure students' participation in policy formulation and in running the affairs of the university.

The students union has also to provide meaningful information, critical perspectives and theoretical reflection on various issues. It has to analyse the socio-economic problems that we confront at various levels.

In short, since a students union does not have executive power, therefore, to ensure the protection of collective interests of the student community, it has to employ pressure tactics through democratic mobilisation.

A student leader, rather than becoming a self-serving, opportunist political operator, should not only be enlightened, informed, visionary, and sensitive but s/he should also be equipped with the art of mobilisation and negotiation.

Thus, the student movements are a unique part of the culture of higher education. One of the fundamental elements of the university community, the students' union has a genuine stake or vested interest in the operations of the university and the impact higher education can have on the world outside the walls of the academy.

The students who attended the first International Congress of Students in Latin America in 1909 had a direct impact on the University of Cordoba in 1918 and, ultimately, on the very structure of Latin American higher education.

In the United States, students drew the attention of their nation and that of the world to the futility of American involvement in a foreign conflict and forced their own universities to account for their business practices.

The Indian scenario

Although potentially compromised by the true leaders of the Independence movement, Indian students were a key component to their country's independence from British rule in 1947, and went on to represent a microcosm of a world embroiled in the Cold War.

Students, including educated unemployed youth, have become an important demand group in post-Independence Indian politics. Students have been in the vanguard of regime change. Yet, the students' political participation and mobilisation in India is often referred to as 'unrest', 'indiscipline' (in the official parlance of Aligarh Muslim University, India's largest residential university, it is invariably identified as 'anti-social activities').

The students are not treated as citizens having group interests, hence they are not supposed to be political actors. These are, needless to say, cultural constructs.

Agitational politics and mobilisation give the appearance of revolutionary potential. At residential universities (JNU, AMU, Banaras Hindu University, UoH, etc.), relatively unfettered conditions (in the hostels) lead them to search for personal identity and social meanings in ideologies and issues.

From the 1960s onwards, migration of rural students in urban colleges, combined with the spectre of unemployment, tended to drive them to agitation, as they became conscious and were able to get organised (even Aligarh's MAO College had 54 percent of its students from rural areas till 1900 AD, informs David Lelyveld).

The University of Hyderabad is one of our best universities. It also has an intellectually sharp and articulate, hence politically organised and assertive, Dalit student movement. Thus, representing the upward mobility of the historically most oppressed social groups who are articulating their grievances and urge for empowerment, and thereby strengthening our
democracy.

Senior student leaders/alumni provide the personnel and political resources (at times for partisan and factional politics too). In most cases, easy access to political careers and the benefits of power have led students to act as tools and pawns in the hands of self-serving politicians and also aligning with reactionary political formations.

It dissipated their potential and capacities to challenge the rot afflicting the established political system.

Between 1965 and 1975, parts of India witnessed strong student movements -- the Navnirman Andolan in Gujarat and the Sampurna Kranti (Total Revolution or Jayaprakash movement) in Bihar -- against rampant corruption in the government and universities.

These movements, in many ways, were also the manifestation of organised assertions of new rural elites, the backward castes, who had made their ways in higher education, but consummate employment opportunities were yet to be offered.

Around this time, a section of students of premier institutions like St Stephen's College in Delhi and Presidency College in Calcutta ventilated their anger against rural discontent and the State's wilful failures in implementing land reforms. Some students joined the extremist Naxalite movement.

Strong administrative measures have often succeeded in crushing student agitations. The threat of repression and intimidation worked wonders for the moment, and pliant, committed, prejudiced vice-chancellors and their sycophant aides and advisors took charge.

These elements, say Lloyd I Rudolph and Susanne H Rudolph (In Pursuit of Laxmi, 1987), failed to realise that student agitations cannot be dealt with merely as a law and order problem.

Hence, rather than repression, persuasion and conceding the legitimate demands should be the preferred ways of dealing with student agitations. Most often, only real grievances and discontentment influence students to mobilise.

Misguided, self-serving student activism and deep rot in academics

As an insider, I have seen to my horror that even the tallest and most renowned academics have wilfully indulged in brazen practices like manipulating the system and extracting unscrupulous favours for their miserably unworthy cronies.

In one instance, an absolute non-academic, infamous as a rotten fixer on the campus, was one morning found to have been upgraded into an academic without any evaluation, and subsequently a research paper was also published in his name, understandably through ghost writing, in a Left-leaning, high rated academic journal, thereby grievously hurting the journal's credibility.

On this campus, the student leaders of the 1990s operated as admission mafias, infamous for carrying out violence, intimidation. They have now become rich property dealers with easy access to powerful politicians and legislators.

Today, such 'worthies' are into various bodies managing academic governance, hence have easy access to, and influence the highest functionaries of universities. By virtue of such power and influences they can extract most unscrupulous favours in admissions and faculty recruitments/promotions.

These disconcerting aspects of academia remain woefully under studied. The rotten politics within
the temples of knowledge remain under-explored and under-exposed. The higher bureaucracy writes self-critical accounts, Bollywood makes movies exposing dirty practices prevalent within the industry, but the darker aspects of the politics of knowledge remain a closely guarded and unarticulated secret.

Among the rare exceptions could be the study of geographer Craig Jeffrey (now at Oxford University), whose study (2009) of the student-fixers on the Meerut University campus attempted to expose the rot within academia.

During the 1970s and 1980s, the hostels of some universities were hideouts for criminals wielding illegal arms and crude bombs. In Muzaffarpur, the hostels had become sites of shootouts and killings emerging out of intra-upper caste gang rivalries. Such a dispute once resulted in the killing of a principal of a premier college in Chapra.

A very ordinary chronicle, hence academically least noticed, P N Gour's study (1984) of the student unrest at the University of Bihar during 1967 and 1972, and some of the news reports of the 1980s, testify how some universities were turned into fiefdoms of various upper castes.

The colleges were opened by upper caste landlord-politicians who recruited their own caste-men, then these colleges were taken over by the government.

This arrangement provided upper caste elites practically with almost cent percent reservation in recruitments. This very social class already obtained medical and engineering degrees through capitation fees at private educational institutions.

Yet, this very social class, conveniently forgetting all these instances of gross casualties of merit, invoked the arguments of meritocracy while vehemently opposing the implementation of the Mandal Commission in the 1990s providing reservation of 27 per cent for the backward castes in public employment. Similarly, in the name of gender justice, we insiders can see how the pettiest possible dirty politics of score-settling and nasty jealousies and bickerings of professionally deficient and under-accomplished academics are prevalent even on the best of our campuses.

One can go on multiplying such instances, but the rot within academia remains pitifully under-explored and therefore unarticulated.

The students and youth movements as well as the teachers associations shy away from articulating their own deeply entrenched follies. We hardly have comprehensive histories of even the oldest surviving, and influential students organisations such as the All India Students Federation and the Samajwadi Yuva Jan Sabha.

The State, under neo-liberal economic dictates, is trying to curb the students and youth movements (as also the workers and peasants movements), and therefore obvious alarming suspicions against some of the Subramanian report's recommendations from sections of stake-holders.

For long, academicians have spoken from the high moral pedestal sitting in judgement against bureaucrats and politicians. In recent times, some media houses, subservient to rapidly triumphant crony capitalism, have also become outrageously slavish.

In such a scenario the onus on academics has increased manifold. They need to become self-critical, in order to become self-corrective.

The need of the hour is: While fighting these out, the other stake-holders in academics must also look at the rot within and must reflect self-critically.

Otherwise, we will be face to face with a huge disconnect between the common masses and the campuses. In such a scenario all resistance to an unjust order will become weaker, subverting and defeating the noble purposes of campus politics we claim to champion.

Mohammad Sajjad teaches history at Aligarh Muslim University and has published Muslim Politics in Bihar: Changing Contours< (Routledge, 2014) and Contesting Colonialism and Separatism: Muslims of Muzaffarpur (Primus, 2014).

Mohammad Sajjad
Today are the days of brands. We love to buy only branded stuff. Muslims have also been branded and bombarded in media as terrorists and fundamentalists. Let us each one of us on this day of 'Eid' take an oath and declare to rebrand ourselves as trustworthy, honest, generous, responsible, forgiving, caring, compassionate, and thankful. We are responsible and accountable about how we represent ourselves as brand ambassadors of Allah and the Prophet (Pbuh).

Ramadan, the blessed month of spiritual training helped us to connect to the spirit of Allah, purifying the heart of all vices and taking control over the desires of the external senses and mind. When the external faculties take control, we become the slave of the nafs e Ammarah which urges towards the evil desires (Ego centered materialistic, independent, arrogant attitude, worldly, selfish desires), leading to destruction, and causing us to disconnect from the inner spirit. During this one month, when in the state of fasting, we were in absolute control over the desires of the external faculties and in command to exercise all external actions at will (that is being aware and conscious). The external faculties are the tools and a means to reach our destination to fulfill Allah's purpose on Earth. We are spiritual Beings in Human Form. Duniya is a means to reach our final destination in the hereafter and not an end in itself.

Be the Slave of Allah

First and the primary step for every human being is to submit the external faculties to be the slave of Allah (Abdullah) to qualify oneself to the position of khalifahtullah, that is to represent Allah here in order to fulfill His purpose for which He has sent us into this world. When we qualify we become a means to fulfill His desires and one way is by manifesting His attributes.

The Asmaul Husna (99 Attributes) are an infrastructure for human behaviour (Akhlaq). The Prophet Muhammad (Pbuh) has said “Adopt in yourself the akhlaq of Allah” The only way to do this is to study His attributes; to be able to understand, imbibe, make them part of ourselves and manifest them.

It is narrated that Allah says: "You have your desire and I have My Desire, If you surrender Yourself to My Desire, I shall fulfill your desire. If you oppose (deny) My Desire, I shall tire you of fulfilling your
desire and ultimately what is to happen is of My Desire.

This training of taking control of the external faculties which we have under gone is not for one month only, but for all year long (24x7). It should be a way of life of being God conscious for all our external actions moment to moment.

Allah states: "he who shall have done an atom's weight of good, shall see it then and he who shall have done an atom's weight of evil, shall see it then." (99:7-8)

It is unfortunate that majority of us revert back to be the slaves of the desires of our external faculties. We scum to the deceptions of Satan, hence we find no internal changes and this is reflected on our external behaviour, actions and attitudes.

Allah states "Have you seen him who takes his own lust (vain desires) as his ilah (god), and Allah knowing (him as such), left him astray, and sealed his hearing and his heart, and put a cover on his sight. Who then will guide him after Allah? Will you not then remember? (45:23)

"And if they do not respond to you (Muhammed), then know that they only follow their own lusts. And who is more astray than one who follows his own lust, without guidance from Allah? Verily! Allah guides not the people who are disobedient."(28:50)

Another Routine Ritual

Fasting has become another routine ritual to undergo year after year with sentimental feeling of elevation of satisfaction to the ego that it has done something worth, missing the purpose for which the Creator had imposed on us, to inculcate piety (Taqwa), inner purification through surrendering the ego and connecting to His spirit.

God Conscious Way of Life

Taqwa (Inner purity- God Consciousness) frees oneself from external judgments, opinions, comparisons, expectations, discriminations, attitude of superiority, inferiority and to be in the state of inner Peace, tranquility and contentment (Qalb e Saleem). Being in the state of submission to the Will of Allah, our perception, our view becomes pure and we see reality as it is, free of prejudice, accept everyone as they are, nothing to change and unconditionally loving everyone for the sake of Allah, seeing and treating every human being as human being.

Allah states: "Indeed he succeeds who Zak-Kaha purifies his own self, and indeed he fails who Das-Saha corrupts his own self." (91-9-10)

" The Prophet (Pbuh) frequently used to say in his supplication: "Oh Allah! Grant me the sense of piety and purify my soul as You are the best to purify it, You are its Guardian and its Master…" (Reported by Imams Muslim and Ahmad)

Seeing human beings: A Way of Life

One of the fundamentals of Islam is equality which means to see and treat all human beings as human beings irrespective of cast, creed, religion or nation. Humanity as one family (Vasudhaiva Kutumbakam).

In his final sermon the Prophet Muhamm ad (Pbuh) said: “There is no superiority for an Arab over a non-Arab, nor for a non-Arab over an Arab. Neither is the white superior over the black, nor is the black superior over the white — except by piety.”

Quran speaks of human equality in the following terms: "O mankind, We have created you from a single male and a female and have made you into nations and tribes for you to know one another. Truly, the noblest of you with God is the most
pious. Truly, God is All-Knowing, All-Aware." (49:13)

Once we surrender unconditionally and go beyond our logic, reason and the rational faculty (ego) we shift from the doing domain to the being domain. Our identity shifts to the 'Being', being who when I am doing what I am doing? External actions are a function of who I am inside. What you sow you reap.

**Being True to Oneself: A Way of Life**

Being true to oneself is being true to Allah, it is the highest value one could live with. One month fasting trains us in inculcating this value in our daily lives. No one knows except Allah that the person is fasting. He or she can say to the world that they are fasting but inside their loneliness they might drink or eat and there are no cctv cameras to find out the truth. It is Taqwa, piety and intentions holds man from taking a drop of water.

*It is reported that Prophet Muhammed (Pbuh) said: "Every action of Bani Adam (Mankind) is multiplied; good deeds are multiplied between ten to seven hundred. Allah states, "except fasting for verily I will reward him (because) he abandons his shahwa (carnal desires) and food for me." (Sahih Muslim)*

One night, Umar (the second Caliph) as usual went out in disguise with his comrade Ibn Abbas. While passing by a small hutment, the Caliph heard a whispering talk between a mother and a daughter, they supply milk to the city. On that day there was an imbalance between demand and supply. The mother asks the daughter to add water, the daughter replies back that it is Caliph Umar's order not to add water, the mother retorts back and says how will he come know in the pitch of the night. The daughter replies He may be asleep but my Lord is awake and I cannot do that act. This conversation moved Umar and went home and narrated to his son Asim and then gets him married to that poor hutment girl, the milkmaid became the daughter-in-law of the Caliph. From this union was born a daughter Umm Asim, who became in due course the mother of Umar bin Abdul Aziz. Umar bin Abdul Aziz was elected as Caliph and served for a short period during 717 - 72.

**Spouses were Chosen for their Values**

In the past, the spouses were chosen for their values, but in the present times it is based on valuables. The context of life is changed from value based to acquiring, possessing and displaying of valuables. We find today ethical, moral values and character vanishing from the present humanity. We have created a virtue less, Godless, and man eats man society. The basic values of trust, integrity, honesty, kindness, compassion, love, patients, thankfulness and generosity is bygone era and the present value system is greed, lust, anger, ungrateful and selfishness. ‘I, ME, MY-SELF’ culture with an attitude of I do not care.

*Allah states: "Who created death and life that He may try you as to which of you is best in conduct; and He is the Mighty, the Forgiving." (67:2)*

*He also says: “Likewise, We have sent unto you a messenger from among yourselves, who recites unto you Our revelations and purifies you, and teaches you the scripture and wisdom, and teaches you that which you did not know.” (2:151)*

*And indeed, you(Muhammed) are upon a noble conduct, an exemplary manner (68:4).*

*This great purpose is what Prophet Muhammad declared when he said: “I have only been sent to perfect good moral character.” (Musnad Ahmad )*

*Prophet (Pbuh) said:"Nothing weighs heavier in the balance on the Day of Judgment than good*
character. God hates that which is wanton and base." (Thirmidi)

In one hadith, the Prophet (Pbuh) said: “Allah is beautiful and loves beauty, and He loves noble akhlaaq (ma’ali akhlaaq) and He hates, he despises lowly characteristics.”

**Character is Missing**

Today what is missing is the akhlaq, (character) which is the foundation on which the external success depends. Our focus today is shifted on the five pillars and we have forgotten to lay the foundation. This is one of the major cause of the Muslim's destruction and down fall today, though we are more than 1.6 billion in number, but there is no value, dignity, respect nor do we have a say in this world. We are today just a number to be eliminated at the mercy of the enemies will. A virtue less community without any contribution or making a difference to the world. Self centered life style, I go to heaven the rest go to hell, I do not care, with pride claiming I have done 'n' number of Haj and Umrah.

*The Messenger of Allah (Pbuh) said: “It is near that the nations will call one another against you just as the eaters call one another to their dishes.” Somebody asked: “Is this because we will be few in numbers that day?” He said: “Nay but that day you shall be numerous, but you will be like the foam of the sea, and Allah Will Take the fear of you away from your enemies and will place weakness into your hearts.” Somebody asked: “What is this weakness?” He said: “The love of the world and the dislike of death.” (Abu Dawud)*

*Allah States: "O Believers, why do you preach what you do not practice? Most hateful it is with Allah that you say that which you do not do" (61:2-3).*

Today are the days of brands. We love to buy only branded stuff. Likewise Muslims have also been branded and bombarded in media as terrorist, fundamentalist, hardcore, orthodox and what not.

Let us each one of us on this day of 'Eid' take an oath and declare to rebrand our self as Trust worthy, honest, generous, forgiving, caring, compassionate, and thankful. We are responsible and accountable how we represent ourselves as brand ambassadors of Allah and the Prophet (Pbuh). Unless we do not take responsibility in shifting the present perspective that is being imposed, we will have to face the consequence and pay a huge price.

We love our Prophet (Pbuh) very much and he was branded (recognized) in his time by the enemies as Al-Ameen (Trustworthy), can we the 1.6 billion Muslims uplift ourselves to be branded by the rest of humanity as Al-Ameen. It is a challenge and if we have Iman, the love of Allah and the love of Prophet ingrained in our heart this is possible and doable. Allah will love us and when Allah loves us then all the creatures of Allah will love us here and will be saved from humiliation. If we are disgraced in the sight of Allah there will be no one to love us and will live a disgraced life. Let us proudly declare "I am a Muslim -who I am is Trust worthy" and no matter what I will not sell away myself to this short temporary pleasures of this glittering world at the loss of my eternal blissful life, seeking closeness to Allah.

"Our Lord! Let not our hearts deviate (from the truth) after You have guided us, and grant us mercy from You. Truly, You are the Bestower. (3:8)"

(The writer is Editor, Islamic Voice and facilitator of Discover Yourself workshops, can be reached at awskhan@gmail.com, www.discoveryourself.in)
### Major Differences between Islamic Insurance and Conventional Insurance

**By Shakeel Ahmad (shakeeluuae@gmail.com)**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Islamic Insurance (Takaful)</th>
<th>Conventional Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guiding principle</td>
<td>Guided by Quranic edicts, Hadeeth, Islamic ethics and laws.</td>
<td>Guided by profit motive, with no religious considerations.</td>
</tr>
<tr>
<td>Risk coverage</td>
<td>Social welfare through mutual sharing of risk.</td>
<td>Transferring personal risk to the insurer.</td>
</tr>
<tr>
<td>Principle of Benefits to policyholder</td>
<td>Premium is paid as <em>al-tabarru</em> (donation) for solidarity and cooperation, for mutual benefit.</td>
<td>Only personal benefit - deriving advantage at the cost of other policyholders.</td>
</tr>
<tr>
<td>Functional technique used</td>
<td><em>Al-mudaraba</em> (profits and loss sharing) is the most acceptable model used. Wakala (agency) model and the non-profit model are the other available techniques used.</td>
<td>Any means of earning money that is allowed by local regulations can be used. Interest (<em>riba</em>) based financing technique is not restricted.</td>
</tr>
<tr>
<td>Initial capital</td>
<td>Initial capital supplied by Rabb Al Mal (Agent) or paid in via premiums from participants.</td>
<td>Initial capital supplied by shareholders.</td>
</tr>
<tr>
<td>Transfer of losses</td>
<td>Losses retained within classes of business written and sole obligation of participants.</td>
<td>Transfer of losses among insurance pools and from policyholders to shareholders.</td>
</tr>
<tr>
<td>Use of Claim proceeds by Policyholders</td>
<td>Insured may not &quot;profit&quot; from insurance and entitled to compensation only for repair or rebuild or replacement.</td>
<td>Insured may elect cost or replacement cost valuation and claim accordingly whether or not they choose to rebuild property.</td>
</tr>
<tr>
<td>Tax payments</td>
<td>Subject to governmental regulations (if any) plus annual Zakat donations to charity.</td>
<td>Taxes - subject to governmental regulations.</td>
</tr>
<tr>
<td>Supervision of Guiding Principle</td>
<td>Supervised by an independent body called the Sharia Supervisory Council, apart from the prevalent statutory requirements.</td>
<td>Prevalent statutory requirements, e.g., GAAP.</td>
</tr>
<tr>
<td>Investment</td>
<td>All proceeds must be invested only in Sharia compliant businesses, purification is necessary for minority investment allowed in limited non-compliant businesses.</td>
<td>No restrictions of any kind.</td>
</tr>
<tr>
<td>Asset distribution on liquidation</td>
<td>Policyholders’ assets go to charity, after meeting the outstanding liabilities and expenses. Some advocate distribution to Policyholders, also. Shareholders’ share their assets in proportion to their shares, after meeting outstanding liabilities and expenses.</td>
<td>All assets get distributed among the shareholders alone in proportion to the number of shares held by each shareholder, after meeting the outstanding liabilities and liquidation and other expenses.</td>
</tr>
<tr>
<td>Nominee</td>
<td>In family <em>takaful</em>, absolute gains to nominees are contrary to inheritance principles of Sharia.</td>
<td>The nominee is as an absolute beneficiary.</td>
</tr>
<tr>
<td>Sexual Discrimination in life insurance</td>
<td>Sexual discrimination by <em>takaful</em> operator cannot be justified by Sharia principles.</td>
<td>If life expectancy of females in a country is less than the males, premiums charged to females may be higher than those to males.</td>
</tr>
<tr>
<td>Agents and brokers</td>
<td>Use of agents and brokers cannot be easily justified.</td>
<td>The agents and brokers play important role as promoters of insurance practices.</td>
</tr>
<tr>
<td>Returns to</td>
<td>All premiums paid should be returned, in</td>
<td>The insured can receive back only a</td>
</tr>
</tbody>
</table>

**Continued on Page: 32**
مغزی دنیا بھر میں ہوئے دوسرے جنگ کے دور میں عراق کی کھیتوں کی درصداہلی میں اور برطانویوں کی واضح ہندی

جلکات ہیروت : دنیا کے دوسرے جنگ کے دور میں برطانویوں کی وہ خوشی ظاہر کرنا ہے

ازدہ: سید حامد محسن

شہرستان: خیبر پختونخوا

اہمیت ورطانجیاکی کے بدولت نے عراق کے 2003ء میں فوجی کمیشن کے نام پر قواعد کی مہم کا کام کا نئے آغاز کیا ہے۔ اس کے مہم کو کیا ہے کہ اس کی بحالی کے لئے خود مختاری کو اور برطانویوں کی دستاویزات میں بڑھاتی کر تھا۔ ان کو اور برطانویوں کی جانب سے ہر میڈیا میں پیش کیا گیا ہے۔ اس طرح کے اب پیش آنے

ہمار ہو جانے والے 11 کے ساتھ ساتھ اس کی دوسری مہم کی تیاری کا اعلان کیا گیا ہے۔ اور برطانویوں کی جانب سے اس کی درخواست کا جواب ہے۔ کئی اپیل کی جاتی ہیں جو کہ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔ یہ مہم اور برطانویوں کی تیاری کا انکار ہے۔
مادر کی زداتی کے بعد رضی اللہ علیہ رجعت ہوئیں اور مصنفیت کو تقریب مشترکہ ہوئی۔ یہ مصنفیت کا اندازہ لگایا گیا اور اس کو آسانی سے میں ہی نہ پڑھ سکتا تھا۔ 

مادر کہا کہ "مصنفیت کا اندازہ لگایا گیا اور اس کو آسانی سے میں ہی نہ پڑھ سکتا تھا۔ اس کے بعد، میں مصنفیت کو آسانی سے میں ہی نہ پڑھ سکتا تھا۔

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### Major differences between Islamic ..... Contd. from page 30

<table>
<thead>
<tr>
<th>Policyholders on surrender of Policy</th>
<th>principle, together with profits earned on investment of premiums.</th>
<th>part of the premiums paid.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Right to elect the Directors</td>
<td>All members who pay a certain stipulated amount of premiums can participate to elect their representative.</td>
<td>No right to vote in the elections of the directors of the company.</td>
</tr>
<tr>
<td>Need for Insurance</td>
<td>Insurance is Sharia compliant only if the cover is genuinely required to safeguard the policyholders’ interests, and there exists no other means of doing so.</td>
<td>No such restriction.</td>
</tr>
<tr>
<td>Type of Contract</td>
<td>'Donation' contract, intended to fractionate losses and spread liability according to the community pooling system.</td>
<td>A normal contract between a policyholder and the insurance company.</td>
</tr>
<tr>
<td>Scrutiny of transactions &amp; Accounts</td>
<td>Policyholders can scrutinise the company’s transactions and accounts.</td>
<td>No such rights. Annual audit and published annual reports may serve the purpose.</td>
</tr>
<tr>
<td>Profits from investment of Premium contributions</td>
<td>Only the policyholders are entitled to share these profits.</td>
<td>No entitlement for Policyholders per se.</td>
</tr>
<tr>
<td>Shareholders’ entitlement of profits</td>
<td>Shareholders, as mudarib, may receive an appropriate proportion of profits from investment of insurance funds and profits on investment of funds attributable to them.</td>
<td>Shareholders are entitled to all the profits generated by the insurance company.</td>
</tr>
<tr>
<td>Reduction of Premium</td>
<td>Profits generated from investment of premium contributions can be used for reduction of premiums during the subsequent year.</td>
<td>Not possible.</td>
</tr>
</tbody>
</table>

Photo Captions:

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Major differences between islamic ..... Contd. from page 30